

The Joint Effect of Perceived Service Quality, Demographic Characteristics and Customer Satisfaction On Loyalty Among Passengers of Railway Transport Services in Kenya

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Abstract

The objective of the study was to determine the joint effect of perceived service quality, demographics and customer satisfaction, on loyalty. The study employed descriptive cross-sectional research design. Proportionate stratified random sampling technique was employed in selecting samples from each railway service provider. A sample size of 357 respondents was realized through use of simple random sampling. The study population comprised all railway customers who had frequently used Madaraka Express, Nairobi Commuter Rail, Kisumu Safari Train and Nairobi-Nanyuki Train passenger services in Kenya. Gathering of data was by use of a self-administered questionnaire. Data was analyzed using descriptive and inferential statistics. Factor analysis tested convergent validity, divergent validity and construct validity. ANOVA test established the results' statistical significance. Simple linear regression analysis and stepwise regression analysis tested the research hypotheses. Results indicated significant and moderate positive relationship between perceived service quality and customer loyalty ($R^2 = 38\%$, $p\text{-value} < 0.05$, $\beta = 0.616$). Customer satisfaction significantly and partially intervened the relationship between perceived service quality and customer loyalty ($p\text{-value} < 0.05$, $\beta = 0.400$). The joint effect of perceived service quality, demographic characteristics and customer satisfaction on loyalty was statistically significant and robust. The study contributes to the existing literature by revealing the partial mediating influence of customer satisfaction on the link between perceived service quality and loyalty.

Keywords: Perceived Service Quality, Demographic Characteristics, Customer Satisfaction, Customer Loyalty, Railway Transport Services, Kenya.

DOI: 10.7176/JMCR/91-05

Publication date: December 30th 2023

1. Introduction

Organizations have realized that over and above offering service quality, maintaining consumer loyalty is significant to the firm's long-term profitability. There is a need for organizations to improve service quality, increase customer satisfaction in addition to enhancing consumer loyalty for survival amidst competitive business world. Oliver (1980) posits that in today's complex service sector, firms must understand how customers assess their actual purchase service experiences to meet the customers' pre-consumption expectations. However, service failure is imminent as a result of peculiar service attributes namely, heterogeneity, intangibility, and inseparability which complicate customers' service quality assessment (Parasuraman, Zeithaml & Berry, 1988).

Perceived service quality construct has aroused scholarly debate and literature indicates inconclusiveness on its conceptualization and measurement as a result of the nature of services (Parasuraman et al., 1985; Cronin & Taylor, 1992). SERVQUAL model, a universally recognized model for service quality measurement in service companies comprise five aspects of responsiveness, tangibles, empathy, reliability, along with assurance (Parasuraman et al., 1988). The American Customer Satisfaction Index (ACSI) indicated that customer

satisfaction is operationalized by overall satisfaction, expectations disconfirmation, and desires disconfirmation while customer loyalty indicators comprise repurchase likelihood, price tolerance, word of mouth communications and complaint behavior (Fornell et al., 1996).

Among all the perceived service quality aspects, assurance, empathy and responsiveness significantly predicted customer satisfaction, while only empathy, assurance, as well as reliability are significant customer loyalty predictors (Kheng et al., 2010). Kotler and Armstrong (2018) posit that demographic characteristics include age, education level, occupation, marital status, income and gender. The demographic characteristics attributes considerably influence customers' perceived service quality evaluation as well as consumer loyalty (Akbar, 2013).

This study was based on theories of expectancy disconfirmation (Oliver, 1980), cue utilization (Olson & Jacoby, 1972), cognitive dissonance (Festinger, 1957), and social exchange (Homans et al., 1962). Expectancy disconfirmation theory (EDT) which is the study's anchoring theory and it suggests that satisfaction is the outcome of a contrast between expected and perceived performance. Cognitive dissonance theory (CDT) describes consumer's disappointment as a consequence of the differences between the actual service encounter and expectation. Social exchange theory (SET) indicates that the association between the consumer and provider of service is a key indicator of satisfaction and a good reason for repurchase intentions. In cue utilization theory (CUT) consumers employ combination of cues to make estimated judgments on the likely performance of a service to simplify their decision-making processes.

The railways' transport sector is crucial in Kenya's economic development and passenger service improvement. According to Mugo and Zhao (2020) the railway sector is characterized by increased passenger service travels, and competition from other transport modes, in particular road transport. However, road transport in Kenya is faced with problems namely, unreliable traveling schedules, traffic congestion, unpredictable ticket prices, and unresponsive employees (Murambi & Bwisa, 2014). Literature is inadequate concerning service delivery in rail transport in Kenya (Mugo & Zhao, 2020; Njagi, Mathenge & Gikonyo, 2019). Njagi et al. (2019) posit that passengers search for service providers who offer service quality bringing about increased customer satisfaction, ultimately improving customer loyalty. Today with the rising demand for rail travel in Kenya, the rail sector is faced with the need to obtain knowledge of passenger rail travel by establishing the influence of perceived service quality, demographic aspects, satisfaction and loyalty in the Kenyan context.

1.1 Perceived Service Quality

Perceived service quality is an idea arousing notable curiosity as well as discussions in marketing studies due to its complexity in definition and measurement (Cronin & Taylor, 1992; Grönroos, 2007; Kotler & Armstrong, 2018). Perceived service quality is a precedent of satisfaction while customer satisfaction significantly impacts on customer loyalty (Cronin & Taylor, 1992). Grönroos (2007) defined perceived service quality as an assessment procedure that consumers use to differentiate between service delivery perceptions and expectations.

Service features namely, heterogeneity, inseparability of production and consumption and intangibility lead to complexities embroiled in evaluating and managing service quality. The service characteristic's uniqueness complicates both the consumers' service quality judgment and the providers' proficiency to control it (Parasuraman et al., 1985). SERVQUAL is the preferred research model for perceived service quality measurement (Parasuraman et al. 1988). The model is a multiple-item scale used to evaluate perceived service quality in service firms and it comprises tangibles, responsiveness, reliability, empathy and assurance. Perceived service quality is an antecedent of customer satisfaction while satisfaction significantly impacts on customer loyalty (Cronin & Taylor 1992).

1.2 Customer Satisfaction

Business survival in the competitive business environment lies in the relationship it has with customers where satisfaction is vital for customer attraction and retention. Kotler and Armstrong (2018) defined customer satisfaction as customer fulfillment or resentment derived from the comparison of service performance and expectations. In this regard, the conceptualization of customer satisfaction is judged by the customers' actual perception.

Fornell et al. (1996) argued that according to the American customer satisfaction index (ACSI) consumer satisfaction is operationalized through overall satisfaction, expectations disconfirmation, and desires disconfirmation. Oliver (1980) described overall satisfaction as an affective condition expressly as consumer response towards the overall service performance. Overall satisfaction is not hinged on specific service attributes

but the overall service experiences (Oliver, 2010). Overall satisfaction is brought out by customers' evaluation of the scope that service performance is perceived to have exceeded or matched customers' expectations and desires.

Expectations are described as beliefs concerning the expected service attributes, benefits and performance at a future time (Spreng, MacKenzie & Olshavsky, 1996). Spreng et al. (1996) explained expectations disconfirmation as the customer's subjective judgment of the discordance between customer pre-purchase expectations and perceived service performance.

Disconfirmation occurs if a mismatch between the expected and perceived service performance exists. If service experiences meet expectations, satisfaction is achieved, but in case service experience fails to meet expectations, the customer is dissatisfied. It is postulated that expectations have a positive influence on overall satisfaction (Oliver, 1980).

Desires are explained as the attributes as well as benefits that the customers presume will result to or are linked with higher-level values (Sirgy, 1984). An end result of the contrast process between customers' desires and service performance is termed as desires disconfirmation and is conceptualized as a distinct construct depicting the customers' subjective evaluation of how closely service performance matches customer desires (Sirgy, 1984). If customer desires match or exceeds the service's perceived performance then customer satisfaction is achieved while dissatisfaction happens when the service performance falls short of the customers' desires (Spreng et al., 1996). The association between desires and desires disconfirmation is postulated to be negative, since it is unlikely that the service performance will meet or exceed these desires when customers' desires are higher (Sirgy, 1984). Customers buy services that satisfy their desires.

1.3 Customer Loyalty

Customer loyalty remains a matter of debate among researchers and it has acquired lots of curiosity among marketing scholars due to its complexity in definition and measurement (Fornell et al., 1996; Oliver, 1980). Customer loyalty is defined as an allegiance to repurchase or promote a favorite service subsequently, hence prompting repurchase of the service, despite marketing campaigns influence to trigger switching attitude (Oliver, 1980).

Fornell et al. (1996)'s ACSI model argued that customer loyalty, an outcome of customer satisfaction is operationalized by repurchase likelihood, price tolerance, word of mouth communications and complaint behavior. Repurchase likelihood is manifested by the likelihood to re-buy (Zeithaml, Berry & Parasuraman, 1996). Additionally, Zeithaml et al. (1996) suggested that loyal customers have high repurchase likelihood, less sensitivity to prices and positive word of mouth.

Anderson (1996) described price tolerance as the highest increase in price satisfied consumers are ready to tolerate or accept without changing their buying behavior. Particularly, a customer has a price that he or she is ready to tolerate, no matter what the price he or she really pays. It is hypothesized that loyalty is positively associated with price tolerance. When consumers are loyal to firm offerings, price tolerance will be enhanced consequently.

Complaints management is vital if dissatisfied consumers are to be turned into loyal consumers. It is postulated that there exist a significant association between complaint behavior and loyalty (Oliver, 1980). It is postulated that a positive word of mouth enables customers to give recommendations to prospective customers about consumptions of same services, although negative word of mouth could have an adverse impact (Zeithaml et al., 1996).

1.4 Demographic Characteristics

Demographic characteristics are defined as the components of a customer's attributes (Kotler & Armstrong, 2018). Onsgard (2019) defined demographic characteristics as statistics that relate to the unique customers' attribute. The demographic attributes which comprise age, education level, gender, occupation, marital status, and income influence the customers' perceptions (Kotler & Armstrong, 2018). Age categorized into old and young, influences customers' purchasing behavior and service quality perceptions. Customer's marital status is a significant aspect on customers' attitudes and intentions which determines their purchasing behavior (Kotler & Armstrong, 2018). Women, compared to men, are more engaged in purchasing interactions, and are greatly affected by their assessment of individual purchasing processes.

It is postulated that customers of higher income have attained higher education levels and get more involved in information search prior to decision making and are linked to decreased customer loyalty (Farley, 1964). Customers purchase services that meet their occupational and marital needs (Safakli, 2007). This study analyzed demographic characteristics among passengers of rail transport services in Kenya.

1.5 Passengers of Railway Transport Services in Kenya

Railway transport in Kenya play a pivotal role in economic advancement and creation of job opportunities. Customers of rail services are passengers moving from one railway station to next by train. As passengers' population grows, their expectations levels also increases, hence pressurizing the service provider to offer quality services. The Kenya's railways system consists of four passenger transport services, namely the Nairobi-Nanyuki train, Nairobi Commuter Rail, Madaraka Express and Kisumu Safari Train (KRC 2022; Cuenca 2020). The rail services are categorized into first class and the economy class. The study's focus was passengers who had frequently travelled by rail services in Kenya, particularly those at the waiting lounges in the Nairobi central railway station.

1.6 Research Problem

Studies have found that customer loyalty is influenced by various variables including perceived service quality, customer satisfaction and demographics (Rahim 2017; Christia 2016; Seiler, Rudolf & Krume 2013). Parasuraman et al. (1988) in arguing out SERVQUAL model for service quality conceptualization argued that the model focused on external service quality thus, disregarding the internal service quality offered by employees. Buttle (1996) argued that the model did not adequately explain on how perceived service quality is evaluated by differences between customers' expectations and perceptions. This study conceptualizes perceived service quality as the independent variable and customer satisfaction as the intervening variable, in addition, demographic characteristics is conceptualized as the moderating variable that describe customer loyalty among passengers of railway transport service in Kenya.

Railway passenger transport service in Kenya have received emphasize due to its contributions in economic development, creation of job opportunities thus, reducing poverty. This is in tandem with (Mugo & Zhao 2020) study which argued that trains are competitive transport modes for movement of passengers and goods. Other benefits are that the trains have the ability to haul a good number of passengers over long distances and its efficiency giving rail passenger transport a competitive edge over road transport.

Most studies in Kenya focused on other service industries while those that studied rail passenger service sector used different variables limiting generalizability in diverse contexts (Murambi & Bwisa 2014; Mugo & Zhao 2020). Other studies of perceived service quality on loyalty have either been global or regional, particularly Supriyanto et al. (2021) noted that service quality had no direct effect on loyalty, but had indirect effect on loyalty through customer satisfaction as intervening variable. While Pitchayadejanant and Nakpathom (2016) found a negative effect of demographics on the relationship between service quality and loyalty. As stated by the referenced studies, combined influence of perceived service quality, customer satisfaction and demographic characteristics on loyalty has not been adequately addressed. This study sought to fill the gap in the Kenyan context. Consequently, the study tried to answer the question: What is the joint effect of perceived service quality, customer satisfaction, demographic characteristics on customer loyalty among passengers of railway transport services in Kenya?

1.7 Research Objective

The objective of this study was to determine the joint effect of perceived service quality, customer satisfaction, and demographic characteristics on customer loyalty among passengers of railway transport services in Kenya.

2.0 Theoretical Foundation of the Study

The study is based on the Oliver (1980)'s expectancy disconfirmation theory. The theory argues that satisfaction levels refers to the outcome of a difference between expected and service experiences (Oliver 1980). Consumer's expectations are confirmed only when services conform to expectations, negatively disconfirmed whenever service performance does not meet consumer expectations, and positively disconfirmed whenever service performance exceeds consumer expectations (Oliver 1980). Other theories supporting this study include cue utilization, cognitive dissonance and social exchange. Cognitive dissonance theory is used in service marketing to describe consumers' disappointment emanating from the differences between the actual service performance and expectation. In cue utilization theory customers use a combination of cues to make estimated judgments on the likely performance of a service and quality level to expect to simplify their decision-making processes

(Reimer & Kuehn 2005). Social exchange theory indicates that the relationship between the customer and provider of service is a key indicator of satisfaction and a good reason for repurchase intentions.

Seiler et al. (2013) found that demographics have significant positive effect on consumer satisfaction and loyalty in banking industry while Akbar (2013) showed that perceived service quality and loyalty constructs are significantly related and demographics considerably influenced their customers' judgment on perceived service quality and customer loyalty. Conversely, previous literature also showed that no relationship existed between educational attainment and customer satisfaction (Patterson 2007). Namukasa (2013) noted that that customer satisfaction had robust and significant mediating influence in the relationship between perceived service quality and loyalty.

2.1 Research Hypothesis

The hypothesis guiding this study is that the joint effect of perceived service quality, customer satisfaction, and demographic characteristics on customer loyalty among passengers of railway passenger service in Kenya is not statistically significant.

3.0 Research Methodology

The research employed descriptive cross-sectional survey design and adopted pragmatism philosophy. The study population comprised all railway customers who had frequently used the railway passenger services in Kenya. The focus of the study was customers to railway passenger services provided in Kenya. The target population was 4660 customers, which was the total train capacity of customers of the four passenger railway services (KRC 2022; Cuenca 2020). Proportionate stratified sampling technique was applied to verify representativeness based on the number of railway passengers within each passenger service provider. A simple random sampling method was used to pick respondents. A sample size of 357 customers was selected. Data was gathered by use of a self-administered questionnaire. To find out the variables' relationships, hypothesis was tested and data analyzed at 95% confidence level ($\alpha=.05$) using stepwise regression analyses.

4.0 Results

The objective was to establish the joint effect of perceived service quality, customer satisfaction, and demographic characteristics on customer loyalty among passengers of railway transport services in Kenya. The hypothesis was that the joint effect of perceived service quality, customer satisfaction, and demographic characteristics on customer loyalty among passengers of railway passenger service in Kenya was not statistically significant.

The hypothesis was determined with the aid of stepwise regression analysis. The dependent variable in the regression model was customer loyalty while the predictor variables were perceived service quality, customer satisfaction and demographic characteristics. Stepwise regression analysis was used to determine the relationship among perceived service quality, customer satisfaction, demographic characteristics on customer loyalty.

Table 1: Results of The Regression Results Model Summary for The Joint Effect Test.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.613 ^a	.376	.373	3.54086	.376	142.737	1	237	.000	
2	.675 ^b	.455	.450	3.31565	.079	34.288	1	236	.000	
3	.698 ^c	.487	.480	3.22374	.032	14.648	1	235	.000	1.539

a. Predictors: (Constant), PSQ

b. Predictors: (Constant), PSQ, CS

c. Predictors: (Constant), PSQ, CS, demographics

d. Dependent Variable: CL

Table 1 indicate that perceived service quality on its own explained 37.6% of the variation in customer loyalty. In model 2, perceived service quality and customer satisfaction jointly accounted for 45% of the variation in customer loyalty. However, customer satisfaction on its own contributed 7.9% of the additional explained variation in customer loyalty. In model 3, demographic characteristics accounted for the additional 3.2% of the

explained variation in customer loyalty. Nevertheless, perceived service quality, customer satisfaction and demographic characteristics jointly explained 48% of the variation in customer loyalty.

Table 2: ANOVA results for the joint effect test.

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1789.587	1	1789.587	142.737	.000 ^b
Residual	2971.424	237	12.538		
Total	4761.011	238			
2 Regression	2166.531	2	1083.266	98.536	.000 ^c
Residual	2594.480	236	10.994		
Total	4761.011	238			
3 Regression	2318.766	3	772.922	74.373	.000 ^d
Residual	2442.245	235	10.393		
Total	4761.011	238			

- a. Dependent Variable: CL
- b. Predictors: (Constant), PSQ
- c. Predictors: (Constant), PSQ, CS
- d. Predictors: (Constant), PSQ, CS, demographics

Table 2 demonstrate that the three models fitting the joint effect of perceived service quality, customer satisfaction and demographic characteristics on customer loyalty were all significant and robust. In model 1, the F-statistic was 142.737. Model 2 was significant with F statistic of 98.536. Finally, the third model was significant with F-statistic of 74.373.

Table 3: Regression Coefficient Results for The Joint Effect Test.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	3.483	1.222		2.850	.005		
PSQ	.879	.074	.613	11.947	.000	1.000	1.000
2 (Constant)	3.868	1.146		3.374	.001		
PSQ	.481	.097	.336	4.973	.000	.507	1.972
CS	.423	.072	.395	5.856	.000	.507	1.972
3 (Constant)	1.972	1.220		1.617	.107		
PSQ	.488	.094	.340	5.187	.000	.507	1.973
CS	.353	.073	.330	4.863	.000	.475	2.106
demographics	.067	.018	.189	3.827	.000	.892	1.121

- a. Dependent Variable: CL

Table 3 indicate that perceived service quality had significant influence on customer loyalty (p-value ≤ .05). The standardized beta coefficient of .613 indicate that for every 1% change in perceived service quality, there was a corresponding .613% change in customer loyalty. A comparison of standardized beta coefficients in model 2

suggests that customer satisfaction (std. beta = .395) had a higher explanatory power of the variations in customer loyalty than the explained variation contributed by perceived service quality (std. beta = .336) when the two variables are acting together to influence customer loyalty. Surprisingly, when demographic characteristics of customers were controlled for in model 3, perceived service quality (std. beta = .340) attained a higher explanatory power than customer satisfaction (std. beta = .330) on the variations in customer loyalty. Using the resulting coefficients, the fitted model 1 was:

$$CL = 1.972 + .613PSQ + .395CS + .189DC \quad p\text{-value} < .05, R^2 = 48\%$$

Where: CL = customer loyalty

1.972 = Constant

PSQ = Perceived service quality

CS = Customer satisfaction

DC = Demographic characteristics

From the results it can be concluded that perceived service quality, demographic characteristics and customer satisfaction jointly have a statistically significant influence on customer loyalty among passengers of railways transport services. The findings reject the null hypothesis that the joint effect of perceived service quality, customer satisfaction, and demographic characteristics on customer loyalty is not statistically significant.

5.0 Conclusions and Recommendations

The results of the joint effect of perceived service quality, customer satisfaction and demographic characteristics on customer loyalty was statistically significant and robust. This implies that the effect of perceived service quality, customer satisfaction and demographic characteristics on loyalty was stronger than the individual influence of each variable. The results are in agreement with expectancy disconfirmation and social exchange theories which explains the contribution of perceptions in overall customer satisfaction and loyalty. Therefore, to enhance service delivery, the managers of railway passenger service providers, need to emphasize on their operational strategies as stipulated in customer service delivery charter. This will guarantee that the service providers stick to the set policies and operational procedures. Strategies such as provision of prompt services, handling customers' complaints, quick response to inquiries as well as offering customized attention to passengers with different demographic compositions. These strategies are key in increasing service quality, customer satisfaction and loyalty.

6.0 Managerial and Policy implications

This study showed a significant relationship between perceived service quality and customer loyalty. To maintain customer loyalty, managers of the railway train service providers need to embrace a regular passenger assessment programmes based on the perceived service quality to act as a standard operating procedure for evaluating customer loyalty. The managers will be able to identify service quality attributes to enhance customer satisfaction and loyalty. The study recommends that the Kenya railways corporation need to develop quality policy statement and standard operation procedures which should act as guides in provision of efficient and safe railway train services that meets passengers' requirements.

Kenya railways should embark on standard operation procedures as stipulated by the customer service delivery charter to enhance efficiency and uniformity in service quality delivery and support the strategic operation. The service providers, while reviewing the quality policy statement and the customer service delivery charter, can adopt the perceived service quality and customer satisfaction attributes as a standard operating procedure of evaluating passenger loyalty in railways transport services in Kenya.

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