

ANTECEDENTS OF CUSTOMER RETENTION: EVIDENCE FROM MOBIL PETROL STATIONS IN IKORODU AREA OF LAGOS STATE, NIGERIA

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Abstract

The intense competition and low margins in the retail petrol market of Nigeria's downstream petroleum sector have made customer retention very important in the market. This research examined the antecedents of customer retention in Nigeria's petrol stations. Using the research instrument of questionnaire, data were collected from a valid sample of 600 respondents at four outlets of Mobil at Ikorodu, Lagos State, Nigeria. Using SPSS 23, data analysis was undertaken by a Multiple Regression Model to test the three research Hypotheses. The results supported all the three hypotheses in a significant way. Brand image, service quality, and Trust have significant effects on customer retention in Mobil Petrol Stations. Brand image has the strongest effect on customer retention. The other two constructs also have robust effects on customer retention. The findings contribute to the scarce literature on customer retention in the context of Nigeria's retail petrol market. It was concluded that brand image, service quality, and Trust are very important in retaining customers of petrol stations. The practical implications of the findings for managers and scholars are also highlighted in the paper.

Keywords: Antecedents, brand image, customer retention, petrol stations, service quality, and trust.

INTRODUCTION

Customer retention (or loyalty) is crucial to the overall success of marketing efforts in both the manufacturing and services industries. Success and profitability are achieved not by merely acquiring customers, but by forging lasting and mutually beneficial relationships with customers (Aminu, 2012). A Customer acquisition and retention (loyalty) are central to relationship marketing (Aminu, 2022). Customer retention can be defined as how a company maintains the existing customers' base by establishing good relations with all who buy the company's product (Kotler, Armstrong, Wong, & Saunders, 2008). Customer retention reduces marketing and operational costs and increases a company's sales revenues, profits, and market shares (Ang & Buttle, 2006; Artun & Levin, 2015; Athanasopoulou, 2009; Lin & Wu, 2011; Dawkins & Reichheld, 1990; Mark, 2014; Reichheld, 1996). Therefore, interests of researchers and authors in this important marketing subject in a number of markets are ever increasing.

However, it is observed that, generally, research on customer retention, especially in Nigeria's downstream petroleum sector, is scanty. Extant research on the downstream sector has examined marketing factors appealing to consumers in choosing self service petrol station in Bangkok (Lertyingyot, 2010); consumer satisfaction and loyalty in a Korean gas station (Lee, Huh, & Jeon, 2012); customer satisfaction, trust and customer loyalty in the petroleum sector of Pakistan (Saeed, Rehman, Akhtar, & Abbas, 2014); influence on customer loyalty in Malaysian petrol stations (Dutsenwai, Abdullah, Abdul Jamak, & Noor, 2015); Bus rapid transit (BRT) system, gasoline consumption, and greenhouse gas (GHG) emissions (Aminu, 2016); determinants of motorists' choice of petrol stations in Kenya (Mwenda & Oloko, 2016); technology acceptance

model and motorists' intention to adopt point of sale terminals (Aminu, 2018a); Pump price and petrol consumption (Aminu, 2018b); and fuel-efficient vehicles and petrol consumption in the transportation sector of Lagos state (Aminu & Asikhia, 2019). Therefore, this research extends the frontier of knowledge in the context of Nigeria's downstream petroleum sector.

The petrol retail market in Nigeria is fragmented and operated by major oil marketers, independent petroleum marketers, and NNPC (NNPC franchisees and NNPC Mega) (Mordor Intelligence, n.d.). Due to the growing number of vehicles on the Nigerian roads, the number of petrol stations has increased significantly, thus giving motorists unlimited choices of petrol stations to fuel their vehicles. According to the Department of Petroleum Resources (DPR) (2021), there were 33,000 petrol stations in Nigeria as of 2021 (Asu, 2021). The possible consequence of this is fierce competition among the vendors. Studies have affirmed fierce competition in petrol stations (Dutsenwai et al., 2015; Patrick, Chenuos, Koskei, Kenyoru, & Tuwei, 2014). The challenge of competition in the retail petrol market is compounded by the general low margins earned by the operators. For example, retail fuel market is perceived to be a low margin business (Australian Institute of Petroleum, n.d.; Reid, 2004; Tawia, 2018; Shosanya, 2022). Finally, the Major Oil Marketers Association of Nigeria (MOMAN) complained about low margins in the selling of petrol in Nigeria, which is 11.5 percent of the pump price (Shosanya, 2022).

In light of the foregoing, it becomes extremely important for petrol stations to devise a means of achieving larger sales volume to maintain a reasonable level of profitability. One feasible way of achieving this is customer retention. Therefore, scholars have used brand image, service quality, and trust as antecedents of customer retention in a retail environment (Jones & Sasser, 1995).

Therefore, the objective of the research is to determine whether or not brand image, service quality, and trust can help Mobil Petrol Stations in Ikorodu area of Lagos State to retain customers.

LITERATURE REVIEW

The Concept of Customer Retention

Customer retention is the company's maintenance of the existing customers' base by establishing good relations with all who buy the company's product (Kotler et al., 2008). It is effective in reducing the maintenance costs per se and yielding economic benefits (Ang & Buttle, 2006). Acquiring a new customer is five times more expensive than retaining existing customer. Firms need to build long-term relationships with their customers to develop loyal customers and profits (Athanasopoulou, 2009). A firm in an intensely competitive market will become a champion only if it can convince customers to come through the door and also convince them to stay (Yves, Bart, & Iris, 2012).

Generally, petroleum sector is a competitive market (Ogbunamiri & Agu, 2022; Dutsenwai et al., 2015; Robinson, 2014; Saeed et al., 2014; Shongwe, 2012). In a competitive environment, consumers will readily switch from one petrol station to another whenever they are dissatisfied (Mwenda & Oloko, 2016). To avoid this, petrol stations have to satisfy their customers better than competitors. Satisfied customers will become loyal customers and make the retailing stations more profitable (Naveed-ur-Rehman, 2013). As consumers become more loyal to a petrol station, they would spend more money at the station (Robinson, 2014). Therefore, the

business world is now in the era of customer loyalty and not customer satisfaction (Soleimani, 2008).

Brand Image and Customer Retention

Brand image is a set of association which is significant to the consumers (Aaker, 1996). It is a consumer's perception of a brand that is formed in the mind of the consumer (Johansson, Koch, Varga, & Zhao, 2018). Organisations work hard to build the brand image of their products. Advertising and sales help to create a long-term commitment by the customer that increases brand awareness and repeat purchases, and therefore, customer loyalty (Clottey, Collier, & Stodnick, 2008). A strong brand image helps to keep the organisation in the mind of potential consumers (Abbas, Islam, Hussain, Baqir, & Muhammad, 2021). Kakunu (2012) found that the petrol stations' overall images are among the list of top determinants of the choice of petrol stations in Nairobi Kenya. Nderitu and Njuguna (2017) found that improved outward appearance of petrol stations was associated with strong consumer reactions and resulted in customer retention in Kenya. Therefore, we state that:

H1: Brand image has a significant effect on customer retention in Mobil petrol stations.

Trust and Customer Retention

Trust is another antecedent of customer retention in a number of markets, including retail petrol market. Ranaweera and Prabhu (2003) described trust as a result of one-party having confidence in a partner's reliability and integrity. Trust is a generalised expectancy held by an individual to the effect that what another person says can be relied upon (Hsu, 2008). Over the years, the

concept of trust has been widely applied in the field of marketing for both products and services (Kantsperger & Kunz, 2010). Trust reduces transaction costs, improves organisation performance, and creates competitive advantages (Wang, 2009). Trust maybe the single most powerful relationship marketing tool available to a company (Berry, 1995). Customers that trust fuel vendors will likely engage in repeat purchases and will be more willing to stay with the current fuel vendors (Rashid, Asad, Naeem, & Muhammad, 2014). Danesh and Nasab (2012) found that trust had a significant positive relationship with customer retention in Malaysia hypermarkets. Patrick et al.'s (2014) research in Kenyan petrol stations showed that trust contributed significantly to customer loyalty. Rashid et al. (2014) also found that customer trust had a positive impact on customer loyalty in the Pakistan petrol sector. Similarly, Saeed et al. (2014) found that trust and commitment significantly caused customer retention in Pakistan petrol stations. From the foregoing, we propose that:

H2: Trust has a significant effect on customer retention in Mobil petrol stations.

Service Quality and Customer Retention

Service quality measures the degree to which the service delivery meets the customers' expectations (Yarimoglu, 2014). Despite the importance of customer loyalty, some retail stores lack service quality (Dutsenwai et al., 2015). Consumers of fuel in Indonesia perceived BP and Shell to be offering superior service quality than Pertamina, the state-owned retail outlets (Permana & Balqiah, 2020). General cleanliness and appearance, as well as the quality and speed of service of petrol stations in South Africa, improved the customers' experience and enhance

customer loyalty (Bailey, 2011). Aminu's (2012) empirical research on relationship marketing and customer loyalty confirmed that trust was an antecedent of customer loyalty in Nigeria's banking industry. Kakunu (2012) found that service quality topped the list of determinants of the choice of petrol stations in Nairobi Kenya. Kavitha and Sagaya's (2018) study established a positive relationship between customers' perceived service quality and their choice of petrol stations. Further, Nechipurenko (2019) found that customer loyalty in Russian gas stations was determined by the quality of goods and services offered by the stations. Aminu and Adetona's (2019) research showed that service quality significantly contributed to customer loyalty in Nigeria's PayTV industry. Therefore, we hypothesise that:

H3: Service quality has a significant effect on customer retention in Mobil petrol stations.

Methods

The study was carried out at Ikorodu area of Lagos State, Nigeria. The study employed a survey design, which enabled the researchers to obtain data directly from the customers of four Mobil's outlets at Ikorodu - Mobil Akasoleri, Mobil Ogolonto, Mobil Ota-Onna I and Mobil Ota-Onna II. Six hundred of 605 copies of retrieved questionnaire were completely filled and usable. The research assistants appealed to respondents' sense of responsibility in order to get their maximum cooperation. The participants were selected on the basis of their availability and willingness to participate in the survey.

The research instrument, questionnaire, has four constructs - brand image, service quality, and trust (the independent variables), and customer retention (the dependent variable). Each of

these constructs is measured by a five-point Likert scale, 1 to 5. 1 = 'Strongly Disagree'; 2 = 'Strongly Agree'; 3 = 'Undecided'; 4 = 'Agree'; and 5 = 'Strongly Agree.' Each of the variables is measured by five items. The research instrument was pretested on November 18 and 19, 2021 with a valid sample of 40 customers of Total Petrol station at Odogunyan, Ikorodu, Lagos State, Nigeria. The purpose of the pilot study was to detect the flaws and biases in the questionnaire and adjust it appropriately to ensure that the contents of the questionnaire are valid. We used Cronbach Alpha to test the internal consistency of our scale. The Cronbach coefficients for each of the four dimensions are shown in table 1 in Section Four. Each of the values of the dimensions is above the threshold, 0.6, specified by Nunnally (1978), suggesting that the scale's internal consistency is satisfactory, thus reliable.

Data for the study were analysed using the Statistical Package for the Social Sciences (SPSS) version 23. Frequency counts and percentage were used to analyse the descriptive data while multiple regression analysis was used to test the three research hypotheses developed in the paper. All results of the analysis are presented below.

RESULTS AND DISCUSSION

Results

Table 1: Respondents' characteristics

Variables	Frequency	Percentage	Variables	Frequency	Percentage
Gender			Academic qual		
Male	490	81.7	O' Leve	116	19.3
Female	110	18.3	ND/NCE	131	21.8
Total	600	100	First degree	261	43.5
			Master's degree	80	13.3

			PhD	12	2
			Total	600	100
Age			Mobil patronised		
Below 20 years	9	1.5	Akasolori	43	7.3
21-30 years	91	15.2	Ogolonto	47	7.8
31-40 years	291	48.5	Ota-Ona I	356	59.3
41-50 years	152	25.3	Ota-Ona II	153	25.5
Above 5 years	57	9.5	Total	600	100
Total	600	100			
Marital status			Frequency of purc		
Single	126	21	Once/week	82	13.7
Married	460	76.7	Twice/week	105	17.5
Divorced	11	1.8	Thrice/week	138	23
Separated	3	0.5	Four times/week	93	15.5
Total	600	100	Everyday	155	25.8
			Weekend only	10	1.7
			Ocassionaly	17	2.8
			Total	600	100

Source: SPSS Output, 2022.

Majority of respondents, 81.7%, were male while the remaining, 18.3% were female respondents; majority of respondents, 73.8%, were between the age of 31 and 50 years, suggesting that they are old enough to understand the importance of the research; a very large percentage of respondents, 76.7%, were married; an overwhelming majority of respondents, 80.7%, have at least an ND/NCE qualification, while 45.3% possess a first degree qualification or its equivalent, thus reflecting in the correct way they filled the questionnaire; due to the high traffic at both Mobil, Ota-Onna I and II, 84.8% of respondents were customers of these two petrol

stations; and finally, 97.2% of respondents regularly bought petrol at least once a week at each of the four Mobil petrol stations surveyed, thus making them loyal to these outlets.

Reliability of the Scale

Table 2: Reliability Statistics for the entire scale

Cronbach's Alpha	N of Items
.875	6

Source: SPSS Output, 2021.

The table shows Cronbach's Alpha values for all the four variables of the study: three independent variables and one dependent variable. The Alpha value for the entire scale is 0.875, thus indicating a good internal consistency of the entire scale.

Table 3: Item-Total Statistics of the research instrument

Constructs	Cronbach's Alpha if Item Deleted
Brand image	.857
Trust	.852
Service quality	.855
Customer retention	.865

Source: SPSS Output, 2022.

The table shows Cronbach's Alpha value for all the variables of the study: Customer retention has the highest with 0.865; brand image, 0.857, trust, 0.852, and service quality, 0.855. Overall, all the items in each sub-scale in the questionnaire have a good internal consistency, suggesting that all items in the group actually measured each of the constructs. This is because all Cronbach Alpha values are in excess of a minimum value of 0.60 recommended by Cronbach (1951) and Nunnally (1978).

Hypothesis Testing

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.755 ^a	.570	.566	2.147

a. Predictors: (Constant), Brand image, Service quality, Trust

Source: SPSS Output, 2022.

The table shows that R square value is 0.570 which indicates that 57% of the variation in the dependent variable (customer retention) is explained by the study variables while 43% is explained by other factors not considered by the study. The study also shows that the correlation coefficient value (R) is 0.775, which indicates a strong relationship between the research variables.

Table 5 ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3626.062	5	725.212	157.313	.000 ^b
Residual	2738.332	594	4.610		
Total	6364.393	599			

a. Dependent Variable: Customer retention

b. Predictors: (Constant), Brand image, Service quality, Trust

Source: SPSS Output, 2022.

The ANOVA results shows that the regression model is significant since the P-value $0.000 < 0.05$ at 95% confidence level. This shows that the regression model is a good predictor of customer retention.

Table 6: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.545	.330		4.678	.000
	Brand image	.129	.047	.096	2.765	.006
	Trust	.238	.044	.234	5.352	.000
	Service quality	.128	.042	.127	3.048	.002

a. Dependent Variable: Customer retention

Source: SPSS Output 2022.

Multiple regression results for antecedents of customer retention.

In testing the three hypotheses stated in the paper, the value of standardized beta (β) and t-test statistics level of significance (Sig.) for each of the three constructs examined in the co-efficient table were used. As a rule, where $p < .05$, the null hypothesis is rejected while the alternative hypothesis is accepted. We accept the hypothesis because it is statistically significant, otherwise it is rejected.

H1: Brand image has a significant effect on customer retention in Mobil petrol stations.

From the coefficient table above, it was found that p-value for regression coefficient of brand image is given by 0.006, which is less than 0.05, so we accept the hypothesis. Therefore, the result of hypothesis 1 indicates that brand image is statistically significant and has a positive effect on customer retention for Mobil filling station for the sample ($\beta = .096$, $p < .05$).

H2: Trust has a significant effect on customer retention in Mobil petrol stations.

From the coefficient table above, it is found that p-value for regression coefficient of trust is given by 0.000, which is less than 0.05, so we accept the hypothesis. Therefore, the result of hypothesis

2 indicates that trust is statistically significant and has a positive effect on customer retention for Mobil petrol stations for the sample ($\beta = .000$, $p < .05$).

H3: Service quality has a significant effect on customer retention in Mobil petrol stations.

From the coefficient table above, it is found that p-value for regression coefficient of service quality is given by 0.002, which is less than 0.05, so we reject accept the hypothesis. Therefore, the result of hypothesis 3 indicates that service quality is statistically significant and has a positive effect on customer retention for Mobil petrol stations for the sample ($\beta = .002$, $p < .05$).

Discussion of Results

We used multiple regression analysis to determine the effects of three antecedents of customer loyalty in Mobil petrol stations at Ikorodu, Lagos State. These are brand image, service quality, and trust. The model was significant ($p < .0005$), indicating that the model is a good fit. The result showed that brand image has the strongest effect on customer retention for our data set. The result explains the reason why many customers patronise Mobil petrol stations across the state. Therefore, the high customer loyalty enjoyed by Mobil petrol stations across Lagos state can be attributed to the strong and positive impression that customers have about the reputable brand. Mobil is one of the major oil marketers in Nigeria and a household name in the downstream petroleum sector of the country. Motorists and members of public can easily identify Mobil's name, logo, colours, and staff, and all of these elements can conjure a positive image of the brand in the minds of actual and prospective customers. According to Abbas et al. (2021), a strong brand image helps to keep the organisation in the mind of potential consumers.

In addition, trust also has a robust effect on customer retention, according to our dataset. This finding affirms the findings of past studies in this area (Danesh & Nasab, 2012; Patrick et al., 2014; Ranaweera & Prabhu, 2003; Rashid et al., 2014; Saeed et al., 2014; Salah & Abou-Shouk, 2019). The result also explains the reason why customers are loyal to Mobil. They have confidence in the company's corporate and brand name, honesty, and reliability of the company's personnel. They trust the reputation of the company and its personnel to keep promises. They trust the integrity of the pump billing system and are assured that they are getting real value for money every time they are purchasing petrol at Mobil. This result is instructive because there is a trust deficit in the Nigeria's retail petrol market and customers are concerned about pump attendants cheating them as they dispense petrol into their vehicles' tanks. Some callous petrol stations have been shut down across the country for defrauding customers by the Department of Petroleum Resources (DPR).

Finally, service quality also has a significant effect on customer retention, according to the multiple regression analysis. The result also explains the reason why customers prefer buying fuel from Mobil petrol stations. The finding suggests that customers perceived high quality service delivered by the petrol stations. The high service quality endears the giant oil brand in Nigeria to customers and makes them become loyal to the brand. This result affirms the findings of similar studies (Aminu, 2012; Aminu & Adetona, 2019; Inderadi & Setiad, 2020; Jones & Sasser, 1995; Kakunu, 2012; Kavitha & Sagaya, 2018; Nechipurenko, 2019). The result indicates that Mobil's customers have remained loyal because the company has been consistently meeting their needs by delivering high service quality. Mobil's spacious and clean environment; courteous and neatly

dressed pump attendants; and speed of dispensing petrol contributed to the customers' perception of high service quality offered by the company. The high level of service quality might have contributed to customers' perception of the brand image of Mobil (future research can investigate this relationship).

CONCLUSION AND IMPLICATIONS

The Nigeria's downstream petroleum sector is regulated with fixed prices for petrol. Petrol stations do not have latitude to charge prices based on the cost of importing, marketing, and distributing petrol and other market dynamics in the country. Furthermore, the profit margins in the market, like several foreign markets, are low, limiting the profitability of operators in the market. These two conditions have made customer retention very important in the market. This research examined the antecedents of customer retention in Nigeria's petrol stations. In line with extant literature on customer loyalty, we examined three drivers of customer retention - brand image, trust, and service quality - and their effects on customer retention. The research has shown that customer retention in Mobil is significantly affected by brand image, trust, and service quality.

These findings have practical implications for marketers and scholars. In business and marketing, customer retention has significant consequences for a company's performance. Studies have unanimously indicated that customer retention reduces marketing and operational costs and increases a company's sales revenues, profits, and market shares. Knowledge of the antecedents of customer retention will help managers of petrol stations to continuously implement strategies

that will enhance the stations' brand image, trust, and service quality for optimal performance in the market. For academics, the findings contribute to the knowledge of consumer behaviour in an under researched downstream petroleum market in Nigeria. The research presents fresh perspectives and findings on customer retention in the country's retail petrol market. This is against the background that there is limited research in the petrol market.

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