PREDICTIVE ROLE OF QUALITY OF SERVICE AND TRUST ON CUSTOMER LOYALTY IN AUTOMOBILE SPARE PARTS MARKET NKPOR, ANAMBRA STATE, NIGERIA

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ABSTRACT: *The study investigated predictive role of quality of service and trust on customer loyalty in automobile spare parts market, Nkpor, Anambra State, Nigeria. Participants were 109 customers at Nkpor Automobile Spare Parts, Anambra State, Nigeria (with average age 39.77 and standard deviation 10.60) of 248 males and 32 females drawn with incidental sampling. Measuring instruments were Service Quality Scale, Consumer Trust Scale, and Customer loyalty scale. Hierarchical linear regression statistics was used for data analyses. Findings were: Quality of service dimensions (tangibles, reliability, responsiveness, and assurance) predicted customer loyalty positively; empathy dimension negatively predicted customer loyalty; trust dimensions like employees, experience, and dependability significantly predict customer loyalty; and finally experience negatively predicted customer loyalty. Recommendations were for awareness programme involving quality of service and trust in businesses to be created among business owners. This will help widen their understanding on how to maintain customer loyalty.*

Keywords: Quality of Service, Trust, Customer Loyalty, Automobile Spare Parts Market, Nkpor, Anambra State

INTRODUCTION

Customer loyalty can be described as customer commitment to do business with a particular corporation and purchasing their goods and services repeatedly (McIlroy & Barnett, 2000). Customer loyalty is critical to profitability and success of auto spare parts sales businesses. In the automobile spare parts business there is a trend that many stores transform from traditional marketing method to modern relationship marketing methods. In this process, different elements may have different effects on customers' loyalty. A problem of customer loyalty is noticeable in the automobile business market where the success of a business is limited by a small number of worthy customers. Again, the interdependence relationship between sellers and customers is a limiting factor of business success (Lepojević, & Đukić, 2018).

Loyal customers bring several advantages. They usually lead to increased income for the business owner, result in predictable sales and profit streams, and are more likely to purchase additional goods and services (Gremler & Brown, 2018). Furthermore, customers who are familiar with a brand are more likely to mention it to their friends and tend to be concerned in the feedback and evaluation of the product. This is critical in today's Nkpor automobile spare parts business environment of Anambra State, Nigeria.

This suggests that loyalty occurs when the customer feels so strongly that you can best meet his or her relevant needs that your competition is virtually excluded from the consideration set and the customer buys almost exclusively from you (Shoemaker & Lewis, 2019). The ability to retain customers and make them loyal is critical for continued organizational success (Mohd, &Yusr, 2016). Customers may become loyal to business that can deliver superior value relative to the offerings of competitors (Stan, Caemmerer, & Cattan-Jallet, 2018). According to Sandada and Matibiri (2015), a loyal customer is a source of competitive advantage through repeat purchase and positive word of mouth (Thomas, 2018), leading to increased customer loyalty and lifetime value (Zhang, Dixit, & Friedmann, 2018).

Studies have shown that perceived quality of service is an important determinant of customer loyalty (Lovelock &Wirtz, 2017;

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Moreira & Silva, 2015; Wilson et al., 2018). However, having satisfied customers no longer guarantees customer loyalty (Salegna & Fazel, 2017). Hence, business owners' need to realize that all relationships are based on quality of service and trust, which is hard to win but easy to destroy. It is earned and does not occur within a single moment, instead it requires many interactions over a long period of time. Furthermore, most importantly for businesses, trust and quality of service are necessary conditions for loyalty (Galbreath, 2016).

Zeithaml and Berry (2018) mention that quality of service is an extrinsically perceived attribution based on the customer's experience about the service that the customer perceived through the service encounter. According to the work of Kumra (2018) quality of service is not only involved in the final product and service, but also involved in the production and delivery process. Quality has come to be recognized as a strategic tool for attaining operational efficiency and better performance of business. Service means "any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything". It is an important element for the success of business (Kumra, 2018). It is because of the realization of its positive link with profits, increased market share, customer loyalty.

There is also a perception that the quality of service is not the only determinant of customer loyalty, even if it is often crucial (Veljković, 2019). Trust is an important determinant of the buyer's behavior in the purchasing process. It arises as a result of the overall customer experience with the product and the company, and its tangible and intangible attributes. Trust development generates positive attitudes and customer loyalty (Moreira & Silva, 2015). Trust in brand reduces the customer's hesitation in the purchasing process. It is therefore considered that confidence is an essential factor that leads to long-term customer retention (Anderson & Mittal, 2016; Moorman et al., 2018). Lost trust means a lost customer. Lost trust arises due to misunderstandings and conflicts. Lost trust is resolved in an efficient and friendly manner (Moorman et al., 2018; Morgan & Huntt, 2016;

Ndubisi, 2011) in order to restore confidence that bolster customer's loyalty.

The notion of trust starts from the belief to act in mutual interest in relationship by credibility, reliability, intimacy, and self-orientation (Peppers & Rogers, 2016). Relations based on trust, cooperation and strength of customers enable business owners to create values in relationships, strengthen competitive advantage and customer loyalty (Ndubisi, 2011; Palmatier, 2018).

Statement of the Problem

As a businessman in Nkpor auto spare part market Anambra State, Nigeria, the researcher has observed reoccurring lack of customers' loyalty in the market. Ironically, no known research has been carried out on this business incidence. Unverified suspicions seem to attribute this development to quality of service and trust in the market. Some customers rarely believe in quality of service rendered to them by business owners. The customers do not trust their suppliers. These could be the causes of lack of customer loyalty being experienced at Nkpor auto-spare parts dealers Anambra State, Nigeria, market presently.

Owing lack of loyalty, unhealthy competition has occurred among the business owners. This unhealthy competition to keep customers' loyal to one's brand often orchestrate interpersonal conflict and aggressive disposition that resurrect the spirit of bitterness, envy, jealousy, backbiting, and so on. The unhealthy competition also affects the customers themselves and create cognitive dissonance among the customers' choice of purchase of goods and service (Lepojević, & Đukić, 2018). In the market, customers are denied the opportunity of knowing the quality of services they are paying for. This causes customers not to trust business owners (Shoemaker & Lewis, 2019). Hence, exploring the impact of quality of service and trust on customer loyalty becomes imperative. Therefore, this study tries to bridge the gap and provide solutions for lack of literature and understanding of link between quality of service, trust and customer loyalty.

Purpose of the Study
The purpose of the study is:

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1. To determine if quality of service will play predictive role on customer loyalty in automobile spare-parts business, Nkpor, Anambra State, Nigeria.
2. To examine if trust will impact on customer loyalty in automobile spare-parts business, Nkpor, Anambra State, Nigeria.

Research Questions

These research questions are to be answered in the study:

1. What is the predictive role of quality of service on customer loyalty in automobile spare-parts business, Nkpor, Anambra State, Nigeria?
2. How will trust impact on customer loyalty in automobile spare-parts business, Nkpor, Anambra State, Nigeria?

Significance of the Study

1. This study will help the customers to know the association between quality of service, trust and customer loyalty. This will aid them in understanding what quality of service and trust are, and the effects on customer loyalty.
2. Scholars will gain more insight on customer loyalty from this study. This is a way of propagating knowledge.
3. Business owners will learn the principles that keep the customers loyal through the outcome of this study.

Operational Definitions of Terms

Quality of Service: This is the ability of a business owner to satisfy customer in an efficient manner through which he can better the performance of business as measured with Quality Service Scale by Parasuraman, Zeithaml, and Berry (1985).

Trust: This involve a customer's willingness to behave in a certain way because of the belief that his business partner will give what he or she hopes for as measured with Consumer Trust Scale by Singh and Jain (2015).

Customer Loyalty: This refers to behaviour resulting from consumer's preferences for a specific brand from a set of similar brands as measured with Customer Loyalty Scale by Bobâlcă, Gatae and Ciobanu (2012).

LITERATURE REVIEW
THEORETICAL REVIEW

Quality of Service

SERVQUAL Model by Parasuraman, Zeithaml, and Berry (1988): According to these scholars, SERVQUAL model involved service quality by matching expectations with perceptions on five dimensions, namely: Reliability, responsiveness, assurance, tangibles, and empathy to evaluate service quality in diverse businesses. Correspondingly, many scholars have raised concern that SERVQUAL is not a generic instrument to evaluate service quality, and they advocate that it should be modified to enhance its comprehensiveness and application in a varied industry (Gilbert & Wong,2003). According to Gilbert and Wong (2003), the seven dimensions consisting of reliability, responsiveness, assurance, customization, employee, facilities, and service pattern in automobile spare parts are more comprehensive in evaluating service quality.

Reliability addresses the competence of automobile business owners and apprentice to perform the promised services in a reliable and accurate manner. Responsiveness relates to the eagerness and punctuality of apprentice to help customers by providing prompt and timely services. Assurance is the proficiency of employees to build trust and confidence in customers. Customization is driven by the desire of automobile businessmen to redefine its relationship with customers, thus enabling customers to find, choose, and use the services as they wish. In an automobile spare parts perspective, apprenticeship play a vibrant role in service delivery as they simplify the interface between the business and the customers. Facilities encompass service components that can be physically perceived and assessed. Facilities include appearance of the store facilities, goods, personnel, communications, etc. Automobile spare parts pattern includes the kind of goods that are served by the auto dealers, the frequency of the service.

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Notwithstanding the popularity, admiration, and application of this theory, the SERVQUAL model has been subjected to a number of criticisms (Cronin & Taylor, 1992; Abdulahi, 2006; Pakdil & Aydin, 2007; Ladhari, 2008). One of the fore most criticisms of the SERVQUAL model is the dimensionality and use of different scores with respect to the dependence or independence of the service quality dimensions (Carman, 1990). Another drawback of the SERVQUAL model is that it focuses on the service delivery process and does not take cognizance of service delivery outcomes (Grönroos, 1990). A different concern highlighted by Cronin and Taylor (1994) is that the methodological stance of the SERVQUAL model proposed by Parasuraman et al. (1985, 1988) is based on the disconfirmation theory rather than an attitudinal view, which ignores the scientific principle of continuity and deduction, and thereby portends the SERVQUAL model as an inductive framework of service quality. In line with the aforementioned, this study adopted Gilbert and Wong's (2003) modified SERVQUAL seven-dimensional framework to accommodate the contextual nature of service quality in Nkpor automobile spare market.

Trust
Process model by Möllering (2013): Möllering (2013) argues that understanding trust as a process deviates from the notion of trust as a choice or an attitude. He refers to this process as 'trusting', focusing on how parties generate, maintain, apply, and possibly lose their willingness to be vulnerable. Trust is seen as being a process and even a process in itself (Möllering, 2013). Möllering (2013) summarizes five process views of trusting: (1) 'trusting as continuing', being not static but continuously and dynamically evolving; (2) 'trusting as processing', assessing and evaluating perceived trustworthiness and risk taking willingness (Mayer et al., 1995); (3) 'trusting as learning', being a learning process, for example from past encounters; (4) 'trusting as becoming', trustors and trustees continuously constructing identities and developing social identification; and (5) 'trusting as constituting', being embedded in social context/social structures and associated rules and resources.

Operationalization of this view of trust in the service industries context is seen in the work of scholars such as Johnson and Grayson (2000) investigating consumer-service firm relationships, La and Choi (2012) studying customer-service firm relationships, and Chang, Cheung, and Tang (2013) exploring online customer-vendor relationships. They emphasis the crucial role process-based trust plays in services. Such process approaches could be adopted in future cross-disciplinary and, in particular, service industries research exploring the role context plays in trusting relationships (Möllering, 2013), each of the five process views of trusting – trusting as continuing, processing, learning, becoming, and constituting, offering possible avenues for future research to pursue.

Customer Loyalty
Social Relational Theory by Fiske (1992): According to social relational theory, a relationship falls into one of four sequential categories—communal sharing, equality matching, market pricing, or authority ranking—that at one end resembles a close, familial tie and at the other resembles a cold, economic transaction (Fiske, 1992). A consumer may communally share most things with a spouse, alternate paying the bill with a lunch partner, and heavily negotiate home maintenance services with a contractor. In these examples, the levels of commitment, trust, and reciprocity in each relationship are very different. Relationships based on authority ranking pertain to power-dependence, which explains the effects of asymmetries in relational dependence (Emerson's, 1962).

When these relationships are not market based but rather close and communal, the consumer becomes attached to the company. Individual differences become important for understanding how some consumers respond after forming a relationship with a company. For example, firms should not form strong relationships with some consumers, because that relationship might overly sensitize them to negative experiences, resulting in extreme emotionally based responses to any perceived

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slight or injustice (Campbell, Simpson, Boldry, & Kashy, 2005). Thus, although building a relationship with consumers might not always be beneficial, research shows that, in general, strong consumer relationships are advantageous (Palmatier et al., 2006a)

EMPIRICAL REVIEW

Quality of Service: Supriyanto, Wiyono, and Burhanuddin (2021) examined how service quality influenced customer loyalty; how customers' satisfaction influenced their loyalty to the bank; and how simultaneous effects of service quality and customer satisfaction on customer loyalty. The study used a survey research design, and respondents were selected purposively from a population of Bank organization in Indonesia. Data were analyzed employing path analysis and One-Way Analysis of Variance. Results indicated that service quality did not have significant effects on customer loyalty, but it provided significant effects on customer satisfaction followed by influencing customer loyalty. Service quality had indirect effects on customer loyalty through customer satisfaction.

Fida, Ahmed, Al-Balushi, and Singh (2020) examined the impact of service quality on customer loyalty and customer satisfaction using the SERVQUAL model for four main Islamic banks in the Sultanate of Oman. The study was a quantitative nature of a study, which involved a structured, self-administered questionnaire based on a convenience sampling method gathering data from 120 customers of Islamic banks in Oman. The study data were analyzed using SPSS, and the reliability coefficient (Cronbach's alpha) was established. The correlation analysis examined the significant relationships among the study variables. The impact of service quality dimensions on customer satisfaction was captured through regression analysis. The key findings of the study revealed that the respondents showed on average an "Agree" response in the five areas, namely, tangibles, responsiveness, reliability, assurance, and empathy. The correlation results depicted a significant relationship between the three variables: Service quality, customer satisfaction, and customer loyalty. Similarly, regression results demonstrated that empathy and responsiveness dimensions have a significant positive impact on customer satisfaction.

Budianto (2019) examined influence of Service Quality on customer loyalty. The method employed in the study was to get a picture of the effect of service quality on customer loyalty to modern market customers. Data were collected through data collection techniques in the field using explanatory survey method. Customer loyalty was influenced by the service quality of 38.30%. That means that customer loyalty is only affected a small portion of service Quality of 38.30%. Thus tcount-ttable was 3.421> 1.667. Then the null hypothesis (Ho) was rejected. This means that service quality has a positive effect on customer loyalty. Service Quality positively affects customer loyalty, meaning the better the quality of service provided the more loyal customers.

Trust

Soliha, Maskur, Widyasari, and Ariyani (2021) analyzed the mediating role of the effect of trust and customer value on loyalty. The participants of the study were users of the LenteraWisata service in Semarang City, Indonesia. The sampling used a purposive sampling method, with the criteria of male and female customers and customers who have used the LenteraWisata Semarang service bureau more than once. The test employed multiple regression analyses and the Sobel test. The test results revealed that trust and customer value positively and significantly affected satisfaction. However, trust did not affect customer loyalty. Meanwhile, customer value and satisfaction significantly and positively influenced loyalty. Additionally, the Sobel test results revealed that satisfaction mediated the effect of trust and customer value on customer loyalty.

Khan, Yasir, and Khan (2021) examined the effect of Corporate Social Responsibility (CSR), customer satisfaction, and customer trust on customer loyalty in the services sector of Pakistan. The research was quantitative and utilized a survey method for data collection. Moreover, the population of the study were those individuals who are using Telecom services in Pakistan. The research used a convenient sampling technique. The completed and usable

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questionnaires were 212. Moreover, SPSS software was utilized for data analysis. For instance, frequencies, standard deviation, and mean for each understudy variables were analysed using SPSS software. In addition, this research also conducted correlation and regression analysis. Results showed that a (i) positive and significant association exists between CSR and customer loyalty, (ii) positive and significant relationship exists between customer satisfaction and customer loyalty, (iii) positive and significant association exists between customer trust and customer loyalty. Hence, the findings of this research significantly contribute towards the existing body of knowledge related to the concept of CSR, customer's satisfaction, trust, and loyalty.

Mohamed-Ali (2020) investigated 270 B2B firms based in Guangdong province, China, in an attempt to increase understanding of the interplays between service quality, relationship quality and customer loyalty from a social exchange theory viewpoint. The study reveals that service quality is positively related to relationship quality, relationship quality is positively related to customer loyalty, and service quality is positively related to customer loyalty. At the same time, relationship quality partially mediates the relationship between service quality and customer loyalty.

Customer Loyalty

Chen, Xu, and Yao (2022) investigated the relationship between employee loyalty and employee satisfaction through a survey that targets employee loyalty, work quality, and job satisfaction and the relationship between enterprise image and switching costs. Based on service profit chain theory, Chen *et al.,* (2022) established a research model for mining employee loyalty, and 500 miners in a typical extreme mining environment in China were surveyed. The study hypotheses were tested using a structural equation model and an employee loyalty model, followed by empirical testing of the models. Employee loyalty was significantly associated with enterprise image and employee satisfaction, work quality indirectly affected loyalty through satisfaction, and the impact of switching costs on employee loyalty was not significant.

In 2019 Siddiqui, Imam, and Mullick (2019) examined customer satisfaction and trust influence loyalty as well as mediating effect of trust between satisfaction and loyalty in India. 200 valid responses were used to study the proposed relationship. The proposed hypothesis was tested using Partial Least Square Structural Equation Modelling using software SmartPLS. Siddiqui,et al., (2019) confirmed that customer loyalty of mobile payment users is directly influenced by customer satisfaction and trust. Further, customer trust mediates the relationship between customer satisfaction and customer loyalty.

Agus (2019) examined the importance of incorporating service quality in the Malaysian hypermarket industry. Service quality dimensions investigated in this paper consist of several important determinants namely tangible, reliability, responsiveness, competency, courtesy and credibility. The study measures customers' perceptions of service quality offered, level of customer satisfaction and loyalty perceived from their experiences shopping in the hypermarkets. The study specifically investigates the importance of service quality on customer loyalty mediated by customer satisfaction. In addition, the study also tries to discover whether location(strategically) plays a significant moderating role in the linkage between customer satisfaction and customer loyalty.

Empirical associations in the study were analyzed through inferential statistical methods such as Pearson's correlation, hierarchical regression and regression-based mediation analyses. The findings suggested that service quality has significant correlations with both customer satisfaction and customer loyalty. The result also provides evidence that customer satisfaction fully mediates the linkages between tangible, courtesy and credibility and customer loyalty. In addition, location (from strategic perspective) significantly moderates the linkage between customer satisfaction and customer loyalty.

Willys (2018) investigated the moderate effect of switching cost between customer satisfaction and customer loyalty link. To test the

theoretical model, 300 questionnaires were self-administered to the subscribers of all mobile telecommunication providers in Madagascar and 273 questionnaires were returned with 253 questionnaires claimed efficient. Then SPSS 20.0 and regression method were used to establish the relationship between the dependent and independent variables. The findings indicated that there is significant relationship between switching cost and customer loyalty, then customer satisfaction and customer loyalty. It was also showed that among the dimensions of switching cost, financial cost has the most influence on customer loyalty. Even though switching cost shows up a strong effect to customer loyalty, it is always proved that satisfaction was the most significant cause to steer the loyalty from customers. The relationship between satisfaction and customer loyalty was moderated by the financial cost and relational cost.

Hypotheses

1. Quality of service will not significantly predict customer loyalty in automobile spare parts market, Nkpor, Anambra State, Nigeria.
2. Trust will not significantly predict customer loyalty in automobile spare parts market, Nkpor Anambra State.

METHOD

Participants: One hundred and nine (109) customers drawn from Nkpor New Spare Parts, Anambra State, Nigeria, served as participants for the study. They were selected using non-probability sampling (incident sampling technique) based on the availability and willingness of the participants to participate in the study. There were 248 males (89.4%) and 32 females (10.6%). Their age ranged from 29 to 65 years and their mean age of 39.77 and standard deviation of 10.60. Data of marital status showed that 82(75.2%) were married, 5(4.6%) were single, 17(15.6%) were separated, and 5(4.6%) were widowed. Data of educational level showed that 23(21.1%) had BSc and above, 17(15.6%) had HND, 21(19.3%) had OND, 43(39.4%) had SSCE, and 5(4.6%) had FLSC.

Instruments: Service Quality Scale by Parasuraman, ZeithamI, and Berry, Consumer Trust Scale by Singh, and Jain (2015), and Customer loyalty scale by Bobâlcă et al. (2012) were employed for the study.

Service Quality Scale by Parasuraman, ZeithamI, and Berry (1985) contained 22 items designed to measure five factors such as tangibles, reliability, responsiveness, assurance (combining communication, credibility, security, competence and courtesy) and empathy (combining understanding and knowing the customer with accessibility. Respondents were asked to rate their expectations and perceptions of each of the 19 items on a 5-pointLikert scale ranging from "1 = strongly disagree" to "5 = strongly agree". The scale has reliability of 0.64 for tangibles, 0.84 for reliability, 0.76 for responsiveness, 0.87 for assurance and 0.72 for empathy. The researcher conducted a pilot test that involved 65 adults in Nkpor spare parts market and reported Cronbach alpha of 0.95 for the general scale of Service Quality and for the subscales: 0.79 for empathy, 0.58 for assurance, 0.79 for responsiveness, 0.96 for reliability, and 0.78 for tangibles.

Consumer Trust Scale by Singh and Jain (2015) was a 14 item structure converging in four factors Employees, Experience, Dependability and Worthiness. Participants were asked to rate their trust of each of the 4-pointscale ranging from "1 = strongly disagree" to "4 = strongly agree". The reliabilities range total scale reliability was 0.880, while Employees 0.748, Experience, 0.7436, Dependability 0.7459 and Worthiness 0.771. The researcher conducted a pilot test with 65 adults in Nkpor spare parts market and reported Cronbach alpha of 0.62 for the overall scale of consumer trust scale, while the subscale Cronbach alpha showed that 0.76 is for dependability, 0.86 for Experience, 0.72 for Worthiness, and 0.78 for employees.

Customer Loyalty scale by Bobâlcă et al. (2012) contained 13 items designed to measure business product and performance and intention to continue to buy the products both with commitment and expression of preference for the business product over others. The scale is rated on a 7-point Likert scales, with 1 for total disagreement and 7 for total agreement. The

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Cronbach alphas are higher than 0.78 for all constructs: Cognitive Loyalty scale .80; Affective Loyalty scale 0.92; Conative Loyalty scale 0.65; Action Loyalty scale 0.65. The researcher conducted a pilot test using 63 adults in Nkpor spare parts dealer market reported Cronbach 0.89 for overall scale; 0.82 for cognitive loyalty scale; 0.91 for affective loyalty scale; 0.71 for conative loyalty and 0.88 for action loyalty scale.

Procedure: The researcher being a businessman in the Nkpor New Spare Parts met the participants and administered the questionnaires as they came to patronize him and other people. The researcher recruited other research assistants that assisted him to administered the questionnaires to the customers. The researcher appropriately stated the purpose of the study before the questionnaires was administered to the customers after briefing. The researcher encouraged them to answer the questions by telling them that there are no right or wrong answers.

  Ethical considerations were employed by the researcher before and during the administration to avoid variables that are extraneous such as bias and fear etc. They include **informed consent** in which the researcher sought the consent of the respondents before embarking on the research. This was to encourage free choice of involvement and assert to the participants that they weren't under any obligation to join the research. **Confidentiality** in which the researcher assured the respondents that the result of the test and questionnaire will remain confidential. This was to give the respondents a relaxed state of mind and avoid any thought of labeling and fear of being arrested later by the police.

Design and Statistics: The study had cross sectional, correctional, and predictive designs because the study aimed to ascertain the relationship and predictive influence of quality of service and trust on customer's loyalty. The participants were sampled across various demographic clusters in their natural place of behaviour (the market). The statistics for data analyses were correlation and hierarchical linear regression., as the aims were to ascertain the relationships and predictive powers of the independent variables (quality of services and trust) on the dependent variable (customer loyalty).

RESULT

Table 1: Descriptive Statistics of Quality of Service and Trust on Customer Loyalty

Variables	Mean	Std. Deviation	N
Customer Loyalty	32.08	4.98	109
Tangibles	7.39	2.44	109
Reliability	9.19	1.48	109
Responsiveness	7.17	.83	109
Assurance	6.39	1.31	109
Empathy	8.82	2.09	109
Employees	6.86	1.61	109
Worthiness	6.34	1.85	109
Experience	6.33	1.52	109
Dependability	5.95	1.18	109

  From the table 1 above, tangibles subscale of quality of service has mean score of 7.39 and standard deviation of 2.44. Reliability subscale of quality of service has mean score of 9.19 and standard deviation of 1.48. Responsiveness subscale of quality of service has mean score of 7.17 and standard deviation of .83. Assurance subscale of quality of service has mean score of 6.39 and standard deviation of 1.31. Empathy subscale of quality of service has mean score of 8.82 and standard deviation of 2.09. Employees' subscale of trust has mean score of 6.86 and standard deviation of 1.61. Worthiness subscale of trust has mean score of 6.34 and standard deviation of 1.85. Experience subscale of trust has mean score of 6.33 and standard deviation of 1.52. Dependability subscale of trust has mean score of 5.95 and standard deviation of 1.18. Since, the higher the mean of the variable, the higher the impact of the variable on the study: Therefore, reliability subscale of quality of service impacts customer's

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loyalty in automobile spare parts Nkpor, Anambra State.

Table 2: Zero Order Matrix Correlational Co-Efficient Statistics of Quality of Service and Trust on Customer Loyalty

	1	2	3	4	5	6	7	8	9	10
C.L.	1.00									
T.Q.S.	.28**	1.00								
R.Q.S.	-.17**	-.61**	1.00							
R.Q.S.	-.08	-.52**	.03	1.00						
A.Q.S.	.27**	-.48**	.16**	.15	1.00					
E.Q.S.	-.27**	-.66**	.92**	.11	.35**	1.00				
E.T.	.26**	-.36**	.09	-.19**	.36**	-.09	1.00			
W.T.	-.17**	-.31**	.11	-.20**	-.16**	-.01	.40**	1.00		
E.T.	.12	.46**	-.73**	-.24**	-.06	-.71**	.22**	-.02	1.00	
D.T.	.37**	.36**	-.11	-.39**	.05	-.04	-.31**	.20**	-.27**	1.00

Results from table 2 showed that tangibles subscale of quality of service showed significant relationship with customer's loyalty at r(N=109) = .28** $p<.01$. Reliability subscale of quality of service showed negative relationship with customer's loyalty at r(N=109) = -.17** $p<.01$. Conversely, responsiveness subscale of quality of service had no relationship with customer's loyalty at r(N=109) = -.08 $p>.01$. However, assurance subscale of quality of service had significant relationship with customer's loyalty at r(N=109) = .27** $p<.01$. While empathy subscale of quality of service had

negative relationship with customer's loyalty at r(N=109) =-.27** $p<.01$.

Employees subscale of trust had significant relationship with customer's loyalty at r(N=109) =-.26** $p<.01$. Worthiness subscale of trust had negative relationship with customer's loyalty at r(N=109) = -.17** $p<.01$. In contrast, experience subscale of trust had no relationship with customer's loyalty at r(N=109) = .12, $p>.01$. However, dependability subscale of trust had significant relationship with customer's loyalty at r(N=109) = .37** $p<.01$.

Table 3: Hierarchical Linear Regression Statistics of Quality of Service and Trust on Customer Loyalty

Variables	R	R^2	Adj. R^2	Std.E.E.	F	df	β	t	Sig.
	.791[a]	.626	.607	3.12	34.42	5			
T.Q.S.							.87	7.69	.000
R.Q.S.							1.72	9.14	.000
R.Q.S.							.37	4.59	.000
A.Q.S.							.93	11.49	.000
E.Q.S.							-1.64	-8.81	.000
	.881[b]	.721	.703	4.22	43.80	4			
T.Q.S.							-1.66	-10.87	.000
R.Q.S.							1.92	8.43	.000
R.Q.S.							.74	12.79	.000
A.Q.S.							-1.32	-3.11	.000
E.Q.S.							-1.09	-2.58	.000
E.T.							1.18	17.16	.000
W.T.							-1.94	-31.61	.000
E.T.							2.06	4.48	.000
D.T.							2.79	5.77	.000

Model 1: Results from table 3, showed that quality of service accounted for 79.1% of the customer loyalty, with R = .791, R^2 = .626, adjusted R^2=.607, ($F_{5, 103}$) = 34.42, $p<.01$. This shows that the overall model has significant contribution to customer loyalty in automobile spare parts market Nkpor, Anambra State. Tangibles of quality of service predicted

customer loyalty at ($F_{5, 103}$) $β$= .87, t = 7.69, $p<.01$;reliability of quality of service predicted customer loyalty at ($F_{5, 103}$) $β$= 1.72, t = 9.14, $p<.01$;responsiveness of quality of service predicted customer loyalty at ($F_{5, 103}$) $β$= .37, t = 4.59, $p<.01$;assurance of quality of service predicted customer loyalty at ($F_{5, 103}$) $β$= .93, t = 11.49, $p<.01$; and empathy of quality of service

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had negative prediction on customer loyalty at $(F_{5, 103})$ β= -1.64, t = -8.81, p<.01.

Model 2: Result showed that quality of service and trust accounted for 88.1% of the customer loyalty, with R = .881, R^2 = .721, adjusted R^2=.703, $(F_{4, 99})$ = 43.80, p<.01. This shows that the overall model two has significant contribution to customer loyalty in automobile spare parts market Nkpor, Anambra State.

  On quality of service: Tangibles of quality of service had negative prediction on customer loyalty at $(F_{4, 99})$ β= -1.66, t = -10.87, p<.01;reliability of quality of service predicted customer loyalty at $(F_{4, 99})$ β= 1.92, t = 8.43, p<.01;responsiveness of quality of service predicted customer loyalty at $(F_{4, 99})$ β= .74, t = 4.59, p<.01;assurance of quality of service negatively predicted customer loyalty at $(F_{4, 99})$ β= -1.32, t = -3.11, p<.01; and empathy of quality of service also had negative prediction on customer loyalty at $(F_{4, 99})$ β= -1.09, t = -2.58, p<.01.

  On trust: Employee trust predicted customer loyalty at $(F_{4, 99})$ β= 1.18, t = 17.16, p<.01; worthiness trust had negative predictive effect on customer loyalty at $(F_{4, 99})$ β= 2.06, t = 4.48, p<.01; experience trust had predictive impact on customer loyalty at $(F_{4, 99})$ β= 2.06, t = 4.48, p<.01; and dependability trust predicted on customer loyalty at $(F_{4, 99})$ β=2.79, t = 5.77, p<.01.

Summary of the Findings
Quality of service dimensions (tangibles, reliability, responsiveness, and assurance) predicted customer loyalty positively, while empathy negatively predicted customer loyalty. Trust dimensions like employees, experience, and dependability significantly predict customer loyalty, whereas experience negatively predict customer loyalty.

DISCUSSION
This examined predictive roles of quality of service and trust on customer loyalty in automobile spare parts market Nkpor, Anambra State. The study tested two hypotheses. However, the first hypothesis was not confirmed. Since the finding of the first hypothesis indicated significant. This shows that as quality of service increase customer loyalty increases. This may be

attributed to what Agus (2019) postulated that service quality has contribution to both customer satisfaction and customer loyalty. Because it provides evidence that customer loyalty fully mediates the linkages between tangible, courtesy and credibility: In as much as quality of service often have strong effect on customer satisfaction and also loyalty (Willys, 2018).

  Theoretically, this showed that reliability addresses the competence of automobile businessmen to perform the promised services in a reliable and accurate manner. This consequently triggers responsiveness that relates to the eagerness and punctuality of apprentice to help customers by providing prompt and timely services. With that, assurance from the apprentice may help to build trust and confidence in customers. Since, customization is driven by the desire of how automobile businessmen redefine their relationship with customers, thus enabling customers to find, choose, and use the services as they wish.

  From automobile spare parts market perspective, apprenticeship play a vibrant role in service delivery as they simplify the interface between the business and the customers. This denotes that loyalty happens probably, because of quality of service previously encountered and experienced by these customers at the automobile spare parts market, Nkpor. Due to quality of service has come to be recognized as a strategic tool for attaining operational efficiency and better performance of business. This means that any service rendered to customers can offer an essential tangible feeling which is vital key to business success and customer loyalty.

  The second hypothesis is rejected. This connotes that increase in trust dimensions like employees, experience, and dependability means increase in customer loyalty, whereas decrease in experience means increase in customer loyalty. For trust and customer satisfaction often affect their loyalty. However, this finding contradict assertion of Soliha et al., (2021) that trust is not a factor that affects customer loyalty. Because trust is basis for business relationship. Such relationships are characterized by: credibility, reliability, intimacy, and self-orientation (Peppers & Rogers, 2016). Hence, trust in goods and services helps to minimize customer's

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indecision in the purchasing process. Probably due to product complexity, purchasing risk, cognitive dissonance, and high costs. Since, a customer who believes in a business venture becomes loyal to the brand. For trust among the buyer and business ventures creates avenue for exchange of values and loyalty. Since, businesses are based on the fact that trust reduces uncertainty and risk, which increases the loyalty between the supplier and buyer (Moorman et al., 2018).

This confirmed Khan, Yasir, and Khan (2021) observation that a positive and significant association exists between trust and customer loyalty, positive and significant relationship exists between customer satisfaction and customer loyalty, positive and significant association exists between customer trust and customer loyalty. Theoretically, this finding supports Möllering (2013) view that trusting as continuing', being not static but continuously and dynamically evolving; 'assessing and evaluating perceived trustworthiness and risk taking willingness is learning', being a learning process: Because trust is a path to develop social identification and resources that could possibly snowball into relationship and loyalty (Emersons, 1962). These relationships are not just market based but rather close and communal; this make customers to be loyal to the automobile spare parts stores.

Implications of the Study

1. The findings of this study create awareness on the important of quality of service and trust on customer loyalty. This will enable customers and business owners in knowing how to build trust that is business goal oriented. With it, the customers will remain loyal to brand of the business owner.

2. These findings will also make business owners to develop good quality services strategy that geared towards customer's retention and loyalty. For reliability associated with quality of service has capacity to promote customers' responsiveness to tangibles in connection with empathetic and assurance received from the business owners.

3. This study provides important support for the setting and drafting of a business plan, so that business owners can identify what makes customers to trust their brand with quality service in order to maintain loyalty of the customers.

Conclusion

The study explored predictive roles of quality of service and trust on customer loyalty in automobile spare parts market, Nkpor, Anambra State. At the course of the study, problem statement, purpose of the study, research questions and hypotheses stated. Based on the hypotheses testing, the study that quality of service dimensions (tangibles, reliability, responsiveness, and assurance) and trust dimensions like employees, experience, and dependability significantly predict customer loyalty. However, empathy dimension of quality of service and experience dimension of trust negatively predicted customer loyalty.

Recommendations

Based on the findings of this study, the following recommendations are made;

1. Awareness programme that involve quality of service and trust in businesses is needed among business owners. This will help widen their understanding on how to maintain customer loyalty.

2. Business owners in the market should have strategy that will improve their quality of service, thereby build trust among customers and make them loyal to their product.

3. Customers should get acquainted to what loyalty is all about. With that, they will be able to build trust and relationship with business owners. This will also earn them quality service which is their business right.

Limitation of the Study

1. The researcher used only customers in Nkpor Auto Spare Parts Market as participants of the study. Hence, efforts were made to sample above hundred participants as a remedy to the limitation.

2. Some of the instruments were not properly responded to. Therefore, they were not used.

Suggestions for further Studies

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1. Future researchers in this area should explore other related psychological construct that will be added while trying to replicate this study.

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APPENDIX 1
SECTION B
Service Quality Scale

DIRECTIONS: Use the following scale to indicate your level of agreement or disagreement with each statement. 1 = strongly disagree, 2 = disagree, 3 = sometimes, 4=agree, 5 = strongly agree

S/N	Items	1	2	3	4	5
	Tangible					
1	The automobile spare parts store has up-to-date equipment.					
2	physical facilities are visually appealing.					
3	The automobile spare parts store employees are well dressed and appear neat.					
4	The appearance of the physical facilities of the store is in keeping with the type of services provided.					
	Reliability					
5	When the store's owner promises to do something by a certain time, it does so.					
6	When you have problems, the store owner is sympathetic and reassuring.					
7	The store owners are dependable					
8	They provide its services at the time it promises to do so.					
9	keeps its records accurately					
	Responsiveness					
10	The store does not tell customers exactly when services will be performed.					
11	You do not receive prompt service from the store's employees					
12	Employees of the store are not always willing to help customers					
13	Employees of the store are too busy to respond to customer requests promptly					
	Assurance					
14	You can trust employees of the store					
15	You feel safe in your transactions with the store's employees.					
16	Employees of the store are polite.					
17	Employees get adequate support from the store to do their jobs well.					
	Empathy					
18	The store employees do not give you individual attention					
19	Employees of the stores do not give your personal attention					
20	Employees of the store do not know what your needs are					
21	The store employees do not have your best interests at heart					
22	The store does not have operating hours convenient to all their customers.					

Developed by Parasuraman, A., Zeithaml, V.A. and Berry, L.L. (1985).

SECTION C

Consumer Trust Scale

Instruction: Use the following scale to indicate your level of agreement or disagreement with each statement. 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4=Moderately, 5 = somewhat agree

S/N	Items	1	2	3	4	5
	Employees					
1	The employees of the retail store are enthusiastic and friendly					
2	The employees of the retail store are well trained and knowledgeable regarding selling their products					
3	The employees of the retail store work in an efficient and fast manner					
4	The employees of the retail store are reliable					
	Experience					
5	I enjoy visiting the retail store					
6	The brands of the retail store are reliable					
7	The atmosphere inside the retail store is always pleasant					
	Dependability					
8	I am able to get the products I need from the store					
9	Security of the retail store is up to the mark					
10	The retail store always stocks latest merchandise					
	Worthiness					
11	The retail store gives complete information about brands, promotions and services to its Consumers					
12	Communication of the store is transparent.					
13	The store maintains good relationship with the Consumers by sending greetings and special offers on occasions					
14	I feel I get more value in terms of benefits vis-a-vis cost.					

Developed by Singh, V., and Jain, A. (2015).

SECTION D

Customer Loyalty Scale

Instruction: Use the following scale to indicate your level of agreement or disagreement with each statement. 1 = strongly disagree, 2 = disagree, 3 = somewhat disagree, 4=Moderately, 5 = somewhat agree, 6 = agree, 7 = strongly agree

S/N	Items	1	2	3	4	5	6	7
	Cognitive							
1	prefer to use the products of this company							
2	I think this company has the best offers in the present							
3	I prefer to buy this brand instead of other brands							
	Affective							
4	I bought this brand because I really like it							
5	I am pleased to buy this brand instead of other brands							
6	I like this product brand more than other brands							
7	I feel more attached to this brand than to other brands							
8	I am more interested in this brand than other brands							
	Conative							
9	I intend to buy this brand in the future							
10	I intend to buy other products from this brand							
	Action							
11	I recommend this brand those who ask my advice							
12	I say positive things about this brand to other persons							
13	I consider this company my first choice when I want to buy this product							

Developed by Bobâlcă , C. Gatae, C., & Ciobanu, O. (2012).