

TRUST AND CUSTOMER PATRONAGE OF BOVAS PETROL FILLING STATIONS IN ILORIN METROPOLIS

by

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ABSTRACT

Petro filling stations in Nigeria find it difficult to maintain continuous customers' patronage which is evident in the way petroleum products customers search for reliable and trusted station for patronage; hence, this study investigated the influence of trust on customer patronage of Bovas Petrol Filling Stations in Kwara State. Therefore, the study aimed at investigating the effect of trust on filling stations customers' patronage using Bovas Filling Stations in Kwara State as case study. The population of this study was confined to Bovas Filling Stations in Ilorin Metropolis, Kwara State, Nigeria. In shaping the sample size of clients, the researcher used a purposeful, convenient and random sampling procedure since the population frame is infinite. Two hundred and Eighty participants were conveniently sampled after a careful selection process made across the study area. The data were analysed using simple descriptive method (frequency, percentage, mean, and standard deviation). In addition, the hypothesis was tested using regression analysis. The study showed that the proxied elements of trust (civilities of staff, dispensing pump accuracy and quality of product) significantly influenced customers' patronage. The study concluded that trust elements are capable of ensuring and maintaining customers' patronage. It therefore recommended that petrol filling stations need to maintain a definite strategic plan that will ensure staff civility, accurate pump price and quality product to maintain trust and organise training for the managers and attendants on how to handle issues promptly and manage the relationship from all sources; empowering petrol attendants and staff with enough required authority so that they can instantaneously manage customers' queries.

Keywords: Trust, Repurchase Intention and Customer Patronage

1.0 INTRODUCTION

The customer is key to every organization because as competition stiffens, what keeps a business going is the customer base. Reichheld (1996) earlier underscore this position acknowledging that organizations with loyal customers tend to gain in the area of; a) low promotional cost b) high bottom-line, since loyal customers are less sensitive to price changes, Consistent with Reichheld (1996) on benefits of a loyal customer in the success model, it can be inferred that abundance of customers is a strong predictor for growing a strong and viable enterprise. Many organisations in today's competitive business environment have understood and strived to deploy as many resources as possible to convert designed organisational aims to satisfy existing customers and build long-term and stable relationships with them (Wirtz & Lwin, 2009).

Additionally, Wu & Wu, (2015) explained that relationship management (RM) has been developed as a complimentary concept aimed at improving the traditional 'four Ps' of marketing - product, price, place, and promotion. However, forging long-term relationship between customers and service providers is the key to stability in an increasingly dynamic market. They further allude that relationship between an organization and its clients is more challenging and competitive because as the number of customers increase; business owners will have to focus more on their services and or products to manage the critical relationships with their customers. Therefore, relationship management has become the main strategy for every organisation regardless of its size. The reason for this is that it costs up to five times more to acquire a new customer, than to get an existing customer to make a new purchase (Silverstein, 2020).

According to Connolly and Yager (2011), the damage caused by a dissatisfied customer can be expanded exponentially. Dissatisfied customers are more likely to switch to competitors and convince others to switch to competitors. Nowadays, it is not surprising that customer relationship management is a significant issue for discussion in the academic and business arena.

In fact, the intangibility of some service related-products on the fragment of the consumers makes it challenging for buyers to appraise service offerings, predominantly quality and worth for cash, before acquisition and in the area of management for the marketers to position new service product offerings. Because of these, marketers find it challenging to manipulate evidence to suit the appeal of individual customers. Thus, they go a long way in providing myriads of trust elements which may or may not lead to patronage. Given the issues above, the research would broadly examine the effect of trust on Bovas Filling Station consumer patronage in Ilorin Metropolis, Kwara State, while providing an answer to whether civilities of staff, dispensing pump accuracy, and quality of products affect customers' patronage.

Nevertheless, as competition grows stiffer, businesses (filling stations in Nigeria) are under intense pressure to gain customers' trust and patronage (loyalty), hence the need to adopt the right strategy to get the needed result. This explains why the concept of customer patronage has attracted research interest and wide discourse in relationship marketing literature.

Customer patronage aims are the inclination of the customer's continued purchasing conduct in a specific timeframe based on their preferences toward the organisation's product and services (Ang & Buttle, 2016; Singh & Khan, 2018). Bloemer et al. (2019) expressed that administration quality is identified with buy aim, and he inferred that a decent help quality would build trust and probably support the client's buy expectation. Persistent repurchase conduct by buyers brings about higher benefits edges, an upper hand and quicker business development (Singh and Khan, 2018). There is a developing acknowledgement that clients have an actual existence cycle; accordingly, they ought to be gained, held and ascend in a worth stepping stool from first-time clients to an accomplice status (Ang and Buttle, 2016). Clients' repurchase purpose relies upon the worth acquired in their past exchanges, for example, reasonable execution standards (benefits), rivalry and cost contemplations (Kumar, 2012). Future buy aims additionally have a relationship with consumer trust (Durvasula et al. 2014). Lee (2020) observed that without a strong track record of contact and repeat purchases, a buyer is not yet a customer. Customer is the hub and life wire of any business and commonly described

and referred to as the '*king*' of the business because without customers there can be no business. Thus, Fogli, (2016) as cited by Fogli, (2021) asserts that the purpose of every business is to create value by maintaining a good relationship with customers and therefore, satisfying them in course of socio-economic, is justification for a firm's existence.

Howbeit, previous studies have introduced a new trust perspective by coining the concept of trust in use for customer satisfaction in the context of service and cost (Vargo & Lusch, 2004). Most studies have been focusing on developed countries where the idea of trust and customer patronage are entirely different from those of developing countries (Khan & Fasih 2014). Studies on trust have focused on the banking industry (Khan & Fasih 2014; Kaura, et al., 2012), airline industry (Lubbe, Douglas, & Zambellis, 2011), hotel industry (Marković, & Raspor Janković, 2013), educational industry (Naidoo, 2011, 2014; Jayasundara, et al., 2009) with little focus on filling stations (Norizan & Ahmad, 2017).

2.0 LITERATURE REVIEW AND THEORETICAL BACKGROUND

Trust

Trust is the confidence, assurance and belief that customers attach to some organisation's product or service (Muhammad et al., 2019; Gee et al., 2018). Trust is a relationship with which an individual connects an idea. Trust could be between organisation and employee, individual with organisation product or service. Trust is mutual; organisations create productive relationships, ultimately leading to long-term benefits (Leonidou et al., 2018; Ribbink et al., 2015). Trust is a relationship that connects the customers with the company. Trust's roles cannot be overemphasised (Rauyruen & Miller, 2017). Trust development is more suitable when considering long-term relationships and continued patronage. A trustworthy relationship is more relevant for influencing repeat purchases (Keh & Xie, 2012; Lewis, 2016).

Trust is viewed as a phenomenon between a business organisation and its customers to be able to go along in their business dealings. Building trust enhances trading when business and customer relationships are considered (Kumar, 2012). According to Macintosh (2019), Rapport construction relies heavily on clients' understanding and expertise of the service supplier. In other words, a good relationship brings customer trustworthiness (Guenzi et al., 2019). Purchasing a good or service shows consumers' faith in a company, and customer loyalty directly results from that trust (Ribbink et al., 2015).

Mustapha (2015) opined that trust significantly affects consumers' patronage; if the level of trust rises in a particular vendor, loyalty and patronage would also increase. Rauyruen and Miller (2017) insisted that organisational success was much easier when customers were loyal. That loyalty offered retention benefits in the form of continuous attachment of the customer to the organisation's service or product (Kandampully & Duddy, 2012). Trust is a good predictor of customers' continued patronage (Reichheld & Detrick 2013; Husnain & Akhtar 2015). It is, however, a vital dimension of the business relationship and a significant variable in relationship management modelling (Morgan & Knights, 2004; Husnain & Akhtar, 2015).

Chattananon et al. (2013) described trust as faith or assurance, belief in a particular cause, action or project. Regarding relationship management, trust could be described as

an aspect of a business relationship that sets the level for which each party believes and can depend on the integrity of the promise offered by the other. Generally, trust indicates the highest degree of assurances among business partners, service providers or subscribers. Hence, it promotes and encourages the chances of customers' continuous patronage and the long-term duration of the relationship between parties (Johnson & Grayson, 2015; Rensburg & Cant, 2015). In this context, trust connotes the basis on which any relationship stands or falls because customers are not likely to be loyal to firms that cannot be trusted in the marketplace (Rensburg & Cant, 2015).

Customer Patronage

The term "customer patronage" may be used interchangeably in this study because client patronage precedes loyalty (Ogbojafor et al., 2014). Patronage is burned out of a desire to contribute to a company based either on the quality of service or assumed qualities of service (Norizan & Zulhaimi, 2017). Hence, the degree to which a customer patronises the network provider's services reflects how the audience evaluates the organisation's physical environment (Onuoha & Nnenanya, 2017; Sheppard et al., 1998). According to Reichheld and Detrick (2013), customer patronage is the unit of purchase made by a buyer and the sales volume captured by a company. Egan (2011) argued that consumer patronage is the act of constantly or frequently bargaining for the purchase of a company's product or service. It is commonly identified through purchasing products or services and interaction.

Thus, Fogli (2016; 2018) asserted that the purpose of every business organisation is to create value by maintaining a good relationship with customers. Therefore, satisfying them in socio-economic interaction justifies a firm's existence. In the 21st century, petrol filling stations often face stiff competition for customers to increase their market share. The success of these network providers in accomplishing their stated goals depends on their ability to innovate products (services) that suit their target customers' needs and expectations better than their competitors (Swan et al., 2018). The quality of service and distribution approaches should also be enhanced when searching for new ways to attract and keep their customers regularly. Regular customer patronage is vital because a rise in sales volume can eventually and substantially affect the company's profitability (Morgan & Knights, 2014; Cronin & Taylor, 2018).

3.0 HYPOTHESIS DEVELOPMENT

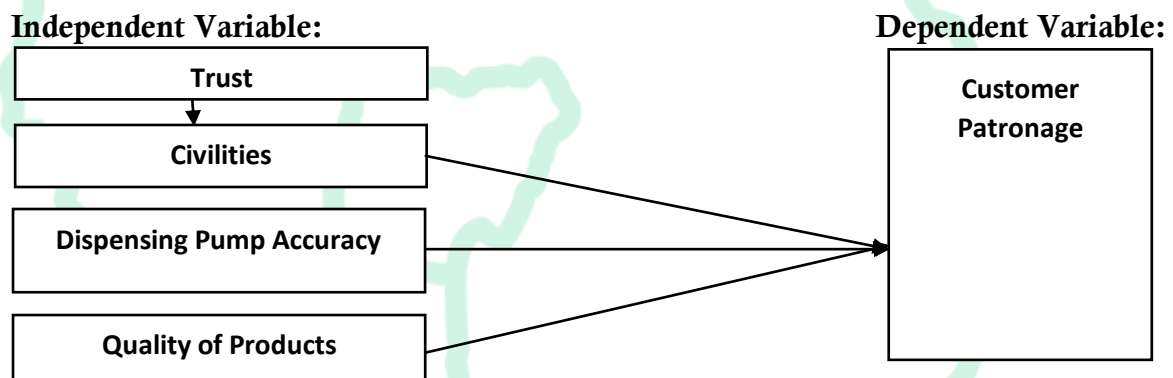
From previous studies, it is evident that we may conclude that the benevolence dimension of trust is high when considering customer patronage and that it assists in continuous customer loyalty (Pappas & Flaherty, 2018; Ruyter et al., 2011). At first, it was argued that customer patronage is essential and has been prioritised in many business organisations. Secondly, trust is a critical success factor because; it assumes a strategic position, especially in a mature and robust market, most notably the telecommunication market. If trust increases, it is expected to positively affect consumers' continuous patronage (Duffy, 2013; Souitaris & Balabanis, 2017). Trust is another name for confidence and belief that customers attach to some organisation and consider what services to be delivered should look like (Cronin & Taylor, 2018). Trust is essentially a relationship tool that binds the consumer to the business. Higher confidence (trust) in international and multicultural organisations establishes fruitful partnerships that eventually produce long-term organisational benefits (Leonidou et al., 2018).

Trust directly relates to customer patronage; in the service sector, the dimension of trust between its supplier and its consumer is involved (Guenzi et al., 2019). Consumer trust is a way of purchasing a product or service, and that consumer's trust has a strong relationship with customer loyalty (Ribbink et al., 2015). When a reputable product is presented in a trustworthy setting and sold by an honourable individual, it boosts customer trust. Customers with a high degree of faith in their service tend to be more loyal (Guenzi et al., 2019). When the customer trusts a company's services and products, customer loyalty (Husnain & Akhtar, 2015; Kandampully & Duddy, 2012). Many predictors determine customer loyalty, but what determines customer patronage is crucial to the position of trust. Hence, the hypothesis:

H_{01} : *There is no significant relationship between Staff civility, pump accuracy and product quality and customers' patronage of petrol filling stations.*

4.0 THE STUDY'S MODEL

Figure 1: Operational Model of the Study



Source: Researcher's Conceptualisation (2022)

4.1 Theoretical Review

The *theory of planned behaviour* is based on the assumption that human beings usually behave in a conscious manner. They take into account available information and implicitly or explicitly consider the implications of their actions (Ajzen 2005). Ajzen refers to several individual meta-analyses conducted by Notani (1998), Armitage and Conner (2001), and Sheeran (2002) among others studies to proof that the intention-behaviour correlations are usually substantial. He therefore postulates the following: "when people have control over performance of a behaviour, they tend to act in accordance with their intentions" (Ajzen 2005).

According to the *theory of planned behavior*, intentions are a function of three basic determinants. One is personal in nature, one is reflecting social influence and social pressure, and the third is dealing with issues of control. The personal factor is the individual's attitude toward the behaviour. This attitude is the individual's positive or negative evaluation of performing the particular behaviour of interest. The second determinant of intention is *subjective norm*, consisting of the person's perception of social pressure to perform or not perform the behaviour under consideration. Finally, the last determinant of intention is the sense of self-efficacy or ability to perform the behaviour of interest, termed *perceived behavioural control*. The suitability of this theory to the current study is borne out of the fact that the theory attempts to explain the motivation behind a particular action which is the major phenomenon that the study aims at investigating.

4.2 Empirical Review

In 2016, Peng and Wang developed and empirically tested a conceptual model in order to examine the connection between relationship trust/commitment and customer repeated patronage behaviour in financial services industry in Sweden. The study is based on data collected from customers of different department of the selected bank viz: 396 from the loans department, 431 from the deposits department and 216 from the credit cards department. First, confirmatory factor analysis (CFA) was performed to evaluate the construct validity regarding convergent and discriminate validity. In the second stage, path analysis was performed to test the research hypotheses empirically. The study's findings suggested that financial products with different product attributes will attract more customers to retake banking services with the bank.

Negi (2014) investigated the impact of trust on customers' patronage of petrol filling stations in Ethiopia. The study explores causal relationship between trust elements as experienced by the customers of the petroleum products in Ethiopian Capital and customers' patronage. 250 questionnaires were distributed to the consumers of these filling stations using convenience and purposeful sampling method attached to a selected petrol station in Plenary. Out of 250 questionnaires, 205 were received. However, only 203 were useable for the study. Remarkably, the regression analysis findings suggest there is a substantial relationship between trust and customers' patronage.

A Study by Onuoha & Nnenanya on the Effects of Trust on Customer Patronage of Fuel Stations in Abia State, Nigeria (2017). Nigeria's Abia State researched customer trust and gasoline station usage. The investigation was conducted using a survey method. A survey was administered to 450 participants recruited from 30 gas stations in three main cities throughout the state to gather information. The correlation coefficient was used to test the hypothesis. Consumer patronage was shown to be influenced by three trust characteristics evaluated in the research.

5.0 METHODOLOGY

The design of the study was survey. The descriptive survey design was used because it would allow the researcher to obtain factual information which was a fair representation of the respondents' opinions on the subject studied. This research was conducted in Ilorin City and its metropolis. The data collection sites were selected Bovas Filling Stations situated in Fate road, Oko erin, Odota, Asa Dam, Offa Garage, Oke Odo, Adewole, Oyun, Ogidi, Eiyenkorin, Agbo Oba, Oja Oba, Ajaise Ipo and Idofihan, all in Ilorin Metropolis, Kwara State. The data for this research work was collected from primary sources. The populations of this study are motorists (private and public owners) and other petroleum product users. The population frame is infinite. The sampling technique adopted for this study is purposeful, convenient and simple random sampling. The above methods were most preferred because the population was infinite and give every member of the population equal chance of being selected. 280 respondents were sampled for the study after careful selection processes was made across the study area. Face content was used in validating the research questions. Cronbach's Alpha was used to measure the internal consistency (reliability) of the items used. The impact of trust on consumers' patronage was tested using simple percentage approach and regression analysis. In all cases, alpha is set to 0.05 and tested with 5% confidence.

In analyzing the effect of trust on customers patronage of Bovas Filling Stations, the Dependent Construct: Customers Patronage

Independent Construct: Trust

The above is mathematically expressed as $Y = f(x)$

Where Y = Dependent Variable
 X = Independent Variable
 Y = Customers Patronage (CP)
 X = Trust (Tr)

Therefore from this equation,

That is, $OP = f(Tr)$, $Y = f(x)$

$Y = (CP)$

Similarly, $X = (x_1, x_2, \dots, x_n)$

Where

x_1 = staff civility
 x_2 = pump accuracy
 x_3 = product quality

5.1 Response of the Questionnaire Administered

Out of two hundred and eighty (280) copies of the questionnaire administered, Two Hundred and Seventy-seven (277) were reverted and found operational and suitable for the study, corresponding to a 98.9% response rate. The analysis of data was on the 99% response rate. This rate not unconnected to the fact that the items for the study were self-explanatory and easy to answer. Table 1 demonstrates the specifics of the reaction rate at a glance.

Table 1: Analysis of Response Rates

Valid/Returned	277	98.9%
Invalid/Unreturned	3	1.1%
Total	280	100%

Source: Author's Fieldwork Computation, 2020

Table 2: Socio-demographic Features of Participants

Items	Kinds	Frequency	Percent	Cumulative percent
Gender	Male	211	76.1	76.1
	Female	66	23.9	100.0
Age	20 - 35yrs	23	8.3	8.3
	36 - 45yrs	112	40.5	38.7
	46 - 55yrs	122	43.9	72.6
	56yrs and Above	20	7.3	100.0
Marital Status	Single	82	29.6	29.6
	Married	181	65.2	94.9
	Separated	9	3.4	98.3
	Widowed	5	1.8	100.0

Items	Kinds	Frequency	Percent	Cumulative percent
Highest Qualification	Secondary School or below	6	2.3	2.3
	ND/NCE	70	25.2	37.9
	First Degree	29	10.4	
	Others	172	62.1	100.0
Employment status	Private	17	6.0	94.0
	Commercial	260	94.0	100.0

Source: Field Survey, 2022

The frequency distributions of the sociodemographic features are exemplified in table 2. There were 277 participants, 211 were male, and 66 were female, according to Table 2. There were more male consumers at chosen filling stations than females, however, it can be concluded that the stated viewpoints of both sexes are reflected in the data.' Table 2 also included the participants' demographics, including their age distribution. Table 2 shows that 122 (43.9 percent) of the participants are between the ages of 46 and 55, 112 (40.5 percent) are between the ages of 36 and 45, 20 (7.3 percent) are between the ages of 56 and older, and 23 (8.3 percent) are between the ages of 20 and 35. This indicates that the study's participants had more mature brains than the average participants, primarily consumers aged 46 to 55.

It's also crucial to note that out of the 277 people who participated in the study, 181 (65.2% of them married) are married, 82 (2.96%) are single, and 9 (3.4%) have split parents. In other words, this indicates that most of our clients had children from previous marriages. 172 participants, or 62.1 percent of the participants, possess certifications other than secondary, ND/NCE/First Degree; 99 participants, or 35.6 percent of the participants, hold ND/NCE/First Degree certificates; and just 6 participants, or 2.3 percent, hold certificates from secondary school or below. This suggests that most of the people who took the survey had at least a bachelor's degree. Participants will have a better grasp of the subject matter due to this, implicitly. precision of the dispensing pump and product quality

Lastly, 260 (94.0 percent) of the sampled participants are commercial vehicle owners of the chosen filling stations, whereas 17 (6.0 percent) are private owner. Hence, this means that majority of the individuals tested are private automobile owners of the fuelling stations.

Table 3: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Dev.
Staff Civilities	277	2	5	3.69	.616
Pump Accuracy	277	2	5	3.78	.687
Quality of Product	277	2	5	3.88	.717
Customers' Patronage	277	2	5	3.87	.507
Valid N (listwise)	277				

Source: Field Survey, 2022

The descriptive statistics are presented in table 3. A theoretical mean of 4.00 was used to judge the mean for the items in all the sections. Therefore, any item in an instrument area with a mean score equal to 3.00 was considered significant and agreeable. However,

the community saw products with less than 2.00 as insignificant and unappealing. The range of staff civilities is 2 to 5 points, with a mean of 3.69 and a standard deviation of 0.616, according to data from 277 participants. Participant agreement with questions on staff civilities suggests that this is the case on average. Regarding pumping accuracy, the results from 277 participants show that it ranges from 2 to 5 points, with a mean of 3.78 and an SD of 0.687. This indicates that the majority of respondents are in agreement with the correctness of dispensing pump questions. As of this writing, the average rating is 3.88; the standard deviation is 0.717. Participants seem to agree on the subject of product quality. In addition, data from 277 participants shows that consumers' patronage ranges from 2 to 5 points, with a mean of 3.87 and a standard deviation of 0.717, respectively. In other words, participants are generally in agreement when it comes to questions about customer service.

6.0 RESEARCH RESULT AND DISCUSSION

6.1 Test of Hypothesis

H₀₁ : Staff civility, pump accuracy and product quality will not significantly affect customers' patronage of petrol filling station.

Multiple regression was utilised to investigate the effect on perceived consumer patronage of trust (proxied by civilities of employees, the precision of dispensing pumps, and quality of product scales). Table 4 presents the model summary. The correlation coefficient *r* is 0.78, indicating a solid relationship between customers' patronage and trust - which is the predictor or independent variable. The *r*², the coefficient of determination, is 0.60, approximately 60%. That implies that the perceived trust can explain more than two-thirds of the percentage, i.e. 60 %, change in customers' patronage. At the same time, the remaining 40% is explained by other factors not captured in the model.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.775 ^a	.600	.596	.401	1.718

a. Predictors: (Constant), Staff Civility, Pump Accuracy, Product Quality
 b. Dependent Variable: Customers' Patronage

Source: Field Survey, 2022

Also, the regression results as found in ANOVA Table 5 indicates that the approximate F-test was 129.93, meaning 1% [*p*<.000], which is less than the *p*-value of 0.05 (*p*<0.05). It means that the explanatory variable elements as a whole can jointly influence change in the dependent variable (Customers' Patronage). In addition, table 5 further aggregate the results of the variance analysis of the dependent variable with a sum square regression of 83.41, as opposed to the residual sum of squares with a value of 55.53, this value indicated that the model does not fail to explain a lot of the variation in the dependent variable. Hence, the model was well specified.

Table 5: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	83.407	4	20.852	129.926	.001 ^b
1 Residual	55.529	346	.160		
Total	138.936	350			

a. Dependent Variable: Customers' Patronage

b. Predictors: (Constant), Staff Civility, Pump Accuracy, Product Quality

Source: Field Survey, 2022

Expressly, the output of regression as contained in Table 6 showed that there was a positive relationship between perceived staff civility and customer patronage such that a unit increase in perceived staff civility scores caused about .143 unit increase in perceived customers' patronage scores which were statistically significant at 1% [$p < .001$] which is less than p-value 0.05 ($p < 0.05$). This shows that customers' patronage increases by 14.6% for every increase in that predictor. It thus infers that the more civil the staff are, the more the customers patronage.

Also, there was a positive relationship between perceived pump accuracy and perceived customer patronage such that a unit rise in perceived pump accuracy scores induced about .198 unit rise in perceived customer patronage scores which was statistically significant at 1 per cent going by the p-value (0.000). It, therefore, implies that all things being equal, pump accuracy determined to a large extent the perceived customer patronage.

More importantly, there was a positive relationship between product quality and perceived customer patronage such that a unit rises in perceived product quality scores induced about .499 unit increases in perceived customer patronage scores which were statistically significant at 1 per cent going by the p-value (0.000). Every increase in this predictor increases customer re-purchase intention by 49.9%. It, therefore, implies that all things being equal, the higher the quality of product, the better the variation in the perceived customer patronage.

Table 6: Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	.601	.143		4.208	.000
1 Staff Civility	.146	.054	.159	2.684	.000
Pump Accuracy	.198	.052	.226	3.812	.000
Product Quality	.499	.056	.488	8.966	.000

a. Dependent Variable: Customer Patronage

Source: Field Survey, 2022

Decision Rule: As portrayed in Table 5, it is, therefore, shown that (Staff civilities, dispensing pump accuracy and quality of product) are constant at zero, customers' patronage will be 0.601. The findings presented further show that taking the independent variables (Product quality) at zero, a unit increase in its modification would lead to a 0.499 approximately (50%) increase in the customers' patronage. By implication, it is safe to summarised that trust as proxied by Staff civilities, dispensing

pump accuracy and quality of product are capable of influencing the intention of customer to patronise the organisation. As a result of this, the Null Hypothesis (H_0) was rejected on the basis that the 1% [$p < .001$] is less than the p-value of 0.05 ($p < 0.05$). Hence, the alternative hypothesis was accepted: Staff civilities, dispensing pump accuracy and quality of product and customers' patronage has a significant relationship. When trust is guaranteed, it tends to affect customers' patronage significantly.

The study examined whether there is a significant relationship between trust and customers' patronage. Based on the hypothesis tested, the result revealed that trust has a correlation coefficient of 0.499, which indicates a positive linear relationship between trust and customers' patronage. Because the alpha level of 0.05 is larger than the p-value ($p < 0.05$), the likelihood and [t-statistics] values of 0.014 and [2.684] also imply a strong link between customer trust and patronage. This finding aligns with Ribbink, Liljander and Streukens (2004) findings, which revealed that customer trust is a means to buy a product or service. That customer trust has a linear relationship with the customers' patronage. Customer trust boost up when the trust worthy branded item is placed at the trust admirable environment and sells by a trustworthy individual. The finding of significant relationships is also consistent with extant studies of (Guenzi, Johnson & Castaldo, 2009; Ribbink, Liljander, & Streukens, 2004). According to their findings, customer trust increases the customer patronage. When the customers have trust on services and products of a company then it leads to loyalty which will eventually lead the customer to patronize the organisation's products or services. The study discovered that trust as proxied by staff civility, pump accuracy and quality of product is crucial and important in determining customers' patronage. Rauyruen and Miller (2007) opine that trust has greater impact over patronage, that when the level of trust is greater on the supplier, then loyalty will increase and customer would want to retain the supplier by increasing the level of commitment.

Consequent upon the above, the study adds value to the literature as it shows the relationship of a less examined element of trust namely staff civility, pump accuracy and product quality and customers' patronage. It builds on previous studies in this arena in other countries' contextual setting but the focus has been entirely shed on Ilorin metropolis, Kwara State Nigeria.

7.0 CONCLUSIONS AND RECOMMENDATIONS

From the study, it was deduced that trust is the name of confidence, assurance and belief which customers attached with some organisation product or service for management heads of an organisation and managing business effectively. Trust is a tool to facilitate the company, improving customer repurchase intent with the organisations. Also, after conducting this study and validating it through various data and quantitative analysis, it can be effectively stated that trust is needed in the petrol filling stations, which results in optimising customer patronage as one of the utmost things that provide customers' patronage. Finally, the study concluded that there are several determinants of customer patronage, but the role of trust is crucial, as evident by the analysis conducted. Consequent upon the above, petrol filling stations need to ensure that their staff are civil while dealing with customers in other to encourage customers to revisit the station for further patronage. Also, filling stations need to maintain an accurate fuel pump in dispensing fuel to customer as it will build customers' confidence in their filling stations. Lastly, petrol stations should endeavour to always lift oil from right source to avoid

selling adulterated products which scare customers away from patronising stations that sell less quality products.

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