



Customer Relationship Management Strategy and Customer Patronage: Evidence from United Bank for Africa Customers in Enugu State, Nigeria

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Abstract: This paper seeks to empirically investigate the influence of customer relationship management on customer patronage among the users of United Bank for Africa in Enugu State. CRM strategy is a game plan for how to improve the relationship between your customers and your sales, marketing and customer service teams so as to increase revenue and improve customer relationships using specific actions and technology. Commitment, trust, communication, empathy and responsiveness acted as independent variables. This study adopted survey research design and employed the use of a structured questionnaire as the research instrument. The sample of this study included 245 respondents who were customers of United Bank for Africa in Enugu state. Data was analyzed using descriptive statistics, factor analysis and multiple regressions. The data analysis technique used is path analysis. The result of this study indicated that the coefficient of determination was .714 which meant 71.4% of customer loyalty was influenced by CRM and customer satisfaction with a significance value of $F(0,000) < \alpha 0,05$. This indicated that the effect of CRM on customer satisfaction was significant, the effect of satisfaction on customer loyalty was significant, and the effect of CRM on customer patronage was significant.

Keywords: Customer Relationship Management (CRM), Customer Satisfaction, Customer Patronage, Strategy.

1. INTRODUCTION

The focus on customer-centric marketing philosophies has received considerable attention in the marketing literature by scholars and practitioners. Both practitioners and scholars are increasingly looking for ways to understand, attract, retain, and build intimate long-term relationship with profitable customers. The customer relationship management strength of a deposit money bank's is quickly becoming one of the most important differentiators and success factors, as they provide consistent brand experience to prevent losing consumers to competing banks. Because the service sector is people-oriented, a strong customer relationship must be established in order to attract patronage, the importance of customer relationship management in the banking industry has risen. Banks are the most important financial intermediaries in an economy Jeucken & Bouma (1999). The purpose of banking business is "accepting deposits of money from public for the purpose of lending or investing, repayable on demand through cheque/draft or otherwise" Chauday & Sharma (2011). Since the early 1990s, the global

business sectors entered in to the era of the Information Technology; and the banking industry was no exception to this. Customer relationship management plays an essential function in driving customer patronage. Satisfied customers are profitable to the firm not only because they are likely to make repeat purchases but because they promote the firm through words of mouth. Therefore, customer relationship management improves the firm's market share by increasing customers patronage (Urehman and Jam, 2010).

Customer patronage results from a company's outstanding service (Nkpurukwe et al., 2010). The level of support a brand receives is a major factor in how well they are evaluated. Banks exist primarily to serve customers' needs. Therefore, degree of patronage is the single most important factor in a bank's existence, making all other performance metrics secondary. Customers might be individuals or other businesses that regularly buy from the core business. According to Nadube and Akahome (2017), customer loyalty may be conceptualized as the correlation between a company's sales volume and the amount its customers spend. The term "patronage" describe the act of buying a product (Kenny et al., 2015). Various studies have been conducted to know the influence of customer relationship management on customer patronage in the marketing literature (johnso, Roy &Ganguili, 2008; Ishaq, 2012; Johnson &Sirikit, 2002; Woo & Fock, 1999; Turel & Serenko, 2006; Yoo& Park, 2007; Chin, 2001; Kim, Park & Jeong, 2004; Arokiasamy & Abdullah, 2013). Most of these studies were conducted in America, Europe and Asia and focused on other services sectors except the studies carried out by Adejoh (2013) and Babatunde (2012) that looked at the effect of customer relationship management on workers' saving, investment and its impact on the banking industry.

At least to the best knowledge of the researcher, studies that investigate influence of customer relationship management on customer patronage are still lacking and there is need for context specific study on the empirical relationship between customer relationship management and customer patronage in this important sector of Nigerian economy. Also, the state of customer relationship management on customer patronage in Nigeria's banking sector is not clear as there is scanty documentation on the issue hence, the need for more empirical investigation. In order to address this current deficiency in the marketing literature, this study shall investigate the influence of customer relationship management on customer patronage among the clients of UBA in Enugu metropolis. The remaining segments of this research will contain; hypothesis development, research design, result, discussion of finding and recommendation.

2. HYPOTHESES DEVELOPMENT

Relationship Between Customer Relationship Management and Customer Patronage

In the increasing competitive global financial world, customer relationship management has been advocated as an excellent way for banks to establish a unique long- term relationship with their customers. There are numerous published definitions on the concept of customer relationship management and others have been frequently used either as substitutes for relationship marketing or to describe similar concepts such as direct marketing, customer retention management, interactive marketing etc. Customer Relationship Management is all about customers patronage by improving communications, customer data collection and customer service quality (Patsioura, Vlachopoulou and Manthon, 2009).

According to Fontenot and Hyman, (2004), It adopts a customer focus and its main benefits include greater customer patronage, increased customer loyalty, reduced marketing costs, and greater profits and the goal is to form mutually beneficial alliances that must restrict trade among rivals by creating barriers to entry. Proper customer relationship management ensures lowering of marketing costs, enhanced customer satisfaction, customer loyalty and possibly increases customer retention levels for banks

(Bergeron, Roy and Fallu, 2008). Customer relationship management has three major traits: first trait is that relationship is a long term relational; the second trait of customer relationship management is that it is an interactive process and the third trait is that this relational aspect can benefit both parties. Customer relationship management emphasizes on long-term collaboration, so companies should view their suppliers and customers as partners, where the goal is to create mutual value. The relationship must be meaningful for all those involved with the purpose of continuing long-term patronage relationship with parties. All parties should accept responsibilities, meaning that relationship must also be interactive; customers can initiate improvements or innovations of the product. Customers should be considered as individuals, supplier task is also to create value for the customers (Kavosh, Abu, Melati and Zaleha, 2011).

Commitment and Customer Patronage

Commitment is defining as a force that binds an individual to a course of action relevant to one or more targets and define commitment in organizations such as affective commitment (refers to an enhancement of desire-based organization), instrumental commitment which the client should stay in the organization and normative commitment refers to an obligation should remain with the organization. Ndubuisi (2007) found that customer commitment is a critical issue in building customer loyalty or patronage, in identifying customers' need, modifying products/services to meet customers' requirement and the existence of flexibility in customer relationship is a key issue to improve the service. Commitment is seen to be an important antecedent to customer patronage (Evanschitzky, et al., 2006). (Morgan and Hunt 1994) also posit that firms that receive superior benefits from their partnership, relative to other options on such dimensions as product profitability, customer satisfaction and product performance will be committed to the relationship. In a financial services context, Verhoef (2003) demonstrated direct effects of effective commitment on both relationship maintenance (patronage) and relationship development (share of a customer's business).

H1: Commitment has a positive and significant effect on customer patronage

Trust and Customer Patronage

Trust is also considered as a key element in establishing long-term relationships with customers and in maintaining a company's market share (Urban, Sultan and Qualls, 2000). It is defined as the confidence in an exchange partner's reliability and integrity (Morgan et al., 1994). It is a willingness to rely on an exchange partner in whom one has confidence; a belief or conviction about the other party's intentions within the relationship. In the banking context, trust is defined as customer confidence in the quality and reliability of the services offered by the organization (Garbarino et al., 1999). Trust exists if a customer believes a service provider is reliable and has a high degree of integrity (Keshvari et al., 2012). Trust relates to the belief that a customer has in an honest investment and engagement with the service provider (Peltier et al., 2006).

In the context of customer relationship management, trust can be seen as the dimension of a business relationship that level determines the level to which each party feels they can rely on the integrity of the promise offered by the other (Callaghan *et al.*, 1995). In the banking industries client will trust the bank if they believe the bank will always act in their best interest.

H2: Trust has a positive and significant effect on customer patronage

Communication and Customer Patronage

Communication plays an important role in building trust. Morgan and Hunt (1994) have done the research to create positive impact and informal communication between the retailer and vendor

commitment expressed in the automobile industry. Communication, especially timely communication strengthens trust by helping to resolve disputes and expectations (Rashid, 2003).

Communication is defined as a formal as well as informal exchanging and sharing of meaningful and timely information between customers and service providers. Communication is considered as a vital component in the establishment of business relationship. Yet it is a variable that is often assumed or taken for granted and consequently overlooked as a component of relationship development (Andersen, 2001).

Sin *et al* (2002) asserts that communication especially timely communication fosters trust by assisting in solving disputes and aligning perception and expectations. Communications also inform dissatisfaction customers what the organization is doing to rectify the causes of dissatisfaction. When there is effective communication between an organization and its customers, a better relationship will result and will improve patronage.

H3: Communication has a positive and significant effect on customer patronage

Empathy and Customer Patronage

A positive and significant relationship is found between empathy and customer patronage by Iglesias and Guillén (2004). It was also established by Al-Marri, Ahmed and Zairi (2007) that customer patronage is significantly impacted by empathy. It makes customers satisfied and in the long-run serves as an important predictor in improving the financial performance of the organization. Wieseke, Giegenmuller & Kraus (2012) empirically investigated the role of empathy in banking industry and its impact on customer patronage. It was established that customers treated emphatically are more often visitors and prone to forgive any mistakes that may occur. Empathy creates an emotional relationship with customer, providing customers a touch of importance for business. This leads to retention and creation of new customer's pool.

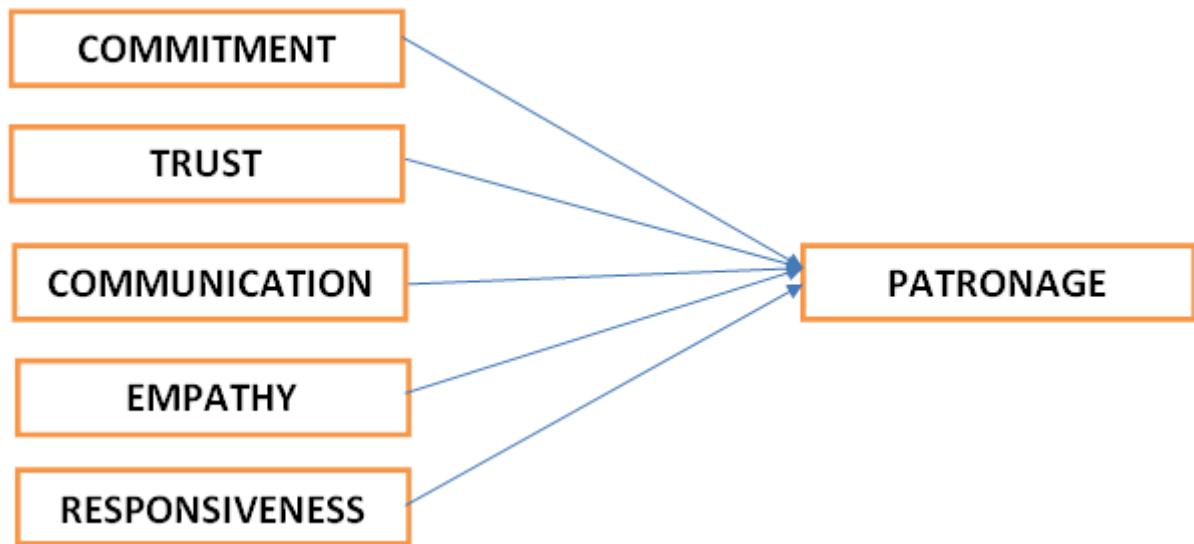
Juneja (2011) as cited in Khan and Fasih (2014) has also studied the correlation between customer relationship management dimensions and customer patronage in Bangladesh banking industry. It was found that customer loyalty can be won through empathy. Empathy can play roles in improvement of customer relationship, customer loyalty and finally satisfaction. Karatepe (2011) explored the service environment impact with empathy and reliability on loyalty. Empathy works as a moderator between relationship management and customer patronage. Empathy can change the behavior of customers ultimately.

H4: Empathy has a positive and significant effect on customer patronage

Responsiveness and Customer Patronage

Customers expect banks to respond to their inquiries promptly (Liao & Cheung, 2002). Responsiveness describes how often a bank voluntarily provides services (e.g. customer inquiries, information retrieval and navigation speed) that are important to its customers (Parasuraman et al., 1988; Yang, 2001; Kim and Lee, 2002). Researchers examining the responsiveness of web-based services have highlighted the importance of perceived customer relationship management and customer patronage (Yang & Jun, 2002; Zhu et al., 2002). We therefore hypothesized as follows:

H5: Responsiveness has a positive and significant effect on customer patronage



Source: Researcher's own conceptualization

3. METHODOLOGY

Research Design

The research design adopted in this study is the survey research design—involves asking questions to respondents and recording responses; the aim of which is to elicit answers to the questions needed to address the objectives of the study (Okeke, Olise & Eze, 2010).

Population of the Study

The population of this study is the clients of United Bank for Africa in Enugu State. The population is infinite because the researchers could not obtain the exact number of United Bank for Africa users in the area from any secondary source.

Sampling Technique

This study employed quota sampling and the aim was to ensure that respondents from the various demographic characteristics are involved in the sample. Quota sampling involves the selection of potential respondents according to pre-specified behaviors though disproportionately (Okeke, Olise & Eze, 2010).

Sample Size Determination

Since the population of the study was unknown, the researcher adopted Australian Survey System formula that estimates the representativeness of the sample on certain critical parameters at an acceptable level of probability. The formula for sample size determination adopted for this study is:

$$n = Z^2 (P) (1-P) / C^2$$

Source: <http://www.surveysystems.com>

n = sample size

Z = Standard deviation associated with a given level of confidence

P = % of picking a choice, expressed as decimal (from pilot study)

C = confidence interval, expressed as decimal

Thus, the sample size, n is;

$Z =$ at 95% confidence level is 1.96 (from standard normal distribution table).

$(1-P) = 1-0.8 = 0.20$

$C = 0.05$ (since we chose 95% as our confidence limit)

The sample size is 245 respondents.

Sources of Data

Data used in this study emanated from two main sources. Secondary data which were sourced from already existing materials like journals, discussion papers, conference proceedings and textbooks. On the other hand, primary data were sourced using questionnaire.

Research Instrument

The research instrument adopted in this study is a structured questionnaire. It comprises both open-ended and closed-ended questions. The closed-ended questions were designed using a 5-point Likert scaling ranging from strongly agree to strongly disagree. All the variables in this study have a number of questions on the questionnaire items. Section A of the questionnaire consists of the demographic variables of the respondents while section B consists of the constructs under study namely customer commitment, trust, empathy, communication and responsiveness.

Administration of Research Instrument

The copies of the questionnaire were administered to the respondents by the researcher. The copies of the questionnaire were handed over to bank account owners in United Bank for Africa in Ogui, Abakpa and Emene. The distributed questionnaire copies were collected back immediately.

4. STATISTICAL METHOD OF DATA ANALYSIS

Data collected were analyzed using descriptive and inferential statistics. Descriptive statistics was employed to explain the characteristic features of the respondents while factor analysis was carried out for data reduction and multiple regression analysis was employed to test the significance of the research hypotheses. The data were analyzed using Statistical Package for Social Science (SPSS) 20.0.

In the light of these, the research model was proposed thus:

Customer patronage = $f(\text{commitment, trust, communication, empathy, responsiveness})$

This is translated thus:

$\text{CustPat} = a + b_1\text{comnt}_{x1} + b_2\text{trust}_{x2} + b_3\text{commtn}_{x3} + b_4\text{empathy}_{x4} + b_5\text{respons}_{x5} + e_i$

Cus Pat = Customer patronage

Comnt = Commitment

Trust = Trust

Commtn = Communication

Empthy = Empathy

Respons = Responsiveness

e_i = Error margin

Result

The table below shows the model summary of the regression analysis. The table showed a correlation coefficient (R) of .845 which is a positive, strong correlation. The R square tells how much of the variance in the independent variables is explained by the model. The value is .714 expressed as a percentage (multiply by 100, by shifting the decimal point two places to the right), this means that our measurement model explains 71.4% of the variance in the dependent variable (customer patronage). This is quite a respectable result (particularly when compare to some of the results that are reported in the literature review). Adjusted R square value provides a better estimate of the true population value. The value is .708 which indicates that the numbers of independent variables and the sample size of this study are large enough for a study of this magnitude.

Table 1. Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	.845 _a	.714	.708	1.12029	2.027

a. Predictors: (Constant), Commitment, Trust, Communication, Empathy, Responsiveness

b. Dependent Variable: Customer Patronage

The regression analysis's analysis of variance (ANOVA) results are shown in the table below. The ANOVA value evaluates the outcome's statistical bearing. This examines the null hypothesis that the population's multiple $R = 0$, or $p < 0.5$. This study's ANOVA, which is 113.0735 and statistically significant at 0.00, suggests that the research model fits the data well. Additionally, the model is significant because the p-value is smaller than 0.05.

Table 2. ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	709.581	5	141.916	113.075	.000 ^b
	Residual	283.643	226	1.255		
	Total	993.224	231			

a. Dependent Variable: customer Patronage

b. Predictors: (Constant), Commitment, Trust, Communication, Empathy, Responsiveness

The tolerance and the Variance inflation Factor (VIF) of the regression are displayed in the collinearity statistics column of the coefficient table. Tolerance measures the percentage of the given independent variable's variability that cannot be explained by the other independent variables in the regression model. Values below 0.1 signal the probability of multicollinearity because they show a high multiple correlation with other variables. Two independent variables in this study had tolerance values that are marginally greater than 0.1, which is extremely inconsequential given that other variables have tolerance values higher than 0.1. Two independent variables also have VIF values that are marginally above 10, according to the regression model's Variance Inflation Factor (VIF) .

Table 3: Coefficients^a

Model		Unstandardized Coefficients Std.		Standardized Coefficients			Collinearity Statistics	
		B	Error	Beta	T	Sig.	Tolerance	VIF
1	(Constant)	.411	.357		1.151	.251		
	Commitment	.174	.037	.269	4.701	.000	.386	2.593
	Trust	-.810	.109	-.906	-7.407	.000	.084	11.841
	Communication	.718	.104	.948	6.912	.000	.067	14.880
	Empathy	.059	.022	.113	2.667	.008	.702	1.424
	Responsiveness	.272	.045	.325	6.088	.000	.442	2.261

a. Dependent Variable: Customer Patronage

Table 4 : Summary of Regression Model							
Independent variables		B	SE Beta	Standardized Beta	T	Sig.	Result
	Commitment	.174	.037	.269	4.701	.000	Accepted*
	Trust	-.810	.109	-.906	-7.407	.000	Accepted*
	Communication	.718	.104	.948	6.912	.000	Accepted*
	Empathy	.059	.022	.113	2.667	.008	Accepted*
	Responsiveness	.272	.045	.325	6.088	.000	Accepted*
*Sig @ 0.05; **Sig @ 0.1; Dependent variable: UBA client Patronage; Overall F = 113.075							
R= .845; adjusted = .714; B = unstandardized coefficient; SE = Standard Error.							

The bigger the contribution of that predictor, the smaller the p-value is and the larger the t-value. In this model, customer satisfaction was significantly predicted by commitment (t = 4.701, p =.000 0.05), trust (t = 7.407, p =.000 0.05), communication (t = 6.912, p =.000 0.05), empathy (t = 2.667, p =.008 0.1), and responsiveness (t = 6.088, p =.000 0.05). The size of the t-values reveals that responsiveness, communication, commitment, and empathy, in that order, have the next-highest effects after trust. Furthermore, standardized coefficients Beta were determined since they shed light on the significance of predictors (dimensions of customer relationship management) in the model. The communication beta value (.948) shows that it had the strongest impact on customer patronage

$$\text{CuPat} = 0.411 - 0.810\text{Cmnt} + 0.718\text{Trt} + 0.272\text{Com} + 0.174\text{Emp} + 0.059\text{Res} + e_i$$

Discussion of Findings

For hypothesis 1, there is a favorable and substantial correlation between commitment and customer patronage among Enugu State's United Bank for Africa participants. This is consistent with the research done by Arokisamy and Abdullah (2013). According to their claims, commitment has a favorable and notable impact on consumer patronage. Additionally, our conclusion agrees with those of Ishaq (2012), Khan and Fasih (2014).

For hypothesis 2, empathy and customer patronage among Enugu State's United Bank for Africa participants are positively and significantly correlated. Our findings concur with those of Khan and Fasih (2014), Saghier and Nathan (2013).

For hypothesis 3, it was found out that there exist a positive and significant relationship between communication and customer patronage among the participants of United Bank for Africa in Enugu State. This finding is consistent with the findings of Saghier and Nathan (2013), Khan and Fasih (2014), Ishaq (2012) and Arokiasamy and Abdullah (2013).

For hypothesis 4, It was discovered that there is a strong correlation between customer patronage and empathy among Enugu State's United Bank for Africa participants. The findings of Arokiasamy and Abdullah (2013), Ishaq (2012), and Khan and Fasih (2014) support this conclusion.

For hyposthesis 5, there exists a positive and significant relationship between responsiveness and customer patronage. This is in support of the findings of Saghier and Nathan (2013), Ishaq (2012), Khan and Fasih (2014) and Arokiasamy and Abdullah (2013).

5. Conclusion and Recommendations

This study's main goal was to examine the empirical connection between customer relationship management and customer patronage among participants in Enugu State's United Bank for Africa. The findings of this study contribute to the understanding of customer relationship management and customer patronage. Also, this study has provided empirical support that customer relationship management dimensions of commitment, trust, empathy, responsiveness and communication have significant and positive relationship with customer patronage.

The following recommendations were made based on the findings

1. Bank administrators should adopt and adapt the theory of customer relationship management suggested in this study since it was tested in the banking sector.
2. Banks should develop and implement customer relationship management program that are customer centric in nature.
3. Regulators of banks should develop a robust policy framework that is workable and customer friendly, so that all bank's (both existing and prospective) can scoop their framework from it, and this policy frame work should be based on customer relationship management model.

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