# A RATER ANALYSIS OF THE EFFECT OF SERVICE QUALITY ON CHOICE AMONG CUSTOMERS OF SELECTED PUBLIC ROAD TRANSPORTATION COMPANIES IN NASARAWA STATE

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#### **Abstract**

The study was focused on an examination of the effect of RATER components of Reliability, Assurance, Tangibility, Empathy and Responsiveness, on Customer Choice of inter-state transportation services in Nasarawa state. The explanatory study relied on survey data obtained from a cross-section of 407 service users in the state, which was subsequently analysed using path analysis via the Partial Least Squares Structural Equation Modelling (PLS-SEM) approach. It was found from estimated results that all components were positive and significant in predicting the selection of transport companies among patrons in the state. It was, therefore, recommended that transport companies in Nasarawa State routinely assess customer satisfaction levels, address service weaknesses as they emerge, and develop structured programmes that reward customer loyalty and encourage repeat patronage.

**Keywords**: Service quality, RATER, customer choice, Nasarawa State, road transportation.

## **INTRODUCTION**

The essentiality of road transportation in Nigeria cannot be gainsaid. With an estimated revenue of \$1.60 billion, the sector is projected to reach a market volume of \$2.22 billion and 211.3 million users by 2029 (Statistica, 2024). It is not surprising then that road is arguably, one of the best performing sectors in the country (Ologunagbe, 2022). In North Central Nigeria, like in other parts of the country, the road transportation sector is the predominant mode of travel, accounting for the majority of passenger and freight movements, and is a vital component of the economic and social infrastructure in connecting major cities and towns across the region. This vast network of roads facilitates the movement of people, goods, and services, enabling economic activities and enhancing the quality of life for the region's inhabitants.

Road transportation has become so integral in providing much needed mobility that influences, not only the degree of flexibility, but also the trajectory of individuals lives, so that the way these services are delivered is important due to their effect on attitude and behaviour of travellers. This behaviour drives patronage, which is at the centre of every business' existence, more so for service-oriented enterprises such as transportation companies, whose sustainability and market performance is defined by how much they meet customer needs and preferences.

The advent of organised operators in the industry has intensified the level of competition in the Nigerian road sector, and in this, an increase in the clamour for customer patronage. Studies such as Aiyegbajeje (2019) have pointed out, through the application of consumer choice theory, that individuals make decisions among alternatives to maximise personal utility or net benefits. In the context of the transportation industry, service quality can be assessed across dimensions such as on-time performance, comfort, safety, customer service, and overall satisfaction. Travelers' perceptions of service quality can significantly influence their choice of transportation companies, as they often seek services that meet their expectations and provide value for money (Ojo & Oladele, 2019).

This perception fits into a service performance framework that has been variously explored over the years within the context of consumer behaviour. Parasuraman et al. (1988) conceptualises service quality as a multidimensional concept comprising a wide range of factors that can predict market patronage. One of these is *tangibility*, which demonstrates the physical aspects of service provision. A second component is *reliability*, which reflects the ability to provide services in accordance with the promises offered; i.e. ability to perform the promised service dependably and accurately. Thirdly, *assurance* deals with the knowledge, courtesy and ability of company employees to foster customer trust in the company.

Furthermore, responsiveness refers to the ability to provide prompt service. Empathy, on the other hand, is the individual attention that the company gives to customers including the ease of customers in contacting the company and the ability of employees to communicate with customers (Kurdi et al, 2020). However, despite the large number of interstate transportation service providers competing for market patronage in the Nasarawa state, there seem to be a disproportionate trend in customer patronage. The study essentially aims to explain, when faced with alternatives, what would make customers prefer one transportation service over the other. This raises questions about factors influencing road users' choices, particularly the role of service quality. The high demand for transportation services has created a competitive environment where transportation businesses jostle for customer patronage to remain relevant in the market. When faced with different alternatives, customer choice naturally extends from perceptions of expectations of service experience, continual patronage being dictated by satisfaction with such experienced service.

The service performance framework implies that, theoretically, service quality should predict patronage, based on the premise that if commuters, in the case of this study, are perceived to act as rationally, they should choose means of travel that offer them maximum utility. This study applies this to empirical data collected from public transport company patrons in Nasarawa to explain customer choice of transportation companies in the sub-region. The interest of the research is, therefore, to find out if the service quality model can predict customer choice among transportation services in Nasarawa State, essentially using empirical data to validate the model in the context of the road transportation industry in the state. Doing so will provide a framework that can contribute to improved customer satisfaction, greater loyalty to transportation companies, and ultimately enhance the overall efficiency of the transportation sector in the region.

The essentiality of this study is further accentuated by a dearth of literature specifically focused on the measurement of service quality effect on customer choice in the transportation industry in North Central Nigeria. Most of the existing studies, based on extensive review by the researcher, such as Manuere (2023), Ndem and Obasiabara (2021), Okoro et al. (2019), Albert and Agboola (2022), and Kotni (2021), were in other sectors such as food and banking, and carried out in other geographical locations. Moreover, the few studies that were carried out in the context of transportation such as Adeniran et al. (2022), focusing on airline services in Lagos and Abuja, Bassey et al. (2023), concerned with customer choice between e-cab services and traditional taxis in Calabar; and Aiyegbajeje (2019) on ride hailing services in Lagos, these were done in other regions of Nigeria. A lot of these studies were also, descriptive in nature, and based on convenience sampling. By addressing this geographical, industry and methodological gap, the study refines the existing body of literature in its specific coverage of factors guiding customer choice of transportation companies in the north central.

The following hypotheses, stated in null form, were tested.

HO<sub>1</sub>: Tangibility has no significant effect on choice of transportation companies among road users in Nasarawa State.

HO<sub>2</sub>: Reliability has no significant effect on choice of transportation companies among road users in Nasarawa State.

HO<sub>3</sub>: Assurance has no significant effect on choice of transportation companies among road users in Nasarawa State.

HO<sub>4</sub>: Responsiveness has no significant effect on choice of transportation companies among road users in Nasarawa State.

HO<sub>5</sub>: Empathy has no significant effect on choice of transportation companies among road users in Nasarawa State.

## LITERATURE REVIEW

## Service Quality

The provision of good service is at the core of any service-orientated business such as transportation companies, especially within an increasingly dynamic and customer-driven marketplace. As defined by

Ahmad and Zhang (2020), service quality is an evolving construct shaped by values and expectations that serve as a benchmark for evaluating products or services. The concept is a cornerstone in understanding customer satisfaction, as well as in shaping business performance across various industries, including transportation. In sectors like transportation, where interactions and customer experience are essential to success, consistently delivering high-quality service has a significant impact on customer retention, reputation, and competitive advantage. As businesses navigate an increasingly competitive landscape, understanding and maintaining high standards of service quality becomes crucial to sustaining long-term customer relationships and achieving overall business growth (Grillmayr, 2023; Rane et al., 2023).

The concept of service quality emerged prominently in the 1980s with increasing recognition that services differ fundamentally from goods. Unlike tangible products, services are intangible, heterogeneous, and often produced and consumed simultaneously, creating unique challenges in their delivery and assessment (Bragg, 2022). These characteristics led to the development of various frameworks aimed at defining, measuring, and improving service quality. As customer expectations evolve and intensify, it is imperative for businesses within the service sector to prioritise the consistent delivery of high-quality services to both meet these heightened demands and differentiate themselves from competitors. Service quality, thus, plays a central role not only in satisfying customers but also in fostering loyalty, encouraging repeat patronage, and generating positive word-of-mouth referrals, all of which are vital for sustainable business success.

As pointed out by Phuong and Trang (2018), service quality reflects a mental assessment where customers would judge quality as *low* if performance falls short of expectations, and *high* if performance exceeds expectations. Closing this gap may necessitate matching expectations or increasing the customer's perception of what was actually received. Businesses successfully achieve this by aligning their service delivery closely with customer expectations, they enhance the overall customer experience, thereby increasing satisfaction and loyalty. This focus on meeting and exceeding expectations is especially crucial in today's market, where informed customers are quick to switch to competitors if their standards are not met. Consequently, investing in quality improvements and consistently assessing service performance allows businesses to not only retain customers but also to build a strong reputation that can drive growth and resilience in a competitive landscape (Almada et al., 2021; Buesing et al., 2018).

Researchers such as Othman and Abdullah (2016) highlight the subjective and dynamic nature of service quality, in that evaluations are based on individual values and expectations; what one customer perceives as high quality might differ significantly from another. Each customer's assessment of a service is based on a personal framework of what they consider valuable and expect from the service provider. Such subjectivity necessitates a personalised approach to service delivery, where understanding and meeting the specific needs and desires of each customer is crucial. This implies that service providers must be continuously attuned to the evolving preferences and expectations of their customers in order to maintain and enhance the perceived quality of their services.

In exploring the multidimensional concept of service quality, the study will look at the five-component conceptualisation provided by the RATER framework as developed by Parasuraman et al. (1988) – Reliability, Assurance, Tangibles, Empathy and Responsiveness.

## Reliability

The reliability dimension of service quality is concerned with consistency and dependability of the service, ensuring that customers can count on the business to deliver the service as expected, without errors or delays (Prentice & Kadan, 2019). The importance of reliability lies in its ability to ensure that customer requests are fulfilled promptly and accurately, which is essential for building trust and long-term relationships with clients. Hameed and Anwar (2018) emphasise that reliability is not just about meeting expectations but also about delivering on promises with precision. This involves a commitment to *doing it right the first time*, which is one of the most valued aspects of service quality from the customer's perspective. Azmi et al. (2022) emphasise the importance of the dimension in the transportation industry

where customers expect services to be punctual, with arrivals and departures adhering strictly to scheduled times Moreover, the accurate handling of reservations, bookings, and any changes to schedules is essential to maintain customer confidence and operational efficiency (Aswin et al., 2021).

The long-term impact of reliability on a transportation service provider's business performance cannot be understated. It not only contributes to customer retention but also reduces the costs associated with handling complaints and managing service failures. By consistently delivering reliable service, transportation providers can build a solid foundation for sustainable growth and competitive advantage in the market. Companies that prioritise and excel in reliability differentiate themselves in competitive markets by consistently delivering a dependable service experience that customers can rely on. By focusing on consistency, dependability, error-free execution, timely delivery, effective service recovery, and predictability, companies can enhance their overall service quality and customer relationships (Delic et al., 2022).

## Assurance

Assurance, as a component of service quality, refers to the ability of service providers to convey trust and confidence to their customers. It encompasses several key elements that collectively reassure customers about the competence, and professionalism of the service they are receiving. Ramya et al. (2019) argue that the service quality dimension focuses on various aspects of service delivery that invokes feelings of trust and confidence in customers including job knowledge, skill and accuracy, as well as the sense of security ensured by the firm. Laisak et al. (2021) explain the concept as the degree to which employees possess the necessary knowledge, skills, and courtesy to perform their tasks effectively, thereby instilling trust and confidence in customers.

As a vital component of service quality which embodies the knowledge and courtesy of employees and their ability to inspire trust and confidence in customers, Ali et al. (2021) note that it directly influences how customers perceive the credibility of a service provider; when employees demonstrate a high level of knowledge and professionalism, it reassures customers that they are in capable hands, fostering a sense of security and trust (Wu et al., 2015).

Assurance is vital in-service industries where customers often depend on service providers for critical needs, such as healthcare, finance, and travel. When employees demonstrate expertise in their roles and interact with customers in a polite and respectful manner, they can significantly enhance customer perceptions of service quality. This positive interaction not only fosters immediate satisfaction but also builds long-term relationships based on trust and reliability. Moreover, the assurance dimension plays a crucial role in mitigating customer anxiety, particularly in high-stakes situations where customers require guidance and support. Therefore, a strong emphasis on assurance can set a service provider apart in a competitive market, contributing to increased customer loyalty, repeat business, and positive word-of-mouth referrals (Ramya et al., 2019).

## **Tangibles**

Tangibles represent a crucial component of service quality, significantly influencing customer perceptions and satisfaction levels. In service industries, where the primary offerings are intangible, tangibility provides essential physical evidence that customers can experience and evaluate through their senses. Zeithaml et al. (2018) underscore the vital role of tangibility in offering a symbolic representation of a business's overall quality and image. This tangible evidence encompasses various elements, including the physical facilities in which the service is delivered, the equipment and materials employed, the appearance and professionalism of service personnel, and the clarity and presentation of communication materials.

Collectively, these components contribute to shaping customer perceptions of convenience, reliability, and safety, which are instrumental in crafting their overall service experience. For instance, as highlighted by Flaws and Pitts (2024), well-maintained facilities and well-presented staff can enhance customers'

feelings of trust and comfort, thereby fostering positive attitudes towards the service. Furthermore, clear and professional communication materials can clarify service processes and set accurate expectations, ultimately leading to higher satisfaction. Thus, businesses that prioritise the tangible aspects of their service delivery can effectively enhance customer perceptions, resulting in improved loyalty and long-term success.

Wakefield and Blodgett (2016) further reinforced the impact of tangibility on service quality by examining the concept of the *servicescape*, which includes elements such as layout, aesthetics, electronic displays, seating arrangements, and cleanliness. They demonstrated that physical attributes of the service environment have a consistently strong effect on consumers' perceptions of quality, influencing not only their satisfaction but also their likelihood of returning. Specifically, well-designed layouts and aesthetically pleasing spaces improve customer comfort and engagement, while elements like cleanliness and seating availability contribute to a sense of professionalism and care, which can encourage trust. This combination of factors cultivates a positive atmosphere, which can substantially increase customer retention and foster repatronage intentions.

# Empathy

Empathy, as a dimension of service quality, involves the ability of a service provider to understand, relate to, and address the needs, emotions, and concerns of customers in a genuine and effective manner. Empathy, as stated by Park and Kim (2022), is reflected in the ability of a service provider to demonstrate genuine care and provide personalised attention to each customer. This involves understanding and addressing the unique needs, concerns, and preferences of individual customers, making them feel valued and appreciated. White (2021) defines empathy as the ability to deeply understand and connect with customers' needs, emotions, and concerns, creating a more personalised and meaningful service experience. It goes beyond simply delivering a service to focusing on how the service is delivered with a personal touch that resonates with the customer's unique experiences and feelings.

Empathy refers to the quality of individualised attention given to customers, emphasising the importance of making them feel special and valued during their interactions with service providers. According to Bahadur et al. (2018), service providers who demonstrate empathy go the extra mile to enhance the customer experience, recognising the unique needs and preferences of each individual. Murray et al. (2019) elaborates that empathy requires service providers to visualise the needs of customers by assuming their perspective, which enables a deeper understanding of their expectations and emotions. The qualities that foster empathy, as outlined by Murray et al. (2019), include the courtesy and friendliness of staff, an understanding of the specific needs of clients, giving clients special attention, and taking the time to explain the practices and procedures involved in the service delivery process. Empathy is crucial in creating a positive customer experience, as it reflects the service provider's commitment to treating customers as individuals rather than just another transaction. This personalised approach can manifest in various ways, such as attentive listening, remembering customer preferences, offering tailored solutions, or providing extra assistance when needed.

## Responsiveness

Responsiveness refers to the readiness and willingness of service providers to help customers promptly and effectively. It involves how quickly and attentively service providers react to customer inquiries, requests, or problems, thereby demonstrating their commitment to meeting customer needs and expectations. Ali et al. (2021) defines the dimension as the level of attentiveness and immediacy of the service provider in handling customer inquiries, complaints, and other concerns. Responsiveness is often judged by how long customers must wait for a response to their questions or issues, making it a direct measure of the organisation's commitment to customer service. Additionally, it captures the concepts of flexibility and the ability to tailor services to meet individual client needs, which can significantly enhance the overall customer experience.

Gogoi (2020) acknowledges the importance of responsiveness as a crucial factor in brand differentiation, emphasising that customisation and efficient service delivery enable a brand to stand out in a competitive market. When companies prioritise promptness in service, accompanied by friendly and approachable staff, they are more likely to cultivate a positive brand image that resonates with consumers. This focus on quick and personalised service not only helps to attract customer interest but also plays a vital role in retaining customers by enhancing their overall experience. Similarly, Lindberg et al. (2018) affirm that elements such as accessibility, convenience, and proactive customer service significantly shape consumer perceptions of a brand. Together, these factors contribute to creating a favourable brand image, as they make interactions with the brand smoother, more efficient, and more enjoyable for the customer.

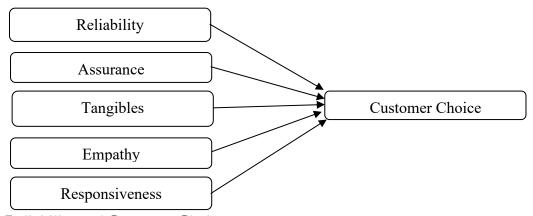
## **Customer Choice**

Customer choice refers to the decisions that consumers make with regard to products; specifically, it entails the process by which individuals select products from a set of available options. In the realm of transportation services, customer choice refers to the decisions road users make when selecting among available transportation companies. Wicki et al. (2020) see customer choice as the result of ranking of solutions, by consumers, provided by market offerings which they are exposed to, so that the customer prioritises a range of solutions, ultimately choosing one over the other(s). Albert and Agboola (2022) argue that this selection process is guided by customer fulfilment, which hinges on the emotions of pleasure or disappointment stemming from comparisons between products, perceived performance, or outcomes relative to the individual's prior expectations. Desai et al. (2019) add that this evaluation is subjective and critical in shaping consumer behaviour, influencing decisions based on how well a service meets initial expectations (Kotler & Armstrong, 2018).

The concept of costumer choice is pointed out by Lukman and Vukasović (2020) to be an integral feature of the study of consumer behaviour, concerned with how individuals make decision to spend their available resources (time, money and effort) on consumption related aspects. It is the study of when, why, how, where and what people do or do not buy products. The concept is crucial in various fields such as marketing, economics, and psychology, impacting business strategies and consumer decisions, as it directly affects the way businesses operate, as well as how consumers respond. Therefore, understanding customer choice enables businesses to tailor their services to meet consumer needs effectively. For instance, ensuring timely and reliable transportation services that align with customer expectations can enhance satisfaction and loyalty (Koupai et al., 2020; Sreejith et al., 2021). By analysing these factors, businesses can tailor their marketing strategies to better appeal to their target audience and increase the chances of making a sale.

# Conceptual Framework

Figure 2
Conceptual Framework of the Study



## Reliability and Customer Choice

The positive effect of reliability on customer choice has been confirmed by a number of empirical studies including Bassey et al. (2023) were a descriptive analysis of field data showed underscored the significance

of service reliability in shaping customer selection of transport service providers between e-cab services and traditional taxis in Calabar. In a parallel investigation conducted in India, Ramasamy et al. (2021) explored the factors influencing individuals' choices when selecting taxi services of Ola and Uber in Bhubaneswar city, Odisha. Analysis of primary data from 392 service users revealed a positive and statistically significant effect on choice.

Maseke and Lipinge (2021) also found reliability to positive and significantly affect customer choice in a study involving 185 insurance policyholders in Keetmanshoop, Namibia. Kiogora (2020) and Urio and Mwakyusa (2022) also echo this positive effect.

However, in their Malaysian study, Chan et al. (2021) found the effect of reliability on customer choice not to be statistically significant. Their study involved Partial Least Squares Structural Equation Modelling (PLS-SEM) analysis of survey data obtained from 179 users of public transportation services in Sarawak, Kuching.

## **Assurance and Customer Choice**

Positive effect of assurance on choice was found by Onyeonoro et al. (2024) in their study involving a convenience sample of 196 hotel staff members in Umuahia, Abia State. Additionally, Singh et al. (2022) found assurance to be a positive predictor of customer choice in their study conducted in Maharashtra in Mumbai, India among 252 patients and 56 hospital employees. Sulemana et al. (2023) also highlighted a positive effect of assurance on choice in their study undertaken among 300 customers across 33 hotels in Ghana.

Other pertinent studies including Hidayat and Leandro (2023), Wagle's (2022), and Nguyen-Phuoc et al. (2020) were also in support of a positive assurance-choice effect. This was, however, contradicted by findings from research studies such as Luteria et al. (2023) which present a non-significant effect of assurance. The study conducted by Luteria et al. in the Philippines involved a PLS-SEM analysis of online survey data from customers of the Network Vehicle Service (TNVS).

# Tangibility and Customer Choice

In a recent study conducted in Zimbabwe, Manuere (2023) estimated a multiple regression model using survey data obtained from 322 shoppers located in the Central Business Area (CBA). The study found tangibility to be positive and significant in influencing customer choice. In a related study in Sri Lanka, Rengarasu and Dulanga (2024) also confirmed a positive and significant effect after applying regression analysis to primary data obtained from 192 service users.

Additionally, the study carried out by Ollor and Adiele (2022) among fast-food restaurants in Port Harcourt showed a positive, but weak relationship between tangibility on customer choice. This was confirmed from correlation analysis of perceptions of 310 customers selected across 15 restaurants in the city. In their Ghanian study, Sarkodie et al. (2022) employed regression analysis to survey data gathered from 50 consumers of formal full-service restaurants in the Brong-Ahafo region and confirmed a positive effect of tangibility on customer choice. Related studies, including Ndem and Obasiabara (2021), Anetoh et al. (2022), and Septianugraha et al. (2024) also highlight customer choice of service provider as a positive and statistically significant outcome of Tangbility.

Conversively, studies such as Shrestha (2021) did not find any significant effect of tangibility on customer choice in their study carried out in the context of services provided by Nepal Telecom, Surkhet in Nepal.

# **Empathy and Customer Choice**

An empirical inquiry conducted by Tu (2024) in Vietnam investigated the factors influencing customers' decisions when selecting an airline. Regression analysis of survey data obtained from a convenience sample of 500 indicated that empathy positively and significantly influenced customer choice in the study area. Relatedly, Villanueva et al. (2023) conducted a correlational analysis of the empathy-choice relationship among patrons of fast-food restaurants in Pasay City, Philippines, during the COVID-19

pandemic. Findings demonstrated a significant positive association between empathy and customer patronage, suggesting that diners were more inclined to revisit establishments where they felt valued and understood by staff.

Madumere's (2021) research on the causal relationship between service quality perception and customer selection of road transport firms in South East Nigeria, involved a cross-section of 318 customers of four prominent, organised transport firms in the region. Regression analysis results indicated that empathy was a positive and statistically significant predictor of customer choice in terms of transport firms. A positive effect of empathy on choice was also confirmed by Adebisi and Lawal (2017) in their multiple regression analysis of cross-sectional data from 360 retail pharmacies and proprietary patent medicine vendors in Ibadan.

# Responsiveness and Customer Choice

Sethi and Das (2024) undertook a study among 120 customers of life insurance firms in Cuttack, India using a descriptive approach. Findings pointed to a positive and significant effect of responsiveness on choice. Moreover, Udom (2024) evaluated the effect of service quality on customer choice in terms of telecommunication products Akwa Ibom State. Regression analysis of data obtained from 313 respondents showed significant positive effect of responsiveness on customer choice.

Husin (2023) conducted a quantitative study in Malaysia focused on determinants of students' choice of ride-hailing services at Universiti Utara Malaysia (UUM). Survey data from 271 respondents was analysed using regression, and indicated that responsiveness was a positive and statistically significant predictor of ride-hailing service selection. In their study covering customers of fast-food outlets in India, Gogoi (2020) also found responsiveness to be a positive and significant predictor of choice.

Furthermore, Kasonde and Mwanza (2022) assessed factors influencing customers' choice of retail banking services in Zambia. A total of 385 valid responses were obtained and analysed using multiple regression. The results revealed that the responsiveness of banking services had a positive and statistically significant effect on customer choice, highlighting the critical role that responsiveness plays in shaping consumer preferences in the retail banking sector.

## Service Performance (SERVPERF) Theory

The research study is guided by the Service Performance (SERVPERF) theory developed by Cronin and Taylor (1992) as a refinement of the Service Quality (SERVQUAL) model proposed by Parasuraman et al. (1985) by focusing on customer perception of the actual service experienced rather than the difference between the expectation of service and what was gotten. SERVPERF is well-suited as a theoretical framework and model for studying the effect of service quality on road users' choice of transportation companies in Nasarawa State, as it directly assesses service performance based on customers' perceptions rather than measuring gaps between expectations and experiences. This direct approach is often seen as efficient and accurate, as it bypasses the subjectivity involved in gauging expectations. By focusing solely on perceived service performance, SERVPERF allows for a more accurate evaluation of the specific service quality attributes that road users in Nigeria might consider essential when selecting a transportation company. Its direct approach aligns well with the transportation sector, where consumer choices are typically shaped by tangible, real-time experiences. In the context of road transportation, users' evaluations are often grounded in immediate performance indicators such as timeliness, safety, comfort, and customer service, all of which SERVPERF is designed to capture accurately.

Additionally, SERVPERF's simplicity in data collection and analysis facilitates clear, actionable insights into the factors that could enhance service delivery, potentially influencing the competitive positioning of transportation companies within the region. Therefore, applying SERVPERF as a theoretical foundation provides a methodologically sound and contextually relevant approach to investigating service quality's influence on consumer preferences within this regional transportation market.

## METHODOLOGY

An explanatory framework was adopted in the study for the purpose of examining the cause-and-effect relationships between components of service quality, regarded as the exogenous constructs, and customer choice, treated as the endogenous construct. This approach not only aligned with the study's objectives, but also offered a rigorous methodological foundation for understanding the mechanisms through which service quality influences decision-making among transportation users.

The population of the study was all patrons of privately-owned commercial transportation companies in Lafia, Akwanga and Karu Local Government (LGAs) areas of Nasarawa state. These were independent road transportation companies having their own terminals, in areas in the region, and inter-state routes of travel. The lack of comprehensive data on these individuals, however, necessitates the use of a sample suited for an infinite population. Accordingly, an appropriate sample size was determined using the Cochran (1977) sample determination formula,

```
n = \frac{z^2 \times p \times q}{e^2}
where:

n
-
necessary sample size

z
-
z score at 95% confidence level.

p
-
probability of the presence of desired attribute

q
-
p - q
e
-
tolerable error (5%)
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Given a 1.96 z score at 95% confidence level; Standard Deviation, P, of 0.5; a q (1 - p) value of 0.5; and tolerable error of 5%, the necessary sample size, n, was computed viz.

$$n = \frac{1.96^2 \times 0.5 \times 0.5}{0.05}$$
$$= \frac{3.8416 \times 0.25}{0.0025}$$
$$= \frac{0.9604}{0.0025}$$
$$\approx 385$$

To account for potential non-response issues, however, the sample size was inflated by 30%, as supported by Singh and Masuku (2014), resulting in a final sample of 501 participants. This adjustment ensured there was sufficient data after screening to maintain statistical power and reliability in the findings. A multistage sampling technique was employed to select survey respondents. This approach involved purposive sampling to identify key locations - specifically, interstate bus terminals across the selected areas. Within each selected terminal, systematic random sampling was used to recruit individual participants, where every third individual was selected to provide primary data through a cross-sectional survey. This combination of purposive and systematic random sampling ensured a broad and representative sample of road users, enhancing the validity of findings related to customer choice and service quality in the transportation sector.

The study relied on primary data, gathered through respondents' views and opinions to items of a structured closed-ended questionnaire, of which construct measurement scales were adapted from pertinent studies in which they had been previously validated. However, face and content validity, as well as internal consistency reliability were employed to ensure that the instrument was effective as a data collection tool.

To analyse the collected survey data, Partial Least Squares Structural Equation Modelling (PLS-SEM) was applied, and achieved with the use of the SmartPLS statistical software.

## RESULTS AND DISCUSSION

The cross-sectional survey carried out in the course of the study involved the administration of 501 copies of the research instrument. Subsequently, a total number of 453 copies were retrieved, out of which 407 were retained for further analysis after been subjected to screening.

Table 1 presents detailed demographic and usage characteristics of the 407 respondents who participated in the study. Field data showed that male respondents formed the majority (60.9%), while females accounted for 39.1%. This suggests that men are more frequently engaged in interstate road travel, possibly due to work-related mobility or a higher tendency to travel across states independently. With regard to age, the highest percentage of respondents (35.1%) fell within the 26–32 age bracket, followed by 27.5% in the 18–25 age group. This reflects a predominantly young adult population, which may be more mobile due to employment, education, and other commitments that require travel beyond state boundaries. In terms of occupation, a significant number of respondents (38.6%) were self-employed, while 26.3% were employed in the private sector and 25.1% in the civil service. A smaller proportion (10.1%) were unemployed. This shows that interstate travel is more common among working individuals, particularly those in business or employment that necessitates movement across state lines.

 Table 1

 Demographic and Usage Profile of Respondents

Response	Category	Frequency	Percentage (%)
Sex	Male	248	60.9%
	Female	159	39.1%
Age Range	18–25	112	27.5%
	26–32	143	35.1%
	33–39	84	20.6%
	40-45	40	9.8%
	Above 45	28	6.9%
Occupation	Unemployed	41	10.1%
-	Self-Employed	157	38.6%
	Civil Servant	102	25.1%
	Private Sector Paid Employment	107	26.3%
Frequency of Use of Public	Occasionally	169	41.5%
Transport	Once a Week	108	26.5%
•	2–3 Times a Week	58	14.2%
	More than 3 Times a Week	49	12.0%
	Rarely	23	5.7%
Primary Purpose of Using Public	Work/Business	163	40.0%
Transport	School	59	14.5%
-	Personal Errands	81	19.9%
	Travel/Intercity	72	17.7%
	Other (e.g., medical/social)	32	7.9%

Note. Field Survey, 2025.

In terms of frequency of use, 41.5% of respondents used interstate public transport occasionally, while 26.5% travelled once a week. A smaller proportion (14.2%) travelled two to three times a week, and 12.0% reported travelling more than three times a week. Only 5.7% of respondents stated that they rarely used public transport for interstate travel. This distribution indicates that while many respondents do not travel daily, a significant proportion use interstate transport on a regular or semi-regular basis, possibly tied to business, family visits, or other recurring obligations.

When asked about their primary purpose for using public road transport, 40.0% of the respondents cited work or business. This was followed by 19.9% who travel for personal errands, and 17.7% for intercity or long-distance travel that may involve visiting family or attending events. A smaller percentage (14.5%) used interstate transport for school, while 7.9% selected other purposes such as medical visits or religious

activities. These patterns highlight the essential role of interstate transport services in enabling access to economic and social activities that extend beyond local boundaries.

The descriptive statistics provide an overview of respondents' perceptions of service quality dimensions and customer choice concerning interstate public transportation services in Nasarawa State. The constructs measured include Tangibles, Reliability, Assurance, Responsiveness, Empathy, and Customer Choice, each assessed through multiple indicators.

Tangibles recorded generally high mean scores across items, particularly in terms of vehicle appearance (M = 3.81), cleanliness (M = 3.88), and employee neatness (M = 4.02). This suggests that respondents were fairly satisfied with the physical presentation of the transport services. However, promotional materials (M = 3.45) were rated lower, indicating that branding and visual communication may not be as strong as other tangible elements.

Reliability indicators received moderate to high mean ratings, ranging from 3.48 to 3.73. This suggests that while the companies are largely seen as dependable, there is room for improvement in keeping customers informed (M = 3.48) and maintaining consistent first-time service delivery (M = 3.54).

**Table 2**Descriptive Statistics for Indicators

	<u>,                                      </u>	Missing	Mean	Median	Standard Deviation
TG1	Modern-looking vehicles	0	3.81	4.00	0.94
TG2	Visually appealing facilities	0	3.62	4.00	0.98
TG3	Employees are neat and well-dressed	0	4.02	4.00	0.87
TG4	Clean and maintained vehicles/facilities	0	3.76	4.00	0.90
TG5	Attractive promotional materials	0	3.45	3.00	1.01
TG6	Vehicles are clean and well-maintained	0	3.88	4.00	0.92
RB1	Services are delivered as promised	0	3.73	4.00	0.95
RB2	Problems are handled effectively	0	3.68	4.00	0.93
RB3	Service done right the first time	0	3.54	4.00	0.99
RB4	Reliable schedule and route info	0	3.59	4.00	0.96
RB5	Keeps promises to customers	0	3.61	4.00	0.94
RB6	Keeps customers informed	0	3.48	3.00	1.02
AS1	Courteous employees	0	3.92	4.00	0.88
AS2	Feel safe during transactions	0	4.05	4.00	0.85
AS3	Employees have required knowledge	0	3.78	4.00	0.91
AS4	Employees instil confidence	0	3.82	4.00	0.89
AS5	Trust in employees	0	3.87	4.00	0.88
AS6	Individual attention given	0	3.43	3.00	1.04
RS1	Clear info on service times	0	3.64	4.00	0.97
RS2	Prompt service	0	3.70	4.00	0.92
RS3	Willingness to help	0	3.89	4.00	0.90
RS4	Employees not too busy to respond	0	3.55	4.00	0.95
RS5	Convenient operating hours	0	3.67	4.00	0.93
EY1	Employees give personal attention	0	3.39	3.00	1.03
EY2	Convenient operating hours	0	3.58	4.00	0.97
EY3	Company has your best interest at heart	0	3.52	4.00	0.98
EY4	Employees understand your needs	0	3.49	3.00	1.01
EY5	Services tailored to individual preferences	0	3.41	3.00	1.02
CC1	Would choose this company over others	0	3.76	4.00	0.91
CC2	Would recommend to others	0	3.84	4.00	0.90
CC3	First choice for travel	0	3.68	4.00	0.94
CC4	Intend to continue using	0	3.89	4.00	0.87
CC5	High probability of repeat use	0	3.93	4.00	0.85

Note. SmartPLS Output, 2025

Assurance received consistently high ratings, particularly in customer safety (M = 4.05), courtesy (M = 3.92), and employee trustworthiness (M = 3.87). These results indicate that respondents generally feel secure and confident in the personnel and service delivery of the transport providers.

Responsiveness was positively rated, especially regarding willingness to help (M = 3.89) and promptness of service (M = 3.70). Slightly lower ratings were observed for employee availability (M = 3.55), implying that while staff are mostly helpful, delays or unresponsiveness may occasionally occur.

Empathy, while not poorly rated, had slightly lower averages compared to other dimensions. Items such as personalised services (M = 3.41) and attention to individual needs (M = 3.39) received the lowest means within this construct. This suggests that respondents may not feel strongly that services are tailored to their specific preferences or that individual attention is adequately given.

Finally, Customer Choice was rated relatively high across all indicators. Intent to continue using the transport company (M = 3.89) and likelihood of recommending it to others (M = 3.84) suggest a strong level of customer loyalty and satisfaction overall. The highest mean within this construct was the likelihood of repeat use (M = 3.93), indicating that despite modest concerns in some areas, customers are largely inclined to keep patronising these services.

In general, the results reflect a positive assessment of service quality and its influence on customer choice, with assurance, tangibles, and reliability being the strongest performing areas, while empathy presents a potential area for improvement.

As per the procedure for PLS-SEM analysis, measurement model assessment was first carried out involving tests for reliability and validity. Table 3 contains statistics for indicator reliability, including loading and significance values. As recommended by Hair et al. (2022), indicator reliability is established at loadings of at least 0.708, and statistical significance at 5% alpha level. All retained indicators met these criteria; those with low reliability (AS6, CC5, EY5, RB4, RB5, RB6, RS4, RS5, RS6, TG4, TG5, TG6) were deleted from the outer model.

 Table 3

 Loading Statistics for Indicator Reliability

	Loading	Loading <sup>2</sup>	Std. Dev.	t	P Values
AS1 <- Assurance	0.912	0.832	0.004	219.614	0.000
AS2 <- Assurance	0.885	0.783	0.009	102.104	0.000
AS3 <- Assurance	0.895	0.801	0.008	110.716	0.000
AS4 <- Assurance	0.884	0.781	0.010	91.750	0.000
AS5 <- Assurance	0.915	0.837	0.007	132.893	0.000
CC1 <- Customer Choice	0.845	0.714	0.009	93.394	0.000
CC2 <- Customer Choice	0.848	0.719	0.013	65.299	0.000
CC3 <- Customer Choice	0.794	0.630	0.025	31.562	0.000
CC4 <- Customer Choice	0.747	0.558	0.030	24.723	0.000
EY1 <- Empathy	0.829	0.687	0.012	71.598	0.000
EY2 <- Empathy	0.925	0.856	0.006	155.721	0.000
EY3 <- Empathy	0.861	0.741	0.018	48.639	0.000
EY4 <- Empathy	0.766	0.587	0.030	25.407	0.000
RB1 <- Reliability	0.847	0.717	0.011	75.202	0.000
RB2 <- Reliability	0.896	0.803	0.009	104.859	0.000
RB3 <- Reliability	0.752	0.566	0.023	32.191	0.000
RS1 <- Responsiveness	0.846	0.716	0.011	76.773	0.000
RS2 <- Responsiveness	0.851	0.724	0.013	63.241	0.000
RS3 <- Responsiveness	0.728	0.530	0.034	21.288	0.000
ΓG1 <- Tangibility	0.876	0.767	0.010	84.999	0.000
ΓG2 <- Tangibility	0.907	0.823	0.007	128.169	0.000
ΓG3 <- Tangibility	0.775	0.601	0.024	32.815	0.000

Note. SmartPLS Output, 2025

Internal consistency reliability was also confirmed for all constructs, as can be seen in the information provided in Table 4. All Alpha, rho\_A and Composite Reliability (CR) values were at satisfactory (> 0.7) levels.

In terms of convergent validity, Average Variance Extracted (AVE) values were used. AVE values of greater than 0.5 in all cases also confirmed convergent validity for all constructs (see Table 4).

 Table 4

 Construct Reliability and Convergent Validity

	Cronbach's Alpha	rho_A	CR	AVE
Assurance	0.941	0.973	0.954	0.807
Customer Choice	0.828	0.861	0.883	0.655
Empathy	0.870	0.896	0.910	0.718
Reliability	0.785	0.824	0.872	0.695
Responsiveness	0.743	0.776	0.851	0.657
Tangibility	0.816	0.842	0.890	0.731

Note. SmartPLS Output, 2025

To ensure uniqueness of constructs, divergent validity was tested with the use of the Heterotrait Monotrait ratio (HTMT), as shown in Table 7. Based on the strict 0.85 threshold suggested by Dzin and Lay (2021), all constructs were confirmed to exhibit satisfactory divergent validity.

 Table 5

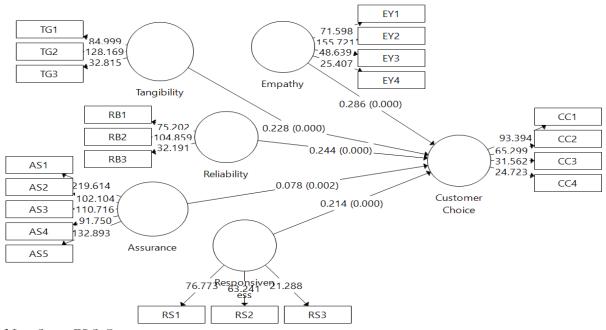
 Discriminant Validity

	Assuranc	e Customer (	Choice Empathy	Reliabil	lity Responsiveness
Customer Choice	e 0.578				
Empathy	0.594	0.767			
Reliability	0.601	0.774	0.81		
Responsiveness	0.599	0.734	0.792	0.79	
Tangibility	0.371	0.563	0.424	0.43	0.457

Note. SmartPLS Output, 2025

Structural model estimation was achieved through a bootstrapping process involving 10,000 subsamples for the purpose of providing pertinent statistics required for hypothesis testing. The estimated path model of the study is illustrated in Figure 1. The model clearly shows the direct path relationships between RATER constructs and customer choice in terms of transportation service providers in Nasarawa state.

**Figure 3**Estimated Path Model for the Study



*Note.* SmartPLS Output.

However, to ensure that multicollinearity was not a problem in the inner model, Variance Inflation Factor (VIF) values were employed as determining statistics. As shown in Table 6, all VIF values were determined to be less than 3, indicating that multicollinearity was not a problem in the inner model.

**Table 6**Variance Inflation Factor (VIF) for Inner Model

	Customer Choice
Assurance	1.715
Empathy	2.770
Reliability	2.522
Responsiveness	2.730
Tangibility	1.341

Note. SmartPLS Output.

A strong in-sample predictive power was confirmed for the estimated model by an adjusted Coefficient of Multiple Determination of 0.74. This indicated that total variation in Customer Choice was explained by the exogenous constructs.

**Table 7** *In-Sample Predictive Power* 

	R Square	R Square Adjusted	
Customer Choice	0.741	0.738	

*Note.* SmartPLS Output.

Estimated path coefficients are contained in Table 8. Results showed that all exogenous constructs were positive and significant in determining customer choice. However, Empathy was found to have the highest effect on choice (0.286, t = 6.013, p < 0.05), followed by Reliability (0.244, t = 7.036, p < 0.05).

 Table 8

 Estimated Path Coefficient Statistics

Path	β	Mean	Std. Dev.	t	P Values	< 0.05?
Reliability -> Customer Choice	0.244	0.245	0.035	7.036	0.000	Yes
Assurance -> Customer Choice	0.078	0.078	0.026	3.053	0.002	Yes
Tangibility -> Customer Choice	0.228	0.228	0.025	9.087	0.000	Yes
Empathy -> Customer Choice	0.286	0.287	0.048	6.013	0.000	Yes
Responsiveness -> Customer Choice	0.214	0.214	0.042	5.071	0.000	Yes

*Note.* SmartPLS Output.

Additionally, Tangibility ( $\beta$  = 0.228, t = 9.087, p < 0.05) and Responsiveness ( $\beta$  = 0.214, t = 5.071, p < 0.05) also had a significant and relatively strong influence on customer choice of transportation companies among road users in Nasarawa State. Assurance was estimated to have the weakest effect ( $\beta$  = 0.078, t = 3.053, p < 0.05). Based on these, the null hypothesis in all cases was not accepted.

## CONCLUSION AND RECOMMENDATIONS

Based on the findings of this study, which revealed that all five dimensions of service quality have a statistically significant influence on customer choice, it is recommended that interstate privately-owned commercial transport providers in Nasarawa State adopt a comprehensive approach to service improvement that addresses both operational performance and the overall customer experience.

Given that empathy emerged as the most influential factor in determining customer choice, transport companies should place greater emphasis on delivering personalised services that demonstrate genuine concern for individual customer needs. Staff should be trained to show attentiveness, patience, and understanding, especially when addressing passenger enquiries, complaints, or special travel requirements. Introducing feedback mechanisms such as suggestion boxes, short message surveys, or digital reviews can help the company remain attuned to customer preferences and respond effectively to concerns.

In addition, to leverage the strong effect of reliability, transport companies should ensure strict adherence to scheduled departure and arrival times, maintain consistency in service delivery, and establish contingency plans for handling unexpected delays or breakdowns. Investing in technologies such as vehicle tracking systems and automated scheduling platforms can further enhance service reliability and reduce uncertainty for customers.

It is also important that transport companies prioritise the upkeep and visual appeal of their buses, terminals, and customer service centres. Regular maintenance of vehicles, routine cleaning procedures, and the use of professionally designed promotional materials will help to reinforce a positive image and instil confidence among passengers.

Responsiveness, which reflects the speed and willingness of employees to assist customers, must also be improved. Staff should be adequately trained and equipped to offer timely support and relevant information, both at points of booking and during travel. Ensuring that there are sufficient personnel on ground to handle queries promptly, along with establishing clear communication channels, will reduce customer frustration and enhance perceptions of attentiveness.

Although assurance had the least influence among the five dimensions, it remains an essential part of the service experience, particularly in fostering trust and a sense of safety. Employees should demonstrate professionalism, courtesy, and competence at all times. Clear safety protocols, staff identification, and transparency in service policies can contribute to a stronger sense of security and reliability in the minds of passengers.

Generally, the study's findings highlight a holistic and well-coordinated service quality improvement strategy, such that combines high operational standards with meaningful human interaction. Transport operators are encouraged to routinely assess customer satisfaction levels, address service weaknesses as they emerge, and develop structured programmes that reward customer loyalty and encourage repeat patronage. By doing so, they will not only improve immediate customer satisfaction but also position themselves for sustained competitiveness and long-term growth in the interstate transport sector.

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**APPENDIX:** Study Questionnaire Sample

Tang	ibles	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
TG1	The transportation company has modern-looking vehicles.					
TG2	The transportation company's physical facilities (e.g., terminals, waiting areas) are visually appealing.					

TG3	The transportation company's employees are well-dressed and appear neat.					
TG4	The transportation company's vehicles and facilities are clean and well-maintained.					
TG5	The transportation company's promotional materials (e.g., brochures, website) are visually appealing.					
TG6	The transportation company's vehicles are clean and well-maintained.					
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Relia	bility	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
RB1	The transportation company provides its services at the promised time.					
RB2	The transportation company handles customers' problems effectively.					
RB3	The transportation company performs the service right the first time.					
RB4	The transportation company provides reliable schedule and route information.					
RB5	The transportation company keeps its promises and commitments to customers.					
RB6	The transportation company keeps its customers informed about when services will be performed.					
						] se
Assur	rance	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
AS1	The transportation company's employees are consistently courteous with customers.					
AS2	Customers feel safe in their transactions with the transportation company.					
AS3	The transportation company's employees have the knowledge to answer customers' questions.					
AS4	The transportation company's employees instil confidence in customers.					
AS5	Customers can trust the transportation company's employees.					
AS6	The transportation company gives you individual attention.					
Resp	onsiveness	rongly sagree	isagree	ndecided	gree	rongly

RS1	Employees of the transportation company tell you exactly when services will be performed.					
RS2	Employees of the transportation company give you prompt service.					
RS3	Employees of the transportation company are always willing to help customers.					
RS4	Employees of the transportation company are never too busy to respond to customer requests.					
RS5	The transportation company has operating hours convenient to all its customers.					
				g		
Empa		Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
EY1	The transportation company has employees who give you personal attention.					
EY2	The transportation company has operating hours convenient to all its customers.					
EY3	The transportation company has your best interests at heart.					
EY4	The transportation company's employees understand your specific needs.					
EY5	The transportation company provides services that are tailored to your individual preferences.					
Custo	omer Choice	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree
CC1	Given a choice, I would choose this transportation company over others.					
CC2	I would recommend this transportation company to others.					
CC3	This transportation company is my first choice when I need to travel.					
CC4	I intend to continue using this transportation company.					
CC5	The probability that I will use this transportation company again is high.					