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THE EFFECT OF CUSTOMER EXPERIENCE ON CUSTOMER LOYALTY IN THE
GHANAIAN TRANSPORTATION SECTOR. A STUDY OF RIDE-HAILING SERVICES

BY

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DECLARATION

DECLARATION BY STUDENT – PROJECT DISSERTATION

I hereby declare that this research is a result of my own original research and that, no part of it has been presented for another degree in this university or any other higher education institute. I further declare that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

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DECLARATION BY SUPERVISOR

This Dissertation has been prepared and presented under my supervision according to the guidelines for supervision and formatting of Dissertation laid down by the University of Media, Arts and Communications.

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ABSTRACT

This study investigates the effect of customer experience on loyalty within Ghana's ride-hailing sector, specifically among users in Accra, where the service is most active. It assesses how sensory, emotional, social, and service quality experiences influence customer loyalty on platforms like Uber, Bolt, Yango, and others.

The research employed a quantitative approach, gathering data from 203 respondents through structured questionnaires that were distributed via Google Forms. Data was analyzed using SPSS and PLS-SEM to validate the model and examine relationships between the dependent and independent variables.

The study's findings reveal that customer experience influences customer loyalty. Emotional experience and service quality are the strongest predictors of customer loyalty while sensory experience has a moderate effect with social experience having the least effect. The results underscore the importance of prioritizing service quality and fostering emotional connections with customers to retain loyalty in the competitive ride-hailing industry.

The study offers actionable recommendations for ride-hailing companies to enhance customer experience by emphasizing emotional engagement and service quality improvements. The study also recommends the enhancement of sensory experience and the reevaluation of social experience.

This research contributes to the growing literature on customer loyalty and provides insights for the transport sector in Ghana.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

The global transportation sector has undergone tremendous change over the past few decades, especially with the advent of the internet and digitalization. Demand keeps up-surgng and there is a need for solutions to the concern of the public around the need for a fast, convenient, easy, and safe medium of movement from one location to the other. The means of transportation can be in various forms which include private modes such as bicycles, motorcycles, and private vehicles. On the other hand, public transport modes include trains, airplanes, buses, ships, scooters, mass public transportation, and small vehicles used for commercial transport purposes while the infrastructure in transportation is roads, ports, terminals, airports, fueling stations, among others (Nordfjærn et al. 2014). The inception of online application-based transportation has provided further options for commuters in their movement from one location to another. The rise of online transportation services represents a response to evolving consumer behaviors in the digital age fulfilling the need for adaptation to changing preferences of commuters. Ride-hailing is an alternative way of road transportation. It is also known to be “ride-sharing,” “ride-sourcing,” “ride-splitting,” and network transportation companies (Wang & Yang, 2019). With ride-hailing companies, people can order with ease and get transportation when they want to transit easily with the use of smartphones and other digital devices.

A report by The Ghana Statistical Service from the 2021 population census indicates the population of Ghana has grown almost fivefold since the first post-independence census which was conducted in 1960. The report also indicates that the Ashanti region which has been the most populous region in Ghana since 1970 has been overtaken by the Greater Accra region. This

increase in population size translates into demand for transportation services with a lot of companies offering different services to satisfy the pressing need of commuters. As the cities of Ghana keep increasing in population numbers, competition between traditional transportation and transportation services based online is becoming increasingly fierce. A lot of ride-hailing companies have emerged in the Ghanaian transport industry since the arrival of Uber in 2016. Other companies such as Bolt, Yango, inDriver, Star Taxi, Shaxi, Tap 'n' Go, among others have all sprung up and certainly triggered a tight competition in the market giving commuters a lot of options to choose from. It is every company's goal to deliver exceptional value and service to its consumers, knowing that consistently meeting or exceeding customer expectations fosters loyalty. By focusing on quality, reliability, and a positive experience, businesses can encourage customers to return, trust their brand, and develop a lasting preference for their offerings over competitors (Kotler & Keller, 2016). This commitment to excellence is essential in creating loyal, long-term relationships with consumers who feel valued and satisfied with the company's products or services. To remain competitive, there is the need for companies to go the extra mile in satisfying the needs and demands of their customers to remain relevant.

An aspect that has gained attention and much effort in transportation is customer experience which has a significant impact on the loyalty of the customer. Customer loyalty is defined as a customer's attitude to the service (Design, 1996). In addition, Anderson and Sullivan (1993) said customer loyalty is formed by a customer's cumulative experience with the service over time and not by a specific service encounter. However, with intensified competition due to the emergence of new modes of transportation, and liberalization policies, ensuring consistent customer experience is more challenging than ever. Studies also indicate the nuance and dynamism inherent in customer experience, suggesting that it is not merely cumulative but also contextual (Gupta et al., 2015).

Satisfaction is defined as the match between the sacrifice/value issued/paid and the benefits of the product/service obtained. Customers expect that high value would grant high-quality products/services (Kotler & Keller, 2016). Wilkie (2004) described customer satisfaction as the customer's emotional response after evaluating the experience of consuming a product or service. Awan et al. (2015) agree that companies asking for beneficial and effective results from customers has parallels in customer loyalty. Customer loyalty, defined as a customer's repeated patronage and a disposition towards a specific provider (Barnes, 2003), has been recognized as a key determinant of business survival and growth. It becomes of paramount importance to understand what drives this loyalty, particularly in the context of customer experience. Customer loyalty is important for any firm, including companies in the transportation sector, due to the abundance of transportation means. Customer loyalty has the potential to increase customer retention, subsequent profit margins, and reduce the cost of acquiring new customers. Loyal customers are more profitable over time due to increased purchases, reduced operating costs, and customer referrals (Reichheld & Teal, 2001). According to Reichheld and Sasser (1990), a 5% increase in customer retention can increase profits by 25% to 95%. This underscores the significant impact of customer loyalty on a company's profitability.

A lot of studies have focused on service quality, customer satisfaction and the relationship between customer experience and customer loyalty have been conducted in diverse industries. However, a few focused their lens on the transport industry in Ghana, especially with ride-hailing apps. This lack comes despite the increasing competition among transport companies and the urgent need for ride-hailing companies to maintain a loyal customer base to ensure its business success, continuity, and growth. Baloch and Jamshed (2017) argued that the key to running a successful service-oriented business especially one with a high-contact feature such as transportation, where

passengers and service providers interact more closely, is delivering high-quality services. It is extremely important to deliver high-quality services in a competitive setting such as the transportation industry and this cannot be debated. This is amplified by studies such as Akpoyomare et al. (2016); Njeru et al. (2019); Julius and Jatmika (2019), which assert that the delivery of high-quality services enables service companies to significantly enhance their performance. This will lead to good customer experience and could translate to repeat purchases and customer loyalty.

Given the vital role that ride-hailing companies play in the Ghanaian economy and their critical part in facilitating the movement of people and goods, such a study is timely and very essential in the growth of the transport sector.

To understand the effect of customer experience on customer loyalty in transport, the researcher examined the features of customer experience as sensory experiences (SENSOR), emotional experiences (EMOTION), social identity experiences (SOCIAL) and service quality (SERVICE). The researcher examined how these influence customer loyalty in the context of ride-hailing companies. Customer loyalty, in this study, will be understood as a customer's repeat purchase behavior and positive word-of-mouth.

In this study, the researcher delved into the effect of customer experience on customer loyalty within the transport sector with a focus on ride-hailing companies. The research focused on the Greater Accra region where ride-hailing services are most utilized in Ghana. The surge in digital advancements combined with increasing customer expectations has positioned customer experience at the forefront of transport success. Excellent customer service not only yields satisfied customers but also fosters brand loyalty, leading to sustained financial gains (Islam & Rahman, 2016).

1.2 PROBLEM STATEMENT & GAPS

With the advent of internet and technology, the modern business environment is experiencing dynamic shifts in various sectors, including the Transportation sector. Today, customer experience has become very important and businesses are doing all they can to improve on customer experience and they understand it has an impact on customer loyalty. In the transportation sector, a good customer experience can lead to the customer being loyal to the company and using their service whenever they must commute and this will translate into sustained profit. Among the issues facing commuters are ride-hailing drivers frequently canceling bookings, and price surging due to drivers' unavailability (Wan Zulkifli et al., 2020). As a result of this, though the service fulfills some of the transportation needs that have not been met is ride-hailing passengers are not completely satisfied. However, despite a lot of research having been done into service quality, customer service, and customer loyalty. The specific impact of customer experience on customer loyalty within the transportation sector in Ghana, especially with ride-hailing companies has not been valued enough. There seems to be a research gap in understanding how customer experiences with ride-hailing companies' services can enhance the loyalty of commuters and translate into profit.

Although prior research has generalized the effect of customer satisfaction on customer loyalty (Shankar, et al., 2003): the effect of service quality on customer satisfaction of mini taxis in Cape Coast (Horsu & Yeboah, 2015), the unique context of customer experiences within the Ghanaian transport sector especially with ride-hailing companies has been overlooked and this is a problem. Customer loyalty in the transport sector is not merely about customer satisfaction or experience but rather a higher level of timeliness, comfort, security, availability and affordability.

There is scant literature paying substantial focus on how customer experience can be leveraged to foster customer loyalty specifically within the Ghanaian ride-hailing industry. Therefore, it has become important to embark on research to fill this gap, provide insights and outline specific strategies that can be factored within the transport sector's customer experience to drive customer loyalty (Gounaris et al., 2010).

Based on this, the research endeavors to critically examine the effects of customer experience on customer loyalty in the Ghanaian transport sector with a focus on ride-hailing companies. The researcher hopes to significantly contribute to literature while offering actionable guidance for practitioners within the transport sector.

1.3 OBJECTIVES OF THE STUDY

This study's purpose is to examine the effect of customer experience on customer loyalty in the transportation sector in Ghana with a focus on ride-hailing companies. Based on this, the specific objectives are:

- 1.3.1 To examine the effect of sensory experiences (SENSOR), emotional experiences (EMOTION), social identity experiences (SOCIAL), and service quality (SERVICE) on customer loyalty.
- 1.3.2 To examine the comparative effect of sensory experiences (SENSOR), emotional experiences (EMOTION), social identity experiences (SOCIAL), and service quality (SERVICE) on customer loyalty.

1.4 RESEARCH QUESTIONS/HYPOTHESES

The purpose of this research is to examine the effect of customer experience on customer loyalty in the transportation sector of Ghana. The study focuses on ride-hailing companies within Greater Accra. The research seeks to answer the questions below.

1.4.1 What is the effect of sensory experiences (SENSOR), emotional experiences (EMOTION), social identity experiences (SOCIAL), and service quality (SERVICE) on customer loyalty?

1.4.2 What is the comparative effect of sensory experiences (SENSOR), emotional experiences (EMOTION), social identity experiences (SOCIAL), and service quality (SERVICE) on customer loyalty?

The Hypotheses to be tested for the research are listed below:

Hypotheses 1 (H₁): SENSOR has a positive impact on customer loyalty

Hypotheses 2 (H₂): EMOTION has a positive impact on customer loyalty

Hypotheses 3 (H₃): SOCIAL has a positive impact on customer loyalty

Hypotheses 4 (H₄): SERVICE has a positive impact on customer loyalty

1.5 SIGNIFICANCE OF THE STUDY

This study attempts to examine the effect of customer experience on customer loyalty in the transport sector of Ghana. It seeks to provide understanding of the perspective of customers on their experience in the use of ride-hailing services. It further provides information on their loyalty to these companies. This study seeks to help in the development of a theory based on its empirical findings.

With reference to ride-hailing companies, the study will provide practical understanding from the customers' point of view on how they perceive the experiences they encounter on their platforms and measure its relations to loyalty to the companies. The findings can inform the continuous improvement of ride-hailing services tailored to the unique Ghanaian perspective. The study will add up to existing literature on the customer experience, customer loyalty and transportation especially in Ghana. It will further provide literature on ride-hailing services from the Africa and Ghanaian perspective.

This research will help managers in the industry to understand the perception of clients on their services. Based on the gathered data, the study will provide practical recommendations on how to improve the experiences of ride-hailing customers in order to achieve repeat purchases and enhance customer loyalty.

1.6 CONTRIBUTION TO THE DISCIPLINE OF MARKETING

The study seeks to examine the effect of Customer experience on customer loyalty in the transport sector. It will provide insights to marketers, especially those in the transportation sector, on what customers perceive as a good experience in using the ride-hailing company's services. It will provide a better understanding of customers since they are the pivot of every business. The study will provide firsthand information to the marketing fraternity to enable them to design programs that will seek to satisfy the customers and ensure profitability and business continuity.

1.7 SCOPE OF THE STUDY

This study focuses on exploring the effect of customer experience on customer loyalty in the transport sector of Ghana with a focus on ride-hailing companies. The study employed quantitative

research approach through a survey conducted. A questionnaire was developed and data was collected through Google Forms from 203 selected customers of ride-hailing companies such as Uber, Bolt, Yango, and others. Non-probability sampling methods of purposive and convenience sampling were used to sample respondents. The respondents were selected in Accra which is the capital city of Ghana with the highest usage of ride-hailing services providing a representative sample of urban Ghanaian consumers. The research was conducted between the period of April and December 2024.

Overall, the research helped to measure the effect of a customer's experience on their loyalty to the ride-hailing companies.

1.8 ORGANISATION OF THE STUDY

This research covers five chapters. Chapter one is the introduction and provides the background of the study, problem statement, research objectives and questions, significance of the study, and highlights the scope of the study as well as its limitations.

Chapter two is concerned with the literature review. The researcher presented theoretical and empirical literature on customer experience, sensory experience, emotional experience, social experience, and service quality and their relation to customer loyalty in the transportation industry of Ghana. The chapter also provides literature on the relationship between customer experience and loyalty, transportation in Ghana, and ride-hailing services. This chapter identified existing gaps that this study addressed.

Chapter three focuses on the details of the methods used for the study and presents the research design, the total population for the study, approaches and strategy, sampling methodology and data collection techniques and tools, data analysis, and presentation.

Chapter four presented the data collected and discusses finding of the study, data analysis was done through the use of Statistical Package for the Social Sciences (SPSS 26).

Chapter five takes care of the summary of the study, conclusions and recommendations to improve the experience of customers in using the services of ride-hailing companies. The chapter concluded by presenting arrears for future research.

1.9 CHAPTER SUMMARY

This chapter establishes the foundation for this research. It sets the foundation for the investigation into how enhancing customer experiences can drive customer loyalty in Ghana's transport sector. The chapter explores the impact of digitalization and rising consumer expectations in the transportation industry of Ghana particularly within the ride-hailing sector. The chapter highlights the growing competition between traditional and digital transport services necessitating a focus on customer experience to retain loyalty and ensure that there is profitability. The chapter identifies gaps in research on how specific customer experience factors such as sensory, emotional, social, and service quality can influence loyalty in Ghanaian ride-hailing services. The study's objectives include analyzing these customer experience factors and their impact on customer loyalty and also provides actionable insights.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The chapter reviews relevant literature from different disciplines to the study. This study seeks to examine the effect of customer experience on customer loyalty in the transport sector in Ghana with a focus on ride-hailing companies. To make the research more effective and understandable, the researcher reviewed the work of other researchers who have fully treated the topic under study. Key concepts such as customer experience, which was operationalised through sensory experience (SENSOR), emotional experience (EMOTION), social experience (SOCIAL), and service quality (SERVICE), have been discussed, as well as its relations to customer loyalty in the ride-hailing sector.

2.2 CONTEXT OF THE STUDY

2.2.1 TRANSPORTATION

Transportation is a critical element of human civilisation; it facilitates the movement of goods, people, and information across various distances (Rodrigue, 2020). It has evolved significantly over time, reflecting technological advancements and the changing needs of societies. Transportation is "the movement of people, goods, and services from one location to another using various modes, including road, rail, air, water, and pipeline systems to support economic, social, and cultural activities" (Rodrigue, 2020). Tran and Kleiner (2005) also define transportation as a complex phenomenon that involves the movement of people and goods using various modes, such as buses, rail, and ferries. One key transportation concept is its classification into different modes, including land, air, water, and rail. Each mode has unique characteristics and serves specific

purposes. For instance, road transport is ideal for short-distance and flexible movement, whereas air transport is suited for long-distance and time-sensitive cargo or passengers (Rodrigue, 2020). Integrating these modes into multimodal systems has enhanced efficiency and sustainability, allowing seamless transitions between different forms of transport.

The functionality of transportation extends beyond movement. It is a cornerstone of economic activity, enabling trade and market access. According to a World Bank study, improving transportation infrastructure can increase trade by reducing costs and transit times (World Bank, 2019). For example, developing port facilities in developing countries has significantly boosted their export capacities, contributing to economic growth. Socially, transportation fosters connectivity, promoting cultural exchange and access to essential services such as healthcare and education. Litman (2015) posits the role of public transportation in enhancing mobility for disadvantaged populations, ensuring equity in access to opportunities.

However, some differences exist in rural and underdeveloped regions with inadequate transportation infrastructure limiting accessibility. Transportation significantly impacts the environment, contributing around 29% of the EU's greenhouse gas emissions in 2022 (European Environment Agency, 2024). Mitigating these effects requires sustainable practices, such as electric vehicles, renewable energy-powered transit, and urban planning that promotes walking and cycling (Kumar & Sharma, 2024). Urban transport planning addresses congestion and pollution in densely populated areas. For example, integrated systems like bus rapid transit (BRT) and metro networks have effectively reduced urban sprawl and traffic, as demonstrated in Curitiba, Brazil, which is recognised for its sustainable BRT model (Prestes et al., 2022).

2.2.1.1 MODES OF TRANSPORTATION

Among the primary modes of transportation are pipeline, air, water, rail, and motor or road. The most popular and adaptable mode of transport is road or motor transport, which involves the transfer of products and services via road (Stock & Lambert, 2011; Tawiah, 2019). Road transport is the most popular and widely used mode of transportation, according to Özovaci (2016), because it can move people and commodities to locations that other modes of transportation cannot. On the other hand, pipeline transport involves moving products—mostly compressed gases or liquid bulk commodities—from one location to another via interconnected pipelines (Tawiah, 2019). According to Özovaci (2016), pipelines are the most cost-effective and ecologically secure way to move liquid goods. This is because pipelines are typically built in areas with little human settlement and require gravity to transport the product (Taniguchi & Thompson, 2013; Tawiah, 2019).

Maritime transport involves the movement of people and goods across the oceans, whereas inland water transport makes use of canals, rivers, and other interior navigable waters to transfer goods from one place to another (Tawiah, 2019). Most developing nations have not succeeded in making their internal waterways navigable, in contrast to the European Union, which has developed this mode of transit and made it a major means of transporting people and goods (Odoom et al., 2020). One of the most significant and economical ways to move people and products between continents is via air, which has been called the fastest method of cross-continental travel. Air transport conveys commodities, but its speed makes it more cost-effective for moving people across the continent. Despite being acknowledged as one of the primary modes of transportation, air travel has drawn several complaints, particularly for its detrimental environmental effects (Fair et al.,

2011). Rail transportation, another type of land transportation, also uses coaches and rails to move people and products from one place to another.

Modern trains are powered by electricity, which has greatly improved rail transport and made it a popular choice for travellers, especially in industrialised nations (Stock & Lambert, 2011; Wangai et al., 2020).

Motor transport refers to the movement of goods and people from one place to another via the use of trucks and other road vehicles. . Because people have relied on using roads, whether or not they are entirely created, to transfer things from one location to another, this mode of transportation is the oldest of the others (Tawiah, 2019). Road transport is a method of transporting people and products via roadways (Rodrigue, 2020). A road is a path between two locations that has been paved or otherwise constructed to allow for the use of motor vehicles and carriages for transportation. Neely (2015) categorises road transport as the movement or transportation of persons, resources, or things. Neely (2015) asserts that road transport has gained widespread acceptance due to its ability to deliver goods from one location to another. Most of the time, roads reach far-flung areas where no other means of transportation can. Road transport's door-to-door reach guarantees that companies may cut down on cartage, loading, and unloading expenses. Road transport also has the advantage of requiring less capital than other modes of travel. Trucks are cheaper than ships, railroads, and aeroplanes (Tawiah, 2019). In addition to their comparatively low initial cost, trucks have lower operating and maintenance costs than ships, railroads, and aeroplanes.

Additionally, it is the most cost-effective and appropriate form of transportation for short-distance delivery of goods and services, and it has a lower chance of causing damage to commodities during transit (Collis & Hussey, 2009). Despite its widespread acceptance, road transportation has faced

just as much criticism as other modes of transportation. One of the most hazardous concerns connected to road transportation, mainly related to transporting people and products, is traffic accidents. Once more, in contrast to other modes of transportation, trucks and other vehicles used for road transportation can only carry a certain amount of cargo (Tawiah, 2019; Odoom et al., 2020).

2.2.1.2 FACTORS INFLUENCING THE CHOICE OF TRANSPORTATION MODE BY CUSTOMERS

Various factors influence the selection of transport modes among diverse customers. According to Vaddadi (2017), an organization's selection of a mode of transportation is influenced by a number of factors, including "speed, accessibility, safety, reliability, capacity, fuel efficiency, privacy, and comfort." According to Coyle et al. (2011) and Tawiah (2019), accessibility is an essential component that business owners need to consider when choosing a mode of transportation. In their study, Coyle et al. (2011) identified the cost of transportation and the quantity of cargo as important considerations when choosing a mode of transportation.

Accessibility was also a factor. Cost-benefit analysis and the capacity to convey the required quantity of goods are two of the elements that play a role in the decision-making process when it comes to selecting a particular method of transportation (Tawiah, 2019). Kalgora et al. (2019) examined five West African transport corridors and found that unimodal road transport costs significantly affect shippers' selection of optimal routes from ports to landlocked countries. Introducing intermodal terminals can modify routing preferences and reduce transport costs.

Möller and Törrönen (2013) identified speed and cargo security as essential factors in decisions regarding the mode of transport for conveying goods. Customer satisfaction in businesses is

maintained through the timely delivery of goods. Given that the delivery process relies on transportation, the speed of transport is a critical factor in selecting an appropriate mode of transport. In addition to speed, businesses need to guarantee that transported cargo arrives at its destination or to the customer in satisfactory condition. When cargo arrives at its destination in a damaged or deformed state, it results in multiple losses, including customer attrition and financial detriment. Cargo damage results in multiple disputes and related consequences, underscoring the necessity for secure cargo transportation (Ohagwu, 2024). In the context of environmental sustainability, organisations also consider carbon emissions. In business organisations, particularly in developed nations, transportation management decisions increasingly prioritise modes of transport that minimise environmental impact. Green businesses aim to minimise the use of environmentally polluting modes of transport (Coyle et al., 2011; Rodrigue et al., 2017). Lois et al. (2018) identified that comfort, safety, and privacy are significant determinants of passenger satisfaction and the selection of transport modes.

Nevertheless, emotional factors and subjective feelings towards transport modes also play a crucial role in passenger choice and loyalty (Shiftan et al., 2015). Problem experience strongly influences loyalty, particularly for captive riders (Webb, 2010). Public image and service value indirectly affect loyalty through their impact on service quality and customer satisfaction (Minser & Webb, 2010). Loyal customers provide recommendations, increase service usage, and reduce acquisition costs (Webb, 2010). Understanding these factors can help transportation agencies develop effective strategies to retain users and grow a loyal customer base (Webb, 2010; Minser & Webb, 2010).

2.2.2 TRANSPORTATION IN GHANA

Any nation's progress depends on its transportation infrastructure, and Ghana is no exception. The transport industry moves eighty percent of Ghana's daily movable goods and people (Odoom et al., 2020). The majority of Ghana's economic growth comes from the road sector, although the country also benefits greatly from its aviation, rail, and inland water transportation systems (Aghazadeh, 2013; Tawiah, 2019). While private companies run the country's airline, the government owns and operates most of Ghana's railways and inland waterways. Although both public and private sectors own and operate vehicles in the road transport business, the majority of Ghana's fleet is owned and operated by private individuals and groups (Osei & Kumah, 2015; Tawiah, 2019).

Road construction made significant strides in the early 20th century, marking the evolution of Transportation in Ghana. Notably, the year 1901 marked a pivotal moment as Governor Nathan advocated for roads that could accommodate motor vehicles, which laid the groundwork for future developments in the transportation sector (Hart, 2016). Between 1902 and 1914, extensive road construction efforts were initiated to support the thriving cocoa industry, leading to a substantial increase in the mileage of motor roads across the region. By 1925, the number of motor roads had significantly expanded, facilitating better connectivity between urban and rural areas.

Ghana's transportation system has evolved into a multifaceted network encompassing road, rail, air, and maritime modes. The road network, extending over 67,448 kilometres, is the backbone of this system and is responsible for about 50% of all trips to Ghana (GIZ-Ghana, 2023; Opong-Acheampong, 2016). Public transport is vital in urban areas like Greater Accra and Greater Kumasi, contributing approximately 9% to Ghana's GDP (World Bank, 2009). However, despite these advancements, challenges persist. The reliance on road transport has led to congestion and

inadequate road maintenance (Poku-Boansi, 2020). Urban centres face significant traffic problems exacerbated by poorly coordinated traffic management and a lack of regulation compliance. Recently, there has been a notable increase in informal public transport options such as "trotro" (privately operated minibuses), "Okada" (motorcycle taxis), and traditional taxis (Akaateba et al., 2023). These modes are popular due to their affordability and accessibility, but they often operate without standard fares or schedules, leading to inefficiencies. A study in the Sekondi-Takoradi Metropolis also showed a lack of transport management expertise in the area, making it harder to plan and carry out transportation policies effectively (Odoom et al., 2020).

Generally, Ghana's transport sector suffers from ineffective regulation and oversight, as well as an absence of a clear and all-encompassing policy. Specifically, there are no uniform rules for coverage areas, operational requirements, vehicle maintenance, or related emissions, despite the fact that the road sector is the most common form of transportation. An industry characterised by unsafe, uncomfortable, and unreliable services has emerged due to the lack of entry and departure limitations (Aghazadeh, 2013; Tawiah, 2019). Financing is a restraining element because public transit operations are capital-intensive. Vehicle financing in Ghana's road transport sector is totally reliant on people's ability to acquire the requisite funds for acquisition.

Foreign exchange is another factor that affects Ghana's transportation administration. Tawiah (2019) asserts that the exchange rate closely influences the cost of most transport inputs, including gasoline, replacement components, and tires. This implies that an increase in the current exchange rate leads to an increase in the cost of transferring goods and people within the country, as the prices of these items also increase. In addition, the present situation has made it very difficult for transportation owners in the nation to easily replace vehicles or parts of vehicles that have outlived

their usefulness. Consequently, the age of vehicles leads to a halt in activities and an increase in operations and maintenance costs (Osei and Kumah, 2015; Tawiah, 2019; Odoom et al., 2020).

Despite these challenges, ride-hailing services have emerged as a significant player, particularly in urban areas. Platforms like Uber and Bolt have gained popularity, offering convenient and relatively affordable transportation options. Ride-hailing services in Ghana offer convenience, improved safety features, and cashless payment options, attracting a growing customer base. However, challenges like checking out drivers, setting fares, and competing with other types of transportation need careful thought and the right rules to make sure the sector grows in a way that is sustainable and fair (Olayode et al., 2023; Acheampong et al., 2020).

2.2.3 RIDE-HAILING SERVICES

Ride-hailing services have transformed the landscape of urban Transportation by leveraging technology to connect passengers with drivers through mobile applications. The World Bank (2021) defined ride-hailing as "a service that provides the traveller with on-demand, short-term access to a shared fleet of motor vehicles typically through a membership; the traveller pays a fee for use" Similarly, e-hailing involves a customer booking a vehicle through a mobile app, which can also be referred to as ride-hailing, automobile for hire, paratransit, or on-demand ride service (Contreras & Paz, 2018). Ride-hailing services have transformed people's movement, significantly impacting transport mechanisms and planning in urban areas. According to Cohen and Kietzmann (2018), every ride-hailing journey is planned or customised to the customer's request. These services allow users to request rides from nearby drivers, who can accept or decline the request based on availability. Once a ride is accepted, the app provides real-time tracking of the vehicle, driver details, and payment processing, which is typically automated. This model differs from

traditional taxi services in that ride-hailing vehicles cannot be hailed from the street and are generally dispatched based on user requests via the app. Clewlow and Mishra (2017) assert that the increase in ride-hailing services has led to a decline in public transportation usage, increased traffic congestion, and changed how people use traditional taxis. Over time, ride-hailing services have received an overwhelming response worldwide as they address previous transportation problems and mitigate prevailing sustainability issues (Ahmed et al., 2021). Major players in this market include Uber, Lyft, Bolt, and Yango, each offering various service tiers and vehicle options to cater to diverse consumer needs (Sagaci Research, 2024)

In Africa, ride-hailing services have gained significant traction as they address the inefficiencies of public transport systems and provide a more structured alternative to traditional taxi services. The continent's rapid urbanisation and increasing mobile connectivity have fueled the growth of these platforms. Companies like Uber and Bolt are leading the charge, often expanding their offerings to include last-mile delivery services alongside passenger transport. Biegon (2023) indicates that ride-hailing services are revolutionising urban mobility by providing convenient, technology-driven solutions that appeal to a growing consumer base seeking reliability and ease of use. In Ghana, ride-hailing services have emerged prominently in recent years, with major players such as Uber, Bolt, Yango, and Shaxi competing for market share (Adonoo, 2023). Introducing these services has enhanced accessibility for Ghanaians, particularly in major cities like Accra and Kumasi. Surveys indicate that many users find these services affordable; 71.4% of respondents believe ride-hailing options are accessible to middle-class individuals (Acheampong, 2021; Citi Newsroom, 2022). Furthermore, the competition among these platforms has led to improved service quality and pricing strategies that cater to different income groups.

Uber

Uber Technologies Inc., popularly known as Uber, is a leading brand in the Transportation sector with a global presence. The brand operates in 10,500 cities worldwide and is represented in 70 countries. Uber is an American multinational transportation company that provides ride-hailing, courier, food delivery, and freight transport services. It is the largest ride-hailing company worldwide, with over 150 million monthly active users and 6 million active drivers and couriers. The company facilitates an average of 28 million trips per day worldwide. The company revolutionised transportation services by leveraging technology to solve transportation challenges. Studies have highlighted Uber's disruptive role in traditional transportation by providing convenience, affordability, and flexibility through a gig-based workforce (Rosenblat, 2018). However, Uber also faces criticism for its labour practices, regulatory conflicts, and impact on public transport (Scholz, 2017).

Uber entered the African market in 2013, with its operations commencing in countries like South Africa, Kenya and Ghana. The company operates in seven (7) African countries: South Africa, Nigeria, Ghana, Kenya, Tanzania, Uganda, and Ivory Coast. In Ghana, Uber launched in 2016, starting with Accra and later expanding to Kumasi. The introduction of Uber was well-received due to its ability to address challenges in Ghana's urban transport system, which was characterised by unreliable *trotros* and expensive taxis. Among other things, Uber has improved travel safety and employment, improving the economic conditions of its drivers.

Bolt

Bolt, formerly known as Taxify, is a key player in the ride-hailing industry, competing with Uber in many markets worldwide. Founded in 2013, the company seeks to offer affordable and

convenient transportation while also creating employment opportunities for people to earn flexible income. Globally, Bolt has expanded into several countries across Europe, Africa, and beyond, positioning itself as a key player in the ride-hailing industry. In Africa, Bolts operates in Egypt, Ghana, Kenya, Nigeria, South Africa, Tanzania, Tunisia, and Uganda. Bolt launched in Accra in 2017 and later expanded to Kumasi. Uber Nigeria, like Ghana, has gained a competitive advantage in the ride-hailing market through Technology innovation, convenient payment, flexible pricing models, rating systems, and celebrity brand ambassadors (Akaa et al., 2023).

Yango

Yango is an innovative ride-hailing service developed by Yandex, a prominent Russian multinational technology company known for its diverse technological solutions. Launched in 2011, Yango is essentially an evolution of Yandex Taxi, designed to meet the growing demand for convenient transportation options in various regions around the globe. The service operates in multiple countries, with a significant presence in Europe, Africa, and Asia. Yango entered the African market in 2018, beginning its operations in Côte d'Ivoire. This initial launch was a strategic move that allowed Yango to establish its brand and service framework before expanding into other African nations such as Ghana, Cameroon, and Senegal.

As of 2024, Yango has achieved remarkable milestones, boasting over 150 million rides and a network of approximately 600,000 registered drivers (Yango, 2024). This impressive scale highlights the company's rapid growth and acceptance in the competitive ride-hailing landscape. The African market presents a unique blend of opportunities and challenges for Yango. On one hand, the increasing urbanisation and mobile penetration in many African countries create a fertile ground for ride-hailing services. On the other hand, Yango must navigate complex local economic

conditions, regulatory frameworks, and competitive landscapes that vary significantly from one country to another.

Yango's entry into Ghana in June 2019 marked a pivotal moment for the country's transportation sector. Initially launching in Accra, the capital city, Yango quickly expanded its services to Kumasi, Ghana's second-largest city. This expansion provided commuters with an additional transportation option and fostered healthy competition with established players like Uber and Bolt. The introduction of Yango was anticipated to disrupt the existing taxi-hailing market significantly. With its unique technological advantages—such as an integrated mapping and navigation system—Yango aimed to minimise driver pick-up times and enhance overall ride efficiency. This approach will lower consumer fares while providing drivers with more favourable commission structures. In addition to its competitive pricing model, Yango's operational strategy includes partnering with local transport companies rather than owning its fleet of vehicles or employing drivers directly. This model allows Yango to adapt quickly to local markets while ensuring drivers receive support through dedicated centres established in various cities. Furthermore, as Yango continues to expand its services across Africa and beyond—having recently launched operations in countries like Zambia and Ethiopia—the company remains committed to addressing regulatory challenges and engaging with local authorities to ensure compliance with transportation laws.

2.3 CONCEPTUAL REVIEW

2.3.1 CUSTOMER EXPERIENCE

According to Schmitt (2010), customer experience (CX) encompasses customers' perceptions, emotions, and thoughts about a product or service during their engagement with the product or service. Sharma and Chaubey (2014) described customer experience as "the sum of all experiences

that a customer has with a supplier of goods or services throughout their relationship with that supplier" They emphasised how important it is for companies to align their offerings with the desires and expectations of their customers. They argued that successful businesses can induce their customers through genuine interactions and experiences, shaping customers ' value of perception. Nadiri and Gunay (2013) argue that for companies to maintain their competitiveness, they must deliver exceptional customer experience. This presents both opportunities and challenges for practitioners in the marketing profession. Meyer and Schwager (2007) contend that customer experience involves all aspects of a company's offering, including

Customer experience has become crucial in the transport sector, influencing customer satisfaction and loyalty (Ittamalla, 2017). Research highlights the importance of managing various aspects of the customer journey, including service quality, vehicle size, and organisational structure (Hutchinson, 2009). To build competitive advantage, transport providers are focusing on personalisation, comfort, speed, and technology integration (Havíř, 2019). Economic appraisals using willingness-to-pay methodologies have been developed to value customer experience infrastructure, covering information, environment, access, facilities, and security (Currie & Fournier, 2020).

As a result, clients' emotional and internal reactions to any kind of interaction—direct or indirect—are reflected in their experiences (Mascarenhas et al., 2006). The evolution of the transport industry has impacted the ways in which services are provided and the ways in which customers are engaged. This is why it's more important than ever to grasp how customer experience contributes to building loyalty among consumers. In this study, consumer experience is defined in terms of “sensory experiences, affective experiences, creative cognitive experiences, physical experiences, behaviours and lifestyles, and social identity experiences”.

2.3.2 SENSORY EXPERIENCE

Sensory experience plays a very critical role in the experience of customers in the transportation sector. Customers experience sensations and feelings when interacting with a product, service, or environment (Ditoiu et al., 2014). Sensory experience in transport involves various aspects, including visual, auditory, olfactory, gustatory, and tactile elements (Lindstrom, 2005). Visual experience involves visual cues like cleanliness, signage, and overall aesthetic appeal. Research has shown that these factors significantly influence customer experience, affecting customer satisfaction (Hill, 2010). Auditory experience includes noise levels, music, and announcements. According to Govers and Go (2009), this can lead to or diminish a positive sensory experience. Memory and emotion can be closely linked to a scent encountered; this makes the olfactory experience a vital aspect of the sensory experience since it affects the overall customer experience. Research has shown that pleasant scents, such as air fresheners or cleaning products, can enhance customer satisfaction (Lindstrom, 2009). Tactile experience in transport services encompasses riders' seating, comfort, and safety. Research conducted by Govers and Go (2009) shows that comfortable seating, adequate legroom, and a sense of safety can significantly enhance customer satisfaction and customer experience. Research shows that a positive sensory experience can increase customer satisfaction, loyalty, and advocacy (Pine & Gilmore, 2010).

2.3.3 EMOTIONAL EXPERIENCE

The Affective experience involves various emotional aspects, including pleasure, comfort, relaxation, excitement, and stress (Russell & Pratt, 1980). In transportation, affective experience is influenced by journey time, comfort, safety, and overall ambience (Lyons et al., 2007). Affective experience is key to the experience of customers through satisfaction and leads to loyalty.

Moreover, a study in Xi'an found that travel mood, personal characteristics, and environmental conditions (like weather) heavily impact passengers' emotional states during travel (Li et al., 2022). Notably, the mode of transport was identified as a significant determinant of anxiety and happiness, with slower modes like walking and cycling associated with more positive emotions than cars or public transport (Li et al., 2022). Research indicates that affective factors significantly influence transport mode choice alongside traditional utility considerations. Negative experiences with public transport, such as overcrowding and anti-social behaviour, can deter users, particularly those who primarily use private vehicles (Ababio-Donkor et al., 2020). Commuters associate positive emotions with their chosen mode, with car users demonstrating strong habitual attachment (Idris et al., 2015). Affective responses to journey-based experiences, personal space, autonomy, and identity influence decisions between public transport and private car use (Mann & Abraham, 2006). While the frequency of harmful incidents correlates with satisfaction and usage of different transport modes, the direct impact on mode choice remains unclear (Shimizu et al., 2014). By understanding customers' emotional and affective experiences, ride-hailing companies will be able to design and deliver services that will satisfy customers' emotional needs and expectations and result in increased satisfaction and loyalty.

2.3.4 SOCIAL EXPERIENCE

Social identity theory postulates that through association with groups, people can achieve a sense of identity (Tajfel & Turner, 1979). Research has shown that social identity plays a significant role in shaping people's experience regarding transportation (Tajfel & Turner, 1979). Passengers may identify with a specific transportation mode and derive a sense of belonging and identity (Gordon & Rich, 1987). Social identity is a vital aspect of customer experience in transportation. By

understanding how social identity influences passenger behaviour and experience, ride-hailing companies can design programs that meet the social identity needs of their customers, leading to increased satisfaction and loyalty. These programs may include community-based engagements and other identifiable groups to create a sense of belonging among the riders.

Moreover, studies indicate that social factors significantly influence transportation choices and experiences. Other customer perceptions positively affect passengers' travel experiences and loyalty in public Transportation (Ittamalla & Kumar, 2018). Social norms, particularly the commute behaviour and attitudes of close social ties, play a crucial role in shaping individual commute mode choices (Biggar, 2019). For children, social interactions during travel contribute to building relationships and social capital, promoting active and independent travel modes (Waygood et al., 2021). The social dimension of travel also enhances trip satisfaction and mood (Waygood et al., 2021). Understanding the complex interplay between social factors and transportation choices can inform interventions to encourage alternative transportation modes (Biggar, 2019) and improve travel experiences for various age groups.

2.3.5 SERVICE QUALITY

Service quality refers to "the degree of excellence or adequacy of a service in meeting the expectations and requirements of customer" (Zeithaml et al., 1990). Zeithaml (1988) defined service quality as the customer's perception of service superiority or excellence. The quality of a transport service is the overall assessment by the passenger on the performance of the service (Gobezie, 2019). Higher transport service delivery will lead to a more positive perception of passengers on the quality of the service (Hensher & Prioni, 2002). Parasuraman et al. (1988) proposed five dimensions of service quality: the physical facilities, equipment, and staff

appearance (Tangibles), how dependable and accurate the service provider is (Reliability), the ability to know and meet the needs of the customer (Responsiveness), staff ability to instil confidence and trust (Assurance) and the provision of caring service to customers (Empathy).

In the transport space, service quality dimensions will be explained by the neatness of cars and drivers (Tangibles), how dependable the service is (Reliability), and the company's willingness to know and cater to customer needs (Responsiveness). These driver behaviours will instil customer confidence in the service (Assurance) and how caring drivers are to their customers, including helping them with their luggage. Reliability has been found to have the most substantial impact on loyalty, followed by responsiveness and tangibles (Ikenna et al., 2021). Other important factors affecting customer satisfaction and loyalty are passengers' safety, comfort, drivers' competence, and vehicle cleanliness (Etuk et al., 2021). However, travel time has shown a non-significant effect on loyalty (Etuk et al., 2021). The frequency of service usage can moderate the relationship between service quality and loyalty, suggesting the need for differentiated offerings to cater to high and low-frequency users (Ma & Mac, 2005). Studies conducted in various countries, including China, Nigeria, and Pakistan, consistently support the importance of service quality in fostering customer loyalty in public Transportation (Ma & Mac, 2005; Ikenna et al., 2021; Khurshid et al., 2011; Etuk et al., 2021).

2.3.6 CUSTOMER LOYALTY

Oliver (1999) defines loyalty as "a deeply held commitment to rebuild and re-patronise a preferred product or service in the future despite situational influences and marketing efforts having the potential to cause switching behaviours" He further asserted that customer loyalty could be seen as what powers the interaction between an individual's relative attitude and repeat purchase. While

customer satisfaction is a principal aspect of a business, satisfaction alone is inadequate in elevating a business to a higher level. Customer satisfaction generates favourable financial results, especially in regular purchases. Customer loyalty cannot be worked on once and is expected to continue in a company's favour. It is a relationship that requires careful nurturing and cultivation (Painter, 2023). Creating and maintaining customer loyalty is more cumbersome because of technological advancements and widespread internet usage. Building loyalty requires businesses to use the unique value propositions of their products and services and showcase commitment to fulfilling customers' desires to build relationships (Griffin, 2002). Companies must recognise a changing landscape and evolve their business practices to stay current (Painter, 2023).

Customer loyalty leads to reduced marketing costs, transaction costs, and the cost of replacing clients. It also increases sales, generates positive word-of-mouth information, and reduces the cost of failure (Oliver, 1999). Evidence shows that retaining loyal customers is marginally profitable over time compared to generating new customers (Chung & Wu, 2012; Murphy & Murphy, 2002). Thomas and Tobe (2013) concur that "loyalty is profitable." The expenses incurred in acquiring a new customer are significantly higher than those of retaining an existing customer. Loyal customers can influence others to buy from you and are less likely to switch to other services (Buttle & Maklan, 2015).

According to Pearson (2012), customer loyalty cannot be benefited by accident but is carefully built through thoughtful soliciting and design decisions. Customer loyalty develops over time across repeat purchases and multiple transactions. Ntale and Ngoma (2013) opined that the revenue generated by loyal customers and the impact of their referrals within their social environment is the actual value of loyalty to a company. Thus, in addition to customers' intentions to revisit or repurchase, positive word-of-mouth can also be noted as a determinant of a customer's loyalty

(Chandra, 2014). Ride-hailing companies must engage in activities that enhance customer loyalty to their services. Consumers are motivated by a customer loyalty or reward program, which can be used to patronise a company's product or service (Painter, 2023). Offering occasional discounts and free rides is a good start in building customer loyalty.

2.3.7 RELATIONSHIP BETWEEN CUSTOMER EXPERIENCE AND CUSTOMER LOYALTY

Companies are required to have good customer experience, which is paramount to transport companies. Understanding customer experience from the customer's perspective is pivotal to achieving this goal, as emphasised by studies on customer loyalty and service excellence in service industries (Verhoef et al., 2009; Ranaweera & Prabhu, 2003; Homburg & Giering, 2001). Apart from service quality, other elements of customer experience, such as ease of use, trust, and transaction security, have also been proven to play a vital role in enhancing loyalty (Hapsari et al., 2017). Transport companies implementing efficient, reliable, and secure digital platforms are more likely to retain customers. This, in turn, has an impact on the company's profitability. A study by Campbell and Frei (2010) found that in online banking, the adoption of distribution channels, which are self-service in nature, like online banking, results in higher customer retention rates and is linked to profitability on a long-term basis.

A positive customer experience plays a crucial role in fostering loyalty among customers. The interconnection between an exemplary customer experience and unwavering customer loyalty in the other sectors is extensively documented. A study by Klaus and Maklan (2013) showed that superior customer experience leads to customer delight, which engenders loyalty. Studies across different industries, such as banking (Levesque & McDougall, 1996), hospitality (Pizam et al.,

2016), airline (Hapsari et al., 2017) and telecommunications (Imbug et al., 2018) have consistently shown a significant customer experience influences the loyalty of customers. Similarly, studies by Wijathammarit and Taechamaneestit (2012), Makudza (2021) and Thuan et al. (2018) also agree that customer experience has a positive impact on customer loyalty. Research by Imbug et al. (2018) concluded that customer experience is a leading factor in customer loyalty. They further reiterated that customer experience influences the cognitive and emotional state of the customers to like the product or service in a way that reduces the possibility for them to switch to a different option. The totality of customer experience plays a significant role in shaping loyalty in transportation (Kwortnik & Thompson, 2009).

Recognising the integral link between customer experience and loyalty, managing these experiences effectively, efficiently, and strategically influences the company's future retention and loyalty strategies. Lemon and Verhoef (2016) contended that this necessitates going beyond providing superior product and service quality to proactively create engaging experiences that customers will be excited about and can drive loyalty. Becker and Jaakkola (2020) emphasise that customers become loyal because of the experience they gain from the service providers at various touch points.

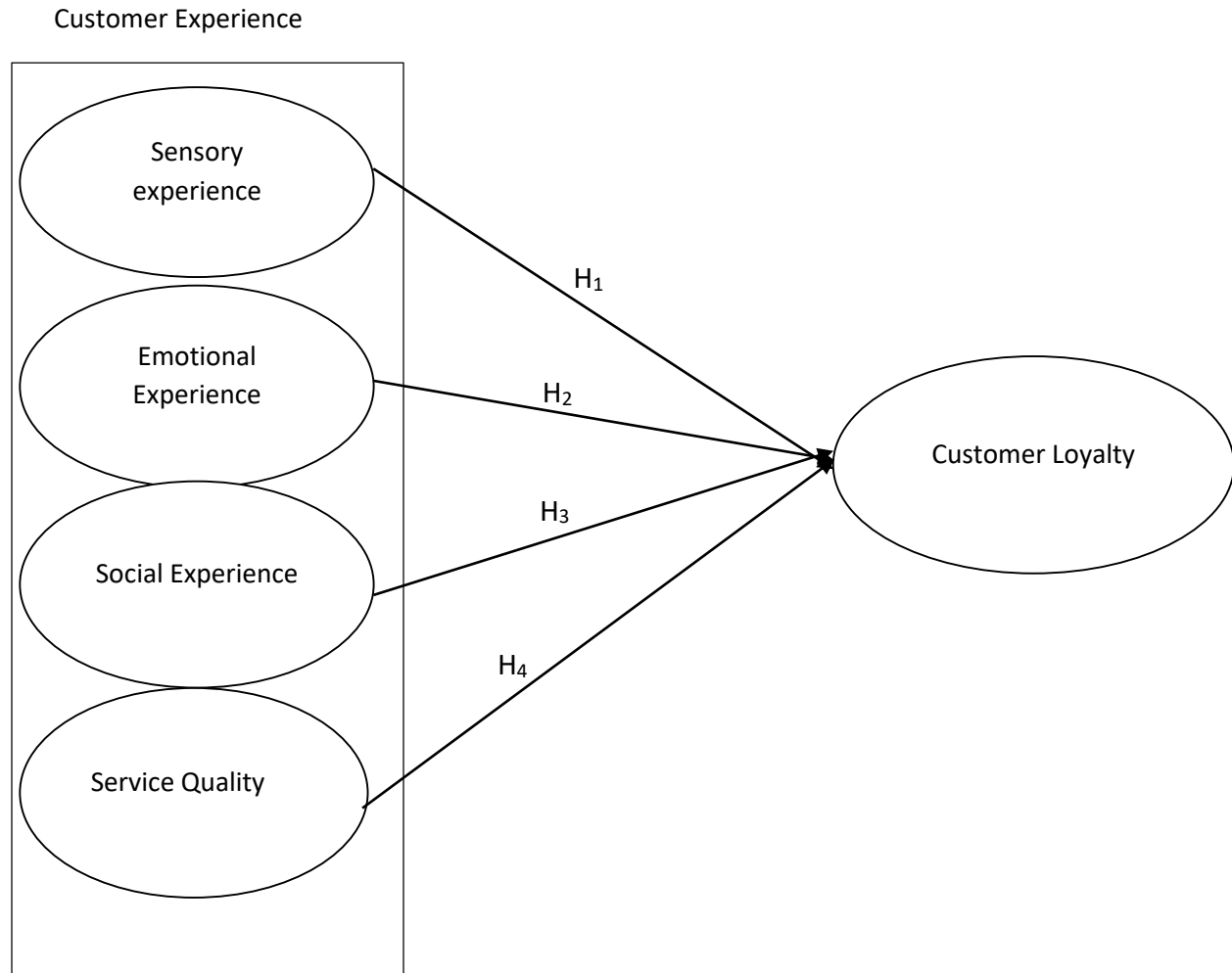
2.4 THEORETICAL FRAMEWORK

This research used a theory of customer experience propounded by Schmitt (1999). The author's work on customer experience theory propounded five types of experiences. These experiences are sensory experiences (sense), affective experiences (feel), creative cognitive experiences (think), physical experiences, behaviours and lifestyles (act), and social identity experiences, which are usually derived from relations of people to a reference group or an accepted way of life in society

(relate). Schmitt (1999, pp. 67-68) defined that "sense marketing appeals to customers' sense", "feel marketing appeals to customers' inner feelings and emotion", "think marketing appeals to the intellect in order to deliver cognitive, problem- solving experiences that engage customers creative", "act marketing targets physical behaviours, lifestyles, and interaction", and lastly, relate marketing contains or combines aspects of SENSE, FEEL, THINK and ACT. Schmitt's (2009) argument was that the overall goal marketers seek to achieve is to merge the five experiences in order to create a holistic experience for the customer.

Similarly, three dimensions were proposed by Verhoef et al. (2009) and Schmitt (1999), which comprise sensory experience (SENSOR), emotional experience (EMOTION), and social experience (SOCIAL). They believe these factors are a measure of customer experience. These three dimensions represent the five experiences that are discussed above. Ha (2021), in his research, upgraded the customer experience measures to four by adding service quality, which was confirmed as an influence on customer loyalty. In transportation, studies have found that service quality significantly influences loyalty (Jen et al., 2011). This further supports the notion of the quality of service as a measure of customer experience in the transport sector.

2.5 CONCEPTUAL FRAMEWORK & HYPOTHESES



This study seeks to establish a positive relationship between the variables of customer experience and customer loyalty, as depicted in the model created above. Customer experience in this study, as shown in the model, is operationalised by four factors: sensory experience, emotional experience, social experience, and service quality. Research conducted by Vesel and Zabkar (2009) shows that relational quality positively influences customer satisfaction. This satisfaction also positively influences customer experience, which also impacts customer loyalty. Customer service forms the crux of customer experience. Whether solving problems, handling complaints,

or providing information about products or services. A customer experiencing these factors amounts to a good customer experience.

2.5.1 RESEARCH HYPOTHESES

These hypotheses were developed based on evidence found in the literature studies to determine the relationship between variables employed in this work. These hypotheses are listed below.

- Hypotheses 1 (H₁): SENSOR has a positive impact on customer loyalty
- Hypotheses 2 (H₂): EMOTION has a positive impact on customer loyalty
- Hypotheses 3 (H₃): SOCIAL has a positive impact on customer loyalty
- Hypotheses 4 (H₄): SERVICE has a positive impact on customer loyalty

2.6 CHAPTER SUMMARY

The literature review reveals the significant interplay between customer experience and loyalty within the transportation sector, particularly in ride-hailing services. Drawing on Schmitt's (1999) customer experience theory, this study categorised customers' experiences into four dimensions: sensory, emotional, social, and service quality. These dimensions collectively shape how customers perceive and interact with transportation services, influencing loyalty. The findings suggest that sensory experiences, such as comfort and safety, emotional factors like mood and ambience, and social interactions that foster belonging and identity, all contribute to positive travel experiences. Service quality, encompassing reliability, responsiveness, and empathy, emerges as a critical determinant of satisfaction and repeat patronage. Previous studies affirm that these elements collectively enhance customer retention and foster loyalty, with loyal customers offering long-term profitability and reduced acquisition costs. Despite substantial research in this area,

limited studies explore the nuanced dynamics of customer experience and loyalty within Ghana's ride-hailing industry. Addressing this gap, this study aims to provide insights into how tailored customer experiences can strengthen regional loyalty. This research seeks to inform practical strategies for enhancing service delivery and competitiveness in Ghana's evolving ride-sharing market by building on existing frameworks and contextualising findings.

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter presents the framework that guided the research. It focuses on the research approach and method. It further discusses population and sample; thus, sampling plan; sampling Unit (who is to be surveyed), sampling size (how many people should be surveyed), and sampling procedure (how should the respondents be chosen), as well as the data collection and data analysis techniques are all revealed in this chapter.

3.2 RESEARCH APPROACH

According to Parahoo (2017), research approach describes collecting and evaluating data including the study procedure where, when, and how. A quantitative research approach was used in this work, starting with accepted theories and hypotheses that were gleaned from literature. Using this method as a guide, data was gathered and analyzed to test models, theories and assumptions that had been proposed in previous research. These theories were tested in the ride-hailing industry in Ghana's transportation sector.

The method employed by the researcher was quantitative. According to Creswell (2014), quantitative research is any kind of study that uses numerical data collection and mathematically based approaches (namely statistics) for analysis to explain phenomena. Numerical data is gathered, processed, and evaluated in quantitative research. Quantitative methodology was used for this study because it was the most effective way to help meet the goals of the research. Respondents were given a questionnaire as part of a survey to gather their responses on the topic

of the researcher's interest. Customers of the ride-hailing businesses were asked to respond to a questionnaire through a Google form that was designed.

Explanatory research is an approach aimed at understanding the cause-and-effect relationships between variables. This kind of study establishes connections between different components to determine how and why specific events occur (Babbie, 2010). This research adopted the explanatory approach.

Ghuri and Gronhaug (2005) define research methodology as the process of collecting and analyzing data. Qualitative and quantitative research methodologies are the two main categories. In Ghana's transportation sector, customer experience and loyalty data were abstracted through the use of the questionnaire approach. According to Malhotra (2005), quantitative research is grounded in numbers and qualifies its conclusions through statistical analysis. The research was conducted through a survey with the use of a questionnaire. Customers were given a Google form to complete. A total of 203 responses were received from respondents.

3.3 POPULATION

A study population according to Parahoo (2017), is the entire number of units from whom data can be gathered including people, things, occasions, organizations, nations, species, and organisms. Plichta and Kelvin (2013) also defined population as the set of all members of a given group. It consists of things (people, animals, plants, occasions, locations, and substances) that are similar in at least one way. The population in a study is a full group of individuals or a certain kind of element that serves as the study's focus. Due to the absence of a sampling frame and the ubiquitous nature of ride-hailing customers, the researcher did not have a specific population

number for this research. The researcher targeted 200 customers of ride-hailing companies in Accra as respondents for this study.

3.4 SAMPLING TECHNIQUE

Sampling according to Grey et al. (2013) is the process of choosing a group of individuals, occasions, or behaviors to examine. According to Yamane (1967), sampling is a useful and frequently required strategy due to the difficulty or impossible nature of investigating a population as a whole. Non-probability sampling according to Parahoo (2017), involves researchers using their judgment to choose study participants based on their familiarity with the topic. Non-probability sampling was the method of sampling used in this study since it was difficult to come by a sampling frame. Time constraints in this research led to the use Convenience non-probability sampling method for this research. The researcher simply used participants who were available and voluntarily willing to participate in the research. The criteria for the selection of the respondents were based on the following:

- One who has access to the internet
- One who uses a smartphone or computer
- One who is registered on a ride-hailing transport system in Accra.
- One who uses a ride-hailing transport service

3.5 SAMPLE SIZE

The sample size was selected from a population of about 10,000 customers of ride-hailing transportation services in Ghana. Large samples give more reliable results than smaller samples. However, it is not necessary to sample the entire target population or even a substantial portion to

achieve reliable results. Tabachnick and Fidell (2007) assert that there should be a minimum of five times more elements as there are items to be analyzed. Since there are 25 scale items in the questionnaire, the study employed a sample size of 200 respondents from which data was gathered. This is an upgraded Figure from a minimum of 125 respondents that could have been used according to the stance of Tabachnick and Fidell (2007). A total of 203 persons formed our sample. They were selected through convenience non-probability sampling for the study.

3.6 DATA COLLECTION

Creswell (2014) asserts that data collection is a crucial component of research design involving a range of techniques and instruments to obtain information directly from participants or pre-existing data sources. There were two ways to acquire data for this study: primary and secondary approaches. To get precise and in-depth information directly from respondents, primary data collection was necessary. This can greatly increase the breadth and applicability of the research findings (Creswell, 2014). A survey was carried out for this study as the main technique for gathering data. Google Forms were used for the survey. In all, data was collected from 203 respondents who are ride-hailing service users in Accra, Ghana. The data for this research was collected between July and October 2024. According to Saunders et al. (2016), secondary data is an important tool for researchers since it provides a thorough understanding of the research issue and aids in the development of a theoretical framework. Information was gathered from journals, articles, and textbooks constituting the source/method of collecting secondary data.

3.7 RESEARCH INSTRUMENT

A research instrument, according to Parahoo (2017), is a device for gathering data. An instrument is a device used to gauge someone's aptitude, knowledge, and attitude. A questionnaire was utilized as the data collection tool. One way to think of questionnaires is as a type of written interview. They can be completed by mail, phone, computer, or in person (McLeod, 2018). With closed-ended questions from the research field, the researcher created a questionnaire. This survey was thoughtfully designed to prevent responders from misinterpreting the purpose of the questions. Therefore, simple and easy language was used so that respondents could understand and respond to the questions without misinterpreting them. The questionnaire was in six (6) sections namely demography, sensory experiences, emotional experiences, social experiences, service quality, and customer loyalty. Possible answers were provided to enable respondents to tick whichever answer they deemed suitable in terms of their responses to the question. The questionnaire was developed using the Likert scale developed by Rensis Likert in 1932. The questionnaire was administered through Google Forms. In all, a total of 203 questionnaires were administered and responded to by carefully selected respondents who fit the criteria for the purpose of this study.

3.8 DATA ANALYSIS

According to Kothari (2004), data analysis is "the computation of certain indices or measures along with searching for patterns of relationships that exist among the data groups." In quantitative research, data analysis often uses statistical tools to test hypotheses and examine the relationships between two or more variables (Creswell, 2014). This study made use of quantitative data analysis tools to gain an in-depth insight into assessing the effect of customer experience on customer loyalty. The data was analyzed utilizing Statistical Package for the Social Sciences (SPSS 26) and

Partial Least Squares Structural Equation Modeling (PLS-SEM) software. SPSS was used to analyze the demographic information of respondents as well as descriptive statistics. This gave insights into the characteristics of the respondents and the mean and standard deviation of the data gathered. PLS-SEM was used in analyzing the measurement model where construct and validity, discriminant validity, Heterotrait-Monotrait ratio (HTMT), and cross-loadings were examined. The researcher also examined the multi-collinearity, model fit, and the structural equation model to test the hypotheses of the study.

3.8.1 JUSTIFICATION FOR USING PLS-SEM

PLS-SEM was used to analyze this study's data due to how flexible it is with small sample sizes and its ability to handle complex models with many constructs and indicators. This aligns with the study's objective to examine the effect that customer experience has on customer loyalty by analyzing constructs such as sensory experience, emotional experience, social experience and service quality. Through the use of the software, the study was able to assess the predictive power of customer experience on customer loyalty in the Ghanaian transport sector with the focus on ride-hailing services.

3.9 ETHICAL CONSIDERATION

Full consent was solicited from participants before the study. Respondents were allowed to participate in the research voluntarily. A question was asked of respondents to voluntarily participate in the study before which they had access to respond to the questionnaire. They were also informed that they are at liberty to withdraw at any stage without providing any reason and without any consequences. The questionnaire was administered through Google Forms with the e-

mail addresses of participants collected to prevent respondents from filling out the questionnaire more than once. The confidentiality of participants was safeguarded during and after the study by ensuring that information collected from participants was never disclosed without the permission of participants.

3.10 CHAPTER SUMMARY

This chapter outlines the research design, sampling approach, data collection, and analysis methods used in this study on customer experience and loyalty in Ghana's ride-hailing industry. Employing a quantitative explanatory research design, the chapter describes how data was collected through a structured questionnaire targeting ride-hailing customers in Accra. A sample size of 203 respondents was derived from an unknown population due to the unavailability of a sampling frame. The research used convenience non-probability sampling to select respondents. Data collection involved both primary data, through surveys administered via Google Forms, and secondary sources, including academic journals and books. The data analysis utilized SPSS for descriptive statistics and PLS-SEM to test hypotheses, validate constructs, and analyze relationships between the dependent and independent variables. Ethical considerations including informed consent, voluntary participation, and confidentiality were also prioritized. This methodological framework was designed to accurately assess the influence of customer experiences on loyalty in the transportation sector.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION OF FINDINGS AND DISCUSSION

4.1 INTRODUCTION

This chapter presents and analyzes of data collected from the survey conducted. The findings were presented in line with the specific objectives of the study and testing of the research hypotheses. The chapter begins with the demographic statistics of the respondents, followed by descriptive statistics, a measurement model where construct and validity, discriminant validity, HTMT and cross-loadings are discussed. This chapter also discussed multi-collinearity, model fit and the structural model which provides the hypotheses testing results and discussion of the findings.

4.2 DEMOGRAPHIC STATISTICS OF RESPONDENTS

		Frequency	%
Gender	Male	110	54.2
	Female	93	45.8
	Other	0	0
Age	Below 20 years	30	14.8
	21 years – 30 years	84	41.4
	31 years – 40 years	75	36.9
	41 years – 50 years	14	6.9
	Above 50 years	0	0
Employment	Unemployed	49	24.1
	Salaried employed	100	49.3
	self-employed	28	13.8
	Pensioner	0	0
	Other	26	12.8

Table 1

source: survey (2024)

From Table 1 above, male respondents for the research were 110 representing 54.2% of the total respondents. Female respondents were 93 representing 45.8%. This indicates that majority of the

respondents for this research were male. With regards to the age of the respondents, 14.8% were aged below 20 years. 84 respondents which represents 41.4% were aged from 21 years to 30 years whereas 75 respondents representing 36.9% were aged from 31 years to 40 years. 14 respondents which represents 6.9% fall within the age bracket of 41 years – 50 years. Cumulatively, 159 respondents which represents 78.3% of the total respondents were aged from 21 years to 40 years. The study also collected data on the employment status of the respondents. They had the option to choose from either being unemployed, salaried employed, self-employed, pensioner or any other means of employment that was not stated. Table 1 shows that 49 respondents representing 24.1% were unemployed. 100 respondents representing 49.3% were salaried workers and 28 respondents representing 13.8% were self-employed. None of the respondents was a pensioner whereas 26 respondents representing 12.8% said they engage in other forms of employment that were not stated in this study’s questionnaire. The study also shows that the majority of the respondents were either salary workers or self-employed. This is represented by 63.1% of the total respondents.

RIDE-HAILING COMPANY

Company	Frequency	Percent	Valid Percent
Uber	38	18.7	18.7
Bolt	114	56.2	56.2
Yango	26	12.8	12.8
Shaxi	2	1.0	1.0
Others	23	11.3	11.3
Total	203	100.0	100.0

Table 2

source: survey (2024)

Respondents were asked the ride-hailing company they use the most when in need. Out of a total of 203 respondents, 38 respondents representing 18.7% indicated they use Uber. 114 respondents

indicating 56.2% of the respondents use Bolt for their transportation. 12.8% which represents 26 respondents use Yango while 1% which also represents 2 respondents use Shaxi. 23 respondents representing 11.3% say they use other ride-hailing services which was not given as an option in this research. The above Table indicates that the majority of the respondents use Bolt as their ride-hailing means of transportation.

4.3 DESCRIPTIVE STATISTICS

Descriptive statistics

	Minimum	Maximum	Mean	Std. Deviation
Gender	1	2	1.46	.499
Age	1	4	2.36	.817
Employment status	1	5	2.28	1.208
Monthly income	1	5	2.64	1.470
Years with ride-hailing company	1	5	3.04	1.125
Valid N (listwise)				

Table 3

source: survey (2024)

Table 3 above shows the descriptive statistics of the respondents in this research. With a mean of 1.46, it indicates that most of the customers who answered the questionnaires shift towards being male than female. This represents more than half of the respondents to this study. The age distribution showed most of the respondents to this study were aged between 21 years and 30 years. This shows that most of the customers of the ride-hailing companies are the youth who are technologically inclined and have access to the internet and smart phones. This is supported by other research work. According to Clewlow and Mishra (2017), the ride-hailing services such as Uber and Bolt have become the most used mode of transportation targeted mainly by younger consumers, College-educated, and affluent personalities. They argue that this group of people have adopted ride-hailing services at double the rate of the less educated and lower income populations.

This study also showed that most of the respondents were salaried workers. This is indicated with a mean of 2.28 as shown in Table 3 above. This study with a mean of 2.64 revealed that the average respondent of this study earns a monthly income of between GHC2, 001.00 and GHC3, 000.00. Rayle et al. (2016) discovered that ride-hailing users tend to be young professionals with relatively high incomes and a preference for convenient and flexible travel options often in urban areas where these services are readily accessible. With respect to the number of years respondents have been using ride-hailing services, a mean of 3.04 was recorded showing an average of 3 years to 4 years. This indicates respondents to this research have used the service over a reasonable period to be able to give a better assessment of their experience with the service.

Table 3 also indicates standard deviation Figures for gender, age, employment status, monthly income and years with ride-hailing company are .499, .817, 1.208, 1.470 and 1.125 respectively. This interprets that the data is closely clustered around the mean of the gender and age with standard deviation Figures less than 1. Data for employment status, monthly income and years with company are skewed a bit further from the mean with standard deviation Figures above 1.

4.4 MEASUREMENT MODEL

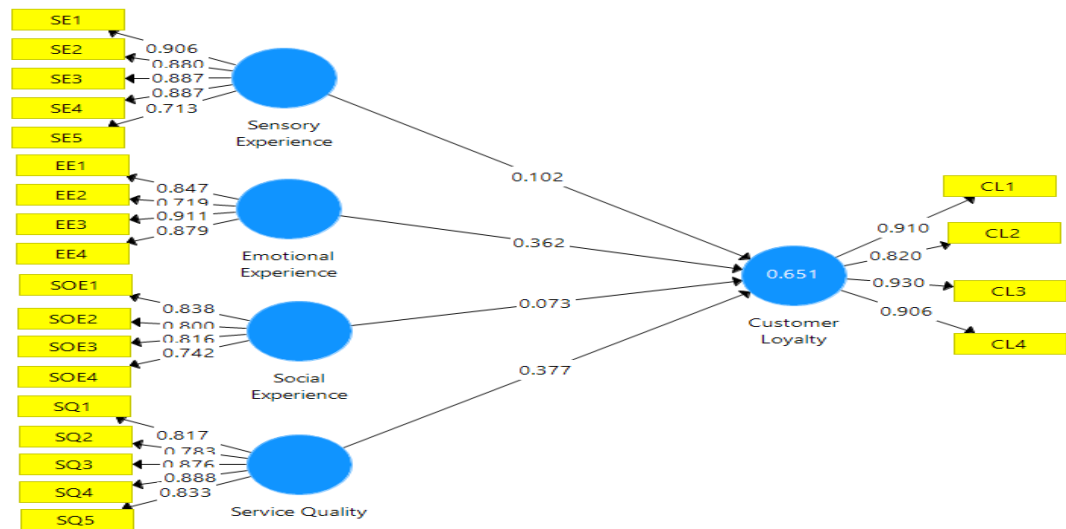


Figure 1

source: survey (2024)

Figure 1 represents the measurement model output of this research. It examines the relationship between latent variables and their measures. The model shows the four independent latent variables which have multiple indicators and how they affect customer loyalty. These loadings indicate how well each indicator measures the associated latent variable.

From the output, Sensory experience is affected by SE1, SE2, SE3, SE4 AND SE5 with loadings of 0.90, 0.880, 0.887, 0.887, and 0.713 respectively. Emotional experience is affected by EE1, EE2, EE3 AND EE4 with loadings of 0.847, 0.719, 0.911 and 0.879 respectively. Social experience with loadings of 0.838, 0.800, 0.816 and 0.742 are affected by SOE1, SOE2, SOE3 and SOE4 respectively. Service quality is also affected by SQ1, SQ2, SQ3, SQ4, and SQ5 with corresponding loadings of 0.817, 0.783, 0.876, 0.888 and 0.833. All the indicators in the model show factor loadings of above 0.7 indicating that the indicators are a good representation of the latent variable.

The model further explains the relationship between the independent variables and customer loyalty. Service quality has the strongest path coefficient of 0.377 indicating the variable with the most significant positive effect on customer loyalty. Emotional experience shows a path coefficient of 0.362 with the next strongest relationship showing how important a role it plays in determining customer loyalty. Sensory experience indicates a path coefficient of 0.102 showing a slight positive effect on customer loyalty. Social experience however, shows a relatively small coefficient of 0.073 indicating the least of influences of the independent variables on customer loyalty.

CONSTRUCT RELIABILITY AND VALIDITY

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Customer Loyalty	0.914	0.923	0.940	0.797
Emotional Experience	0.861	0.877	0.906	0.709
Sensory Experience	0.910	0.934	0.933	0.736
Service Quality	0.896	0.900	0.923	0.706
Social Experience	0.812	0.814	0.876	0.640

Table 4

source: survey (2024)

According to Hair et al. (2019), PLS-SEM analysis requires that the various blocks in the model should be one-dimensional. This means that the α and Composite Reliability value of each block must be more than 0.70. Table 4 shows composite reliability values of customer loyalty, emotional experience, sensory experience, service quality and social experience to be 0.923, 0.877, 0.934, 0.900 and 0.814 respectively. The Cronbach's Alpha Figures are 0.914, 0.861, 0.910, 0.896 and 0.812 with all surpassing the minimum requirement of 0.70 (Malhotra 2010). This indicates that all constructs are one-dimensional and indicating excellent internal consistency. The Convergent validity is examined through the AVE measures which state that the AVE values must be more than 0.50 (Hair et al., 2014). Table 4 shows AVE values of 0.797(Loyalty), 0.709(EMOTION), 0.736(SENSOR), 0.706 (SERVQUAL) and 0.640 (SOCIAL), higher than the recommended threshold of 0.50. This indicates that a good Convergent validity is achieved in the data of this study.

All constructs show high levels of reliability and validity. It explains that the constructs in this model demonstrate strong reliability and validity making them suitable for further analysis.

DISCRIMINANT VALIDITY

FORNELL-LARCKER

	Customer Loyalty	Emotional Experience	Sensory Experience	Service Quality	Social Experience
Customer Loyalty	0.892				
Emotional Experience	0.739	0.842			
Sensory Experience	0.626	0.685	0.858		
Service Quality	0.742	0.705	0.643	0.840	
Social Experience	0.556	0.564	0.468	0.614	0.800

Table 5

source: survey (2024)

According to Fornell and Larcker (1981), to achieve discriminant validity of variables, AVE's square root measure for each construct should be more than the estimated correlations between the construct and that of other constructs in the model. From *Table 5* above, the square root of the AVE for customer loyalty is 0.892. Comparing this value with the correlations between customer loyalty and emotional experience, sensory experience, service quality and social experience which are 0.739, 0.626, 0.742 and 0.556 respectively. The AVE for customer loyalty is greater than them all indicating adequate discriminant validity. The AVE square root for emotional experience (0.842) is greater compared to that of the other constructs (0.739, 0.685, 0.705 & 0.564). Emotional experience is therefore indicating adequate discriminant validity. The AVE square root of sensory experience which is 0.858 is greater than that of the other constructs which indicate from *Table 5* as 0.626, 0.685, 0.643 and 0.468. Sensory experience is interpreting adequate discriminant validity. The AVE square root for service quality (0.840) is greater compared to that of the other constructs (0.742, 0.705, 0.643 & 0.614). Service quality is therefore indicating adequate discriminant validity. The AVE square root of social experience which is 0.800 is greater than that of the other constructs as shown in *Table 3* as 0.556, 0.564, 0.468 and 0.614. Social experience is

interpreting adequate discriminant validity. Each construct's square root of AVE is greater than the correlations with the other constructs, which means the constructs have discriminant validity.

This indicates that each construct is sufficiently distinct from the others in the model.

HTMT

	Customer Loyalty	Emotional Experience	Sensory Experience	Service Quality	Social Experience
Customer Loyalty	0.822				
Emotional Experience	0.665	0.761			
Sensory Experience	0.814	0.798	0.698		
Service Quality	0.635	0.663	0.537	0.711	

Table 6

source: survey (2024)

To further assess the discriminant validity of the constructs in this study, the researcher used Heterotrait-Monotrait (HTMT) ratio of correlations. According to Henseler et al. (2015), an HTMT value below 0.85 is acceptable as a parameter to establish discriminant validity. The results shown in Table 6 above confirms that all HTMT values are below this threshold. The values range from 0.537 to 0.822 confirming that the constructs in the model are distinct from each other. Therefore, the discriminant validity of the measurement model is supported.

CROSS LOADINGS

	Customer Loyalty	Emotional Experience	Sensory Experience	Social Experience	Service Quality
CL1	0.910	0.657	0.555	0.499	0.643
CL2	0.820	0.540	0.452	0.426	0.588
CL3	0.930	0.723	0.598	0.528	0.714
CL4	0.906	0.699	0.614	0.525	0.695
EE1	0.657	0.847	0.594	0.541	0.583
EE2	0.488	0.719	0.488	0.399	0.518
EE3	0.676	0.911	0.598	0.470	0.613
EE4	0.646	0.879	0.620	0.483	0.655
SE1	0.622	0.648	0.906	0.413	0.623
SE2	0.519	0.572	0.880	0.417	0.566
SE3	0.618	0.645	0.887	0.448	0.581
SE4	0.519	0.619	0.887	0.348	0.559
SE5	0.339	0.403	0.713	0.389	0.383
SOE1	0.457	0.482	0.391	0.838	0.535
SOE2	0.398	0.380	0.325	0.800	0.444
SOE3	0.400	0.398	0.296	0.816	0.443
SOE4	0.502	0.517	0.456	0.742	0.519
SQ1	0.671	0.655	0.624	0.458	0.817
SQ2	0.540	0.448	0.438	0.431	0.783
SQ3	0.659	0.616	0.551	0.567	0.876
SQ4	0.646	0.597	0.511	0.556	0.888
SQ5	0.588	0.625	0.564	0.562	0.833

Table 7

source: survey (2024)

The researcher went ahead to further prove the discriminant validity by examining the cross-loadings. Customer Loyalty items CL1–CL4 loaded higher on Customer Loyalty (range: 0.820 to 0.930) compared to other constructs. Emotional experience items loaded 0.847, 0.719, 0.911, and 0.879 which is higher compared to the other constructs. Sensory experience loaded 0.906, 0.880, 0.887, 0.887 and 0.713 higher than the other constructs. Similar patterns were observed for service quality which loaded 0.817, 0.783, 0.876, 0.888 and 0.833 higher than the other constructs. Social experience loaded 0.838, 0.800, 0.816 and 0.742 greater than the other constructs. This confirms that the constructs are distinct and well-represented by their respective items. The results show

that all items loaded more strongly on their intended constructs than on any other constructs. This supports the discriminant validity of the measurement model.

4.5 MULTI-COLLINEARITY

	VIF
CL1	3.411
CL2	2.065
CL3	4.178
CL4	3.324
EE1	2.035
EE2	1.540
EE3	3.193
EE4	2.751
SE1	3.376
SE2	2.941
SE3	2.816
SE4	3.114
SE5	1.698
SOE1	2.131
SOE2	2.068
SOE3	1.849
SOE4	1.387
SQ1	2.035
SQ2	1.962
SQ3	3.066
SQ4	3.065
SQ5	2.428

Table 8

source: survey (2024)

The researcher assessed multi-collinearity by using the Variance Inflation Factor (VIF). Kock and Lynn (2012) asserted that a VIF threshold below 5 is considered acceptable for avoiding severe multi-collinearity issues. This study shows in Table 8 that all VIF values were below 5, ranging from 1.387 to 4.178. This indicates that multi-collinearity is not a critical concern in this research. However, some indicators such as CL1, CL3, CL4, EE3, SE1, SE4, SQ3 and SQ4 exhibited

moderate multi-collinearity with its VIF values above 3 but within the acceptable range of below 5. Hence, multi-collinearity is not expected to affect the model's estimation.

4.6 MODEL FIT

	Saturated Model	Estimated Model
SRMR	0.065	0.065
d_ULS	1.063	1.063
d_G	0.415	0.415
Chi-Square	490.368	490.368
NFI	0.859	0.859

Table 9

source: survey (2024)

Model fit was assessed using several indices. SRMR is the square root of the difference between the observed correlation matrix and the model-implied correlation matrix, indicating the average discrepancy. According to Hensler et al. 2016, acceptable model fit $SRMR \leq 0.080$. However, a lower SRMR value suggests a better fit. The finding of this research revealed Standardized Root Mean Square Residual (SRMR) was 0.065, indicating an acceptable fit of the model. The discrepancy measures [d_ULS (1.063) and d_G (0.415)] suggest that the observed and predicted covariance matrices show moderate agreement. While the Chi-Square statistic was 490.368 which indicates some degree of misfit, however this measure is known to be sensitive to sample size.

Normed Fit Index (NFI) is calculated by comparing the chi-square value of the proposed model to the chi-square of a null (independence) model. An NFI closer to 1 indicates a better fit with an acceptable model fit between 0.80 and 0.90 (Hensler et al., 2016). The Normed Fit Index (NFI) for this research was 0.859, which is close to the threshold of 0.90, supporting an acceptable overall model fit. The researcher observed that the measurement model meets the acceptable criteria for analysis. The researcher then proceeded to analyze the structural model.

4.7 STRUCTURAL MODEL OUTPUTS

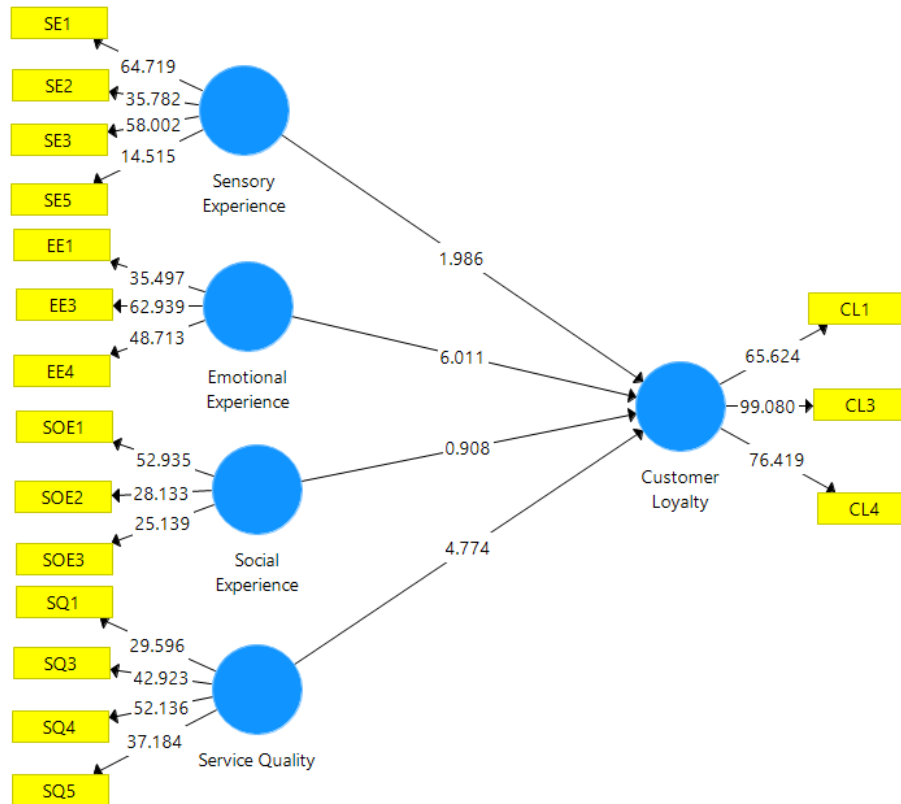


Figure 2

source: survey (2024)

The structural model was assessed in this research. The researcher examined the path coefficients between the independent variables and the dependent variable. The model results are illustrated in Figure 2. The model shows varying levels of influence of the predictor variables on Customer Loyalty. Emotional Experience showed the strongest positive effect on Customer Loyalty with a path coefficient of 6.011 which suggests that customers' emotional responses to the service or product are the most critical factor influencing their loyalty. This implies that when customers have positive emotional experiences, they are more likely to remain loyal to the brand.

The second strongest effect was observed for Service Quality with a path coefficient of 4.774, indicating that the perceived quality of service significantly impacts customer loyalty. Improving service quality is therefore essential to foster customer loyalty.

Sensory Experience also had a positive effect on Customer Loyalty, but its influence was weaker, with a path coefficient of 1.986. This suggests that while sensory factors such as appearance, feel, or other physical elements matter, they are not as influential as emotional and service-related aspects.

Finally, Social Experience had the weakest influence on Customer Loyalty with a path coefficient of 0.908, indicating that the social context of the service (e.g., interaction with others) plays a smaller role in driving customer loyalty compared to emotional and service quality factors.

4.8 HYPOTHESES TESTING

Hypotheses results

Hypotheses	Path	Beta	T-Statistic	p-Values	Decision
H1	SE-> CL	0.134	1.986	0.024	Supported
H2	EE-> CL	0.380	6.011	0.000	Supported
H3	SOE-> CL	0.046	0.908	0.182	Not Supported
H4	SQ -> CL	0.360	4.774	0.000	Supported

Table 10

source: survey (2024)

Table 10 examines the hypotheses for this research. The Beta coefficient represents the strength and direction of the relationship between the independent variables and the dependent variable. A positive beta value indicates a same-direction relationship while a negative value indicates an inverse relation and a higher value signifies a stronger effect. The T-statistic measures how

significantly the independent variable impacts the dependent variable. Generally, the t-value results must exceed 1.96 (5% significance level) to indicate the significant effect (Hensler et al., 2016). The p-value shows the statistical significance of the relationship between the variables. A p-value below 0.05 suggests that the relationship is statistically significant and not due to random chance.

HYPOTHESES 1: sensory experience has a positive impact on customer loyalty

With a beta coefficient of 0.134, sensory experience positively influences customer loyalty, but the effect size is relatively weak. The t-statistic of 1.986 is above the threshold of 1.96 which indicates a significant effect. P-value of 0.024 is less than 0.05 indicating a statistically significant relationship between sensory experience and customer loyalty. This research supports the stated hypotheses.

HYPOTHESES 2: emotional experience has a positive impact on customer loyalty

With a beta value of 0.380, emotional experience positive impact on customer loyalty with a strong effect. The T-Statistic of 6.011 is above the threshold of 1.96 indicating a highly significant effect. The P-value is below 0.05 confirming the relationship is statistically significant. The research supports that statement and confirms that emotional experience has a significant and strong positive impact on customer loyalty.

HYPOTHESES 3: social experience has a positive impact on customer loyalty

With a beta value of 0.046, social experience has a positive impact on customer loyalty with a weak effect. The T-statistic of 0.908 is below the threshold of 1.96 meaning the effect is not statistically significant. The P-value of 0.182 is above 0.05 suggesting that the relationship is not statistically significant. The research does not support this hypotheses indicating that social experience does not have a significant impact on customer loyalty.

HYPOTHESES 4: service quality has a positive impact on customer loyalty

With a beta value of 0.360, service quality has a positive impact on customer loyalty with a strong effect. T-statistic of 4.774 is significantly above the threshold of 1.96 indicating a strong effect. The P-value of 0.000 is below 0.05 confirming the relationship is statistically significant. The research confirms the hypotheses that service quality has a significant and strong positive impact on customer loyalty.

4.9 DISCUSSIONS

The study reveals that the majority of the respondents representing 56.2% use Bolt services. The researcher finds this interesting as Uber first entered the Ghanaian market in 2016 before Bolt in 2017. This further shows that the passengers find bolt services to better serve their needs than that of Uber and the rest which is why they will refer to use Bolt often compared to the other ride-hailing services.

The findings of this research also shows that all paths of this model are statistically significant. The output passed the construct reliability and validity threshold as well as Discriminant validity by successfully meeting Fornell Larcker, HTMT and cross-loading parameters. The research supported three of the hypotheses with one hypotheses not supported.

Firstly, sensory experience has a positive impact on customer loyalty. With a beta coefficient of 0.134, T-statistic of 1.986 and a P-value of 0.024, sensory experience influences customer loyalty. This outcome is confirmed by Hultén et al. (2009). They argue that sensory marketing can engage customers on a deeper level, encouraging them to develop long-term loyalty to brands. Respondents for this research are generally satisfied with the sensory experience offered by the ride-hailing companies. They are satisfied that vehicles are clean, well-maintained, with

comfortable seats, audio and video entertainment provided on their journeys that are soothing and enjoyable. The respondents confirm that these factors influence positive experiences and their loyalty to the service.

The research outcome also states that emotional experience has a positive influence on customer loyalty. With a beta value of 0.380, a T-Statistic of 6.011 and P-value of 0.000, hypotheses 2 of this research is supported. Iglesias et al. (2011) conducted research that supports these findings. They concluded that positive emotional (affective) experiences enhance customer loyalty. They argued that “a brand experience perceived as superior by consumers will only lead to true brand loyalty if affective commitment between the brand and its customers has also been developed”. Respondents generally feel happy when using the company’s service, satisfied with the help drivers provide them, and feel safe anytime they use the service. This boosts their confidence in the use of the service and therefore influences loyalty to the company through the good emotional experience they enjoy.

Thirdly, the research stated that social experience has a weak positive impact on customer loyalty and it is not statistically significant. With a beta value of 0.046, a T-statistic of 0.908 which is below the threshold of 1.96 and a P-value of 0.182. The findings does not support hypotheses 3 of this research. The respondents indicated that they do not enjoy positive social experiences from the services. They responded they do not feel belonged to the company or a social community of riders and do not have constant interaction with other riders.

Finally, the research outcome confirms that service quality has a positive impact on customer loyalty. The construct has a beta value of 0.360, T-statistic of 4.774 and a P-value of 0.000. This indicates a statistically significant positive impact of service quality on customer loyalty. This outcome is consistent with other research findings. According to research by Chen and Lieu

(2017), service quality has a direct effect on customer loyalty. Respondents are generally satisfied with service quality dimensions (tangible, reliable, responsive, assurance and empathy) of the ride-hailing services.

4.10 CHAPTER SUMMARY

This chapter presents the results of the study examining the impact of customer experience on customer loyalty. The measurement model showed that all indicators loaded significantly onto their respective latent variables with factor loadings above 0.7. The constructs demonstrated excellent internal consistency, reliability, and validity.

The structural model revealed that Emotional Experience (beta = 0.380) and Service Quality (beta = 0.360) have the strongest positive effects on Customer Loyalty. Sensory Experience (beta = 0.134) also has a positive impact although the outcome shows it's weaker. Social Experience (beta = 0.046) does not have a statistically significant impact.

Hypotheses testing supported three out of four hypotheses: Sensory Experience, Emotional Experience, and Service Quality positively impact Customer Loyalty. Social Experience did not significantly influence Customer Loyalty. Overall, emotional experience and service quality are the most critical factors in fostering customer loyalty while sensory and social experiences have relatively lesser impact.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 INTRODUCTION

This chapter presents a summary of the key findings, the conclusion drawn based on the analysis and recommendations to improve the services of ride-hailing companies to enhance customer experience and foster customer loyalty.

5.2 SUMMARY OF FINDINGS

5.2.1 Sensory experience and customer loyalty

The findings show a modest but statistically significant positive relationship between sensory experience and customer loyalty, with a beta coefficient of 0.134, a T-statistic of 1.986, and a P-value of 0.024. Although the influence of sensory experience is not as strong as emotional experience or service quality, the analysis shows that it still contributes positively to loyalty. This suggests that enhancing the sensory experiences of customers can support loyalty to some extent.

5.2.2 Emotional experience and customer loyalty

Emotional experience showed a statistically significant positive influence on customer loyalty, with a beta value of 0.380, a T-statistic of 6.011, and a P-value of 0.000. This suggests that positive emotional experiences is a crucial driver of customer loyalty. It indicates that customers are more likely to remain loyal when they experience strong emotional connections with the ride-hailing service.

5.2.3 Social identity experience and customer loyalty

The Social experience was found to have a weak and statistically insignificant relationship with customer loyalty, with a beta value of 0.046, a T-statistic of 0.908, and a P-value of 0.182. This result indicates that social interactions do not significantly affect customer loyalty in this context. It also suggests that unlike the other dimensions, social experience may not be a primary driver of loyalty among the customers.

5.2.4 Service quality and customer loyalty

This study found service quality to have a significant positive impact on customer loyalty evidenced by a beta value of 0.360, T-statistic of 4.774, and a P-value of 0.000. These results shows the importance of service quality, suggesting that when customers perceive a service to be of high quality they tend to demonstrate greater loyalty.

5.2.5 Comparative effect on customer loyalty

The research analysis results shows that emotional experience has the strongest positive effect on customer loyalty. This indicates that with the four customer experience measures, customer loyalty is most influenced by customers having good emotional experiences about the service. That is followed by service quality, which had the second strongest effect on customer loyalty. This indicates that perceived service quality significantly impacts customer loyalty and therefore improving the quality of the services is very essential to enhance customer loyalty.

The analysis further revealed that sensory experience follows with a positive effect on customer loyalty but with a weaker influence. It indicates that even though sensory factors such as

appearance, feel, or other physical elements are important, they do not have an impact on customer loyalty as huge as emotional experiences and service quality.

Social experience had the weakest effect on customer loyalty indicating that it plays a smaller role in impacting the loyalty of customers. This is due the fact that in the Ghanaian context, you hardly come by social group of passengers of the ride-hailing companies. People take their individual decisions without being influenced by social groups when it comes to ride-hailing services.

5.3 CONCLUSION

This study sought to measure the effect of customer experience on customer loyalty through the indicators of sensory experience, emotional experience, social experience and service quality.

The study concludes that the experiences that customers encounter in the use of the services of ride-hailing companies have an effect on their loyalty. Thus, when customers have a good experience about the service it will influence them to be loyal to the ride-hailing company. On the other hand, when customers have a bad experience about a service it will influence them not to continue using the service.

5.4 RECOMMENDATIONS

The following recommendations were made by the researcher based on the findings of the research. The recommendations are proposed to enhance the loyalty of ride-hailing customers through targeted improvement in customer experience dimensions. These recommendations provides actionable steps to improve emotional and sensory experiences, elevate service quality, and consider the role of social interactions.

5.4.1 Enhancing emotional experience

With the strong impact that emotional experience has on customer loyalty, the researcher recommends that management of ride-hailing companies should give priority to strategies that enhance positive emotions in dealing with customers. These strategies include:

- a. Training employees (drivers and staff) in customer empathy, active listening, and problem-solving to ensure customers feel understood and valued.
- b. Personalizing service experiences, such as addressing customers by name or offering tailored recommendations, to create a sense of individual attention and care.
- c. Creating a safe environment for customers in using the service
- d. Introducing loyalty programs that reward consistent engagement, thereby encouraging customers to develop an emotional connection with the brand.

5.4.2 Improving service quality

Service quality was found to be a significant driver of loyalty. Improving the quality of the services that customers experience will improve their loyalty to the brand. To achieve this, the researcher recommends the following:

- a. Regular training sessions should be provided for service staff to maintain high standards of service delivery with emphasis on efficiency, courtesy, appearance and professionalism.
- b. Implementing a quality assurance program that continuously monitors service performance and collects customer feedback can help identify areas for improvement.

- c. Invest in technology that streamlines service delivery, such as customer relationship management (CRM) systems which help staff track customer preferences and respond promptly to inquiries.
- d. Provide incentives to drivers to ensure they are happy and always available to work to ensure services are reliable, consistent and timely.
- e. Ensure vehicles meet regulatory demands such as active insurance and roadworthy certification. Other items such as a spare tyre, fire extinguisher and first aid kit should be strictly adhered to reduce disruptions with regulatory bodies such as the police service.

5.4.3 Enhancing Sensory Experience

The impact of sensory experience on loyalty was moderate but it still plays an important role.

The researcher therefore suggests that the sensory aspects of the service environment should be enhanced to improve customer experience and loyalty. This can be achieved by:

- a. Designing a visually appealing and comfortable service environment with attention to lighting, color schemes, and cleanliness to create a welcoming atmosphere.
- b. Incorporating pleasant sounds, such as soft background music and aromas that are consistent with the brand's identity can contribute positively to the overall sensory experience.
- c. Ensuring that physical interactions are smooth and enjoyable such as providing comfortable seating and easy navigation within service areas.
- d. Ensuring vehicles are well maintained and serviced regularly.

5.4.4 Reevaluating Social Experience

The research analysis showed that social experience has an insignificant effect on customers.

Management of ride-hailing companies may consider de-emphasizing social engagement efforts in favor of other dimensions. However, the researcher recommends that social experience should not be neglected entirely. The following may be considered:

- a. Encourage subtle social interactions such as group events or customer appreciation gatherings that align with the brand's image without overwhelming customers who may prefer individualized experiences.
- b. Provide periodic special discounts to members of social groups on special occasions. For example, provide discounts to farmers on farmers' Day, provide discount to Muslims on national Islamic holidays, etc.
- c. Utilize feedback mechanisms to better understand customers' social preferences and adapt social interaction strategies based on customer demographics and preferences.

5.4.5 Prioritize emotional and service quality investments

with the combined impact of emotional experience and service quality on loyalty the researcher advises that these areas should receive priority in resource allocation. Investments in emotional engagement initiatives and service quality improvements are likely to yield the highest return in terms of customer loyalty as compared to initiatives to improve sensory and social experience

5.5 DIRECTIONS FOR FUTURE RESEARCH

The researcher recommends future research to be conducted in other regions of Ghana where ride-hailing services are operational. Even though the services there are not as vibrant as in Accra, it can provide a perspective from the other areas. Future research should consider conducting studies

with a multi-regional approach to gain a full understanding of customer experiences in Ghana. The researcher also recommends that a qualitative approach be used to give participants the freedom to express their views well enough about the topic.

5.6 LIMITATIONS OF THE STUDY

Access to customer data was difficult to come by as it was impossible to get a sampling frame for this study which influenced the decision to use non-probability sampling methods.

The research was conducted only in Accra. People who live in Accra have a higher standard of living and higher measurement standards in terms of service expectations, so the results of the study may not reflect the accurate perception of customer experience of people living in other cities of Ghana.

The researcher measured customer experience through the lenses of sensory experience, emotional experience, social experience and service quality. Other potentially influential factors such as pricing and value for money, environmental impact and sustainability efforts, and personalization were not examined which may limit the study's ability to capture a holistic view of customer loyalty determinants.

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APPENDIX A
RESEARCH QUESTIONNAIRE

Hello Sir/Madam,

My name is Emmanuel Paintsil a postgraduate PR with marketing student undertaking this survey which seeks to elicit responses on the topic *“The effect of customer experience on customer loyalty in the Ghanaian transportation sector. A study of ride-hailing services”*. Information provided for this research will be treated confidentially and used for academic purposes only. Please take a few minutes to complete this questionnaire by ticking (v) where appropriate. For any questions, kindly contact me via the contact details provided below:

Email: paintsildrp@gmail.com

Contact: 0277196410

Section A: Background Information

1. **Gender:** Male Female Other

2. **Age:** Below 20 years
 21 - 30 years
 31 - 40 years
 41 - 50 years
 Above 50

3. **Employment Status:** Unemployed
 Salaried employed
 Self-employed
 Pensioner
 Other

4. **Monthly Income:** Below GHC1,000
 GHC 1,001 - GHC2,000
 GHC 2,001 – GHC3,000
 GHC 3,001 – GHC 4,000

Above GHC 4,000

5. Which of the ride sharing companies do you use the most?

- Uber
- Bolt
- Yango
- Shaxi
- Others

6. For how long have you been using a ride sharing app selected in question 5?

- Less than 1 year
- 1 - 2 years
- 3 - 4 years
- 5 - 6 years
- Above 6 years

Section B: On a scale of 1-5, please indicate by ticking (✓), the extent to which you agree or disagree with the following statements about the company selected in **QUESTION 5**.

1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree

No	Statement					
	SENSORY EXPERIENCES (SENSOR)					
1.	The company's vehicles are clean	1	2	3	4	5
2.	The company's vehicles are well-maintained	1	2	3	4	5
3.	The time I spend on my journey is worthwhile	1	2	3	4	5
4.	The vehicles seats are comfortable to sit on2	1	2	3	4	5
5.	The audio and video entertainment provided on my journey is soothing and enjoyable	1	2	3	4	5
	EMOTIONAL EXPERIENCES (EMOTION)					
6.	I feel happy when using the company's service	1	2	3	4	5
7.	I am satisfied drivers help me load my luggage into the vehicle	1	2	3	4	5

8.	I feel pleased when using the company's service	1	2	3	4	5
9.	I feel safe when using the service	1	2	3	4	5
	SOCIAL EXPERIENCES (SOCIAL)					
10.	I feel belong to the company	1	2	3	4	5
11.	I belong to a social community of riders	1	2	3	4	5
12.	I interact with other riders of the company	1	2	3	4	5
13.	The company does not discriminate against riders	1	2	3	4	5
	SERVICE QUALITY(SERVICE)					
14.	The drivers of my company appear neat (tangible)	1	2	3	4	5
15.	Rides I order arrive on time as promised (reliable)	1	2	3	4	5
16.	The company understands and satisfy what I want as a rider (responsive)	1	2	3	4	5
17.	I feel secure with my company (Assurance)	1	2	3	4	5
18.	The company's drivers are caring (empathy)	1	2	3	4	5
	CUSTOMER LOYALTY					
22.	I will continue using the company's services	1	2	3	4	5
23.	I will use other services of the company	1	2	3	4	5
24.	I will recommend the company's services to friends or family members	1	2	3	4	5
25.	I will speak to others positively about the company's services	1	2	3	4	5

Thank you for your time and have a blessed day!