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**EFFECTS OF SERVICE QUALITY ON CUSTOMER LOYALTY. THE MEDIATING
ROLE OF CUSTOMER TRUST. A CASE STUDY OF GOIL FILLING STATIONS**

BY

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A thesis submitted to the Kwame Nkrumah University of Science and Technology

Business School in Partial fulfilment of the requirements for award of

MASTERS OF SCIENCE MARKETING

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DECLARATION

I am hereby attesting that everything that I submitted to earn the MSc are entirely original to me, and this, according to the greatest of my understanding, no portion of it has ever been submitted for a different degree at this educational institution or somewhere else, with the exception of the reference to different individual projects that were properly recognized.

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ABSTRACT

Using GOIL filling stations as a case study, the study evaluated the impacts of service quality on customer loyalty and demonstrated the mediating function of consumer trust. Since the level of

service quality that oil marketing companies provide determines whether they will survive, service quality is of the utmost importance when analyzing their performance. The Kumasi Metropolitan's GOIL filling stations were selected for this study because they are the centre of economic and industrial activity and necessitate active business interactions. The Kumasi Metropolitan's low-income urban districts were also chosen for this study because they more accurately represent Ghana's oil sector. The lack of empirical evidence suggests that consumer trust in GOIL may positively correlate with service quality and customer retention. The study looked at how customer trust in GOIL filling stations played a mediating role in the relationship between service quality and customer loyalty. 215 employees of GOIL filling stations in the Kumasi Metropolitan area provided the data. The respondents were chosen using the convenience sampling approach. Data was quantitatively examined. The findings showed a very high positive association between customer loyalty and service excellence. The findings also showed a very high positive association between consumer trust and service quality. It was shown that customer loyalty and consumer trust had a very high positive association. It was advised that GOIL should prioritize service quality in order to boost customer happiness, build consumer trust, and win their loyalty. Additionally, in order to keep and strengthen customer loyalty, GOIL should offer incentives to patrons who consistently and intensely support the company.

Keywords: Service Quality, Customer Loyalty, and Customer Trust.

DEDICATION

I thank God over guiding me effectively throughout the whole course as I devote my dissertation to him. Similarly, this work is consecrated to my companion Dr. Mrs. Bless Akadi and my kids

Jeanelle Akadi and Nicole Akadi for being a blessing during my master’s program. I also dedicate this thesis to Mr. and Mrs. Akadi (my parents) and my two beautiful sisters who have been very instrumental in my growth as a person and my father In-law (Mr. Seth Tege) who I so much admire but passed on to be with the Lord during the last days of program. May the almighty God bless everyone who has my interest at heart.



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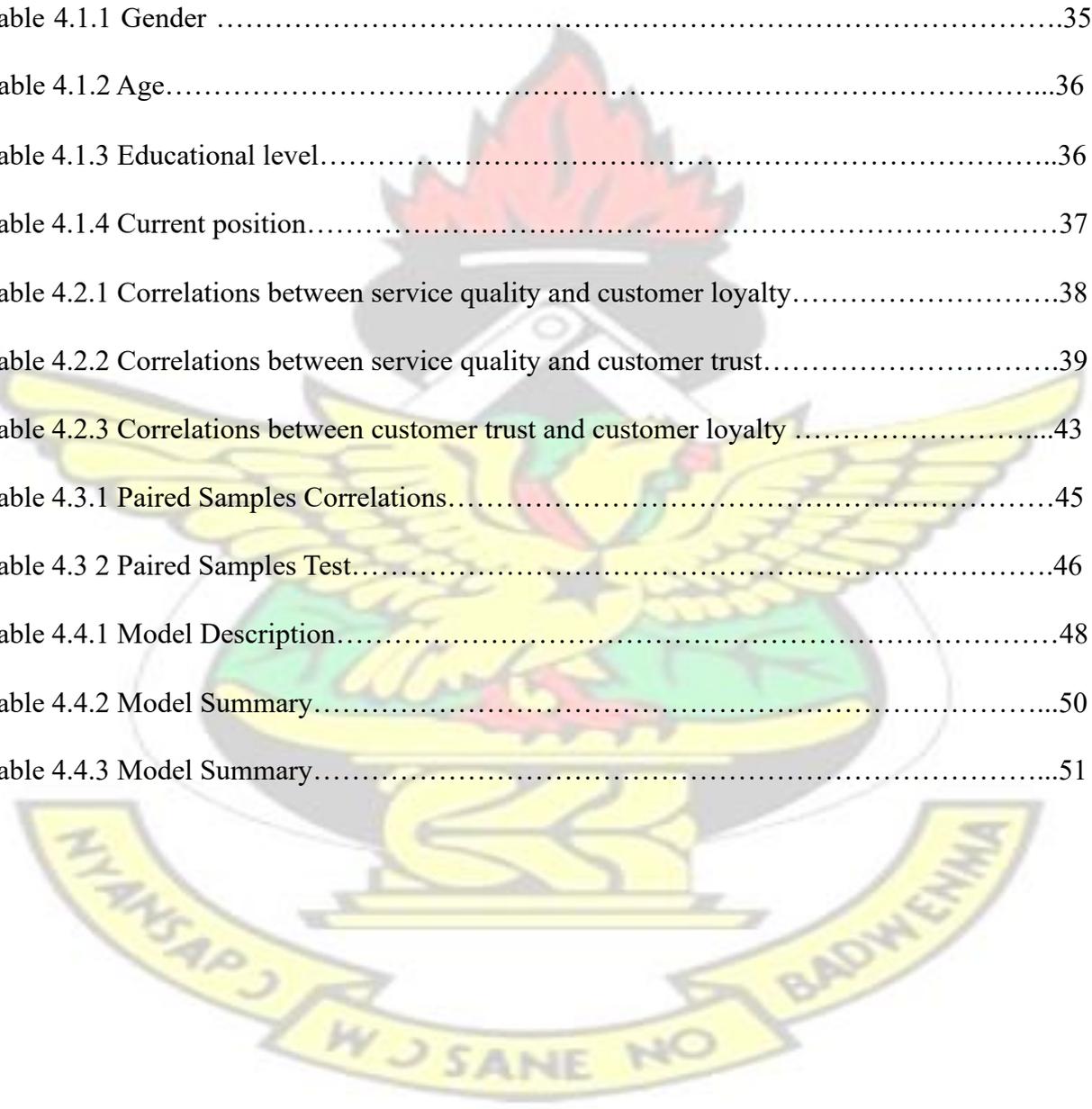
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CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Oil marketing organizations have the challenge of deciding which approach to use for a business which offers services that revolve around their field of job performed - "drilling," it depends upon detailed analysis of the preliminary drilling marketplace (Kalama, 2007 and Sharf et al., 2014). Oil and gas organizations impact practically all parts of the business, financial aspects and international relations all throughout the world. Ghana's oil market has so far been overwhelmed by state firms, for example, Ghana Oil, particularly in the promotion of oil-based commodities (Borgerson, 2008). GOIL is one of the top and quickest developing areas and should be offered serious consideration (Moss, 2011). A solid development impetus that can produce a higher multiplier impact, GOIL assumes a vital part in the economy and invigorates the growth of another economy. The Ghanaian Oil and gas industry has added billions of Ghana cedis to the Gross Domestic Product (GDP) in Ghana (Graham et al., 2016).

As a consequence of the energy industry, the total economic output in Ghana was anticipated to rise by approximately 10.59 billion Ghana cedis (GHS), or around 1.83 billion US dollars, in 2021. The total cost for 2019 had been projected to be around 13.45 billion GHS or almost 2.33 billion USD. The industry was also expected to have contributed the greatest amount to the nation's GDP throughout the period examined, 15.94 billion GHS (or 2.76 billion US dollars), by 2024 (Appiah et al., 2018). All these revenues were generated due to adequate service quality of Oil marketing firms, according to Wambugu (2009), marketing professionals and customer relationship managers are particularly concerned about the level of confidence that users of oil goods place in service providers. Recent research has emphasized the value of confidence as well as its consequences for establishing lucrative, long-lasting customer relationships. Specialists and scholars have regularly underlined the significance of service quality in an effort to

investigate how businesses might set themselves apart from rivals and develop enduring and trustworthy relationships with clients.

In fact, in oil marketplaces with competitive products, service quality frequently distinguishes one company from its competitors. The technological excellence of service results in the operational effectiveness of customer-provider relationships are key factors in how customers perceive the overall service offering. The methods and results for an operation are typically used for defining its level of effectiveness. When a customer uses a good or service that comes from the same business again, tells others about it, and in turn in some way promotes the organization, customers are deemed to have proved devoted. In order to build a base of devoted clients, it is important to support your connection with your corporate clientele in order to inspire upcoming purchases and a certain degree of support. According to Lawer and Knox (2006) and Liu (2007), Committed clients are more inclined to concentrate on future advantages and take joint initiatives which are beneficial from both sides.

The need for firms to lay out degrees of customer loyalty for themselves is essential for creating and keeping up with viable business-to-business connections. GOIL's loyal customers make a positive commitment to the income of these clients and are going to shell out another price for every interaction with companies and merchants. (Roghanian and Gheysari, 2013). With satisfactory service quality, a customer would fully trust the services or products of an organization and eventually become loyal customers (Chiou and Droge, 2006; Caceres and Paparoidamis, 2007; Chu et al., 2012).

1.2 Statement of the Problem

Since the level of service quality that oil marketing companies offer determines whether they will survive, service quality is of the utmost importance when evaluating their performance. Due to the benefits of client retention, Alketbi et al. (2020) assert that superior service standard is essential to achieving client allegiance, which is the main objective of commercial enterprises. In order for GOIL's consumers to remain devoted, they need consistent improvements in service quality due to changing expectations, a rising awareness of their rights among GOIL's customers, and intense competition.

Consumers of Oil products and services generally perceive themselves to be overcharged and underserved by the Oil service industry. Although this might occasionally be the case, most Oil filling stations are honest, provide quality services, and offer competitive prices. There has also been increased competition between Oil marketing firms in Ghana thereby forcing service centers to provide better service and quality products in order to maintain or gain customers.

According to Curry and Gao (2012), In addition to the fact that there is empirical research on the subject, studies on the efficiency of GOIL as a whole have not considered the organization's evolving role. The goal of the current study is to determine whether bank clients are satisfied since this is going to end in their satisfaction with the amenities that they receive. affect their loyalty to the bank. The Kumasi Metropolis's GOIL filling stations were selected for this study because they are the centre of economic and industrial activity and necessitate active business interactions.

There is a lack of in-depth empirical research examining the relationship between service quality, customer satisfaction, and loyalty specifically within the context of GOIL and its filling stations in Kumasi. This gap indicates a need for comprehensive studies to explore the dynamics of customer satisfaction and loyalty in the oil marketing sector.

Moreover, existing studies on GOIL have not adequately considered the evolving role of the organization. As businesses adapt to changing market dynamics, customer expectations, and industry trends, there is a need to understand how these changes impact customer satisfaction and loyalty. The existing literature gap fails to address this aspect of organizational evolution.

Particularly, there is a lack of comprehensive studies that integrate various factors affecting service quality, customer satisfaction, and loyalty. Understanding the interplay of these elements is essential for formulating effective strategies for customer retention and loyalty enhancement. Low-income urban areas in the Kumasi Metropolis are also being chosen for this research as it better reflect the Oil industry of Ghana. There is a lack of scientific evidence of the possible positive correlations between service excellence and client loyalty on consumer trust in GOIL filling stations in Ghana.

1.3 Research Objectives

The general objective of the research was to assess the effects of service quality on consumer loyalty - the mediating role of customer trust: A case study of GOIL filling stations The specific objectives are:

1. To assess the connection concerning service quality and customer loyalty.
2. To examine the relationship between Service Quality and customer trust.
3. To examine the relationship between Customer Trust and customer loyalty
4. To examine the mediating role of customer trust in the relationship between service quality and customer loyalty.

1.4 Research Questions

1. What is the relationship between service quality and customer loyalty?
2. What is the relationship between Service Quality and customer trust?
3. What is the relationship between Customer Trust and customer loyalty?
4. What is the mediating role of consumer trust in the connection concerning service quality and customer loyalty?

1.5 Scope of the study

Contextually, the research focused primarily on the mediating function of client confidence when examining the impacts of superior service for client retention, while ignoring consumer satisfaction and worth. Geographically, the study was limited to filling stations in the Kumasi Metropolis of Ghana.

1.6 Significance of the Study

The information from this study provides Oil production firms (Upstream), filling stations and other oil marketing firms in Ghana. The study will provide the likelihood of significant recommendations for addressing the level of trust between customers, commitment, or satisfaction of customers and stakeholders of GOIL, and add up to the literature. The study is relevant in Ghana as government bodies and regulatory authorities can also benefit from the study's insights. Understanding how service quality and trust impact consumer loyalty can inform policies related to customer protection and fair business practices within the Oil marketing industry.

Besides, the study's conclusions may lead to GOIL and related businesses improving the quality of their services, which could lead to a rise in the need for qualified labour. This can therefore lead to an increase in employment prospects within the nation, resolving the issue of unemployment and raising the standard of living of Ghanaian's. Moreover, for GOIL filling stations, comprehending the significance of consumer trust and service quality is essential. By prioritising customer satisfaction and loyalty, GOIL is able to customise its offerings to cater to the unique requirements and inclinations of its clientele, thereby guaranteeing a customer-centric methodology. In a cutthroat industry, GOIL can differentiate itself from rival petrol stations by providing outstanding customer service and earning their confidence. By identifying important areas for development, this study assists GOIL in offering better services and developing a clear competitive edge. GOIL can improve the customer experience by understanding how service quality, customer trust, and loyalty interact. Long-term profitability for the business and client retention are increased when customers are satisfied and loyal.

1.7 Brief methodology

The research descriptive and quantitative investigation which focuses on the relationship between superior service on client retention and the mediation function of consumer trust at GOIL filling stations within the Kumasi Metropolis. A total of 215 respondents were targeted and responses would be received within two weeks. Questionnaires would be employed. Secondary data would be retrieved from journals, scientific reports, articles, and academic papers. Data gathered was presented in tables, correlation analysis, and regression analysis using STATA 13.0

1.8 Limitations of the study

The investigation concentrated on investigating how consumer confidence functions as an intermediary between excellent service and client retention: A case study of GOIL filling stations. Additionally, it is restricted to the opinions of managerial staff, patrons, and employees of GOIL filling stations in the Kumasi Metropolis who were readily accessible to participate during the study period.

1.9 Thesis Outline

This piece of research is broken down into five separate chapters. The first section provides an outline of the study's context and significance as well as its problem statement and research questions. Chapter 2 covers a broad range of research on service excellence relative to client loyalty and trust, while Chapter 3 goes into detail about the methodology approach and findings/conclusions driven by data analysis presented in Chapter 4. Finally, chapter five sums up everything including commendations

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This segment provides an evaluation of the conceptual, theoretical the empirical framework for service quality, and client loyalty with the mediating role of consumer trust. Chapter two is based on the study's research problem and objectives. The objective of this research sought to look at how client loyalty is impacted by the level of service - the mediating role of customer belief. The write-up of the chapter will begin with the assessment of concepts, philosophies, and conceptual and experiential issues.

2.2 Conceptual Review

2.2.1 Service Quality

Service encounters are frequently alluded to as situations that offer consumers a chance to one or the other structure or change their impression of the firm (Paparoidamis et al., 2019). Service quality is viewed as a forward-looking measurement of the well-being of a company's client base in light of its effect on results like verbal, cross-selling and retention (Ramya et al., 2019). Hence, firms regularly lead surveys of clients to acquire their assessments of service encounters (ibid).

However, the connection between outstanding service with the different measurements of loyalty and trust is by and large expected to be positive, the degree to which excellence in service affects client devotion and confidence can shift altogether across various settings (Goutam, 2020). The variety could be across various sorts of service activities within the Oil Marketing industry. Once more, Zaim et al., (2010) posit that service excellence is commonly conceptualized as the gap between "perceived quality" and "anticipated quality." Lastly, Hairuzzaman (2019) identified services as an immaterial action that vendors offer to clients, while in certain situations, a service is considered as a benefit received by the consumer.

2.2.2 e-Service Quality

In order to understand how well the Oil Industry is performing in terms of Service Quality one must examine many different specific and clear-cut actions (Bei and Chiao 2001), and information precision remains unaffected by the construct of e-service quality. The capacity of a website to offer seamless online shopping experiences that enable the purchase and delivery of goods or services is what Ladhari (2010) deems as the essence of website effectiveness, e-service quality depends on both client gratification and the growth of information systems.

E-service quality is an essential factor in engendering consumer loyalty and confidence according to Xu et al, (2013) and Pearson et al. (2012) investigation findings show that online companies should recognize this fact as the customer experience of service quality will facilitate the development of long-lasting relations. The construction of a service quality model that is both effective and meaningful was introduced by Parasuraman Zeithaml and Berry (1985), and in 2014 Munyao discovered that there were differing opinions regarding the quality of service provided by Oil Marketing Companies based on investigations conducted.

Effectiveness, dependability, satisfaction, confidentiality, reactivity, remuneration and connection were the initial seven (7) satisfaction criteria to be included in the E-SERVQUAL paradigm (Collier and Bienstock, 2015). This architecture unquestionably establishes a core services level and rescue system scale. Service delivery blossoms with responsiveness and communication, and responsiveness involves the speed of the service of Oil advertising firms (Akter et al., 2008), for example, whether the Oil marketing company (GOIL) will offer brief support to purchasers of the products, and also, service speed was a significant reason for assessment (Church and Newman, 2000). Acceleration is defined by law as the desperate effort a service provider makes to offer the client the finest possible service in accordance with their needs.

Therefore, the service delivery process impacts fulfilment with regards to speed and communication recurrence". Once more, rapidity is viewed as basic to influencing corporate and consumer communication (Sheng, 2019). According to Sitorus and Yustisia (2018), excellent service has a momentous influence on consumer gratification and confidence. Nevertheless, given the restricted funds accessible, numerous vendors (GOIL) were unable to spend the money to adopt each of the essential components of the quality of electronic services.

2.2.3 Customer Loyalty

Customer loyalty is explained as a predictable behaviour which totally relies upon the psychological processes of customers and their pledge to a product or a service (Attri et al., 2011). Likewise, IŞORAITÉ (2016) contend that allegiance behaviours ensue after one's conviction that the value the person got from one seller is superior to different substitutes. Whenever customers are treated fairly and pleased, this eventually results in higher loyalty among them.

Moreover, NastasoIU and Vandenbosch (2019) client retention as the condition wherein a client tends to rehash the purchase of a particular service or product despite the fact that the product or service has been overhauled. Once more, as a measure of the calibre of e-services, client retention is described as the tendency of users to continue using an online service once they have developed a strong bond with that site (Wahyudi, n.d.). Besides, customers perceived to be highly loyal will ordinarily keep a particular website utilizing the bookmark capability which they typically visit the website consistently.

When they have a satisfying involvement in the webpage, they typically will advance or suggest the website in a positive way to their partners (Sohn and Tadisina, 2008). Also, faithful clients will have a high propensity to rehash purchase the products from the website which they lean

toward, despite positive marketing online activities led by different contenders. Subsequently, in the context of the Oil industry, the loyalty of the consumer is the state by which clients have the inclination to repeat their purchase of Oil products (Ahmed et al., 2016).

Alhulail et al., (2018) postulate that client loyalty is presumably the main business feature today. It is depicted as a tendency driven by behaviours and attitudes to favour a specific product instead of others, and will not just spike clients to make successive purchases but also spend a lot of resources on products or services over the long term. It likewise creates a positive shopping environment which will captivate and connect more clients to the brand of Ghana Oil Company (GOIL) (KHURNIASARI and RAHYADI, 2021).

Khan (2013) described consumer loyalty as "a profoundly held obligation to rebuy a favoured product/service reliably later on, consequently causing dull same-brand or same-brand-set buying, notwithstanding situational impacts and marketing efforts having the capacity to cause exchanging conduct". Omodafe and Akparobi (n.d.). assert that loyalty incorporates combining attitude as well as behavioural/action phases, with all three significant phases that comprise the attitude era of commitment being mental, emotional, and conative. These various periods of loyalty arise sequentially as opposed to at the same time. Clients become more loyal throughout the grouping's cognitive, emotional, conative, and behavioural/action phases, particularly. In every loyalty stage, loyalty improvement connects with various elements (Silva, 2013).

2.2.4 E-Loyalty

E-loyalty, as stated by Ting et al. (2016), is about a client's perception of an online business website, which ensures repurchase behaviour. E-loyalty involves the customer's favourable

predisposition toward online shopping, and its result is a repetition of their purchasing habits. Since Internet users can access websites with just a click, customer loyalty that takes place online differs greatly from loyalty that occurs in a traditional setting. According to Giao et al. (2020), the main elements promoting the sales of merchandise (GOIL products) include customer loyalty. The commitment paradigm connects identification with action by drawing on the identification-effect-effort paradigm from 1997. The aforementioned framework incorporates the four successive phases of awareness (faithfulness to priced qualities as well as price fluctuations), effect (faithfulness to desires), attempt (faithfulness to inclination), and finally actions. (Afsar et al., 2013).

2.2.4.1 Attitudinal and behavioural loyalty

Attitudinal loyalty, according to Bilgihan et al. (2016), is a strong desire to keep a connection with a specific vendor, item, or brand. The notion of "consumer's predisposition towards a brand as a function of psychological processes" is implied by the term "attitudinal loyalty." This comprises devotion to the brand and attitudinal preference. The foundation of a client's decision to continue this association is a key factor in determining loyalty. It might be the case because the brand is on par with or superior to others in its class (Agyeiwaah and Dayour, 2021). It can be because it has the best selection of products, the best prices, or stores in the most practical locations. It can be because switching suppliers is challenging (high switching costs).

According to Bahri-Ammari et al. (2016), a consumer who exhibits attitudinal loyalty has an emotional stake in a product, as would be the case with cars or mobile phones. Consequently, attitude loyalty has a substantial influence on a client's decision to buy. Repeat business is the definition of "behavioural loyalty" from a behavioural perspective (Appiah et al., 2016). Recurring customers may also do so for convenience, better service, the same service, or

prohibitively high switching costs. As opposed to attitudinal, behavioural, and social media loyalty, this does not necessarily imply an emotional bond with the product or service provider. Although repeat business is regarded as a form of loyalty, whether this qualifies a customer as "loyal" is debatable.

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2.2.5 Classification of Loyalty

Further, (Cheng, 2015) split loyalty into four groups: (a) loyalty that is undivided; (b) loyalty that is divided; (c) loyalty that is unstable; and (d) loyalty that is nonexistent. A customer who solely uses one service provider to purchase a specific product is said to have undivided loyalty. When a customer has divided allegiance, they use various vendors or goods. Shifts from defection occur in loyalties that are unstable (Askariazad and Babakhani, 2015). No loyalty occurs when a customer exhibits no allegiance toward any certain brand or item. These definitions go beyond the ones given earlier by examining the degree of attitudes and behaviours that influence the degree of loyalty (Siringoringo and Murdani, 2020).

Additionally, Upamannyu et al. (2015) contend that client loyalty is about the possibility that a consumer will repurchase a specific good or service. According to Saini and Singh (2020), attitude-based loyalty is more important for determining consumer motivations and ensuring that there is a strong level of loyalty. This is crucial when competition increases or service quality declines because businesses with attitude-based loyalty are more likely to retain these customers than those with purely behaviorally loyal clients.

The study presented above prompts a logical investigation into the functions of behavioural and attitudinal loyalty in the context of consumer decision-making processes (Virvilait et al., 2015). At this point, it would be helpful to examine the many origins of these double categories of loyalty so as to obtain a general grasp of their separate contributions to building commitment to

a brand. The sources of loyalty Cosso-Silva et al. (2016) claim that numerous research has demonstrated that in order to foster loyalty, a provider of a product or service must "delight" the client and offer higher value. These appear to be motivations for behavioural loyalty; the question is whether they are compelling enough to produce attitude-based loyalty.

In a time of such intense competition, delighting the customer and offering superior value and service is unquestionably a given standard of business (Lafley and Martin, 2017). Customers might be delighted in a diversity of ways, and this is a key component of the majority of topnotch loyalty programs. By appealing to their emotional responses, surprise and delight methods (i.e., doing something for the consumer that both surprises and delights them) help to foster a positive brand experience for customers. On the one hand, this fosters good perceptions of the brand (GOIL) and might have a beneficial impact on customers' tendency to make repeat purchases (behavioural loyalty); but it might not be sufficient to foster attitudinal loyalty (Cifci and Erdogan, 2016).

In addition, Cook (2017) argues that if more options or greater rivals become available, excellent customer service might not be sufficient to keep a client from defecting. Uner et al. (2020) assert that switching fees serve as a motivator of loyalty and are particularly effective in tying customers to contractual obligations in service sectors like telecommunications and utilities. Even in the absence of outstanding service or delight, the cost in terms of time, money, or effort frequently suffices to keep a customer's business (Anabila et al., 2022). This would only be seen as behavioural loyalty, though, because it encourages recurrent purchases.

2.2.6 Drivers of Loyalty

Loyalty is fueled by value and satisfaction. According to Leppäniemi et al. (2017), there are three factors that might produce value and satisfaction: providing exceptional customer service, providing the service correctly, and differentiating oneself.

Value, on the other side, derives from product differentiation. If there is a difference between this product and that of a rival, customers will keep coming back to a brand or product and even travel extra distance to get there (Lu et al., 2019). This has an opportunity to create both behavioural and attitudinal loyalty since the client will continue to buy the product until an appropriate substitute appears (ibid). The buyer will recognize the product for what it can uniquely supply.

This highlights the issue of how to foster attitudinal loyalty while also sustaining it in such a cutthroat, international market (Rather et al., 2019). A fickle customer's allegiance could be lost if distinctiveness is lost. Looking more closely at satisfaction as a driver, some study describes it as a cumulative impact of service transactions over time that results in an all-around gratifying experience, but it also observes that satisfied customers are not sufficient. A company must strive for exceptionally happy customers if it wants to create long-term and significant loyalty (Cambra-Fierro et al., 2015). If one or more of the relationship's satisfaction-inducing components, such as service or value, are eliminated, this will operate to prevent defection. It is also emphasized that contentment is not the same as loyalty.

2.2.7 Cognitive and Affective loyalty

Cognitive loyalty is the primary loyalty stage (Härtel and Russell-Bennett, 2010). This stage comes from past/expressed knowledge or data in light of experiences. People in this cognitive stage foster loyalty through correlations between their preferred product or service and options in light of prior as well as vicarious knowledge connected with the contribution, its attributes, and its performance or current experience-based information (Kiumarsi et al., 2014). Samudra and Susanti (2021) indicate that the reasoning stage of loyalty fundamentally comprises perceived cost including operative/psychosomatic perspectives and quality. Also, perceived

value refers to customers' overall assessments of a good's usefulness determined by their perceptions of the service they receive along with what they are provided. (El-Adly, 2019). Wolter et al., (2017) indicated that loyalty at this stage is extremely feeble and shallow, and, hence, product/service co-ops want a more prominent degree of loyalty from the client.

Affective loyalty is known as a more profound feeling of loyalty that isn't so effortlessly deserted as powerless loyalty in the previously mentioned cognitive stage (TaghiPourian and Bakhsh, 2015). At this stage, loyalty relates to clients' pleasurable satisfaction from and good demeanour toward a product/brand, and their general assessment of it (Matthews et al., 2014). Besides, the second stage of loyalty predominantly includes feelings and fulfilment, which are fundamental in client attitudinal loyalty formation.

Reliably, characterizing defining emotions and satisfaction is that emotions are pleasurable/unpleasurable emotional reactions that happen during the use or utilization of product/service encounters (Pérez and Rodríguez del Bosque, 2015), and satisfaction is a general assessment/judgment cycle of the apparent disparity among assumptions and genuine product/service utilization encounters (Rychalski and Hudson, 2017). Cognitive loyalty has a critical impact on affective loyalty (Fraering and Minor, 2013). Likewise, Kim et al., (2015) confirmed the positive relationship among cognitive and affective loyalty. In their examinations, cognitive loyalty was basically evaluated by the value and quality of products.

Thoroughly, Srivastava and Kaul (2016) distinguished the positive and critical linkage between cognitive to affective loyalty utilizing a group of retail clients. Chiu et al., (2018) found that online buyers are loyal to a particular objective to expanding their emotional faithfulness level. Furthermore, Numerous scientists sought those affective loyalty elements (such as) immediately preceding perceived cost and service excellence. Customer satisfaction, in particular, has a strong and favourable impact on affective loyalty variables (such as the development of loyalty).

Suhartanto et al. (2013) demonstrated the importance of value in producing affective and conative components of loyalty in the context of hospitality.

According to van Asperen et al. (2018), affective loyalty is a result of cognition. However, at the affective stage, customer loyalty is not sufficiently guaranteed; it is still susceptible to several declines, primarily brought on by the heightened attractiveness of rival products and brands. As a result, businesses which offer goods and services try to encourage clients to develop a sense of loyalty (Hegner-Kakar et al., 2018).

Conation was described as "a purpose or willingness to behave to an endpoint in a particular manner" by Lu et al. in 2022. Conative loyalty, which is the third stage of loyalty, requires a strong commitment to a particular product or brand as well as a repurchase intention, as stated in the loyalty definition. Customers develop a higher level of loyalty in this stage than they do in the affective stage. According to numerous researches, affective loyalty plays a crucial role in fostering conative loyalty and its constituent parts (commitment and intention) (Hinson et al., 2016).

2.2.8 Customer Trust

Trust has been characterized "as the convictions of customers that the individual in question can depend on the merchant to convey (Enehasse and Sağlam, 2020). Without trust, clients are probably going to fail to execute with a specific service provider, nonetheless, when trust is available, clients will be more disposed to remunerate a service provider with their loyalty (Carter et al., 2014). Thus, it is viewed as vital for the creation and upkeep of how dedicated clients are to the company and remains inseparable from satisfaction and the production of an emotional bond. Trust can be created by the supplier through coordinating assumptions with conveyance,

utilizing decency and value while executing with clients, and through different means like word of mouth (Nguyen et al., 2013).

The activities of traditional loyalty (Rizan et al., 2014) help the advancement of trust by expanding on the trust previously made during the customer-service provider experience and building and keeping up with the subsequent continuous relationship (Tabrani et al., 2018), extending the trust through ceaseless relationship upkeep, benefits conveyance, and administration far beyond the norm to perceive the worth of the client to the firm. Building trust from a social media viewpoint would depend on the media's capacity to convey impartiality and reasonableness, and to follow through on guarantees such that clients can depend on, well beyond simply making "satisfying experiences" (Liu et al., 2018).

According to Dowell et al., (2015), trust holds the connections that exist in business flawless, and an essential part of marketing and in business. When there is no trust, clients won't buy products as trust is worked through uprightness and capability. Integrity is the credibility of a firm and includes a business' personality and genuineness. Competency implies taking care of business properly and more completely than your rivals (Forkmann et al., 2022). Laying out trust doesn't come for anything. Trust is a venture and subsequently, requires utilizing dependable people who you can prepare with the goal that they can satisfy your clients' necessities. Consequently, there will be an expansion in benefits and the creation of a strong referral base. Just by overhearing people's conversations, a business can produce new deals (Hajli et al., 2014).

Kananukul et al., (2015) argue that trust can be defined as an assumption (or a conviction, a dependence, certainty) that a subject recognized by unambiguous qualities (genuineness, kindness, skills, and different predecessors), will perform future activities pointed toward creating positive outcomes for the trustor, and in circumstances of consistent perceived hazard and weakness. Albeit this definition is by all accounts exceptionally far-reaching, there is still

contention in regard to the beginning of trust. Numerous researchers (for example Yang et al., 2015) separate the mental view of trust from different perspectives on trust. Gauder et al., (2020) for instance advocate seeing trust as a mental state instead of a specific way of behaving or a decision to face a challenge. In their view, trust is an oblivious mental condition brought about by conduct. Supporting this, Vohra and Bhardwaj (2019) likewise recommend an overall separation of those trust definitions that depict trust as an individual characteristic and those that portray trust as a unique component, as the perspectives appear to be not combinable.

2.2.8.1 Trust-as-attitude & Trust-as-choice Approaches

Within the “trust-as-attitude” approach, trust is characterized as "a mental readiness to acknowledge weakness", while the "trust-as-choice" approach features the conduct point of view on trust (Gu et al., 2021). Besides, King (2021) for instance takes note that there are as yet three significant issues to defeat while examining trust: (1) there is a lot of explicit, yet insufficient general, literature about trust to give an unbiased premise to additional exploration; (2) there is no usually acknowledged meaning of trust; (3) there is no regularly acknowledged proportion of trust.

2.2.8.2 Trust concepts

With respect to assessment of the concept of trust, there are general and specific trust (Zhang et al., 2020).

2.2.8.2.1 General trust

Isaeva et al., (2020) postulate that overall trust could be portrayed as a character-based type of trust, which is likewise named trust inclination, dispositional trust or stopped trust. This concept

depends on the mental perspective on trust, portraying trust as a mental demeanour, that creates in youth years (Al-Ansi et al., 2019). As needs be, general trust isn't seen to be alterable to any incredible degree. General trust is alluded to as 'trust-as-attitude', which doesn't adequately make sense of trust. Specifically, behavioural support must be given to lay out trust. Therefore, specific trust, alluded to by PytlikZillig and Kimbrough (2016) as 'trust-as-choice' becomes pertinent.

2.2.8.2.2 Specific trust

In contrast with general trust, King (2021) asserts that specific trust is connected with characterized circumstances and portrayed as being influenceable by the individual, others or the climate. Specific trust is expected to assume an essential part in building and keeping up with long-term connections among organizations and clients. The "Trust-as-attitude" opinion restricts the likelihood that trust prompts a choice to take part in a substantial way of behaving (King and Wei, 2018). "Trust-as choice", in any case, should be visible as more significant in return exchanges, as an effect on behaviour brought on by trust isn't confined. Auxiliary, seeing "trust-as-choice" makes it conceivable to see trust as in excess of a normal decision. Specifically, it catches the unique idea of trust and makes it feasible for different gatherings to "start the trustbuilding process and the trust-fix process" (Omari et al., 2017).

The perspective that emphasizes behaviour when examining trust is more applicable in an administrative environment as it lets us assess how relations affect this concept through time, and focusing our efforts on specific trust rather than general marketing measures is the intended result of this line of thinking (Rather et al., 2021). As per Wang et al., (2015), this is precisely the exact thing management research does generally. (ibid) perspective, management research certainly regards that companies use the unique trust technique to manage and justify their expenditure in confidence-related advertising tactics to be reputation may be influenced by

commercial initiatives. Nonetheless, both general and specific trust, decidedly impact the purchasing conduct of customers. Further, Cheung and To (2017) observe that despite the lack of a relationship between overall and certain reliability, overall confidence is stronger if particular confidence is less.

Generally, it very well may be expressed that overall and particular trust is in various environments (Kenning, 2008). The principal type of trust alludes to a mental demeanour, while the last one alludes to a particular circumstance. As displayed in this segment, there is a compelling reason need to conclude whether either type of trust is "right". broad and particular trust may coexist, and broad trust is harder to influence or cultivate than particular trust (Siegrist et al., 2005). This is the most likely explanation. Regarding the formation of an overall sense of trust throughout this study activity, this discovery is extremely important.

2.2.8.3 Affective and cognitive trust

Notwithstanding the relationship between overall and particular reliance, trust is accepted to comprise two recognizable yet related components: cognitive trust, which depends on reasonableness, and affective trust, which depends on feelings and sentiments (Dowell et al., 2015). Trust generally comprises sentiments and level-headed reasoning and they were practically the primary authors to separate emotional (affective) and rational (cognitive) trust. Saleem et al., (2020) opine that affective trust depends on profound encounters and sentiments. Put in an unexpected way, it is the certainty a trustor has in the trustee as to the sentiments and feelings that are laid out. Affective trust isn't generally cognizant, and can in this manner allude to a nice sentiment in a particular circumstance. Close and long-haul connections frequently encourage emotional trust, as the emotional bond between the trustor and trustee is fundamental for full of affective trust (Punyatoya, 2018).

Cognitive trust (Minton, 2015), nonetheless, depends on collected information and an individual's cognizant encounter that permits an expectation of the other gatherings' future way of behaving to be made. Specifically, it depends on the impression of the trustee's capacity and reliability, facilitated by previous experience, notoriety, and attributions. Thus, other than affective trust, cognitive trust is viewed as the aftereffect of the determined reliability of another party, which could likewise be affected by, for instance, perceived benevolence (Calefato et al., 2015).

Trust in a behavioural manner incorporates choosing to make a move in light of the assumption and sentiments towards the trustee. As an outcome, Akrouf et al.'s (2016) research shows that both cognitive and emotional confidence contribute to action trust, which is the decision to take on a task. Cognitive confidence will be sustained if the trustee behaves in the manner that the trustor anticipates. With all things considered, it is highly likely to be stated that most scholars see emotional and mental confidence as recognized concepts which are fostered by a variety of conditions and may lead to behavioural trust. Despite the strongest predictable reliance concepts, such as trading theory or transactions cost theory, as noted by Möllering (2001), currently accommodate a broader perspective rather than restricting trust to complete consistency (Ouyang et al., 2017). Similarly, it remains unclear which proportion of trust influences buyers' desire to make purchases.

2.3 Theoretical Review

2.3.1 Commitment-Trust Theory

Good experiences using an item make a customer see switching expenses as being substantial, which could boost their commitment to the brand (Yang and Chao, 2017). compared with the centred value concept, which emphasizes the offering of immediate indefinite and intangible benefits to attract and gratify clients (Madhani, 2017), the social strategy lays claim to the enhancement of lasting connections among vendors or consumers. This viewpoint thus offers a more comprehensive justification for customer loyalty and retention. The major objective of the commitment-trust assumption is to strengthen the long-term relationships among trading partners (Goutam, 2020). This theory's main justification represents the acceptance of both dedication and confidence at the same time as unchangeable basic components for creating and preserving commercial relationships involving suppliers (GOIL and customers) (Juliana et al., 2021).

According to Elbeltagi and Agag (2016), the commitment to a relationship refers to one party's trust that its current affiliation with an additional party is significant and profitable and that it is worthwhile to make efforts to ensure the continuation of this relationship indefinitely. Due to the level of dedication towards the interactions resulting compared to future fulfilling connections with multiple commerce individuals, a single entity might agree that no additional business collaborators could provide comparable benefits to customers for the current business group (Chang et al., 2015), along with the competitor might be fewer inclined to migrate to a substitute business individual.

The social psychology research on improving interpersonal relationships and how they affect an individual's social intensity in a relationship (Bao and Wang, 2021) is where the concept of relationship commitment first emerged. According to Bricci et al. (2016), commitment is

essential to distinguishing social exchange theories from economic exchange theories because the latter presupposes that participants in social trade systems agree on trade decisions based on reasonability and do not form long-term commitments to one another. Additionally, since regular trades increase individual entities' knowledge of others, reducing their vulnerability and trust in one another, and encouraging the development of commitment between trade parties, commitment is a part of the endogenous process in a social trade network.

As a result, loyalty and trust are important elements that mould the behavioural patterns of transactions between parties (Johnson and Culle, 2017). This theory also takes into account relationship commitment and trust as the primary mediators between three antecedent variables, including service quality, customer trust, and customer loyalty (including affective, cognitive, and affective aspects of loyalty for relationship development). This hypothesis suggested that as trust between two parties reduces the perceived vulnerability that the parties experience when they concentrate on a commercial connection, trust genuinely influences relationship commitment. In the corporate world, trust is essential and has many characteristics in common. First, trust varies at different levels of the individual or the community. As a result, trust cannot be shared across individual and group settings.

The demand that including a technological aspect within a method for evaluating a purchaser's digital customer service impression has the utmost importance since it has long been understood that overall service quality is crucial to customer satisfaction with purchases.

2.4 Empirical Review

The empirical evaluation was advanced in possession with the specific goals of the study. The contributions of service quality, customer loyalty and trust have been mentioned in the literature.

2.4.1 Service quality and customer loyalty

According to Curry and Gao's (2012) analysis, customers will be more loyal to low-cost airline companies if they receive high-quality service. Their research revealed a link between customer loyalty and service quality parameters. Trustworthiness, confidentiality and safety, designing websites, including assistance for customers are frequently cited as the four primary elements of service quality by Shankar and Jebarajakirthy (2019). According to Ariff et al. (2013), the reliability component denotes to "the capacity of the company that provides the service to perform the services that were promised accurately and consistently." As a result, accuracy in delivering promised services, accessibility of inaccuracy services, and consistency in providing high-quality services all have an impact on customers' decision to continue using a particular service provider. Another essential component of quality services that affect customers' positive reactions to Oil's services is reliability.

2.4.2 Association between Service Quality and Customer Trust

Sitorus and Yustisia (2018) discovered that latent factors of client fulfilment and confidence in clients had an effect on this connection in their investigation of the association between the standard of e-services with e-trust in the financial services industry. As with any service, the quality of e-banking services affects customer happiness. There is an opportunity for e-banks to establish a big role in an international marketplace that depends steadily on technological advances and information. Banks are required to create and provide digital services and goods with consistently superior customer service. As stated by Eisingerich and Bell (2008), client education affects how important both technological and operational excellent service plays in promoting trust among consumers within a firm.

2.4.3 Relationship between Customer Trust and customer loyalty

According to Iglesias et al. (2020), trust and loyalty have a favourable impact on corporate social responsibility owing to their capacity to encourage consistency in future conduct, which can result in win-win outcomes. According to several research, trust can be linked to loyalty, and a related idea maintained that trust acts as a mediating element in establishing the link between satisfaction and loyalty. According to a study performed by Again et al. in 2009, while conducting business via the Internet, the trust paradigm acts like an exogenous element that influences consumer happiness. Numerous studies indicate a connection between customer happiness and loyalty...

2.4.4 Mediating role of customer trust on the connection concerning service quality and customer loyalty

The research by Ngo and Nguyen (2016) in the context of commercial banking demonstrated the existence of substantial correlations between service quality and customer loyalty while highlighting the fact that from the perspective of the customers, these two are conceptually distinct categories. Based on research conducted by Attri et al. (2011) in the petroleum sales business, developing an enduring clientele has grown to be a key marketing objective as a necessary basis for establishing a competitive edge that lasts. Customer loyalty is seen as a crucial goal for an Oil retailer's survival and growth.

2.5 Conceptual Framework

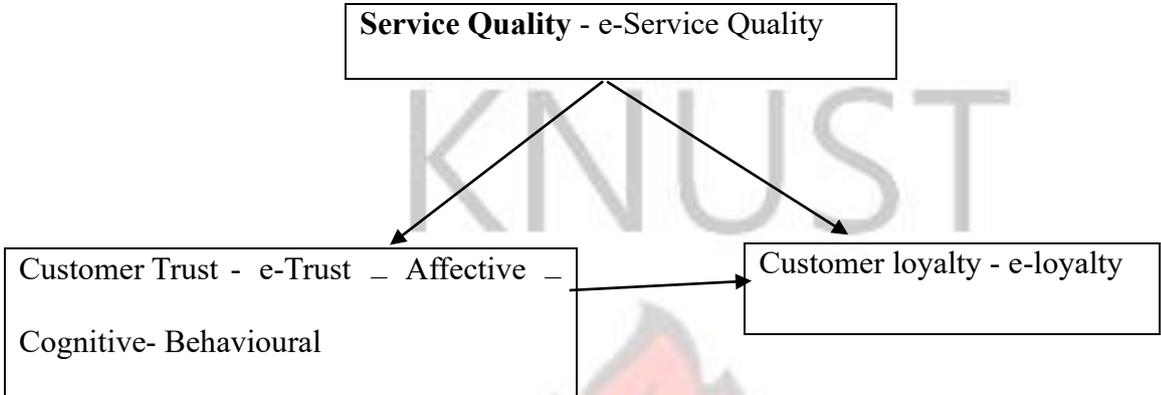
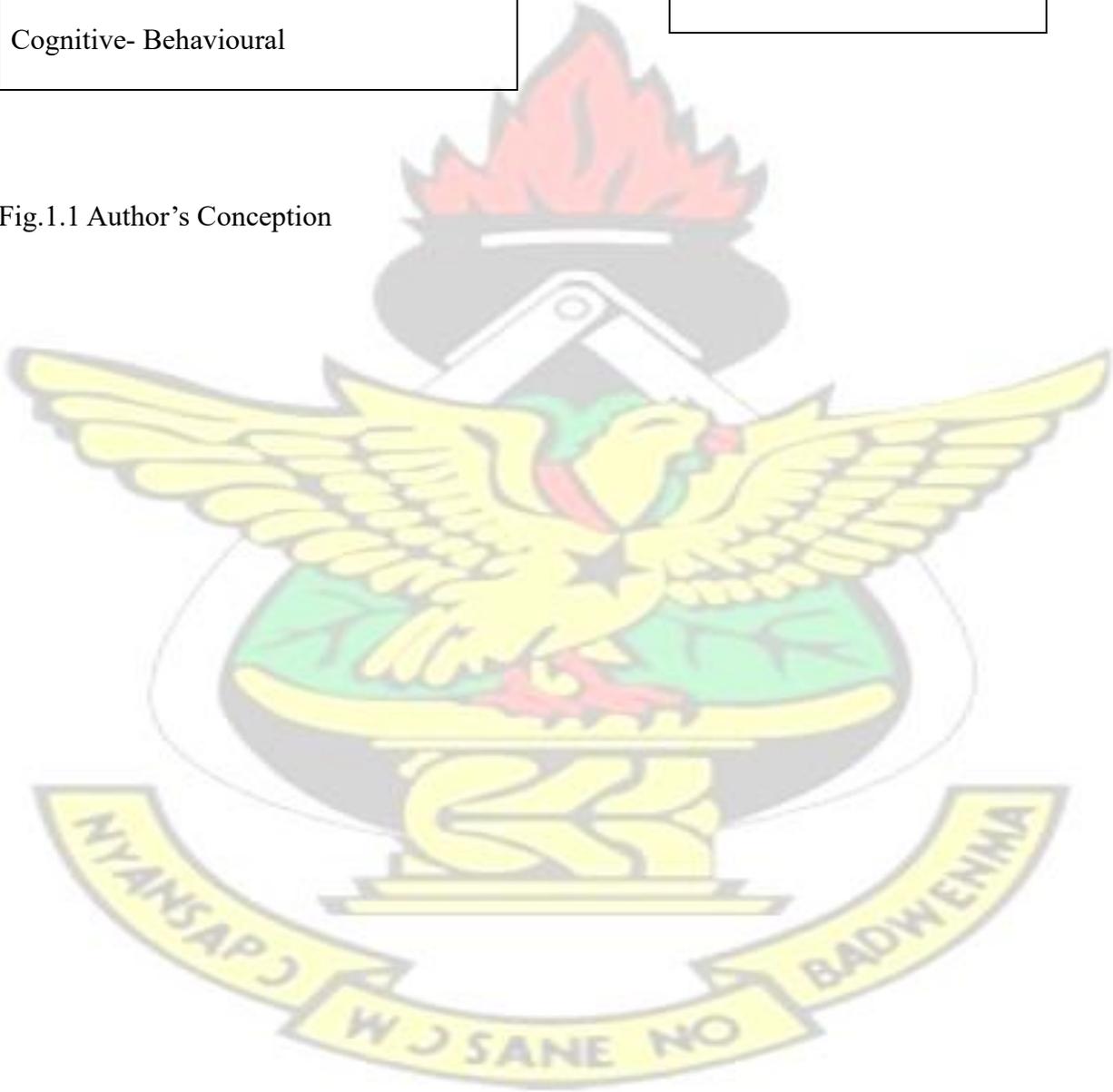


Fig.1.1 Author's Conception



RESEARCH METHODOLOGY

3.1 Introduction

The approach used in the research is detailed in this section. The term "research methodology" alludes to the analysis of procedures and standards as well as how they are applied to a particular field that is in academic investigation

3.2 Research philosophy

The scientific method is the generation of understanding which explains an investigation philosophy. These assumptions about how people view the world inform the creation of this knowledge (Saunders et al., 2016). Once more, research philosophy examines fundamental personal convictions that motivate understanding philosophical problems, such as the debate between ontological, epistemological, and methodological viewpoints (Galli, 2019).

3.2.1 Epistemology

Based on the researcher's expectations for creating essential insights about the research field, this form of study philosophy is conducted. Positivism, realism, and interpretivism are the three primary approaches to the epistemological research philosophy.

3.2.1.1 Positivism paradigm

According to Palys and Given (2008), positivism acknowledges that assumptions can be condensed into tough realities that can be analyzed as hard truths and that the relationships between those realities can be governed by logical rules.

3.2.1.2 Realism paradigm

Post-positivism and critical realism are other names for realism. Both aspects of the two philosophies have been combined in a novel way by critical realism (Krauss, 2005).

3.2.1.3 Interpretivism paradigm

According to interpretivism, which is based on idealistic and humanistic philosophical tenets, our experience of the outside world is a product of our minds. The interpretive paradigm was used in this study because the researcher wanted to examine reality from a personal perspective.

3.2.2 Ontological position

According to Ansari et al. (2016), ontologies pertain to the investigation of the concept of reality, existence, or presence. This leads to concerns about the presumptions scholars make regarding the way humanity functions. The ontology has two distinct locations:

3.2.2.1 Objectivism

which maintains that social actors who are interested in their existence are not the only ones who are aware of social entities in reality. It is unaffected by a person's viewpoint because it is universal, certain, value-free, and unaffected by culture.

3.2.2.2 Subjectivism

According to this theory, individuals who have an interest in an interpersonal phenomenon's presence form it through their beliefs and behaviour afterwards. In addition, certain academics reject the idea of unbiased understanding. Scientists contend with that the investigator's personal perspectives and those of the phenomena actually have a role towards the development of learning.

3.3 Research Strategy

The research was conducted on GOIL Ghana limited branches in the Kumasi metropolis using a survey method. The study placed a strong emphasis on quantitative research because it allows for the estimation of populations, the provision of broad indicators of public opinion, and the statistical condensing of research findings.

3.4 Research Design

This study's survey-style design makes it possible to compare the relationships between variables. The researcher is empowered by research design to anticipate what the right decisions should be to take advantage of the legitimacy of the potential findings. It is a collection of

recommendations for how to achieve a goal. The study employed a quantitative design and focused more on the “what” and “why” questions and hypothesis testing.

3.4.1 Exploratory Research Design

The approach known as exploratory research was used by the investigator to conduct the study. The investigator used it in order to clarify the relationship between excellent service, and client retention, especially consumer trust.

3.4.2 Descriptive Research Design

The objective of descriptive investigation design is to offer an extensive explanation of the phenomena under study. It is ideal for establishing a correlation between two variables under study.

3.5 Research Approach

A major supposition that is predicated on an a priori assumption or a proposition that is obvious or clear, a minor supposition that is connected to a specific situation, and a conclusion make up the syllogism that is the foundation of deductive reasoning. Additionally, the foundation of inductive reasoning is the study of a number of distinct cases, which results in a hypothesis and, ultimately, a more generalized statement. The deductive method is used in this investigation because six hypotheses will be examined.

3.6 Population of the study

A study's population can be thought of as the impartial group from which the researcher is eager to obtain information and draw conclusions. It is made up of management personnel, patrons, and employees at GOIL filling stations in the Kumasi Metropolis. These participants participated in the study by answering questions on Google Forms.

3.6.1 Sample Technique, Size, and Frame

According to Taherdoost (2017), A portion of the overall population which answers the study queries is represented by the sample. Probability (chance of selection is already determined for each population element) and non-probability (samples are chosen based on a personal decision) are the two types of sampling techniques. The investigator employed convenience sampling to gather data from managerial staff, customers and workers at GOIL filling stations in the Kumasi Metropolis. The study sample consisted of 215 respondents through purposive sampling. The researcher employed Krejcie and Morgan (1970) to determine the sample size.

3.7 Data Collection

Data were collected from sources that were both primary and secondary (Hox and Boeijs, 2005). The researcher uses a variety of instruments for data gathering, such as questionnaires and interviews, to collect primary data. Through the distribution of open-ended questionnaires, it will be gathered. secondary information gleaned from books, theses, and reports.

3.8 Data Collection Instrument

3.8.1 Questionnaire Design

According to Baker (2003), questionnaires can be organized, semi-structured, or unstructured. Based on the quantitative features, the study mainly used a structured questionnaire style. The categorical (multiple choice) and Likert-scale approaches were mostly used in the construction of the questionnaire's questions.

3.9 Data Collection Technique

3.9.1 Validity and Reliability

By using questions from reputable educational resources including journals, peer-reviewed papers, and others, validity and dependability were attained (Cohen et al., 2017). However, reliability can be examined in the STATA program using Cronbach's alpha. The reliability analysis indicates that the data is extremely reliable when the Cronbach alpha is over 0.7. Reliability examines the degree to which the data-gathering techniques will produce consistent/reliable results, whether or not other researchers may draw analogous conclusions or observations, or whether there is transparency in the way the raw data was analyzed.

3.9.2 Data Analysis

The study adopted the quantitative technique which involves inferential statistics and descriptive methods of analysing gathered data. The researcher gathered all the data, exenterated, corrected, and coded it into a computer program for analysis. It consisted of describing, recording,

analysing, and interpreting conditions that existed. STATA 13.0 was used for descriptive, regression, and correlation analysis.

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CHAPTER FOUR

ANALYSIS AND DISCUSSIONS ON FINDINGS

4.0 Introduction

This section unveils findings from empirical analyses, and discussions of the projected information in the subsequent order: participant demographics, Pearson correlation, comparison of means, regression modelling for the link concerning service quality then customer loyalty, along with the interceding role of GOIL filling stations' customers' trust.

4.1 Respondents Demographic

This part analyses the geographic distribution of the information utilizing percentages supplied by the respondents from the five Likert scale. This is showed in Table 4.1

	Frequency	Valid Percent
Males	116	54.0
Females	99	46.0
Total	215	100.0

Field data, 2022

There were 215 participants in all; 116 respondents, or 54.0%, were men, and 99 respondents, or 46.0%, were women. It is clear from the data that more men than women responded.

	Frequency	Valid Percent
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18 – 30	29	13.5
31 – 40	79	36.7
41 – 50	61	28.4
Above 50	46	21.4
Total	215	100.0

Field data, 2022

According to Table 4.1.2 above, 29 (13.5%) participants were between the ages of 18 and 30, 79 (36.7%) respondents were between the ages of 31 and 40, 61 (28.4%) participants were between the ages of 41 and 50, and 46 (21.4%) respondents were over the age of 50. It is clear from this that the bulk of responders were between the ages of 31 and 40.

	Frequency	Valid Percent
Doctorate degree	19	8.8
Master's degree	28	13.0
Bachelor's degree	38	17.7
HND/Diploma	55	25.6
SHS/JHS graduates	75	34.9
Total	215	100.0

Field data, 2022

Table 4.1.3 explains that 19 (8.8%) respondents had doctorate degree, 28 (13.0%) respondents had master's degree, 38 (17.7%) respondents had bachelor's degree, 55 (25.6%) respondents were HND/Diploma holders, and 75 (34.9%) respondents were SHS/JHS graduates. This reveals that most of the respondents were SHS/JHS graduates.

Table 4.1.4 Current position

	Frequency	Valid Percent
General Manager	19	8.8
Branch Manager	36	16.7
Petroleum Engineer	75	34.9
Fuel Attendant	85	39.5
Total	215	100.0

Field data, 2022

Table 4.1.4 explains that 19 (8.8%) respondents were general managers, 36 (16.7%) respondents were branch managers, 75 (34.9%) respondents were petroleum engineers, and 85 (39.5%) respondents were fuel attendants. it is clear that most of the respondents were fuel attendants.

4.2 Pearson Correlation

The degree to which the linear relationship between two different parameters can be measured via correlation coefficients. A positive correlation is displayed by a linear connection coefficient of more than zero. A value that is less than zero denotes a bad relationship. Finally, a value of zero reveals that there is no relationship between the two variables. The connection coefficient determines how closely two distinct components' development are related to one another (Hsu and Liao 2014).

According to Hart et al. (2016), Pearson correlation gauges how strongly two variables are correlated linearly. A number of -1 indicates a negative correlation and a value of 1 indicates a positive correlation. A strong correlation shows how closely the variables change or rise or fall together. The degree to which one variable rises as the other falls is indicated by a negative correlation. The following recommendations have been made by Mukewar et al. (2017) for using Pearson Correlation:

	Coefficient, r
--	------------------

Strength of Association	Positive	Negative
Small	.1 to .3	-0.1 to -0.3
Medium	.3 to .5	-0.3 to -0.5
Large	.5 to 1.0	-0.5 to -1.0

4.2.1 Pearson Correlation examining the relationship between service quality and customer loyalty

Pearson connection assists with distinguishing the relationship between service quality and customer loyalty. The results are indicated in table 4.2.1 below.

		Q 1	Q 2	Q 3	Q 6	Q 7
Q 1	Pearson Correlation	1	.942**	.966**	.969**	.969**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	215				
Q 2	Pearson Correlation	.942**	1			
	Sig. (2-tailed)	.000				
	N	215	215			
Q 3	Pearson Correlation	.966**	.971**	1		
	Sig. (2-tailed)	.000	.000			

	N	215	215	215		
Q 6	Pearson Correlation	.969**	.961**	.982**	1	.
	Sig. (2-tailed)	.000	.000	.000		
	N	215	215	215	215	
Q 7	Pearson Correlation	.969**	.938**	.960**	.944**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	215	215	215	215	
**. Correlation is significant at the 0.01 level (2-tailed).						

Field data, 2022

According to Table 4.2.1, all of the variables have positive Pearson correlation coefficient values. When GOIL commits to doing something by a certain time, it follows through on that promise. The coefficient value for question (Q) 2 (when GOIL assures to do an aspect by a certain time, it does so) and question (Q) 3 (the service delivered through the filling stations is quick) is 0.971. A wonderful level of service is dictated by a desire to improve the performances of business units in terms of quality, efficiency, customer satisfaction, and profitability. The coefficient value for question (Q)6 (I will always use GOIL 's services and products) and question (Q) 7 (I will patronize other services from GOIL) is 0.944. Two hundred and fifteen (215) responses were analysed and a significant level of 0.000 was derived from all the variables, which is below 0.05. It is obvious that there exists a high positive correlation between service quality and customer loyalty, and this leads one to draw the conclusion that there is a strong positive link between the two. Curry and Gao (2012) examined the idea that consumer loyalty to low-cost airline companies will be influenced by service quality. Their research revealed a link between customer loyalty and service quality parameters. Reliability, privacy and security, website design, and

customer service and support are frequently cited as the four primary elements of service quality by Shankar and Jebarajakirthy (2019).

4.2.2 Pearson correlation examining the relationship between service quality and customer trust

Pearson connection assists with distinguishing the relationship between service quality and customer trust. The results are indicated in table 4.2.2 below.

Table 4.2.2 Correlations between service quality and customer trust

		Q 1	Q 2	Q 3	Q 11	Q 12
Q 1	Pearson Correlation	1	.942**	.966**	.965**	.958**
	Sig. (2-tailed)		.000	.000	.000	.000
	N		215	215	215	215
Q 2	Pearson Correlation		1	.971**	.965**	.981**
	Sig. (2-tailed)			.000	.000	.000
	N			215	215	215
Q 3	Pearson Correlation			1	.970**	.971**

	Sig. (2-tailed)				.000	.000
	N				215	215
Q 11	Pearson Correlation				1	.972**
	Sig. (2-tailed)					.000
	N					215
Q 12	Pearson Correlation					1
	Sig. (2-tailed)					
	N					215
**. Correlation is significant at the 0.01 level (2-tailed).						

Field data, 2022

Table 4.2.2 indicates that the Pearson correlation coefficient value for all the variables is positive. The coefficient value for question (Q) 12 (I have trust and security in the services and products of GOIL) itself is 1, The coefficient value for question (Q) 11 (I feel safe in purchasing products and patronizing the services of GOIL) and question (Q) 3 (the service delivered through the filling stations is quick) is 0.970, The coefficient value for question (Q) 11 (I feel safe in purchasing products and patronizing the services of GOIL) and question (Q) 12 (I have trust and security in the services and products of GOIL) is 0.972. Two hundred and fifteen (215) responses were analysed and a significant level of 0.000 was derived from all the variables, which is below 0.05.

It is obvious that there is a significant positive relationship between service quality and customer trust, leading to the conclusion that there is a significant beneficial relationship between the two. Consumer knowledge impacts the relative significance of technical and functional service quality for fostering customer confidence in a company, according to Eisingerich and Bell (2008). In their study like the correlation involving the level of e-services with e-trust within the banking

industry, Sitorus and Yustisia (2018) concluded that latent factors like satisfaction with services and trust among consumers had an impact on this relationship.

4.2.3 Pearson correlation examining the relationship between customer trust and customer loyalty

Pearson connection assists with distinguishing the relationship between customer trust and customer loyalty. The results are indicated in table 4.2.3 below.

Table 4.2.3 Correlations between customer trust and customer loyalty

		Q 13	Q 14	Q 15	Q 8	Q 9
Q 13	Pearson Correlation	1				
	Sig. (2-tailed)	.000				
	N	215				
Q 14	Pearson Correlation	.885**	1			
	Sig. (2-tailed)	.000				
	N	215	215			
Q 15	Pearson Correlation	.965**	.910**	1		
	Sig. (2-tailed)	.000	.000			

	N	215	215	215		
Q 8	Pearson Correlation	.939**	.920**	.975**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	215	215	215	215	
Q 9	Pearson Correlation	.949**	.922**	.960**	.970**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	215	215	215	215	215
**. Correlation is significant at the 0.01 level (2-tailed).						

Field data, 2022

Table 4.2.3 indicates that the Pearson correlation coefficient value for all the variables is positive. The coefficient value for question (Q) 13 (GOIL's website and services have a good reputation) is 1, The coefficient value for question (Q) 14 (the information presented by GOIL on its website and at the filling stations is trustworthy) and question (Q) 15 (I will point out the positive aspects of GOIL's services if anybody criticizes it) is 0.910, The coefficient value for question (Q) 8 (I will recommend the GOIL's service to my family and friends and other customers) and question (Q) 9 (I will still be loyal to GOIL because of their exceptional services) is 0.970. Two hundred and fifteen (215) responses were analysed and a significant level of 0.000 was derived from all the variables, which is below 0.05.

Therefore, it is clear that there is a substantial positive relationship between consumer loyalty and trust, thus it can be inferred that the two are strongly correlated. Iglesias et al. (2020) found a positive relationship between confidence and allegiance in the context of business social responsibility. This connection is attributed to the reality that confidence promotes coherence as well as competency in the conduct of both individuals going forward in order to ensure both sides will keep profiting compared to the relationship. The trust paradigm is an exogenous structure

which influences consumer pleasure throughout the web-based setting, as stated by Chao et al. (2009) once more. Numerous studies have discovered connections between loyalty and client satisfaction, suggesting that there could be an unintended consequence mediated by satisfaction.



4.3 Compare means

Comparing descriptive statistics among a number of factors, or categorical variables, is done using the Compare Means function. For each set of entered variables, Paired sample correlations present the bivariate Pearson correlation coefficient along with a two-tailed test of significance. Results from the paired samples test are provided. According to Legendre and FORTIN (2010), the Paired Samples t Test compares the means of two measurements made from the same subject, item, or related units. The outcomes are shown in Table 4.3 below.

		N	Correlation	Sig.
Pair 1	service quality & customer loyalty	215	.974	.000
Pair 2	Service Quality & customer trust	215	.956	.000
Pair 3	Customer Trust & customer loyalty	215	.952	.000

Field data, 2022

Two hundred and fifteen (215) responses were analysed and a significant level of 0.000 was derived from all the variables which is below 0.05, which indicates that all the variables are significant. The coefficient value for pair 1 (service quality & customer loyalty) is 0.974, the coefficient value for pair 2 (Service Quality & customer trust) is 0.956, and the coefficient value for pair 3 (Customer Trust & customer loyalty) is 0.952.

This is clear that there is a large positive strength of association between the paired variables, which implies that, there are very strong positive correlations between the paired variables: service quality & customer loyalty, Service Quality & customer trust, and Customer Trust & customer loyalty. Curry and Gao (2012) reviewed that service quality will drive customer loyalty to the services of low-cost airline firms. Their study indicated the connection concerning service quality dimensions and customer loyalty. According to Eisingerich and Bell (2008), educating clients influences the corresponding significance of technical as well as operational service quality towards fostering client loyalty to a business. In accordance with Iglesias et al. (2020), there exists an excellent connection between confidence and commitment in the realm of social responsibility for businesses. This is because trust encourages alignment and competence in the behaviour of each of the involved individuals, which will allow each side to keep profiting via the partnership behaviour of each of the involved individuals, which will allow each side to keep profiting via trust.

Table 4.3 2 Paired Samples Test

		Paired Differences					t	df	Sig. (2tailed)
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	service qualitycustomer loyalty	-.07442	.26306	.01794	-.10978	-.03906	-4.148	21	.000
Pair 2	Service Quality - customer trust	-.06512	.31392	.02141	-.10732	-.02292	-3.042	21	.003

Pair 3	Customer Trust - customer loyalty	.08372	.33831	.02307	.03824	.12920	3.629	21 4	.000
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Field data, 2022

Whenever statistics is possible to correlate every finding in a single sample without a finding in another, the paired sample t-test is employed to contrast the techniques of both samples. A form of statistics employed to check when the average variance among each set of data is zero was the pairing sample t-test, also known as the sample that is the dependent t-test. Comparison using the Paired Samples Test of pair 3 (Mean = 0.08372; Std. Deviation = 0.33831; Std. Error Mean 0.02307 and $p = 0.000$) and the T Score to P Value Calculator, pair 3 has the p-value associated with $t = 3.629$ and degrees of freedom = $n-1 = 215-1 = 214$ is 0.000 which indicates that there is a statistically significant difference between customer trust and customer loyalty. The p-value for pair 1 is 0.000 and the p-value for pair 2 is 0.003, since the p-values are less than the significance level $\alpha = 0.05$, we have sufficient evidence to say that, there is a statistically significant difference between pair 1 (service quality-customer loyalty) and pair 2 (service quality - customer trust).

According to Shankar and Jebarajakirthy (2019), the primary elements of excellent service include dependability, confidentiality and safety, designing websites, and client service and assistance. Sitorus and Yustisia (2018) investigated the connection between the causative determinants of consumer fulfillment with client confidence as well as the association between the quality of electronic services with digital trust in the banking industry. The trust paradigm represents an exogenous concept which influences consumer happiness throughout the digital world, according to Chao et al.'s (2009) proposal. Several investigations have discovered connections involving customer loyalty and excellent service, suggesting that customer satisfaction could indirectly impact loyalty.

4.4 Regression analysis

Regression assessment is an effective form of statistical analysis which allows users to explore the connection connecting two or more important variables. There are many different types of regression modelling, but at their core, they all focus on the manner in which multiple independent variables may influence a dependent variable. 2018 (Vetter and Schober). The connection concerning service quality and customer loyalty was investigated using a two-stage least squares (2SLS) regression analysis to determine whether customer trust had a mediating effect. The outcome is shown in Table 4.4 below.

Table 4.4.1 Model Description

		Type of Variable				
Equation 1	customer trust	dependent				
	service quality	predictor				
	customer loyalty	instrumental				
MOD_2						
Model Summary						
Equation 1	Multiple R	.969				
	R Square	.940				
	Adjusted R Square	.939				
	Std. Error of the Estimate	.239				
ANOVA						
		Sum of Squares	df	Mean Square	F	Sig.
Equation 1	Regression	189.392	1	189.392	3322.784	.000

	Residual	12.141	21	.057		
	Total	201.532	21			
Coefficients						
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
Equation 1	(Constant)	.366	.071		5.135	.000
	service quality	.931	.016	.992	57.644	.000

Field data, 2022

Here, the service quality variable has a "slope" coefficient and two coefficients: a constant or intercept term. The constant simply denotes customer trust and is the projected value when all predictors are set to 0. The constant coefficient therefore represents the average mediating function of customer trust with respect to service quality. The expected rise in the mediating role for a unit increase in the service quality variable is known as the service quality coefficient. This coefficient shows the change in estimated or expected customer trust in connection to service quality since those states with a service quality value of 1 are those in relation to customer trust. The difference between the two means is exactly 0.366, thus adding it to the mediating role, the constant generates the mean. The interaction term should stay in the model since the p-value of 0.000 indicates that a coefficient this significant is unlikely to be the result of chance were random samples of this size to be taken from hypothetical populations with equal means. Additionally, the highly significant value of 0.000 demonstrates that the variables are statistically significant.

It has been determined that there is a link between customer trust and service excellence. The mediated impact caused by customer satisfaction on the influence of service quality and customer

trust toward customer loyalty has greater strength than the immediate impact of service quality and customer trust toward customer loyalty, according to Sitorus and Yustisia (2018). According to Kundu and Datta (2015), customer happiness, trust, and e-service quality are all strongly correlated with one another, with trust serving as a partial mediator in the relationship between the two.

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Table 4.4.2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.948 ^a	.898	.897	.34162		
a. Predictors: (Constant), customer loyalty						
b. Dependent Variable: service quality						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	218.491	1	218.491	1872.155	.000 ^b
	Residual	24.858	213	.117		
	Total	243.349	214			
a. Dependent Variable: service quality						

b. Predictors: (Constant), customer loyalty						
Coefficients ^a						
Model		Unstandardized		Standardized	t	Sig.
		Coefficients		Coefficients		
		B	Std. Error	Beta		
1	(Constant)	.198	.098		2.030	.044
	customer loyalty	.969	.022	.948	43.268	.000

Field data, 2022 The correlation between customer loyalty and service quality is seen in Table 4.4.2. Customer loyalty is estimated to be 0.198 with a standard error of 0.098, a t value of 2.030, and a significant level of 0.044, which is less than 0.05, indicating that the variables are statistically significant.

It has been determined that customer loyalty and service quality are related. According to Ariff et al. (2013), the reliability dimension refers to "the ability of the service provider to perform the promised services accurately and consistently." As a result, accuracy in delivering promised services, availability of error-free services, and consistency in providing high-quality services all have an impact on customers' decision to continue using a particular service provider. Another essential component of service quality is reliability, which influences customers' favourable response to the services of Oil marketing firms.

Table 4.4.3 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.940 ^a	.884	.884	.34150
a. Predictors: (Constant), Unstandardized Predicted Value				
b. Dependent Variable: customer trust				
ANOVA^a				

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	189.392	1	189.392	1623.955	.000 ^b
	Residual	24.841	213	.117		
	Total	214.233	214			
a. Dependent Variable: customer trust						
b. Predictors: (Constant), Unstandardized Predicted Value						
Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.366	.102		3.590	.000
	Unstandardized Predicted Value	.931	.023	.940	40.298	.000

Field data, 2022

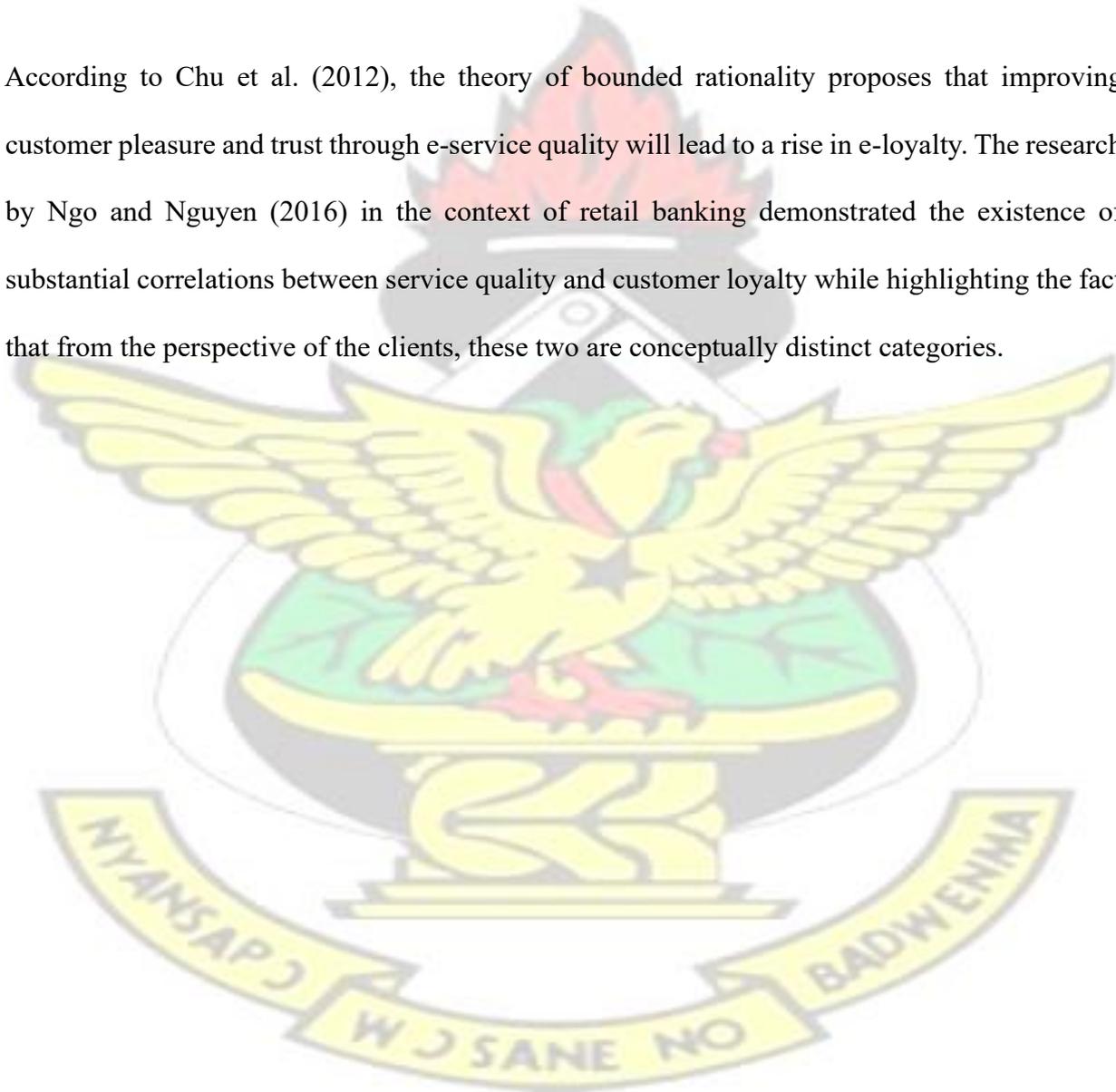
Table 4.4.3 reveals the results for the connection between unstandardized predicted value and customer trust. The coefficient estimate of customer loyalty is 0.366 with a standard error of 0.102 a t value of 3.590 and a significant level of 0.000, which is below 0.05, which indicates that the variables are statistically significant.

The unstandardized coefficient beta of the second stage (table 4.4.3) revealed a value of 0.366 which is more than the unstandardized coefficient beta of the first stage (table 4.4.2) which is 0.198. Moreover, the first stage (table 4.4.2) indicated a t value of 2.030 which is below the t value of the second stage (table 4.4.3), thus 3.590. Also, the p-value for the second stage (table

4.4.3) is essentially zero (0.000) as compared to the p-value of the first stage (table 4.4.2) which is 0.044.

It is obvious that the second stage (model 2) portrayed a more conservative estimate and a highly significant value than stage one (model 1) which implies that, the variables in model 2 are much tighter than those estimated variables in model 1. As a result, it may be said that customer trust plays certain mediating functions in the connection between service quality and customer loyalty.

According to Chu et al. (2012), the theory of bounded rationality proposes that improving customer pleasure and trust through e-service quality will lead to a rise in e-loyalty. The research by Ngo and Nguyen (2016) in the context of retail banking demonstrated the existence of substantial correlations between service quality and customer loyalty while highlighting the fact that from the perspective of the clients, these two are conceptually distinct categories.



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CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This section of the research consists of a summary of the findings, the analysis, and important suggestions are provided in this part. The synopsis offers data where assumptions and various projections are made regarding the impacts of the level of service on client retention, as well as the mediating function of consumer trust in GOIL fuelling stations. The ending includes aspects of noteworthy findings.

5.1 Summary of Findings

This research used percentages across each of the five answers on the Likert scale to look at how information was distributed. The findings made it clear that men made up a larger share of those who participated. It became obvious that the bulk of responses were between the ages between 31 and 40. It was revealed that most of the respondents were SHS/JHS graduates. It was clear that most of the respondents were fuel attendants.

Objective 1: To assess the connection concerning service quality and customer loyalty

The study found out that there exists a high positive correlation between service quality and customer loyalty, and this leads one to draw the conclusion that there is a strong positive link between the two. The findings are in relation to a study by Supriyanto et al., (2021) which explains that customer loyalty is directly impacted by service quality, and improving service quality would inevitably result in higher customer satisfaction and loyalty. Generally speaking, cultivating employee or internal loyalty comes first when trying to improve service quality. It is said that by fostering internal loyalty, staff members can enhance the quality of the services they deliver to clients, resulting in happier clients who will remain faithful to the business or service provider.

Objective 2: To examine the relationship between Service Quality and customer trust

The study found out that there is a significant positive relationship between service quality and customer trust, leading to the conclusion that there is a significant beneficial relationship between the two. The findings of the study are in support with Elizar et al., (2020), the authors reviewed service quality, customer satisfaction, customer trust, and customer loyalty in service of Paediatric Polyclinic over Private H Hospital of East Jakarta, Indonesia. A suitable level of service quality will boost customer trust. It shows that consumers may trust the level of care provided by RSSH's paediatric polyclinic. Consumers are the company's main priority since without them, firms cannot make enough money to operate. Thus, offering high-quality services is crucial to building confidence and attracting devoted clients for the business. Customer trust will grow as a result of the perception that all parties to the transaction will deliver reliable, trustworthy, and responsible service. Good relations between the parties involved in the exchange will result from this belief (ibid).

Objective 3: To examine the relationship between Customer Trust and customer loyalty

The study found out that there is a substantial positive relationship between consumer loyalty and trust, thus it can be inferred that the two are strongly correlated. Again, the findings support or is in relation to the findings of Elizar et al., (2020). The authors found out that at the paediatric polyclinic of RSSH, consumer loyalty is directly correlated with customer trust. The trust they refer to in their research is a means of fostering confidence and enduring relationships with the paediatric polyclinic patrons of RSSH, since higher consumer trust levels to a product are associated with higher levels of product loyalty. The fact that patrons of the paediatric polyclinic at RSSH are devoted suggests that they have faith in the skills, compassion, and honesty of the paediatric physicians and nurses working there specifically.

Objective 4: To examine the mediating role of customer trust in the relationship between service quality and customer loyalty

The study found out that the relationship between customer loyalty, trust, and service quality is highlighted by the mediating function of customer trust. It highlights how crucial it is for Oil marketing firms like GOIL to build trust in addition to providing outstanding services in order to create enduring customer loyalty. Companies that recognise and take advantage of this relationship can develop a strong clientele that is based on loyalty and trust. The findings support the finding of the hypothesis 6: Trust has a mediating role between service quality and customer loyalty of a study by Haghkhah et al., (2020). The authors assessed the relationship between service quality, trust, and customer loyalty and it supported the the hypothesis test with an indirect (mediator) effect.

5.1.1 Pearson correlation

Pearson correlation was utilized to analyse the relationship between service quality and customer loyalty and the results indicated that there is a large positive strength of association between service quality and customer loyalty, which can be concluded that, there are very strong positive correlation between the variables. Curry and Gao (2012) reviewed that service quality will drive customer loyalty to the services of low-cost airline firms. Their study indicated the association between service quality dimensions and customer loyalty. According to Shankar and Jebarajakirthy (2019), the primary elements underlying high-quality service include dependability, confidentiality and safety, web design, and client service and assistance.

Additionally, the Pearson correlation was used to investigate the link between service quality and customer trust. The findings demonstrated that there's a significant positive relationship among the two variables, that could be interpreted to be a very strong positive correlation. Customer education influences the relative significance of technical and functional service quality for fostering customer confidence in a company, according to Eisingerich and Bell (2008). In their study of the connection involving the level of e-services and digital trust within the field of banking, Sitorus and Yustisia (2018) discovered that latent factors of client happiness and trust among consumers had an impact on this relationship.

Once more, the Pearson correlation was employed to analyze the connection between client confidence and client loyalty. The outcomes showed that there's a substantial positive relationship between both variables, which could be interpreted as a very strong positive correlation. As it relates to the fact that trust encourages consistency and competence in the behaviour of those involved in the future so that everyone can keep benefiting compared to the connection, Iglesias et al. (2020) showed that there's an advantageous impact of trust on loyalty within connection with business social responsibility. Once again, Chao et al. (2009) claimed

that the trust model constitutes an exogenous structure which influences consumer happiness in the digital age. several research studies have discovered connections involving allegiance with service quality, suggesting it might be a secondary benefit driven through contentment.

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5.1.2 Compare means

The Paired Samples t-test was used to compare the means of service quality & customer loyalty, Service Quality & customer trust, and Customer Trust & customer loyalty. Two hundred and fifteen (215) responses were analysed and a significant level of 0.000 was derived from all the variables which is below 0.05, which indicates that all the variables are significant. The coefficient value for pair 1 (service quality & customer loyalty) is 0.974, the coefficient value for pair 2 (Service Quality & customer trust) is 0.956, and the coefficient value for pair 3 (Customer Trust & customer loyalty) is 0.952.

This made it clear that there is a large positive strength of association between the paired variables, which implies that, there are very strong positive correlation between the paired variables: service quality & customer loyalty, Service Quality & customer trust, and Customer Trust & customer loyalty. Curry and Gao (2012) reviewed that service quality will drive customer loyalty to the services of low-cost airline firms. Their study indicated the association between service quality dimensions and customer loyalty. According to Eisingerich and Bell (2008), customer education affects the relative importance of technical and functional service quality for building customer trust in a firm. According to Iglesias et al. (2020), there exists an advantageous connection between loyalty and confidence in the setting of social responsibility for businesses.

This is because trust encourages coherence and competence in behaviour, which allows both individuals to continue making money from the partnership.

Comparison using the Paired Samples Test of pair 3 (Mean = 0.08372; Std. Deviation = 0.33831; Std. Error Mean 0.02307 and $p = 0.000$) and the T Score to P Value Calculator, pair 3 has the pvalue associated with $t = 3.629$ and degrees of freedom = $n-1 = 215-1 = 214$ is 0.000 which indicates that there is a statistically significant difference between customer trust and customer loyalty. The p-value for pair 1 is 0.000 and the p-value for pair 2 is 0.003, since the p-values are less than the significance level $\alpha = 0.05$, we have sufficient evidence to say that, there is a statistically significant difference between pair 1 (service quality-customer loyalty) and pair 2 (service quality - customer trust).

According to Shankar and Jebarajakirthy (2019), the primary elements of service quality include dependability, confidentiality and safety, web design, and client service along with assistance. Sitorus and Yustisia (2018) investigated the connection between the causative determinants of client fulfilment and consumer confidence with the connection between e-service quality and digital trust in the field of banking. The trust model represents an exogenous concept which influences consumer happiness in the digital world, according to Chao et al.'s (2009) proposal. Several investigations have found connections between customer loyalty and service quality, suggesting that customer satisfaction could indirectly impact commitment.

5.1.3 Regression analysis

The relationship concerning service quality and customer loyalty was investigated using a twostage least squares (2SLS) regression analysis to determine whether customer trust had a mediating effect. Customer trust and service quality are related, according to the findings of the

regression study. The mediated effect of customer satisfaction on the effects of service quality and customer trust on customer loyalty has greater strength than the direct influence of service quality and customer trust toward customer loyalty, according to Sitorus and Yustisia (2018). According to Kundu and Datta (2015), customer happiness, trust, and e-service quality are all strongly correlated with one another, with trust serving as a partial mediator in the relationship between the two.

The results for the connection between customer loyalty and service quality revealed the coefficient estimate of customer loyalty of 0.198 with a standard error of 0.098 a t value of 2.030 and a significant level of 0.044, which is below 0.05, which indicates that the variables were statistically significant. It was concluded that there is a relationship between service quality and customer loyalty. Ariff et al (2013) posit that the dimension of reliability, which refers to “the ability of the service provider to perform the promised services accurately and consistently”, thus, consistency in providing quality services, availability of error-free services, and accuracy in delivering promised services influence customers to stay with service providers. Reliability is also a crucial aspect of service quality which influences customers’ favourable response to the services of Oil marketing firms.

Customer loyalty was estimated to be 0.366 with a standard error of 0.102, a t value of 3.590, and a significant level of 0.000, which is less than 0.05, according to the findings for the relationship between the unstandardized predicted value and customer trust. This finding suggests that the variables are highly significant. A value of 0.366 was found for the second stage's unstandardized coefficient beta (table 4.4.3), which is higher than the value of 0.198 for the first stage's unstandardized coefficient beta (table 4.4.2). Additionally, the t value for the first stage (table 4.4.2) was 2.030, which is lower than the t value for the second stage (table 4.4.3),

or 3.590. Additionally, the second stage's p-value (table 4.4.3) is nearly zero (0.000), as opposed to the p-value of the first stage (table 4.4.2) which is 0.044.

It was obvious that the second stage (model 2) portrayed a more conservative estimate and a highly significant value than stage one (model 1) which implies that, the variables in model 2 are much tighter than those estimated variables in model 1. Therefore, it was concluded that there are some mediating roles of customer trust in the relationship between service quality and customer loyalty. According to Chu et al (2012), it is suggested in the theory of bounded rationality that pursuing e-service quality in enhancing customer satisfaction and trust would result in increased e-loyalty. The work by Ngo and Nguyen (2016) in the context of retailing banking showed there exists a strong relationship between service quality and customer loyalty while emphasizing that these two are conceptually distinct constructs from the customers' point of view.

5.2 Conclusions

According to Bei and Chiao (2001), service quality is the total number of distinct, unambiguous actions that go into the overall delivery of a given industry's services. Customer satisfaction with e-banking services is determined by their quality, as is the case with any service. In a global economy that is more and more reliant on information and technology, there is potential for ebanks to play a significant role. Financial institutions must develop and deliver service quality that is always improving in their online operations and products. Customer education influences the relative significance of technical and functional service quality for fostering customer confidence in a company, according to Eisingerich and Bell (2008). However, it is generally anticipated that there will be a positive correlation between service quality and the various

measures of loyalty and trust, the extent of the effect of service quality on loyalty and trust can shift altogether across various settings (Goutam, 2020).

Moreover, NastasoIU and Vandebosch (2019) customer loyalty is the state where a client tends to rehash the purchase of a particular service or product despite the fact that the product or service has been overhauled. Generally, Xu et al., (2013) and Pearson et al., (2012) posit that e-service quality likewise corresponds with consumer loyalty and trust, and the experiences of e-service quality can prompt the arrangement of trust of customers and viable relationships with customers, and understanding this reality, online organizations shouldn't underestimate the significance of e-service quality.

Trust has been characterized "as the convictions of customers that the individual in question can depend on the merchant to convey (Enehasse and Sađlam, 2020). The activities of traditional loyalty (Rizan et al., 2014) help the advancement of trust by expanding on the trust previously made during the customer-service provider experience and building and keeping up with the subsequent continuous relationship (Tabrani et al., 2018), extending the trust through ceaseless relationship upkeep, benefits conveyance, and administration far beyond the norm to perceive the worth of the client to the firm. Regarding the connection between trust and loyalty, it is being asserted in a number of studies that loyalty is a direct result of trust. Similarly, asserted that the relationship between loyalty and satisfaction is mediated by trust. Once more, Chao et al. (2009) claimed that the trust model is an endogenous construct that affects customer happiness in the online world. Numerous studies have found relationships between loyalty and service quality, suggesting that there may be a secondary effect mediated by satisfaction.

One of the significant drivers for the progress of marketing products (GOIL products) is customer loyalty (Giao et al., 2020). The loyalty framework from recognition to action is based on the pattern of recognition-effect-effort in 1997. This model incorporates progressive phases of

recognition (loyalty to price characteristics and price fluctuations), impact (faithfulness to interests), effort (loyalty to tendency) and action (Afsar et al., 2013).

Moreover, within the Oil marketing industry, Attri et al., (2011) Establishing an established clientele has grown into a key marketing aim, as well as an essential basis for creating a lasting competitive edge, considering that achieving client loyalty is thought to have a crucial goal regarding a petroleum retailer's growth and continued existence. The theory of limited rationality proposes that achieving e-service quality by boosting trust and client fulfilment might end in improved electronic loyalty since e-service quality features have the capacity to alter the public's views regarding e-banking.

5.3 Recommendations

The subsequent suggestions are offered in light of the results obtained: It was determined that GOIL must prioritize service quality in order to boost customer satisfaction and trust as well as win over repeat business.

The system should be updated to include the integration of GOIL service users' identities in order to ensure that the service quality is enjoyed by all consumers, particularly drivers.

Then, as a business partner, a breakthrough in the GOIL driver recruitment system is required to raise consumer trust.

It is preferable for GOIL to carry out a more in-depth service survey of driver performance and improve its application system, which frequently encounters faults, by advancing digital technology, in order to increase customer satisfaction.

Additionally, in order to keep and strengthen customer loyalty, GOIL should offer incentives to patrons who consistently and intensely support the company.

Practitioners and decision-makers should concentrate on new commercial potential for relationship marketing and service differentiation.

Care should be taken to uphold service commitments and protect the confidentiality of client information.

Customer loyalty and customer trust were the variables employed. The following researcher can then enhance the study by including additional factors like brand image and corporate social responsibility.



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APPENDIX A

QUESTIONNAIRE (Superiors and Employees)

Examining the effects of service quality on customer loyalty - the mediating role of customer trust: A case study of GOIL filling stations. Please answer the following questions by marking the appropriate answer(s) with an X. This questionnaire is strictly for research purpose only.

SECTION A: GENERAL INFORMATION

The section is asking for your background information. Please indicate your answer by ticking (X) Or (√) on the appropriate box.

A1 Please indicate your gender

Male	<input type="checkbox"/>	Female	<input type="checkbox"/>
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A2 Please indicate your age category

18 – 30	<input type="checkbox"/>
31 – 40	<input type="checkbox"/>
41 – 50	<input type="checkbox"/>
Above 50	<input type="checkbox"/>

A3 Please indicate your highest educational level

Doctorate degree	
Master's degree	
Bachelor's degree	
HND/Diploma	
SHS/JHS graduates	

A4 Current position

General Manager	
Branch Manager	
Petroleum Engineer	
Fuel Attendant	

SECTION B:

Please tick [√] the answer that reflects your views in the following statements from 1 to 4.

Service Quality

	Measures	1	2	3	4	5
1	Excellent service quality is driven by the need to increase performances of business units in terms of quality, efficiency, customer's satisfaction and profitability					
2	When GOIL promises to do something by a certain time, it does so					
3	The service delivered through the filling stations is quick					
4	I can easily find what I need for my car at GOIL filling stations					
5	GOIL promptly respond to customers request					

Customer Loyalty

	Measures	1	2	3	4	5
6	I will always use GOIL 's services and products					
7	I will patronize other services from GOIL					
8	I will recommend the GOIL's service to my family and friends and other customers					
9	I will still be loyal to GOIL because of their exceptional services					
10	Even if GOIL does not win awards, I will not switch to award-winning Oil Marketing firms					

Customer Trust

	Measures	1	2	3	4	5
11	I feel safe in purchasing products and patronizing the services of GOIL					
12	I have trust and security in the services and products of GOIL					
13	GOIL's website and services have good reputation					
14	The information presented by GOIL on its website and at the filling stations is trustful					
15	I will point out the positive aspects of GOIL's services if anybody criticizes it					

