CUSTOMER RELATIONSHIP MANAGEMENT PROCESSES IN THE NIGERIAN RETAIL BANKING SECTOR

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Abbreviation

AFDB	African Development Bank
AMCON	Asset Management Corporation of Nigeria
BOP	Bottom of the Pyramid
CAR	Capital Adequacy Ratio
CBN	Central Bank of Nigeria
CRM	Customer Relationship Management
CRR	Cash Reserve Ratio
NPL	Non-Performing Loans
TSA	Treasury Single Account

Definition of terms

The following terms are defined conceptually (actual meaning) and how they are applied in this study (operational meaning).

CRM	In the marketing literature, customer relationship management (CRM) represents technology-dominated relationship marketing that draws on the use of technology to build an excellent relationship with valuable customers. However, Similar to Das (2009) and Maggon and Chauudhry (2015), in this study, CRM is not limited to technology-dominated relationships; it represents relationship marketing that includes all marketing activities, including the use of technology, directed towards initiation and management of the relationship with customers in the retail banking context.
System trust/System based trust	In the marketing literature, system-based trust represents the individual's perception of the institutional environment and their ability to generate trusting believe towards the Internet as a means of conducting a transaction (McKnight, Choudhury, & Kacmar, 2002). Similarly, in this study system-based trust is extended to cover how institutions - in this case, legal framework, policing, the level of education and strong customer relational orientation - affect the ability of individual consumers to trust technology-enabled channels of banking service distribution and customer overall level of acceptance of formal retail banking.
Relational products	In this study, relational products represent banking services with a long lifespan that require constant interaction between bank and customer. In this case, a loan, mortgage or insurance policy, rather than a savings account that allows customer to deposit and withdraw money, are regarded as relational products.
Marketing calls	Marketing call refers to an instrument of one-to-one marketing where the company contacts important customers via emails, personal letters and phone calls (Peppers, Rogers, & Dorf, 1999). In this study, however, marketing call means formal and informal contact/visitation that banks make to customers to build interpersonal trust, improve customer confidence and hence strengthen the relationship between the customer and the bank.

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Abstract

The acceptance and wide adoption of relationship management strategies stem from the strategic competitive advantage (s) associated with an excellent customer-bank relationship. Similarly, its acceptance by big organisations and its subsequent performance in those organisations from developed nations results in its proliferation to other Parts of the word. Similarly, due to perceived novelty of Western-based business theories in other parts of the world, organisations in developing countries adopt relationship management strategies with less concern on how economic and systematic differences could affect their effectiveness. Although few studies have highlighted this challenge, however, they are largely conceptual. Recent studies argue for the need to explore the impact of external environment on relationship management in the retail-banking context in an environment where face-to-face interactions dominate the business interaction.

In an attempt to fill this gap, the researcher conducts a qualitative case study that draws on twenty-nine semi-structured interviews from three Nigerian banks. The researcher also reviewed banks documents and secondary data on Nigeria/Sub-Saharan African banks based on the view that perception of relationship management by actors and implementers of the strategy affects its implementation, performance and success. Specifically, the research examines how managers perceive and implement customer relationship management, how external variables affect relationship development and management in the retail-banking sector, as well as how banks engage the use of technology in relationship management. The researcher uses within and cross-case analysis during data analysis. At data analysis stage, after initial pilot study, themes that emerged have been used to address the research questions.

In the end, the study argues that external environment, specifically institutional frames, affects the effectiveness of relationship management in non-Western culture. Specifically, the study shows that in a bottom of the pyramid market, interpersonal relationship influences the effectiveness of relationship marketing approach of a bank, as banks conceptualise interpersonal relationship as an important instrument in marketing to customers. Lack of strong institutions and vital infrastructure results in weak system-based-trust, and thus interpersonal trust influences relationship initiation and management strategy of the banks, as customers accord value to effective trust – trust at a personal level.

Further contribution shows how interpersonal relationship was supported by the presence of religious, racial and ethnic affiliation that encourage relationship development and management. Reflection of religious and ethnic affiliation through religious dress, religious greetings, language and tribal affiliation create identity relations and facilitate relationship initiation and development between boundary spanning elements and customers in the Nigerian retail-banking context. As weak system-based-trust affects bank-customer communication dimension, hence customer relationship management at the customer-facing level, the impact of interpersonal relationship and hence religious and ethnic affiliation in trust formation become strong. Thus, the study extends the impact of religion and ethnicity to non-Western context and the influence of religion and ethnic affiliation to conventional bank relationship literature.

Based on these findings, the study recommends developing strategies that will negate and reduce the cost effect of high present of face-face-face interaction in the Nigerian retail-banking context, such as using incentives to promote the use of technology-enabled service delivery channels that link customers directly with the bank. Promotion of such channels may reduce high dependent on interpersonal channels and strengthen the link between banks and their customers. Furthermore, the study recommends the development of policies that will reduce the effect of risk associated with technology-enabled channels usage and hence excellent customer bank relationship.

Consequently, the study recommends further study on the effectiveness of relationship marketing in mobile money (a form of banking method for retail customers in Sub-Saharan Africa), in relation to micro and small businesses that constitute significant percentage of retail banking customers in Nigeria.

Chapter 1 Introduction

1.1 Introduction

In the banking sector of Sub-Saharan Africa, there is agreement on the general expansion and growth of Nigerian commercial banks registered in recent times (EY, 2014a, 2014b; KPMG, 2015). This growth is expected to continue, as regulatory agencies continue to roll out market-focused banking strategies that negate the significance of focus on public sector accounts, which, in the past, hindered retail banking growth in Nigeria (Maklan, Knox, & Antonetti, 2014; Sanusi, 2012). Likewise, there is an increasing awareness of the significance of retail customers in Nigeria and that banks are developing policies to gain significant traction in the retail banking market and improve customer relationship management with important customers (Maklan et al., 2014; Okoli, 2016) .

Within the retail banking context, customer relationship management literature has placed significant importance on the internal factors of the firm that improve product attributes and their usefulness in customer management and relationship maintenance (Cambra-Fierro, Centeno, Olavarria, & Vazquez-Carrasco, 2016; Kim, Kim, & Park, 2010; Payne & Frow, 2005). These studies adopt models from developed nations that isolate the Sub-Saharan African environment, where bottom of the pyramid (BOP) customers dominate the market. In the Nigerian market, bank customers are more concerned with savings and deposit accounts (Wale, Wale, Makina, & Makina, 2017), while in developed markets the need for loans and insurance is high. Few studies have examined the impact of the Sub-Saharan African environment on customer relationships in the banking sector. Specifically, the study intends to examine customer relationship management in the Nigerian retail banking context, and how external variables of the Nigerian market affect customer relationship management.

This chapter gives an outline of the Nigerian external environment, the Nigerian banking environment, along with the background and justification of the study. The research objective and research questions are also outlined in this chapter. Also, the expected contribution of the study is highlighted. Likewise, the chapter presents an outline of the research methodology used and the structure of the thesis.

1.2 Context of the study

As developed economies struggle to maintain their level of economic development, the soaring expenditure on an ageing population and spill over of the 2008 banking crisis continue to affect their efforts at regaining their past (Pettinger, 2016). Their contribution to world gross domestic product (GDP) reflects this. Their contribution to world GDP is shrinking while those of China and India are expanding. For instance, the American contribution to world GDP in 2016 is 9.8%. The European countries as a whole contribute 6.2 per cent. China alone contributes 39%., while India contributes 19.5% (Stephen, 2016). This signifies the rising importance of China, one of the emerging economies. The rising profile of China and India and the rising economic potential of countries such as Brazil, Russia and South Africa attract attention, as they have been seen as emerging economies (Thiery & Nick, 2016). Movement of companies and business opportunities to these countries, which led to a slowing of economic activity in most of the developed nations, bolstered their rising prospects. For example, the US economy is growing by 1.9 per cent and the Eurozone 1.5 per cent, while those of China and India are growing at a rate of 6.7 and 7.5 per cent respectively (John, 2016). This fundamental shift of economic activity from the Western part of the word to the Asian bloc attracts attention to emerging economies — a title of the set of rapidly developing nations (EY, 2014c; Thiery & Nick, 2016). In Sub-Saharan Africa, Nigeria, Kenya, and South African are the main emerging countries (EY, 2014b; Urban, Urban, Hwindingwi, & Hwindingwi, 2016).

Due to the instability in the oil market, the Nigerian economy experienced low economic activity (John, 2016). The country lost the position it attained in 2014, as the biggest economy in Africa, to South Africa. Notwithstanding, the Nigerian economy is regarded as a Frontier Market, because it is attractive to foreign direct investment due to its depth and diversity (EY, 2014b; Thiery & Nick, 2016). The implication for the banking sector is that robust economic growth signifies the presence of viable banking sector that supports investment and intermediation (Petkovski & Kjosevski, 2014). Therefore, income level and the share of middle class people could rise proportionately in tandem with economic growth, which favourably affects CRM activities of cross-selling and upselling of banking products (Inoue & Hamori, 2016; Petkovski & Kjosevski, 2014).

1.2.1. Nigerian context and banking environment

Within the Nigerian banking context, policy that reinvigorate retail customer-focused banks were reintroduced in 2004, when various previous polices failed to reduce banking distress and collapse (Dumbili, 2013; Hesse, 2007). The policy repositioned the capital bases of commercial banks to 25 billion naira as against 2000 billion naira (Assaf, Barros, & Ibiwoye, 2012; Dumbili, 2013). Banks merged; those that failed to find merger partners became insolvent and closed for business. This reform, as reported by Dogarawa (2011), repositioned banking and set their targets based on customers rather than shareholder value alone. Banks' capital increased, and they expanded to cover many parts of the country, where they were not previously present. Thus the proximity of banking to customers increased (Assaf et al., 2012; Barros & Caporale, 2012). Banks introduced several customer focus strategies (Dumbili, 2013|).

The need for market focus strategies was further bolstered by the Central Bank of Nigeria (CBN) (Dumbili, 2013; Sanusi, 2010), when the cash reserve ratio (CRR) of public sector accounts was revised to 50% in 2013; it was further revised to 75% in the coming year (Central bank News, 2014). This policy reduced the impact of public sector accounts and pushed many banks to retail banking due to the huge retail market in the country.

In order to strengthen the capability of the banking sector's contribution to the Nigerian economy, further reforms were introduced to ensure the banking sector is safe and strong enough to accommodate economic uncertainty (Emefiele, 2015; Sanusi, 2012). The Treasury Single Account (TSA), which transfers the management of all the central government accounts from commercials bank to the CBN, was introduced; this act strengthens the market focus strategies of the commercial banks (African Business communities, 2015; ANUMIHE, 2015; Chiejina & Nweze, 2015). In addition, customer complaint polices were introduced and banks were mandated to ensure safety of customer investments and reduction of unwarranted financial charges (Sanusi, 2012). Banks were mandated to open customer complaint desks at both branches and regional and head office to manage customer satisfaction (Maklan et al., 2014; Sanusi, 2012). Notwithstanding that Basel 2 is at an early stage of implementation in Nigeria (Thiery & Nick, 2016), constant reviewing of central bank supervisory capacity and macro-prudential oversight has further strengthened and improved the performance of Nigerian banks and their investment in the retail segment of the market in both Nigeria and Sub-Saharan Africa (Koli, 2016; Mills, 2016).

This joint effort by banks and CBN to promote effective banking relationships is being tempered by the institutional and infrastructural challenges inherent in the external environment of Nigerian banks. Institutional and structural conditions further affect banking operations, and, in turn, marketing strategy and success. As highlighted by Beck and Cull (2013), certain generic problems in the Sub-Saharan African banking system continue to affect banking policies and customer strategies; demand for loans, insurance, credit, and simple payment systems is small, as many retail customers in Nigeria can only afford deposit and saving products (EY, 2014b; Inoue & Hamori, 2016). A large percentage of the retail customers rarely access loans, insurance, and mortgages (Beck & Cull, 2013; EY, 2014b, 2014c; Inoue & Hamori, 2016). Access to banking is low, thus customers that access formal banking are few and the numbers of those that access products that promote the survival of retail banking are low. This is quite significant in the implementation of customer relationships in the Nigerian retail banking context (Maklan et al., 2014), as the level of interaction between customer and the bank is attributable to the number of relationship-oriented products with long term spans of consumption sold by the banks (Dimitriadis & Koritos, 2014; Mills, 2016). These products improve the level of interaction between customer and bank; it improves relationships and customer knowledge generation.

Similarly, within the Nigerian context, informal institutions such as tribes, religion and micro ethnic culture have a strong influence on social interaction (Ogbuji, Izogo, & Alagah, 2011). These institutional norms structure how people behave and make important decisions about their lives and businesses and their influence extend to business transactions. Institutional norms define people's mode of interaction (Bongomin et al., 2016). In a study by Kumar, Sharma, Shah, and Rajan (2013), it was argued that in Nigeria, people prefer face-to-face interaction over interaction via technology-enabled channels. This may have significant implications for customer relationship management in retail banking, because the use of multiple channels offers a 360-degree view of the customer (Chen & Popovich, 2003). Moreover, a lack of technology-enabled channels promotes interpersonal relationships that transfer loyalty to the salesperson rather than the bank.

Therefore, the purpose of this research is to describe how relationship marketing implementation occurs in the Nigerian retail-banking context and how external variables affect relationship management in the financial services sector.

1.3 Background literature

Relationship marketing literature as a means of managing interaction between customer and firm underpinned this study. The main literature review is based on relationship management techniques, as numerous studies (e.g., Palmatier, Dant, Grewal, & Evans, 2006; Payne & Frow, 2013; Samaha, Beck, & Palmatier, 2014) over the years have attempted to model the antecedents of relationship management to understand how organisations can develop effective relationship strategies. Also, for several decades firms have used different approaches like database marketing, CRM, customer partnering, etc. (Beck, Chapman & Palmatier, 2015; Verma, Sharma, & Sheth, 2016) to implement relationship marketing and improve relationships with their customers. Therefore, the review of the literature will consider developments within relationship management literature, relationship management implementation processes and how internal organisational factors affect relationship management approach.

Given the significance of customer-firm interaction in banking system, this study will focus on how customer relationship management processes occur in terms of how technology and people related factors form important processes that support relationship management implementation. In relation to implementation of relationship management strategies, the majority of previous studies have concentrated on the use of internal factors of the organisation (e.g., technology, people) to implement relationship management strategy (Harrigan, Ramsey & Ibbtson, 2011; Keramati, Mehrabi, & Mojir, 2010; Kim, Pack and Chaiy, 2012; Payne and Frow, 2005). In relation to the use of internal process, reflecting Srivastava, Shervani and Fahey (1999) that identify organisational processes as series of activities performed by organisations to undertake marketing activities, Payne and Frow (2005; 2013) argued that business process defines action and activities of relationship management. Management process designed to implement customer relationships depend on a bundle of activities mainly performed by employees. These employees receive support from senior managers and firm structure that supports customer philosophy and orientation to achieve relationship marketing effectiveness.

Based on this assumption, Reinartz, Krafft, & Hoyer (2004) describe relationship management as process performed by frontline and customer-facing staff and customer-facing units during the stages of customer relationship initiation, relationship management and defection management. It also includes how organisations collate customer information at different customer contact points for relationship activities (Rababah, Mohd, & Ibrahim, 2010; Reinartz et al., 2004).

At the relationship initiation stage, an interaction between company and customers is encouraged using different channels of communication, as emphasised by Mumuni and O'Reilly (2014). Later processes focus on the identification of potential customers and how their relationships with the firm are developed and moved to the next stage of maintenance (Zhang, Watson, Palmatier & Dant, 2016). As relationship develops, activities that focus on the use of technology and similar factors are developed to ensure retention at minimum level of customer defection.

As for the use of technology, studies that associate relationship management process with technology use are abundant in the literature and the focus of this literature is on CRM as purely technological tools that generate customer knowledge for the company. In a contribution to the mainstream literature on relationship marketing, Bailey, Baines, Wilson, and Clark (2009), Stein and Smith (2009) and Winer (2001) argued that relationship management process requires the use of databases and one-to-one marketing approaches for its implementation. Concerning relationship development and management, Tseng and Wu (2014), advocates the use of information systems to create a customer database, where transactional data and customer demographic data are stored and used for marketing decisions and analysis of customer data to generate customer knowledge and, hence, one-to-one marketing to important clients.

Supporting this view, Kumar et al. (2013) carried out a study on several companies and examine how technology supported by internal processes of the firm support relationship management. While they highlighted the positive impact technology and organisational process had on relationship management processes, they raised concern on how relationship management process can effectively be implemented in developing countries. They argued that it might be affected by frequent face-to-face interaction that most of the customers prefer in emerging market and the relatively low use of technology enabled channels of interactions. This study will develop on some aspect of this study and explore how customer relationship management processes occur in the Nigerian context, an emerging country context, and how interpersonal relationship, which is an antecedent of face-to-face interaction, affects relationship management.

The most recent articles related to relationship management process and interpersonal relationship in an organisation includes Alhusaan and Alhussan (2015); Davies & Ryals, (2014); Guenzi & Storbacka (2015); Palmatier et al. (2006); and Samaha et al. (2015). For Palmatier et al. (2006) supported by Alhusaan and Alhussan (2015), in relationship marketing, trust and commitment were highlighted as strong antecedents to customer retention. They define trust as the confidence a customer has on individual company or on its agents to meet customer expectation.   Contributing to the literature of relationship marketing in American market, Johnson and Peterson (2014) acknowledged that interpersonal interaction between frontline staff and customers has significantly improve trust on firm and relationship with customers. They acknowledge that customer perceive interpersonal relationship as important instrument for improving relational benefit. Another related study by Kang, Alejandro and Groza (2015) highlighted the use of the interpersonal relationship that built trust as a loyalty program, and its impact on customer retention as being stronger in comparison to loyalty to the selling firm and its products' attributes.

As majority of these studies concentrated on Western-developed nations, few studies explore how interpersonal relationships, as vital element that define relationship management process between the boundary spanning elements and customers, assume greater importance in banking relationships in Nigeria, a typical Sub-Saharan African market. Thus, this research will seek to fill this gap. Consequently, the study explores how external variables affect relationship management process of the bank through its influence on employee-customer interactions. Likewise, the study examines the role of religion and ethnicity, two external variables, on banking relationship.

As DeBerry-Spence, Dadzie, Darley and Blankson (2008) asserts, cultural tenets shapes human behaviour and influence their day-to-day activities. This assertion is broadly in line with 'Vygotsky (1978) activity theory that talks about human beings selecting ‘mediating instruments’ that are influenced by culture specific factors to achieve their needs. Consequently, the Influence of religion and ethnicity is strong in Sub-Saharan Africa (DeBerry-Spence et al., 2008) and this trend is common across Sub-Saharan African countries (Khomba, Vermaak, & Gouws, 2011). These culture-specific factors forms an important aspect of life and shapes the individual and group perception on ethnic, religious and business activities (Kitause & Achunike, 2013). Their impact on human behaviour was emphasised as a very strong component in mediating relationship between individuals in a community.

Some of the peer reviewed articles that relate to the role of external environment and culture, including religion and ethnic affiliation, on customer relationship management includes Beck & Cull, (2013), Beck et al (2015) and Samaha et al. (2014). As majority of these studies have concentrated on assessing the role of culture on realtionship management in merging markets, very few studies explore how religion and ethnic affiliation influence relationship management in banking context. The study attempts to explain how religious and ethnic/racial affiliation between customer and account officer influence and strengthen relationship marketing in Nigerian retail banks. Unlike previous studies on religion and bank marketing, we extend our studies to cover conventional banking services since previous research on religion and bank marketing (e.g., Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015; Sun, Goh, Fam, Xue, & Xue, 2012) limit their studies to Islamic banks alone.

In summary, the outcome of the literature review highlighted some research questions that need further examination. For instance, in an environment dominated by face-to-face interaction in a business transaction, how do factors from the external environment (e.g., racial affiliation, religiosity, and religious tendencies) affect relationship management in the retail-banking context? How does the customer relationship practice occur in Nigerian retail banking context, an environment dominated by BOP? What are the antecedents or important processes that affect relationship implementation? Adequately, responds to these questions is significant because it helps various stakeholders in the retail-banking context in policy decision, promulgation and implementation. The researcher feels that understanding the influence of external environment on relationship management will provide insight to managers on how to reduce the negative impact of institutional factors on relationship management.

1.4 Justification for the study

Studies that focus on the impact of customer relationship management have proliferated. Most of these studies focus on relationship management perception and its different views (Boulding, Staelin, Ehret, & Johnston, 2005; Zablah, Bellenger, & Johnston, 2004), customer relationship marketing processes (Buttle, 2009; Meadows & Dibb, 2012; Palmatier et al., 2008; Payne & Frow, 2005; Reinartz et al., 2004), and its impact on firm performance and customer retention (Farquhar & Panther, 2008; Jayachandran, Sharma, Kaufman, & Raman, 2005; Kim & Kim, 2009).

Early studies on customer relationships focused on the financial services sector of developed nations (Dibb & Meadows, 2001; Farquhar, 2005; Farquhar & Panther, 2008; Karakostas, Kardaras, & Papathanassiou, 2005). Later studies have begun to concentrate on different areas and, more recently, on emerging economies, such as Taiwan (Gulliver, Joshi, & Michell, 2013; Ku, 2010; Wang & Feng, 2012), India (Rahman, 2006; Roy, Padmavathy, Balaji, & Sivakumar, 2012; Singh & Saini, 2016), Iran (Keramati et al., 2010; Rouholamini & Venkatesh, 2011), China (Ling-Yee, 2011; Tang & Ai, 2013), Thailand (Karjaluoto, Wongsansukcharoen, Trimetsoontorn, & Fongsuwan, 2015; Sivaraks, Krairit, & Tang, 2011b), and Saudi Arabia (Abdul-Muhmin, 2012; Mumuni & O'Reilly, 2014), among others.

For instance, Keramati et al. (2010) identified the use of technology, human resources and customer-centric organisational structure to create a rare capability for competitive advantage and satisfaction with quality. In another study in the same national context, Iran, Rouholamini and Venkatesh (2011) argued that relationship management should be based on technology deployment and people-supported activities to create an enhanced interaction between a customer and the bank. Valmohammadi and Beladpas (2014), Yang (2012) and Tseng and Wu (2014) supported the use of technology in the development of customer information, relationship initiation and management of relationships. Valmohammadi and Beladpas (2014) conclude that organisational processes that support people in the development of relationships should complement technology implementation.

While research on customer relationship management on emerging marketing gains traction, it focuses on the influence of internal factors of the organisation (e.g., people support, technology deployment and management of business process) on customer relationship management. Consequently, studies from emerging countries extend the Western-centric relationship management framework with little concern for how their effectiveness can depend on a country's external environment (Beck, et al., 2015; Samaha, et al., 2014).

The Nigerian market is substantially different from Western, high income market because of weak external variables - infrastructural challenges, low level of literacy, low technological capital and significant influence of informal institutions (e.g., religious and ethnic affiliation) on face to face interaction that define business transaction in emerging market (Ogbuji et al., 2011; Sheth, 2011). This places Western centric model of relationship management at odds with Nigerian market, an emerging country, because Western-centric models alienates face-to-face interaction and encourages technology-enabled interaction. In emerging countries, despite its cost, customers accord high value to face-to-face interaction, reciprocal behaviour and gratification (Beck et al., 2015; Samaha et al., 2014). Unlike in developed nations, where the culture that isolates social interaction from business interaction prevails because their social life is dominated by individualistic assumptions (Sheth, 2011), in many emerging countries, interactions are nurtured by cultural orientation; social interaction affects business interaction (Bongomin et al., 2016; Ogbuji et al., 2011). Due to a strong presence of normative behaviour that originates from religion, tribes, norms and established regulations set by people themselves, such as imposed rules and codes of conduct that define their life, national culture is second in shaping behaviour. As such, religion and ethnic affiliation enforce a strong influence on social as well as business interaction between customer and the company (Bongomin et al., 2016; Ogbuji et al., 2011).

Also, Western-based relationship management studies alienate large segments of customers in an emerging country like Nigeria, where BOP customers dominate the market (Barros & Caporale, 2012; Chikweche & Fletcher, 2013). The focus of the Western-centric approach is on middle-income earners that dominate developed nations and offer an alternative for companies to adopt relationship approaches with the many profitable customers that dominate the Western countries' market. Although there are growing number of middle-income earners in emerging countries like China and India (Kumar et al., 2013; Sheth, 2011), BOP customers dominate Nigerian market (Barros & Caporale, 2012; Chikweche, 2013; Chikweche & Fletcher, 2013). Marketing strategies of the firms that focus on this market must therefore be made to suit the peculiar nature of this market and its surroundings.

Likewise, researcher's personal experience based on previous discussion with bank managers in Nigeria, which the outcome shows incongruence views with the literature; inform researcher's personal conviction to conduct research on relationship management in the banking sector. As such, a distinguishing aspect of this research is that it seeks to evaluate how relationship management processes occur in the Nigerian banking context. Because in the retail banking, the role of people is not only to operate information systems that assist relationship marketing implementation, rather, interpersonal interaction between bank and customer remains an important trust building effort that results in an excellent relationship between bank and customer (Chai & Dibb, 2014; Dimitriadis & Koritos, 2014). Thus, this study differs with previous studies as it seeks to explore how relationship management process occurs, and how external variables (religion and ethnic affiliation) influence relationship management of the

Nigerian retail banks. From the study findings, the researcher will make recommendations to improve relationship management in the Nigerian retail banking.

1.5 Research purpose

The main aim of this study is to investigate the CRM implementation process in Nigerian retail banks. Hence, the main objectives are to illustrate that implementation of marketing strategies, such as relationship management, differ among countries since environmental variables such as social interaction, infrastructural development, and level of economic development differ between countries and have varying impact on a firm's marketing strategy. Every country has different economic and customer characteristics. Therefore, given the different nature of the Nigerian market, the need for understanding relationship marketing implementation processes that will guide companies operating in Nigeria, both local and foreign, is indeed important. This work will explain factors that will prompt successful implementation of CRM in Nigeria and improve its impact rate. Therefore, this study intends to provide an in-depth insight into CRM implementation in Nigerian retail banks. For this reason, the main aims of the study and the research questions have been outlined.

1.6 Aim of the study

The main aim is to understand how customer relationship implementation processes occur in the Nigerian retail-banking context.

1.6 Research Questions:

1. How does understanding of customer relationship management among managers in Nigerian retail banks influence CRM implementation?
2. How the CRM implementation processes does occur in Nigerian retail banks?
3. What are the major factors/processes that could influence CRM implementation in Nigerian retail banks?
4. How do the contextual variables affect the CRM strategies of retail banks in Nigeria?

1.7 Contributions of the study

Contributions of the study comprise academic/theoretical and practical contributions. Academic contributions focus on extending relationship management literature in emerging markets so as to admit the impact of the external environment of Nigerian market on relationship management in the retail banking context. Specifically, the study contributed to emerging market relationship marketing literature in following ways.

In consonance with Beck et al (2015) conceptual study on relationship management and that of Samaha et al., (2014) evaluation of relationship management in emerging markets, the study contributed to relationship marketing literature in emerging markets. The findings revealed that in Nigeria, a highly BOP market, technology-dominated relationship marketing strategy is weak, as mechanism that strengthen trust building effort (e.g., customer visitation and personal phone calls) between customer and the bank were given attention and priority. Thus, similar to Rod (2016) study on RUSSIA, this study extend relationship marketing literature in emerging market to cover Nigerian retail banking context, as it provide deeper understanding on how interpersonal relationship, reinforced by mechanism that encourage face to face interaction, remain significant in the Nigerian retail banking context marketing.

Similarly, this study contributed to relationship marketing and ethnicity literature, as it describes the significance of religion and ethnic affiliation on relationship marketing effort of the banks. Religious link and affiliation reinforced by religious customs and symbols aids banking relationship between the boundary spanning and customers in conventional banks. Likewise, ethnic affiliation reinforces by language create ethnic identity relation and trust between customer and bank employee and hence aid relationship development and maintenance between customer and the bank. In consonance with the literature on the role of external environment on relationship management (e.g., Kumar et al., 2013; Samaha et al., 2015) and ethnic marketing literature (Jamal, 2003), the study extends relationship marketing literature to cover the role of religion and ethnic affiliation on conventional banks. As such, the study contributes to literature by providing evidence-based knowledge that describes how religion and ethnicity affect relationship management process in the Nigerian retail-banking context.

Likewise, this study has contributed to the general knowledge on system trust, as it provides deeper insight on how institution that reinforce customer trust on the system inhibit relationship management process of the bank in Nigeria. Weak system trust reflected through weak legal framework and low level of literacy increases anxiety and uncertainty towards formal banking. This act creates an environment of fear and lack of trust in non-personal means of customer interaction and strengthened interpersonal relationships. In line with Grayson, Johnson and Chen (2008) and Hansen (2014), the study contributed to literature by providing empirical literature that signifies the role of system trust in banking relationship and how absent of system trust strengthen the role of religion and ethnic affiliation in trust building and relationship marketing effort of Nigerian banks.

On the practical contribution of the study, the use of interpersonal channels in customer identification and engagement by banks has significant relevance on banking relationship. Banks use these measures to build strong interpersonal relationship, which may have practical implication for the banks, such as overdependence on these measures as a single means of building relationship. As such, banks, academics and government can use the study result to boost brand relationship, and hence discover the best way to strengthen the benefit of building interpersonal relationship. At the same time, encourage the use of customer contact channels that create direct link between customer and the bank.

The result shows direct relevant of ethnic and religious affiliation on relationship practice in the banking sector, since banks use them in the actual relationship management practice to establish and maintain relationship with customers. So, this study make a practical contribution by suggesting that banks can further explore practical relevance of these constructs to further identify their benefits and the best way to minimize their disadvantages in the Nigerian context, an emerging country with high religious and ethnic tolerance. Likewise, the result can be used by banks and regulatory agencies to developed strategies that promote training on cross-religious and ethnic orientation of frontline staff that interact with customers constantly.

Similarly, the external environment represented by legal framework and low literacy level has practical relevance on banks' relationship management, as customers perform banking transaction via interpersonal channels due weak security consciousness and the need for assistance while conducting banking transaction due illiteracy instead of using technology enabled channels. Consequently, the study makes another practical contribution by suggesting that a strategy that will encourage illiterate customers to engage their educated/trusted sibling in banking transaction can be designed. This could allow every staff of the bank to have formal banking interaction with the customer, and hence reduce ethnic barrier. For weak legal framework, the result can help academicians and policy makers in developing an effective approach to reduce the negative impact of legal framework on banking relationship.

1.8 Research methodology

According to Creswell (2013), application of research approach and strategy is determined by the nature of the research problem under investigation. The aim of this study is to understand and describe how relationship management processes occur in the Nigerian retail-banking context. The qualitative case study underpinned by the interpretive paradigm is applied, as Eisenhardt (1989), Merriam (2014) and Yin (2014) suggest that case study approach, an interpretivist study, is suitable for research which deals with how and why questions and focuses on exploring a phenomenon that is specific to a particular context.

Thus, the case for case study research is built based on the need to answer how customer relationship management processes occur in the Nigerian retail banking context, and how variables within the Nigerian macro environment define relationship management activities (Merriam, 1998, 2014; Yazan, 2015). Therefore, the study uses multiple sources of data to create thick description of the phenomenon, which further reinforces the suitability of case study in this research that allow for deeper understanding of relationship management processes within the Nigerian retail banking context (Saunders, Philip & Adrian 2016). Epistemological and ontological views of this study are based on the assumption that respondents' culture, norms and code of conduct inherent in the environment and shaped by the retail banking context shape employee perceptions and understanding of relationship marketing, and hence its application in the Nigerian retail banking context (Creswell, 2012; Hudson and Ozanne, 1988). Therefore, the environments in which these banks operate affect their interactions with customers.

To understand real meanings and the processes managers perform to conduct customer relationships, the researcher assumes the position of data collection instrument. Consequently, this premise of interpretivist/constructivism enables the researcher to answer research questions that intend to describe how relationship initiation and maintenance are conducted. To achieve this aim, 29 semi structured interviews with 27 top managers and middle level managers of three banks were conducted. Documentation in the form of bank documents, email communication, and secondary data on the Sub-Saharan banking sector and Nigeria were collected. Interview questions were drawn from the literature of relationship marketing applications. With the use of the inductive approach, cognisant of the role of literature in guiding data analysis, the study uses thematic analysis to generate themes that describe processes of customer relationship management. In order to strengthen the validity of the study, determinants of reliability and validity in qualitative research outlined by Mark, Philip, and Adrian (2016) were applied, as outlined in Table 4.10.

1.9 Study structure

1.9.1 Chapter one: Introduction

Chapter 1 provides a summary of the study’s context and the literature review. The chapter also provides justification for the study, the aim, research questions, and outline research methodology. At the end, the researcher provides an outline of each chapter.

1.9.2 Chapter two: context of the study

This chapter describes the Nigerian context, including socio-cultural influence on human behaviour. Apart from an overview of the Nigerian market, an overview of the Nigerian banking context and how it affects banks’ customer strategies is outlined.

1.9.3 Chapter three: Literature review

This chapter describes the literature relevant to the study. The literature review evaluates customer relationship management techniques; a review of development within customer relationship management, conceptualisation, and definition was also conducted. The chapter also considers arguments offered regarding customer relationship management on financial services, emerging markets, and the factors that influence customer management application in both developed nation and emerging market. Figure 1 outlines the conceptual framework of the study and the flow of research processes.

1.9.4 Chapter four: Methodology

In this chapter, several case study methodologies were evaluated. The adopted research strategy and philosophy are justified. Methods of data collection, semi-structured interviews and document reviews, and data analysis were outlined. In this chapter, the researcher described techniques of improving validity and reliability in qualitative research and their application.

1.9.5 Chapters five and six: data analysis

In these chapters, data analysis is based on within-case and cross-case analysis. During within-case analysis, individual case findings were analysed and findings reported. During cross-case analysis, findings from individual cases were analysed and evaluated against each other. Congruent themes were selected as final themes of the study. Using verbatim quotes, themes were described.

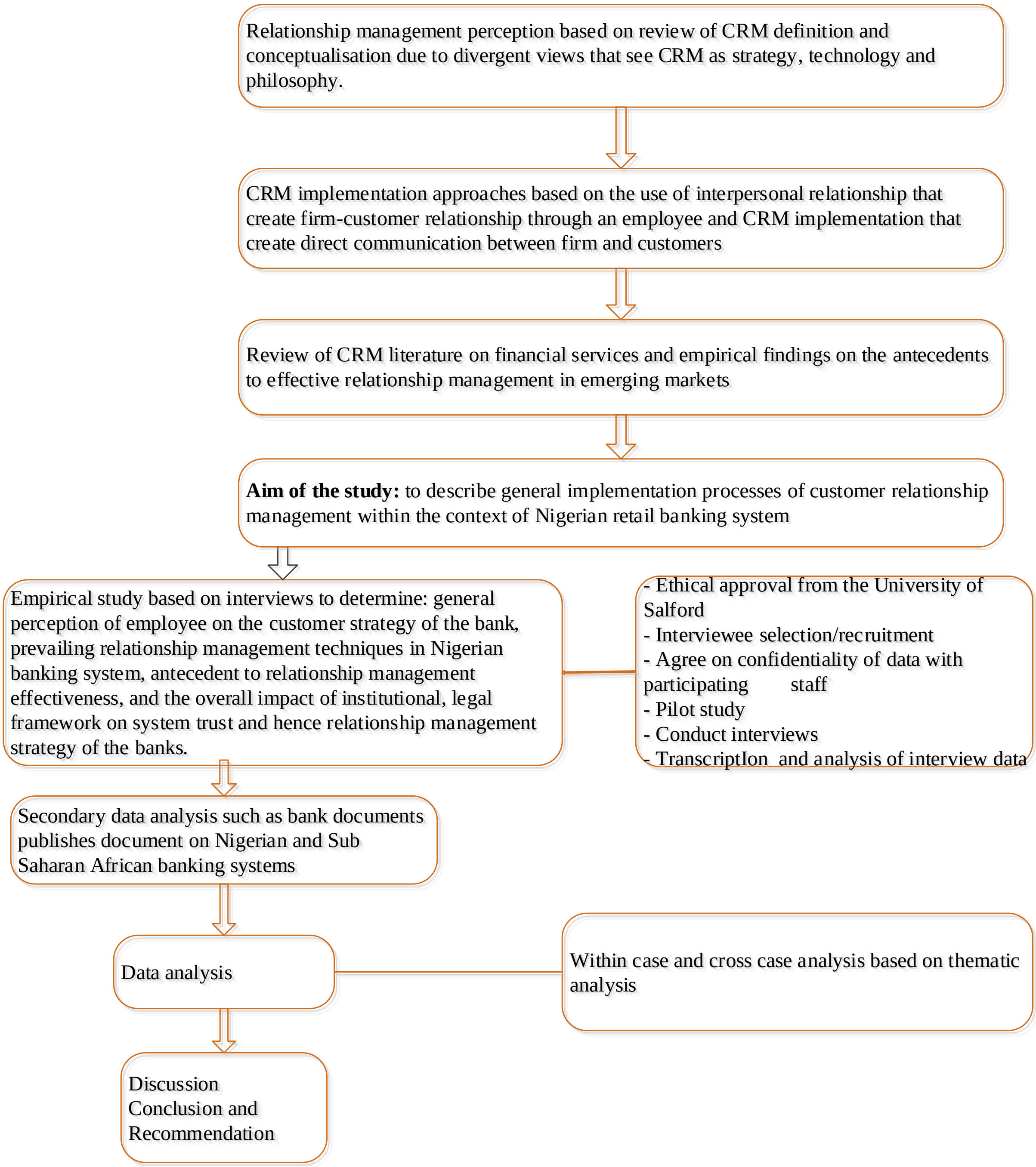
1.9.6 Chapter Seven: Discussion

In this chapter, the researcher discusses key themes of the study. Where appropriate, the researcher referred to secondary data. The researcher also discussed limitations of the study, and a general overview of the study contribution is outlined. Also in this chapter, suggestions for further study were highlighted.

1.10 Chapter Conclusion

The chapter presents an outline of the literature and specific research findings that result in research gaps that this study intends to fill. These gaps form the basis for research purpose and results in major research questions that guide data collection. Consequently, the chapter briefly outlined research methodology, data collection techniques, research strategy and a brief justification and rationale for case study selection. In addition, brief structure of all the chapters was outlined. Although it was introduced first, Nigerian context was outlined, and it forms the basis for chapter two.

Figure 1.1 Summary of conceptual framework and flow of research processes



Chapter 2 Nigerian Context

2.1 Introduction

With increasing development in the Nigerian service sector (Burungi, Eric, & Colleen, 2015), especially banking (King, 2015a; KPMG, 2015; Wallace, 2014), there comes the need for banks and policy makers to recognise the need to implement more policies and strategies that ensure customer satisfaction and retention (Dimitriadis & Koritos, 2014; Rod et al., 2016; Sigala et al., 2008; Zineldin, 2005). In addition, they need to ensure that favourable policies and environment for the implementation of customer oriented strategies in the banking sector are achieved. These responsibilities lie not only with the banks themselves but also with regulatory agencies that provide enabling environments for bank to operate within the mandate of satisfying customer need and achieving shareholder value (Barnes, Leonidou, Siu, & Leonidou, 2015; Gilbert & Choi, 2003).

Banking relationships focus on identifying internal factors that support product attributes and implementation of customer retention strategy for excellent relationship between bank and customers (Cambra-Fierro et al., 2016; Wang & Feng, 2012; Yang, 2012; Zhang, Li, & Wang, 2008). However, policies and other external variables of emerging markets put more pressure on banking operations (ALHussan et al., 2014; Rahman, Hasan, & Floyd, 2013). These external variables have both positive and negative impacts on banking relationships.

Thus, this chapter reviews the external environment of the Nigerian banking context, and how factors such as inadequate infrastructure, income profile of Nigerians, banking access, as well as cultural environment, affect customer relationship management in the Nigerian retail banking context. It also describes the Nigerian banking environment and describes some prominent reforms that the regulatory agency adopts to strengthen security, confidence, and customer satisfaction of banking services.

2.2 Nigerian Context

Nigeria, a developing country as defined by the World Bank, based on Gross National Income (GNI) per capita of $2,970, gained its independence in 1960 (World Bank, 2015). After independence, Nigeria experienced various military interventions until 1999 when the new democratically elected government was sworn in (Dike, 2014).

One of the recent gains in Nigeria is the increasing sustaining of democracy (The economist, 2015). The growing impact of democracy and relative security improvement in the North Eastern part of Nigeria brought relative political stability to the system (BBC News, 2017). The level of democracy and its acceptance continue to flourish. In contrast to military administration, the government react to the demands and needs of the populace. People are now allowed to express their views in respect of any government policies, either as individuals or through various interest groups (Dike, 2014). To some extent, these views shape Nigerian democracy and improve political stability. For instance, in 2015 a presidential election was conducted. The election was peaceful and the result represents the will of the majority of Nigerians. It is the first democratic defeat of a sitting president seeking re-election. Above all, he accepted defeat and congratulated his opponent (The Economist, 2015).

Although the country's political environment registered some level of sanity, the country faces a bad perception index on corruption. However, the country's corruption perception index has improved. Nigeria is number 136 out of 175 in 2014 as against 144 in 2013 (Transparency, 2014). According to ANUMIHE (2015), to cleanse the country of corruption and improve its rating in the global market place, the new policy of "Treasury Single Account (TSA)" was introduced; it specifically ensures transparency and accountability in revenue management of the central government (ANUMIHE, 2015; Chiejina & Nweze, 2015; Kanu, 2016). The policy has stemmed and reduced the level of corruption at the central government level. Even though this development did not impact on the Nigerian global competitiveness index, which has remained the same for the last four years (127 out of 144 countries since 2010) (Mundial, 2013), its impact is visible in the Nigeria political landscape (Ifeanyi, 2017). The move focuses on reducing corruption, as a single platform for the management of central government funds was developed, under the supervision of the central bank of Nigeria.

In their market report on the analysis of TSA, Chiejina and Nweze (2015) argued that the role of commercial banks in the management of central government funds was curtailed. Eventually, it reduces dependence of banks on public sector account and encourages organic growth by investment in important markets (e.g., retail segment). This is significant for the banking sector, as it increases commercial focus for the retail segment of the market, and banks are acting seriously to have a serious present in the retail market (Maklan et al., 2014; Mills, 2016). As Okoli (2016) argued, retail banking is the future of banking in Nigeria. This need for retail market growth informed the researcher's decision to select retail banking sector as the context of the study.

2.2.1 Population and banking development

In addition to its relative political stability, Nigeria has the highest population in Africa. Nigeria accounts for 47% of West African population (World Bank, 2017); it is the seventh largest country in the world in terms of population, after Pakistan, Brazil, Indonesia, USA, India, and China. Its population stands at 182 million people (World Bank, 2017; WPR, 2015). One of the unique advantages of the Nigerian population is its composition. Out of 182, million, 44% are under the age of 15 years; forty-three per cent are between the ages of 15 and 49 years. In total, 97.5 million are adults, and 49.4 million fall under the age of 33, with a natural increase rate of 2.6 per cent per annum (EFInA, 2014; John, 2016). In the recent review of Nigerian population, World Bank (2017) data shows that Nigeria has the largest youth population in the world. The growing population offers low cost labour for many companies in addition to the country's relaxed taxation system. In addition to the abundant population that can provide cheap labour to companies, its position in the West African sub-region provides banks access to many West African markets. For Burungi et al. (2015), the central position of Nigeria and its adult population can boost service sector contribution to economic growth. They further argue that further investment can be solicited that can strengthen the financial services sector such as banking, as a medium of financial intermediation. Although a large number of these adults are BOP with large concentration in rural areas (EFiAN, 2014), these number can create huge potential for the retail segment of the banking sector.

While BOP customers dominate the Nigerian population (Chikweche & Fletcher, 2013, 2014), growing population in Nigeria can have strong impact on the future development of banking sector. Between 2009 and 2014, the Nigerian economy grew between 5% and 6.2% per annum (Barbara, Ojijo, & Alemu, 2016; John, 2016). Due to economic challenges, growing oil volatility that affects Nigerian government revenue, and the recent exchange rate crisis, the economic growth fell below 3.0% in 2015 and 3.8 in 2016. According to Barbara et al. (2016), the Nigerian economy is expected to grow by 5.0% in 2017. According to John (2016), despite this challenge the country stands a better chance of economic recovery and growth than many developed countries. The U.S. economy is growing by 1.9%, the Eurozone 1.5 per cent, while Japan's economy is growing at 0.5% (Stephen, 2016).

Nigeria's economic growth of 5.0% annually may positively affect bank development. This means the market is adding new middle-income earners, although in very low numbers (The Economist, 2015), who are potential buyers of many essential banking services (Chikweche & Fletcher, 2014). This further suggests that growth within the banking sector may increase: as population increases, the number of people that may need and use banking products may increase. Equally, as customers become sophisticated and their income increase, frequency of banking transactions may increase that will warrant repeat purchase of banking products. According to PewResearch Centre (2015), Nigeria is a big market for mobile phones, an important instrument for financial inclusion in many Parts of Africa. For The Economist (2015), with increased economic growth in Nigeria, has come an increased number of people that move from the bottom of the pyramid to the middle of the pyramid. This will create increased economic activity for companies and banks in the form of increased financial inclusion, repeat purchase of banking products, and potential increase in CRM activities: cross-selling and upselling.

2.2.2 Infrastructural challenge

The infrastructure of an economy has been cited as improving customers' demand and banks' ability to initiate the relationship with customers. According to Kumar et al. (2013) and Rahman et al. (2013), infrastructural development (e.g., telecommunication, electricity) affects technology deployment and development. It also affects the implementation of technology-enabled banking relationship (Sharma & Iyer, 2007). Innovation is an important antecedent to technology development, which is hindered by weak infrastructure and institutions that support customer empowerment and bank operation. As Nigeria moves towards a privatised economy (Barros & Caporale, 2012), infrastructural development is critical. This is very low in Nigeria (Inoue & Hamori, 2016; Urban et al., 2016). This was further highlighted in a World Economic Forum recent analysis of Nigerian business environment and competitive strength. It has shown that Nigeria faces weak and ineffective infrastructure, weak legal framework due to excessive corruption, lack of transparency, and lack of effective policing (Schwab, 2016). These institutions create confidence in the market and strengthen customer trust in the formal financial institutions (Dalziel et al., 2011).

In congruence with Beck and Cull (2013) and Sheth's (2011) suggestion that infrastructure that support customer proximity to bank improve banking relationship, the analysis further highlighted that in terms of infrastructure, Nigeria was ranked 133 out of 138 countries surveyed. The country's transportation system (road, rail and air transportation), electricity, and telephony systems are also weak and among the worst in the world based on country standing in the rankings (Schwab, 2016). The level of infrastructure has been described as the most important variable of banking operation and enabler of smooth banking interaction (Inoue & Hamori, 2016; Kumar et al., 2013), which is largely inadequate. Means of transportation is largely by road, which is severely run down. Other means of transportation, rail and air transport, are costly and inaccessible to the majority of Nigerians. Concerning corruption, as mentioned above, Nigeria was ranked number 136 out of 175 countries for corruption. Likewise, it was ranked 127 out of 138 countries on global competitiveness in 2016 (World Economic Forum, 2016); the same position was attained in 2014. As mentioned in the above paragraph, it weakens system trust and customer confidence on formal institutions.

This view was further supported by Inoue and Hamori (2016), Sheth (2011) and Zins and Weill (2016). In Nigeria, a major challenge to marketing is the absence of strong infrastructure that supports modern bank marketing and firm-customer interaction (Mellahi & Mol, 2015; Sheth, 2011). Inadequate infrastructure negates the role of technology in developing profitable customer loyalty programs (Kumar et al., 2013; Rahman et al., 2013). As Sheth (2011) argued, market transaction enablers are scarce. For instance, there is a dearth of telephone services, linking bank and customer and part of the important instrumentation that facilitates customer data collection (Reinartz et al., 2004; Reinartz, Thomas, & Kumar, 2005; Vella & Caruana, 2012). Lack of this infrastructure affects customer data generation that gives a detailed view of customers and their preferences. The use of credit and debit cards to conduct business transactions, with the exception of cash withdrawals, is rare (KPMG, 2016; Sheth, 2011). Still, vital transactions are being conducted in cash, thereby creating a huge amount of money in circulation that is out of the formal economic system (Okpukpara, 2009). This means firms face challenges in generating customer data for strategic marketing decisions. The use of credit and debit cards as a major means of transaction will enable effective marketing activities where firms will have information about the purchasing behaviour of their customers at their disposal (Meadows & Dibb, 2012).

Similar to infrastructure, other variables that create a favourable environment for formal banking development (e.g., education, health, trust in public policies, legal framework) are also weak (Schwab, 2016). Despite a high adult population that can create a favourable formal banking relationship, the level of education of most adults in Nigeria is at the secondary level.

Despite high levels of school enrolment, the target is set on the quantity rather than the quality of the education acquired. As a basic indicator of the requirement for efficiency improvements and formal banking participation (Inoue and Hamori, 2016), the country is ranked number 125 out of 138 countries surveyed by the World Economic Forum in terms of quality and quantity of education and training (Schwab, 2016). From the quality system point of view, quality of science subjects - preferably mathematics, internet access, and the quality of management of schools were all rated low. Specifically, Nigeria was rated 132 out of 138 based on quality of education. This means that recognition of formal financial institution and their product is weak compared to other African countries like Mauritius, South Africa, and Ghana, respectively ranked 52, 77, and 99.

The implication is that deployment and use of technology among customers is weak. Likewise, the number of potential customer likely to be included in the banking sector is small, as formal education is associated with formal financial inclusion (Zins & Weill, 2016), and hence affects effective deployment of relationship marketing that relies significantly on technology-enabled channels to connect with important customers in the retail context.

In line with suggestions by Schwab (2016), the role of education in financial inclusion and hence bank marketing was explored by Inoue and Hamori (2016). Inoue and Hamori (2016) suggest that any negative perception potential customers have on banking products affects financial inclusion; level of education reduces such negative perception and encourages banking relationship. In order to reduce the number of unbanked, Zins and Weill (2016) acknowledge the need for reducing the barriers to low education in Sub-Saharan Africa. They suggest that the more educated people are the more they patronise formal banking services. They argue that the more educated the population are the more their education in formal finance. Level of understanding of formal finance encourages citizens to have a banking relationship. This in turn encourages repeat purchases and buying of products such as loan and mortgage that require constant interaction between customer and the bank. In their final conclusion (Zins & Weill, 2016), they suggested that while having an income is one thing, being educated increases the chances of financial inclusion and banking relationship. The more customers are educated the more the level of wellbeing and formal banking patronage, and hence the more banks interact with customers, the more knowledge on customer preferences is gathered that strengthens bank-customer relationship.

In support of Mundial (2013), institutions that promote trust on customer-bank interaction through enhanced legal frameworks and provision of vital services that increase proximity to banks were also suggested by Bongomin et al. (2016). They suggested that while most customers are sceptical about banking, when they banked, they engage bank through personal channels; improvements to infrastructure that create close proximity between bank and customer encourage those with marginal interest to bank. Internet connectivity and electricity can also facilitate effective interaction between the customer and the bank.

As highlighted in this thesis, whilst they are rated far better than infrastructure, institutions that inculcate trust and confidence among the populace are also weak. Trust in government ability to deliver its promises (based on trust in politicians) is weak, as Nigeria is rated number 132 among 138 countries in the global competitiveness index (Schwab, 2016). This lack of trust in the government is based on a weak legal framework, such as security of life and property, lack of effective policing, corruption, conflict resolution ability, and corruption in the judiciary; all these contribute to lack of confidence from the public towards government institutions. This may have an adverse effect on business relationships and channels of banking service distribution. Several studies on banking access and banking relationships in Sub-Saharan Africa have mentioned lack of system-based trust as a barrier to banking (e.g., Beck & Cull, 2013; Bongomin et al., 2016). They acknowledge lack of confidence in the banking system and ability of the regulatory agencies to protect customer investment in time of uncertainty as one of the constraints that affect trust formation in some channels of service distribution. Beck and Cull (2013) suggest more proximity to the customer by banks to enhance trust formation, as face-to-face interaction culture prevails in business transactions in Sub-Saharan Africa. This has significant implication for bank marketing and implementation of customer strategy in the retail banking context, since customer experience on service distribution channels enhance the effectiveness of customer-bank relationship.

2.2.3 Socio-cultural influence on Nigerian context

According to Mellahi and MoI (2015), culture shapes management practice in Africa. The concept of *Ubuntu* (humanity towards others) affects management practice in many organisations in Sub-Saharan Africa. Similarly, DeBerry-Spence, Dadzie, Darley, & Blankson (2008) assert that culture shapes human behaviour and influences their day-to-day activities. This assertion, which is broadly in line with Vygotsky's (1978) activity theory that talks about human beings selecting 'mediating instruments' that are influenced by culture to achieve their needs, is supported by Bongomin et al. (2016). In Sub-Saharan Africa in particular, the presence of normative institutional frames among households in Sub-Saharan African prevails in their business interactions. Therefore, it influences their decision to opt for informal banking services rather that the formal banking system. For Bongomin et al. (2016), this is due to normative behaviour that originates from religion, culture and norms, and set down regulations set by the people themselves such as imposed rules and codes of conduct that define their life. These norms and their influence overpower the influence of national culture on people's behaviour and action, both social behaviour and business behaviour. In such an environment, informal economy dominates business activities (DeBerry-Spence, Dadzie, Darley, & Blankson, 2008). This adds to the challenge of normative culture, which further creates challenges for formal banking relationships. It further shows that when formal banking is accepted by such people, ethnic and religious norms could affect customer-firm interaction by accepting banking through people they have identity relations with (Graham & Haidt, 2010; Ysseldyk, Matheson, & Anisman, 2010). This perception could shape relationship management implementation and move the ownership of relationships to frontline staff instead of direct loyalty to the bank.

In this context, community-based culture is strong. People respect religious and racial links. According to DeBerry-Spence et al. (2008), the influence of culture is strong in Sub-Saharan Africa. This trend is omnipresent across Sub-Saharan African countries (Khomba, Vermaak, & Gouws, 2011). Culture forms an important aspect of life (Bongomin et al., 2016). It shapes individual and group perception of social, religious, and business activities (Kitause & Achunike, 2013); its impact on human behaviour has been emphasised as a very strong component in mediating relationships between individuals in a community. It creates rules that define how people interact and react to important issues that affect them, and mediates processes of power sharing (Bongomin et al., 2016; DeBerry-Spence et al., 2008).

In the analysis of African sub-culture, Beugre and Offodile (2001) and Khomba et al (2011) argued that the main foundation of Sub-Saharan African culture is respect and collective responsibility. The elderly are highly respected and important decisions that affect family and community are vested in them being the leaders of their household. For Beugre and Offodile (2001), the concept of reciprocity is highly recognised and implemented, which complements respect for elderly. As such, people engage and help one another with the intention of either receiving back a favour in the future or for the achieving a group goal. Thus, helping other people with cultural link - religious or ethnic affiliation - is an obligation that is upheld dearly (Beugre & Offodile, 2001).

These cultural tenets originated from the long standing role of religion and tribes. Long before the colonial interregnum, many African societies had established strong religious and tribal roots that underpin their communities and define their way of life (Nyambegera, 2002). Religious beliefs have had a strong influence on African societies for several centuries (Kitause & Achunike, 2013; Nyambegera, 2002). Religion's tenets offer guidelines on how important decisions in life, including personal and business relationships, are to be made (Adegboye, 2013; Ogbuji et al., 2011). Thus, these doctrines continue to influence behaviour in many parts of Nigeria.

Recent studies have confirmed the impact of religious affiliation on management practice in business organisations (Adegboye, 2013; Beugre & Offodile, 2001). For Adegboye (2013), one aspect that shapes management practice in Nigeria is recruitment based on religious and ethnic affiliation. Where people from similar tribe, ethnicity, or religion dominate management decisions on recruitment, selection will shift and focus on closeness based on tribal and religious similarities. This act reflects superiority of culture and religion in the organisational function, and reflects how the role of brotherly feeling is not limited to social interactions but affects management practice in an organisation in Nigeria. Sharing the same conclusion as Nyambegera (2002)**,** Ogbuji et al. (2011) argued that similar to religious affiliation, tribal affiliation remains an important source of behaviour in Nigeria. It influences social values of people that share tribe and ethnicity, and ethnic group appeal with members of an ethnic group.

The role of national culture in Nigeria remains loose even after independence. Ethnic social values that stressed mutual understanding, reciprocal behaviour, extended family relationships, respect for tradition, consensus decision marking, age grade, and respect for the elderly remain in practice even in public organisations (Adegboye, 2013; Ogbuji et al., 2011). Pressures from informal institutions, mosques and churches, tribes and religion have significance influence on people's behaviour. In Nigeria, these informal institutions pervade the social, political and business life of many Nigerians (Bongomin et al., 2016). The ethnic connections and the trust created by these ties are extremely important, and serve as the basis of initial trust formation due to the weak institutional infrastructure that exists in the country (Adegboye, 2013; Ogbuji et al., 2011). This is quite significant in the case of banking services where system trust is utterly crucial in long-term relationships (Johnson & Perterson, 2014)s.

2.2.4 Income profile

Although the government is making every effort to create a favourable banking environment, one key challenge in building sustainable relationships with banking customers is customer income level (Emefiele, 2015; Sanusi, 2012). Banks are set up to make profit and generate shareholder value (Farquhar & Panther, 2008; Zineldin, 2005). Therefore, the number of customers who can afford banking services determines the effectiveness of their customer strategy. This may well affect banks' strategy of CRM implementation because the nature of the product a customer buys determines the interaction between the customer and the bank (Kim, Eun, Dubinsky, & Chaiy, 2012; Vella & Caruana, 2012). Products that require a long repayment period engage customer and bank into constant interaction. It also allows CRM activities of cross-selling and upselling of additional banking products, because as interaction continues, the bank assesses the customer's profit potential (Kim et al., 2012). Customer that buy products such as savings accounts or even current accounts, but cannot afford loan/mortgage, may have little interaction with the bank unless for customer complaint. Transaction such as cash withdrawals are done mostly by ATM (KPMG, 2014). Therefore, the level of income facilitates and influences banking access and potential banking relationships.

The income profile in Nigeria, just like any other Sub-Saharan Africa Emerging market, is subject to debate. According to the report of the African Business (Sherelle, 2015), the income level of most African consumers fluctuates. More recently, the number is dropping due to drought and falls in the price of commodities in most countries (Abraham, 2016; John, 2016). In Nigeria, the number of middle income earners is small (Standard Bank, 2014): they constitute less than twenty percent of the entire population, as of 2014. The analysis of Standard Bank follows the profiling of African consumers' income by the African Development Bank (2011) (ADB). ADB argues that middle-income earners in Africa constitute more than thirty percent of the population. This analysis indicates the dominant presence of bottom of the pyramid consumer in Sub-Saharan Africa. Although their analysis defines middle-income earners as people that earn two to ten dollar in a day, it presents a favourable picture for native banks and potential investors in the continent. However, their analysis cannot hold, Sherelle (2015) argues.

For Sherelle (2015), in support of Standard Bank (2014), the classification by African Development Bank (AFDB) cannot hold, as Nigerians spends most of their money in buying food. Once the price of food rises, those that earn two dollars become vulnerable and jump to the bottom of the pyramid class. They expand the meaning of middle income by including the ability to afford non-essential commodities, such as cars, television sets and other appliances. Based on this definition they argued that the number of middle-income earners in Nigeria who can potentially engage into profitable relationship with the bank, is 4.1 million, representing 11% of the entire population.

Results from a study by The Economist (2015) indicate that the income level of most Nigerian consumers fluctuates. More recently, the number is dropping due to the volatile nature of the Nigerian economy, which is commodity based. They (The Economist, 2015) further argued that the number of middle income earners is small; they constitute less than twenty percent of the entire population, as of 2015. According to the Economist's (2015) analysis, the increasing economic growth in the country, which is over two times the population rise, is only able to lift some of the Nigerian people from bottom of the pyramid to middle of the pyramid status, while some go from being extremely poor to poor status. Thus, this trend has implications for marketing bank services in the region.

The implication is that few people will afford relational products (loan, mortgage, and insurance policies) that require constant interaction with the bank. Significant numbers will prefer savings accounts that are less costly to manage with very little or no fee (Wale, Wale, Makina, & Makina, 2017). Therefore, the relationship between customer and bank can take a different dimension from what is obtained in a high income-dominated market. This analysis shows access to banking services by a significant number of customers will be small. As argued by Beck and Cull (2013), the income profile of most customers in Nigeria will not enable them afford banking services such as loan and mortgage services. These services with long life span enable the establishment and building of banking relationships with customers. Therefore, there is a tendency that marketing banking services will be transactional rather than being relational that focus on building relationships with individual customers or customer segments.

2.2.5 Access to banking in Nigeria

Access to banking, known as financial inclusion, represents an important dimension that shows the level of human development and economic growth in an economy (Beck, Senbet, & Simbanegavi, 2015; Inoue & Hamori, 2016; Zins & Weill, 2016). Financial inclusion represents the number of people that have an account with a formal financial institution (Demirgüç-Kunt & Klapper, 2012; EFInA, 2016). Financial inclusion in the Sub-Saharan

African sub-region attracted attention in recent times, especially with the increased use of mobile technology to include the vulnerable customers that dominate the African market (Inoue & Hamori, 2016; Mlachila, Park, & Yabara, 2013). Similar to the middle income number of consumers in the African countries, the exact figure of financially included individuals is not known, although some projections are available (Demirgüç-Kunt & Klapper, 2012). Demirgüç-Kunt and Klapper (2012) suggest that access to banking can be measured based on the number of citizens that have an account with formal financial firm. The number of financially included adults in Nigeria is relatively small (Beck & Cull, 2013; Beck, et al., 2015; Demirgüç-Kunt & Klapper, 2012; EFInA, 2014, 2016; Wale et al., 2017). They are less than quarter of the population. This trend shows the small nature of the market despite the huge population in Nigeria. Therefore, marketing bank products and building relationships with customers may take a different dimension in BOP context.

In their recent study on the analysis of access to banking, Wale et al. (2017) suggest the need for awareness of the potential for financial inclusion among the adult population, especially women; they argue that the level of financial access is low especially in countries like Nigeria, where adults with bank access are less than 24 percent. However, among the few account holders, Wale et al. (2017) discover that they focus on savings accounts, and they access their account rarely. Many of those with bank accounts in those countries access their banks 1 or 2 times in a month. For Wale et al. (2017), access and usage are important dimensions to relationship management, and they signify the level of income and access to other banking products. According to FFInA (2012), frequent use of bank account by a customer indicates the customer income profile. Thus, the higher the rate of usage of the account by the customer the higher the tendency to buy more products. In an environment where financially included customers rarely use their accounts to perform banking activities, cross-selling activities may suffer and banking relationships may take different forms.

In an extensive study on banking access in Sub-Saharan Africa by Beck and Cull (2013), and in Nigeria by EFInA (2014; 2016), researchers discover the growing usage of mobile banking as a means of accessing banking by vulnerable potential customers in the region. For EFInA (2014), banking access in Nigeria is growing. However, the recent economic challenge is affecting the willingness of customers to sustain relationships with the bank. Thus, access to formal banking is facing challenges in addition to external environmental factors that affect financial inclusion and the dimension of banking relationships. They conclude that only 34%

of Nigerian adult have bank accounts. This shows that more than 60% of the adult population in Nigeria are not in a formal banking relationship.

In support of Wale et al. (2017), EFInA (2014) reports that 93 per cent of adult customers access only saving products; 76% of adult customer access ATMs / debit cards; current accounts are being accessed by 27%; only 2.6 percent access loans, while 1.1 percent have overdrafts and 0.7%, mortgage products. For Beck and Cull (2013), external factors that include poverty, lack of education, lack of trust in the formal financial service sector, existence of the traditional banking system, lack of proximity and high cost of banking services in Nigeria affect rates of banking access. While banks continue to compete aggressively for large retail market share (King, 2014; Mills, 2016; Okoli, 2016), Wale et al. (2017) report that low demand for loan, insurance and credit card rendered many retail customers in African countries unprofitable and commercially unsustainable. Although banks are making efforts to ensure this segment is profitable (Mills, 2016; Okoli, 2016), external factors, sub-cultural factors, weak infrastructure for technology development and huge bottom of the pyramid customer segment with low income and limited access to banking services, remain the main challenges for how customer acquisition and retention occur in the Nigerian banking context.

2.3. Nigerian banking environment

The significance of banking environment means customers can have confidence and a sense of security in the banking sector. This is more acute for two reasons: in banking, there is an acute need for a favourable environment that will build confidence and trust among customers. Second, in the Nigerian banking context, previously, several banks had collapsed that result to the loss of huge customers' deposit and capital flight (Dumbili, 2013; Sanusi, 2012). According to Williams, Etuk, and Inyang (2014), to improve the banking environment, several government prudential policies were introduced. However, due to corruption, unethical banking behaviour, abuse of power, and lack of effective implementation of prudential policies, these policies failed to yield results (Barros & Caporale, 2012; Maklan, Knox, & Michel, 2009). In 1998, 26 banks collapsed; they left more than twenty four thousand banking staff unemployed; customer lost substantial deposits (Dumbili, 2013). Regardless of the various reforms, this act of corruption, insolvency, illiquidity and overdependence on public sector accounts continues to persist up to recent times. Up to 2004, eighty nine banks operated with Naira two billion as capital (Barros & Caporale, 2012; Dumbili, 2013). To strengthen customer confidence and reduce negative effects on financial result and capital of the bank, banking consolidation was introduced in 2004 (Soludo, 2004).

As Dogarawa (2011) reported, one of the most important banking reforms that positioned the banking sector in Nigeria is the reform policy introduced in 2004. The then government saw the need for the adoption of distress reduction policies (Dogarawa, 2011). According to Sanusi (2012), the main thrust of the policy was to enable banks to drive growth across various sector of the economy that require funding, minimise exposure to risk, and build markets as well as consumer confidence. Thus, the policy encouraged consolidation, as banks were compelled to raised their capital to twenty-five billion naira through mergers and acquisition (Assaf et al., 2012; Williams et al., 2014). Some of these banks went public in order to generate funds; others merged. The weak ones were acquired (Benjamin & David, 2012; Williams et al., 2014). As Benjamin and David (2012) reports, banks that were unable to source the required funds, and were unable to secure suitable merger partners, became insolvent and eventually went out of business (Barros & Caporale, 2012; Dogarawa, 2011). Table 2.1 provides information on the new banks and the component banks formed by merger and acquisition.

In support of the reform, Barros and Caporale (2012) argued that this reform set the foundations of big banks and reliable banks in Nigeria. The act strengthens the financial strength of many banks and enhances their intermediation responsibility and ability to serve the market well. Specifically, it was believed by Sanusi (2012) that the policy enhanced corporate governance that focuses on reducing risk and enshrines the strict use of a rule-based regulatory framework, which was missing before this policy; the policy introduced electronic Financial Analysis and Surveillance Systems (e-fass) to ensure security of banking transactions. The implication of this measure is that it ensures transparency and accountability in corporate management and security of customer investment. It also strengthens banks’ focus on customers, as banks were compelled to expand and be market-focused. This act strengthens the financial strength of many banks, enhances their intermediation responsibility and ability to serve the market well and strengthens customers’ willingness to bank and remain financially included (Barros & Caporale, 2012; Dogarawa, 2011; Dumbili, 2013). Dumbili (2013) suggested that banks for the first time started thinking of customers and expanded their operation to other part of the country in the quest for customer investment and organic growth. The need for efficiency and cost reduction becomes apparent in the banking sector. Several banks made huge investments in technological tools (e.g., Automated Teller Machine card, Internet banking) that will assist transactions, improve customer satisfaction and reduce cost.

In support of this reform, Barros and Caporale (2012) and Hesse (2007) report that the number of bank branches rose nationwide to 4,500 in 2006 from 3,382 before capitalization. Bank assets increased to 6,555 billion in 2006 from 3,209; their capital adequacy ratio stood at 21.6% in 2006 instead of 15.2% before capitalization. By implication, the banks are resilient to market uncertainties due to improved capital adequacy ratios. Its implications for customer management include increased security of investment, confidence, and proximity to customers due to the increased number of bank branches. The achievement strengthens banks' ability to include potential customers and to strengthen banking relationships with customers.

2.3.1 Follow up reforms after the 2004 Nigerian banking reform

For the need to elicit and increase customer confidence and customer satisfaction in banking services, the environment requires further policies that will focus on customer satisfaction and risk assessment of banks and other financial institutions (NBF News, 2012). The aftermath of 2008 global financial crisis elicited further reforms. According to Sanusi (2012), the second round effect of the crisis affects many Nigerian banks; the crisis affects Nigerian banks on two fronts. First, they incur significance losses because they become involved in trading securities due to pressure from shareholders to yield high profit margins. Second, due to exposure to oil and gas sector financing when oil is doing well, they incur non-performing loans. Lack of confidence crept into the market; and capital flight took centre stage. These challenges led to a prudential regulatory framework that centred on building market confidence and enhancement of risk capability of the banks. According to Babajide, Olokoyo, and Taiwo (2015), due to the inability of many debtors to service their debt, banks have had to borrow from the central bank' expanded discount window, a short-term borrowing window for banks with a repayment period.

Reflecting the need for security and reduction of distress in the banking sector, CBN engaged in a banking audit. In 2009, due to the increased drawing of capital by banks from the central bank of Nigeria, CBN in conjunction with Nigerian Deposit Insurance Corporation (NDIC) ordered a full audit of all Nigerian banks (Barros & Caporale, 2012; Williams et al., 2014). The outcome of the audit report shows that some banks, representing 30 per cent of the Nigerian bank assets, were unsound. As result of unethical activities of their management, poor corporate governance, and poor risk management, between 19 and 48 present of their loan were underperforming (Assaf et al., 2012; Maklan et al., 2014). Managing Directors of these affected banks were replaced, and sufficient money was injected to save them (Maklan et al., 2009; Sanusi, 2012).

Contemporary measures introduced in 2012 intended to encourage customer patronage of banking products rather than savings alone (Sanusi, 2012). CBN issued a policy directive on customer complaint and handling management. Banks were directed to have a desk for customer financial-related complaint management at both branch and head office to handle any type of customer complaints. In 2012, the bank established a department in change of customer and financial protection departments. According to Sanusi (2012), participation of CBN in customer complaint management is to provide effective customer complaint resolution, which is missing in most of the Nigerian banks. He further stressed that from the inception of the department, within months; more than 600 customers' complaints were resolved.

Consequently, further regulations and monetary policy measures were introduced in the industry in January 2013 as reported by Fadun (2014) and Emefiele (2015). Chief among them is the review of the Cash Reserve Requirement (CRR) by the central bank from 12 per cent to 50 per cent for public sector deposits and 20 percent for private sector deposits. In January 2014, it was further raised to 75 per cent. In addition, banks pay 1.8 per cent tax on their total amount of CRR on public sector deposits to the Nigerian government.

For commercial banks, one aspect of the policy relates to how it motivates investment and intense competition in the retail banking by all the banks (Assaf et al., 2012; Barros & Caporale, 2012). Retail banking become more acceptable and focus shifted from public sector banking to the retail segment of the market. Several banks adopted customer management strategies such as customer relationship management to ensure selling of bank products and customer retention (Maklan et al., 2014; Okoli, 2016).

While the cash reserve ratio for public sector was recently reviewed upward by the CBN, the Treasury Single Account (TSA) policy was introduced in 2015 (ANUMIHE, 2015; Oota, 2015). Central government withdrew all public sector monies from the commercial banks to the CBN, where central government consolidated its revenues and expenditure. As Babajide et al. (2015), reported, this act led to the identification and closure of twenty thousand accounts from the Nigerian commercial banks by 2016, and Naira five trillion from the commercial banks were transferred to TSA. For Oota (2015), this single act bolstered retail market potential. Banks vigorously engage in seeking the retail segment of the market. Although banks face some challenges with low profitability due to the dominance of bottom of the pyramid customers and traditional banking systems (EFInA, 2014, 2016; The Economist, 2015), banks devise programmes that target retail customers to improve financial inclusion and market growth. For instance, Guarantee Trust bank, a tier one bank, introduced its SME Market hub. A platform that enables certified small and medium enterprises to display and sell their products online. Guarantee Trust bank creates, hosts, and manages the platform that gives micro and small business access to market, and the bank gain vital customer information.

The implication of this policy is that the bank engages in seeking organic growth, and has introduced several retail-market focused strategies. Due to the high concentration of unbanked accounts on the market, which banks abandon due to the low attractiveness of the market, all the banks now sought after them; they introduced different customer-focused strategies for the retail market to encourage frequent interaction, cross-selling and up-selling (Dumbilli, 2013; Okoli, 2016).

2.4 Summary

Polices that promote a conducive banking environment are being implemented by the CBN. Government policy on CRR and TSA has reduced competition for public sector banking that dominated banking in the recent past. Now, the focus is on the retail banking that comprises retail, micro business and SME. This change in emphasis has made banks in conjunction with the CBN, which promulgated policies on distress reduction, customer complaints and customer satisfaction programmes, to focus on customer strategy and its implementation. Notwithstanding, this joint effort by banks and the CBN to promote effective banking relationships is being tampered with by the institutional and infrastructural challenges inherent in the external environment of Nigerian banks. The income profile of many Nigerians rendered banking services inaccessible to but a few customers. It also affects customer-bank repeat interactions that promote repurchase of banking products. Low income customers focus on few products, savings accounts, and the use of ATM card for cash withdrawals (Inoue & Hamori, 2016; KPMG, 2014). This also reduced their interaction with the bank, as vital retail products, loan mortgage, insurance and bank overdraft services that create constant interaction registered low patronage. This is made worse due to inadequate infrastructure, strong internet connections, and telephone service and all market transaction enablers that support transactions using technology-enabled channels, and hence allow collection of granular data on individual customer (Beck, Chapman, et al., 2015; Beck & Cull, 2013; Urban et al., 2016). The institutions that create trust in the use of technology-enabled channels are weak (Mundial, 2013; Schwab, 2016). Corruption, weak legal frameworks and ineffective policing affect trust formation on the market transaction enablers.

Pressures from informal institutions, tribes and religion, promote ethnic and religious affiliations that influence social interaction and create community-based culture. The influence of such informal institutions pervades the social/political and affects business formation and transactions between individuals (Bongomin et al., 2016). Their influence pervades national culture, and the tenet of such subcultures built on face-to-face interaction affects how transactions are initiated and conducted (Bongomin et al., 2016; Kumar et al., 2013). The interconnectedness of people that share similar ethnic and religious affiliation and the trust this connection creates extend beyond social categorisation and interaction and could present different picture on how banking relationship occur in the retail banking context.

Table 2.1 Full list of Nigerian banks after 2005 Recapitalisation

S/N	GROUP	CONSTITUENT NUMBER
1	Access bank Nig Ltd	Access Bank Ltd, Marina International Bank, capital bank international
2	Afribank Nig Plc	Afribank Plc, Afribank international (Merchant banker)
3	Bank PHB plc	Platinium Bank , Habib bank
4	Diamond Bank	Diamong Bank, Lion bank, African international bank
5	Eco bank	Eco bank Plc
6	Equatorial trust bank	Equatorial Trust Bank, Devcom Bank Ltd
7	Fidelity bank	Fedility bank, fsb international bank, manny bank ltd
8	First bank Nigeria plc	First bank plc, MBC international, FBN Merchant bank
9	First city monument bank (FCMB) Plc.	FCMB plc Corporative Development Bank, Nigerian American Bank, Midas bank

10	First inland bank	First Atlantic Bank, Inland Bank Nigeria Plc, IMB international bank Plc, NUB International Bank Ltd
11	Guarantee Trust Bank plc	Guarantee Trust Bank plc
12	Intercontinental Bank	Intercontinental Bank, Global Bank, Equity Bank Ltd, gateway bank ltd
13	Nigerian intl. bank (city group)	Nigerian International bank
14	Oceanic bank	Ocianic bank, Trust bank
15	Sky bank	Preudent bank plc, bonds bank ltd, reliance bank, coop bank, eko international bank
16	Spring bank	Citizens Intl Bank, ACB Intl Bank, Guardian Express Bank, Omega Bank, Trans International Bank (TIB)Ltd, Fountain Trust Bank Ltd
17	Stanbic IBTC Bank of Nigeria Ltd	Stanbic Bank of Nigeria Ltd, IBTC, Chartered Bank Ltd, Regent Bank Plc
18	Standard Chartered Bank Ltd	Standard Chartered Bank Ltd
19	Sterling Bank Plc	Magnum Trust Bank, NAL Bank Plc, INDO Nig Bank, Trust Bank of Africa Ltd, NBM Bank Ltd
20	United Bank for Africa Plc	United Bank for Africa Plc, Standard Trust Bank, Continental Trust Bank
21	Union Bank Of Nig	Union bank Plc, Broad Bank of Nig Ltd, Universal Trust Bank, Union Merchant Banker
22	Unity Bank Plc	Intercity Bank, First Interstate Bank, Tropical Commercial Bank, Centre Point bank Plc, Bank of the North, New African- American Bank, Society Bancaire, Pacific Bank Ltd, New Nigerian Bank.
23	Wema Bank Plc	Wema Bank Plc, National Bank of Nigeria Ltd
24	Zenith bank plc	Zenith bank plc

Sources: Williams et al. (2014)

Chapter 3 Literature review

3.1 Introduction

Relationship marketing (RM) has been promoted as the marketing techniques for competitive advantage; it enables firms to create sustainable relationships with customers (Reinartz et al., 2004; Reinartz et al., 2005) through the use of relationship marketing techniques such as CRM and key account management to achieve an excellent relationship with the customer. Although relationship marketing techniques focus on customer retention, their main focus is on identifying and managing profitable customers (Kim & Kim, 2009; Parvatiyar & Sheth, 2001; Shengdong & Xue, 2011). Based on this basic premises coupled with the concentration of high-income earners in developed markets, relationship marketing gains substantial support in such markets. However, studies on its impact and implementation methods have begun to surface in many emerging markets (Wang & Feng, 2012; Yang, 2012; Zhang, 2010).

Hence, the focus of this chapter is to present an overview of the literature on relationship marketing management. The chapter starts with the development of customer relationship management as the bedrock for customer retention strategies; a review of relationship marketing definition and conceptualisation literature follows. Approaches and implementation procedures for relationship management, an overview of relationship management implementation in the financial services sector, and antecedents to effective relationship management (known as success factors) are reviewed. Finally, relationship management literature in emerging markets is reviewed, and implications for primary data collection presented.

3.2 Development within relationship marketing

In the early days of industrialisation, the marketing mix strategy was heavily applied in several firms as basis for their marketing strategy (Grönroos, 2007; Harker & Egan, 2006); it enjoys wide acceptance and application. In the late seventies, due to competition and emerging service economies in many developed countries, application of the transactional approach to marketing reduced (Beck et al., 2015; Grönroos, 2007; Parvatiyar & Sheth, 2001; Ravald & Grönroos, 1996). Firms and academic scholars begin to question its blanket application to marketing strategy in many service firms, as the transactional marketing model failed to acknowledge the interactive nature of services (Vargo & Lusch, 2004, 2008); they argued that service production involves concretion of value between customer and firm. The customer plays a significant role in service production, and as such, there is need for the effective management of interaction between firm and customers to warrant business success (Grönroos, 2006; Vargo & Lusch, 2004; Wilson, Zeithaml, Bitner, & Gremler, 2012).

Similarly, transactional marketing's focus on customer acquisition rather than retention, which served to increase costs and erode profitability, is questioned by contemporary service marketing scholars (Berry, 1995; Grönroos, 2007;Parvatiyar & Sheth, 2001). Consequently, in the late eighties, several theories begin to advocate customer retention through the concept of relationship marketing. Prominent among them is the work of Berry in 1983.

Before Berry's (1983) work, the empirical side of relationship marketing was relatively scarce in application despite its long-standing existence (Bonnemaizon, Cova, & Louyot, 2007; Parvatiyar & Sheth, 2001). Berry (1995) in his seminal work reintroduced the concept into academic discourse, as he emphasised the role of relationship marketing techniques in the service industry. He argued that despite its importance in the relationship initiation process, acquisition, as preached by the transactional marketing approach, should not dominate marketing activities of the firm. Activities that centred on trust-building effort should dominate marketing activities to reduce acquisition costs and improve the firm's profitability on the assumption that retention is far more profitable that acquisition alone (Berry, 2002; Doney & Cannon, 1997; Nguyen, 2011). Therefore, relationship-marketing theories emphasise antecedents to trust formation to ensure a long lasting relationship between the firm and the customer (Dalziel et al., 2011; Han, Kwortnik Jr, & Wang, 2008; Morgan & Hunt, 1994).

The surge in relationship marketing orientation continues to attract attention (Maggon & Chaudhry, 2015; Samaha et al., 2014). Thus, different models and assumptions regarding its implementation continue to emerge. Unlike the transactional marketing approach, where the four Ps (price, product, place, and promotion) enjoy a long-standing role in marketing theory and application, relationship marketing underwent several reframings and adjustments, and hence several pieces of research on to how to improve firms' buyer-seller relationships have been conducted (Badi, Wang, & Pryke, 2016; Dalziel et al., 2011; Garbarino & Johnson, 1999). Nonetheless, classical relationship marketing models by Berry (1983), Dwyer et al. (1987), Fournier (1998), Morgan and Hunt (1994) among others, and more recently Palmatier et al. (2006), Payne and Frow (2005) and Reinartz et al. (2004) among others remain relevant in relationship marketing and customer management practice to date.

Berry (1995), in his article, emphasised retention as the basis of relationship marketing theory and application; He conceptualised marketing activities in service firms as "cementing the relationship, transforming indifferent customers into loyal ones and service customers as client" (Berry, 1983: 25) cited in Berry (1995). Berry emphasised the changing emphasis of marketing approaches from customer acquisition, where firms spent enormous resources on acquiring more customers based on a product-centric approach, to retention of profitable customers based on customer management orientation that emphasises concretion of value where both customer and firm engage in a long-term profitable relationship.

In addition to Berry, the model presented by Dwyer et al. (1987) typically demonstrated relationship marketing processes that start with relationship development based on expected benefit identification, trust development through repeated communication, acquaintance, and interdependence and establishment of loyalty and commitment. The model placed emphasis on constant interaction between the customer or group of loyal customers and the firm. They see constant interaction as key to commitment and loyalty development and hence relationship termination management. Similar to Dwyer et al. (1987), Zhang et al. (2016) report that cessation of some relationships can be at an early stage of relationship development. However, trust and commitment to the relationship by both firm and group of customers can mitigate customer defection by focusing on behaviours and acts that reduce antecedents to relationship termination through enhanced customer satisfaction and friendship. However, according to Dwyer et al. (1987), Payne and Frow (2005), and Kumar and Reinartz (2006), sometimes inevitable mistakes due either to buyer's or seller's induced behaviour can lead to relationship termination. Therefore, Dwyer et al. (1987) include management of customer churn as part of relationship marketing activities. The basic premises of Dwyer's et al. (1987) model are building high trust and commitment between buyer and seller through a series of relationship marketing activities at each stage.

In addition to Dwyer et al. (1987), Morgan and Hunt (1994) presented a model that emphasises techniques of building commitment and trust. They argued that regardless of the impact of contextual variables, trust and commitment are essential to a healthy relationship. These constructs encourage cooperation among relating partners and promote long-term favourable relationship outcomes as against lucrative short-term gains. Reflecting Morgan and Hunt (1994), Dalziel et al. (2011) and Palmatier, Scheer, Houston, Evans, and Gopalakrishna (2007) argued that trust and commitment ensure mutual understanding and acceptance of each other at each stage of relationship and the will to stay within agreed relationship terms, thereby producing outcomes that result in efficiency, productivity, and effectiveness in customer management.

3.2.1 Antecedents to relationship marketing effectiveness

As service sector grows, relationship marketing studies that promote trust and commitment as antecedent to customer relationship management effectiveness growth, and studies that focus on customer-firm interaction continue to surface (Ahearne, Rapp, Mariadoss, & Ganesan, 2012; Álvarez, Casielles, & Martín, 2010; Anneli Järvinen, 2014; Ashley, Noble, Donthu, & Lemon, 2011; Palmatier, Jarvis, Bechkoff, & Kardes, 2009; Rahimi & Berman, 2009; Stein & Smith, 2009; Zineldin, 1995). Likewise, specific studies on customer and brand relationships extend relationship marketing beyond human-to-human interaction (Bhattacharya & Sen, 2003; Fournier, 1998; Kang et al., 2015). Fournier (1998) developed a relationship marketing framework on customer-brand ties. He argued that certain relationship marketing principles exist between brand and customer. Specifically, relationship quality built based on “love" - passion for the brand, self-connection, commitment, interdependence, intimacy and brand quality influences the brand-customer relationship. Fournier (1998) acknowledges how previous acquaintance, formal relationship with the brand and life partner influences relationship formation between brand and customer.

While other studies similar to Fournier (1998) (e.g., Bhattacharya & Sen, 2003; Kang et al., 2015) that focus on the impact of building a relationship with the brand do exist, customer-firm relationship studies appear very pronounced and form the basis of much relationship marketing research. These studies are based on certain processes that create links and long term acquaintances between a firm / its agent and the customers. Thus, organisational processes that create satisfaction remain the basic premises for building relationship. These studies emphasise that the philosophy of relationship management requires not only changes in organisational culture but also changes in daily processes and routines of frontline and back office staff to reflect customer retention orientation in order to replace the product-centric approach already being used by many firms (Boulding et al., 2005; Dibb & Meadows, 2001; Farquhar, 2005; Öztayşi, Sezgin, & Fahri Özok, 2011). The previous marketing approach manipulates marketing mix to develop the marketing offer (Grönroos, 2007; Harker & Egan, 2006); later, customers are persuaded to buy through mass marketing approaches based on identifiable product features. While marketing mix approach focused on the product-centric approach (transactional approach), cross-selling and up-selling are more successful when marketing bases its efforts on building enduring relationships with customers based on organisational processes that produces trust and commitment (Grönroos, 1994; Sheth & Sisodia, 1999; Sheth, Sisodia, & Sharma, 2000). The aim of relationship marketing is to enable customer buy different variety of bank product and establish a relationship with the company based on trust and commitment motivated by customer satisfaction and relational quality.

Taking a convergent position, both Berry (1995), Dwyer et al. (1987), Garbarino and Johnson (1999) and Morgan and Hunt (1994) in addition to a host of other scholars (Brun, Durif, & Ricard, 2014; Johnson & Peterson, 2014; Sirdeshmukh, Singh, & Sabol, 2002) agree that in addition to organisational processes, trust and commitment occupy a strong position in mediating relationship marketing effectiveness. Its main importance consists in encouraging good relationships defined based on confidence, benevolence and reliability as demonstrated by both customer and the company towards each other during a business transaction (Doney & Cannon, 1997; Morgan & Hunt, 1994; Palmatier et al., 2008). To trust is to have confidence in the exchange partner's reliability and benevolence (Chai & Dibb, 2014; Morgan & Hunt, 1994), which enhances commitment to relationship performance and long-term gains through positive intention and isolation of unwarranted behaviour that can harm a lasting relationship (Dwyer et al., 1987; Johnson, 2007).

However, in their analysis of relationship management, Palmatier et al. (2007) report that relationship marketing between customer and company can take a different dimension and exert more influence on company performance when a relationship exists between customer and frontline employee rather than a selling company. This assertion signifies that effective trust, trust at a personal level, has a high impact on relationship marketing effectiveness.

3.2.2 Relationship Marketing (RM) and customer relationship management (CRM)

Due to its prominence and acceptance in the academic environment and its application by several companies, relationship marketing was subjected to several reviews (Agariya & Singh, 2011; Das, 2009; Maggon & Chaudhry, 2015); the process of relationship initiation and management occupies a central position in many organisations. Thus, relationship marketing processes assume an important position, and in many firms, relationship marketing has turned into managerial practice (Bonne, Vermeir, Bergeaud-Blackler, & Verbeke, 2007; Boulding et al., 2005). With technological improvement, implementation of relationship marketing was further integrated into management processes, and concepts such as customer relationship management (CRM) are developed and used to facilitate its implementation and effectiveness. Although previous studies have acknowledged the importance of relationship marketing in business-to-business and business-to-consumer and even customer-brand interaction (Johnson & Peterson, 2014; Kang et al., 2015; Palmatier et al., 2008), improvement in technology advances the application of relationship marketing philosophy in the business-to-consumer (B2C) market. This generates deeper understanding and embeddedness of relationship marketing into marketing as well as management process of the organisation (Bonne et al., 2007; Harker & Egan, 2006). Likewise, it has broadened the scope of relationship marketing (Gummerus, von Koskull, & Kowalkowski, 2017) to the extent that within the academic and business environment relationship marketing and CRM are used interchangeably to denote strategies of relationship management and marketing orientation implementation programmes (Das 2009; Maggon & Chauudhry, 2015).

Scholars (e.g., Zablah et al., 2004) tried to offer some differences between CRM and RM such that they argue that RM is broader and CRM is specific to a customer-firm relationship. However, Sin, Tse, and Yim (2005) and Maggon and Chaudhry (2015) argued that they have strong similarities and both place a high emphasis on buyer-seller relationship. Their objectives remain the same, as explained by Parvatiyar and Sheth (2001, p. 4); "the core theme of all CRM and relationship marketing perspectives is its focus on a corporative and collaborative relationship between the firm and its customers and other marketing actors". They argued that recent developments in relationship marketing due to advancement in technology could not stand as relationship management on its own. Therefore, they see CRM as a technological improvement that results in effective relationship marketing implementation in the organisation. Reflecting Srivastava, Shervani, and Fahey (1999), Payne and Frow (2013) argued that business process defines action and activities of relationship management. Management processes designed to implement customer relationships depend on a bundle of activities mainly performed by employees. These employees receive support from senior managers and firm structure that supports customer philosophy and orientation to achieve relationship marketing effectiveness. Technology, which is equated with customer relationship management by vendors, is found to be insignificant in the CRM implementation (Reinartz et al., 2004). Thus, CRM technologies are implemented to augment customer relationship management efforts of the company, which is widely regarded as the basic premises of relationship marketing (Maggon & Chaudhry, 2015).

These interconnectedness and uniform objectives of RM and CRM formed the main reason for using them interchangeably in several studies (e.g., Das, 2009; Maggon & Chaudhry, 2015; Sin et al., 2005). Thus, RM and CRM are used interchangeably, CRM being among the primary instruments of relationship marketing implementation (Das, 2009; Verma et al., 2016). In this study, the researcher sees CRM not an independent and detached area from RM but an area that is conceptualised based on RM principles and promoted to achieve RM objectives of achieving customer satisfaction and retention through marketing orientation. Thus, Similar to Das (2009) and Maggon and Chauudhry (2015), the study uses relationship marketing and CRM interchangeably and considers CRM to be an important instrument of relationship marketing implementation in the business-to-consumer market. In this study, CRM represents relationship marketing activity that includes the use of CRM technology in the management of customer relationship.

3.3. Relationship management conceptualisation and definition

While firms prioritise relationship-marketing programmes as never before, researchers in the area are debating as to what exactly constitutes CRM (Agariya & Singh, 2011; Das, 2009; Finch, O'Reilly, Hillenbrand, & Abeza, 2015). Discussion on CRM definition continues. The business community and academia consult each other all in a quest for the unified meaning of CRM. Although the research in the area is ongoing, efforts to find common ground on what CRM is all about seem to be far from over (Bonnemaizon et al., 2007; Kevork & Vrechopoulos, 2009). However, Zablah et al. (2004), Parvatiyar and Sheth (2001) and Payne and Frow (2005) have attempted to find a common acceptable definition of CRM for the development of the discipline, but still, the misconceptions continue.

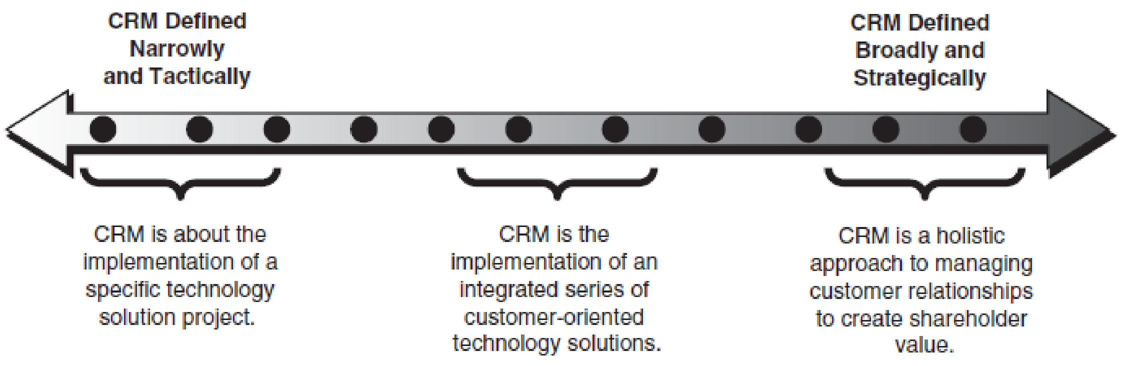
Firms continue to implement relationship marketing strategies based on different views, and hence fragmented results consistently continue to manifest themselves (Bonnemaizon et al., 2007; Nguyen, Lee-Wingate, & Simkin, 2014). Scholars and practitioners have linked lack of consistent results to the different views that surround the definition of relationship management in the organisation (Harker & Egan, 2006; Karakostas et al., 2005; Nguyen, 2011; Payne & Frow, 2005). Even the financial services sector, an industry described as most amiable to relationship management strategies (Awasthi & Purnima, 2013; Farquhar & Panther, 2008; Meadows & Dibb, 2012), is not immune to these misconceptions. According to study findings of U.K financial services by Karakostas et al. (2005), staff reported different definitions of

CRM. This view of different understanding was corroborated by Payne and Frow (2005) in their study, as depicted in Figure 2.

Ahearne et al. (2012), Ngai (2005) and Nguyen (2012) highlighted these views and suggested that despite wide acknowledgement and acceptance of CRM, its studies remain diverse and have failed to present a single view of its implementation method. Bonnemaizon et al. (2007) and Nguyen, Lee-Wingate, et al. (2014) argued that the challenge of CRM conceptualisation comes from its conceptual background, which originates from marketing, management and information technology. In recent times, marketing processes were elevated from a functional activity to overall company activity of relationship management. With the recent development in information technology, relationship marketing combines the potential of information technology to perform the relationship management function in an organisation (Grönroos, 1994; Ngai, 2005). Therefore, it shares marketing, management and information technology perspectives (Ngai, Xiu, & Chau, 2009; Saarijärvi, Karjaluoto, & Kuusela, 2013). Thus, academics define it in a different way. Likewise, practitioners implement different methods of relationship marketing.

For Payne and Frow (2005) and Payne (2006), CRM is implemented based on inconsistent definitions and conceptualisation. They report that these different perspectives are present at both the departmental and the organisational level of many firms; they later highlighted CRM level of understanding and implementation in the organisations' strategy. Some of these perspectives are broad while some are restricted to particular technology solutions. In the end, they summarised them under three categories as figure 2 depicts as a particular technology solution; wide-ranging technology; and customer-centric strategy.

Figure 3.1 CRM perception



Sources: Payne (2006)

For Agariya and Singh (2011), aspects of management and marketing are evident in relationship management conceptualization that broadly outlines how the relationship is initiated and managed to ensure customer retention. Different processes that require various inputs from strategy, information systems, and human resources units of the firm are combined in relationship management implementation. These strategic processes, emotional and behavioural human efforts are combined to attract and retain customers (Ryals, 2005; Ryals & Knox, 2001). Consequently, management of resource usage and human effort is critical in customer management success. Thus, most CRM definitions are aligned to either all or one of these areas of study. For instance, CRM is defined as the following:

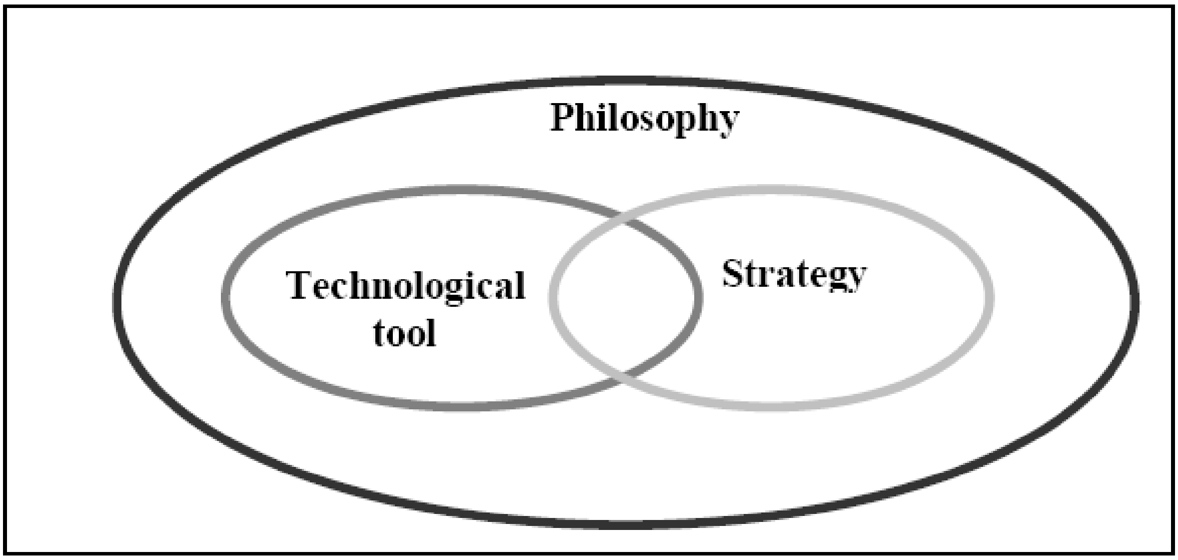
(i) Strategy (Bohling et al., 2006; Boulding et al., 2005; Payne & Frow, 2013),
(ii) Philosophy (Ryals & Knox, 2001; Zablah et al., 2004), and
(iii) Technological tool (Peppers & Rogers, 1993)

Despite this, Kumar and Reinartz (2006) believe the misconceptions are as a result of the different understanding between CRM software vendors/practitioners and academics. In academic literature, relationship management is seen as strategic effort concerned with customer management which combines organisational processes, human effort and information system capabilities to improve customer satisfaction and customer value (Becker et al., 2009; Palmatier, Scheer, Houston, et al., 2007). Meanwhile, vendors continue to develop software that by its nature conducts sales and marketing automation and links front office and back office to form customer databases as customer management tools (Chen & Popovich, 2003a; Ngai, 2005). For Kumar and Reinartz (2006), this vendor perception influences the adoption of CRM with less resort to the strategic and philosophical aspects that the concept promotes. In support of Ryals and Knox (2001), several scholars (e.g., Garrido-Moreno & Padilla-Meléndez, 2011; Mendoza, Marius, Pérez, & Grimán, 2007; Padilla-Meléndez & Garrido-Moreno, 2014) believe technology alone cannot constitute CRM when processes that encourage relationship orientation and customer retention are missing. Furthermore, CRM conceptualisation must include customer satisfaction orientation and relationship orientation culture, because these two concepts are part of the philosophical aspect of lasting relationships that the customer relationship aims to achieve.

By implication, one of the challenges faced by CRM is the problem of conceptualisation because different definitions are found and are being used by practitioners based on the prescriptions of technology vendors (Nguyen, Lee-Wingate, et al., 2014). Where the technology aspect is acceptable to the firm, the focus will be on the use of a technology that may end up hurting other essential factors of CRM implementation: customer orientation/philosophy based on strategic orientation (Payne & Frow, 2013; Ryals & Knox, 2001). This focus on technology alone is reflected in recent relationship management literature as a challenge to CRM implementation (Chikweche & Fletcher, 2013; Jaber & Simkin, 2016; Kale, 2004). Consequently, the need for other factors to complement the use of technology in CRM development and implementation has been emphasised as essential for CRM to yield the expected results (Cambra-Fierro et al., 2016; Kim, Kim, & Park, 2010; Reinartz et al., 2004).

As reflected in the academic literature (Becker et al., 2009; Jaber & Simkin, 2016; Palmatier et al., 2006; Sigala et al., 2008), relationship marketing implementation is based on a combination of customer orientation that defines the use of business processes to develop customer strategy supported by technology. Therefore, CRM tools without philosophical or strategic approaches are incompletely able to achieve satisfaction quality and customer retention. As Figure 3 depicts, customer philosophy binds all other activities of customer retention because it is the central pillar that ensures the success of customer relationship strategy (Pedron & Saccol, 2009).

Figure 3.2 CRM perspectives



Sources: Pedro and Sacco (2009)

The literature on relationship management places significant emphasis on philosophical aspects of CRM, as scholars argue that technology is only a conduit for relationship marketing philosophy implementation. The philosophy of customer centricity guides the strategic role of people in relationship initiation and management based on training that involves changing their behaviour from selling-centric behaviour to customer-oriented behaviour (Ahearne et al., 2012; Becker et al., 2009; Hennig-Thurau, 2004). Therefore, banks need to embed emotional and behavioural aspects of relationship management into the staff mindset to pave the way for friendly and customer-centric behaviour during customer-firm interactions (Wulf, Odekerken-Schröder, & Iacobucci, 2001; Yang, 2012). In the study of CRM implementation in emerging markets, Abdul-Muhmin (2012) finds that successful implementation of relationship management techniques is dependent on the staff perception of the concept. When staff understanding of CRM leans towards the philosophy of customer centricity that guides the strategy of the firm, customer management strategy of the company is likely to yield results, and hence the effective implementation of relationship marketing. On the contrary, staff perception of CRM as technological tools may affect its implementation and harm other aspects of the strategy (e.g., philosophy). Thus, the relationship management effort of the firm is more effective when staff uphold customer centricity (Pedron & Saccol, 2009).

3.4. Customer relationship management implementation

Relationship management as an approach has gained unprecedented acceptance over the past few decades partly as a response to the realisation that loyal customers are the most profitable customers (Kang et al., 2015; Nguyen, 2012; Ryals & Knox, 2001; Williams, Ashill, & Naumann, 2016). Furthermore, different definitions of relationship management, as described in the preceding section (Section 3.3), appeared in the literature. Ngai (2005) argued that this is partly due to the interdisciplinary nature of relationship marketing. Therefore, a single view of relationship management that will aid research and theory development is yet to emerge despite three decades of research (Finch et al., 2015; Osarenkhoe & Bennani, 2007). Chikweche and Fletcher (2013) conclude that the effect of multiple and different views on its definition extends to its implementation.

Numerous studies over the years have attempted to model the antecedents of relationship performance to understand how organisations can develop effective relationship strategies (e.g., Finnegan & Currie, 2010; Morgan & Hunt, 1994; Payne, 2006). In addition, over the past three decades, firms have used a plethora of techniques to improve relationships with their customers (Hughes, 2005; Palmatier et al., 2006; Wulf et al., 2001). While database marketing, one-to-one marketing, customer partnering and, recently, key account management were advanced as relationship marketing instruments. As outlined in Table 3.1, customer relationship management is predominantly used to implement relationship-marketing strategy in the business-to-consumer market. Also, relationship marketing techniques that mainly promote the use of interpersonal relationship strategies play a significant role in relationship management processes in both consumer and business-to-business markets (Palmatier, Scheer, Houston, Evans, & Gopalakrishna, 2007; Wulf et al., 2001). However, the study reviews interpersonal relationship, key account management and customer relationship management, with much detail on customer relationship management.

Table 3.1 an overview of customer relationship techniques

Relationship marketing	Customer-buyer interaction that focuses on creating an interpersonal relationship with the intention of developing and maintaining lasting relationship between buyer and seller or between buyer and regular seller (s).	Palmatier (2006); Wulf, Odekerken-Schoroder & Lacobucci (2001)
Customer relationship Management	CRM is a holistic approach to managing customer relationship to create shareholders value through the use of appropriate technology.	Payne and Frow (2009, 2013)
Customer Knowledge Management	Customer knowledge management involves collection, allocation and exchange of customer knowledge between various functional units of the firm to support relationship management activities.	Gebert, Geib, Kolbe, and Brenner (2003)
Database Marketing	Database marketing involves collection of customer data for direct marketing to sets of customers or potential customers with the sole aim of exploiting profitable relationships.	Hughes (2005)

One-to-one Marketing	One-to-one marketing involves monitoring and evaluation of interactions with customers on one-to-one basis and offering differentiated products and services in line with individual customer needs.	Rogers and Peppers (1999)
Key account management	Formal programmes and processes designed to specifically manage relationship with important customer accounts.	Homburg, Workman Jr, and Jensen (2002)
E-customer relationship management (e-CRM)	E-CRM represent Integral part of online distribution and marketing that expands traditional CRM to cover Internet technologies, wireless and e-business application into the CRM strategy of the bank.	Sivaraks (2011)

3.4.1 Customer relationship management implementation: the role of the interpersonal relationship

It is widely acknowledged that the impact of several antecedent variables (direct mail, interpersonal communication, rewards, preferential treatment) on relationship quality is often mediated by factors like trust, commitment, satisfaction and relationship quality perceptions (Palmatier et al., 2006; Reinartz et al., 2005). For Finnegan and Currie (2010), Ahearne et al. (2012) and Steel, Dubelaar, and Ewing (2013), organisational factors (e.g. business processes, employee training and support, technology) are important antecedents to relationship effectiveness in business-to-business and consumer markets. Among the mediating factors, trust and commitment, in particular, enjoy wide coverage in the extant literature (Dalziel, Harris, & Laing, 2011; Doney & Cannon, 1997; Fournier, 1998; Samaha, Beck, & Palmatier, 2014). However, techniques used to generate customer trust differ.

In widely cited research by Palmatier et al. (2006) on relationship marketing, trust and commitment were highlighted as strong antecedents to customer retention. In evaluating bank relationship management strategy among regional banks in the U.S.A. by Johnson and Peterson (2014), the authors report that banks have acknowledged that interpersonal interaction between frontline staff and customers is significantly improving their relationship with customers. They acknowledge that customer perceive interpersonal trust as important instrument for relationship quality.

Another related study by Palmatier, Scheer, and Steenkamp (2007), consistent with Johnson and Peterson (2014), Kang et al. (2015), Wulf et al. (2001), highlighted the use of the interpersonal relationship as a loyalty program, and its impact on customer retention as being stronger in comparison to loyalty to the selling firm and its products' attributes. They found interpersonal relationships to generate strong relationships between customers and boundary spanning staff. In their study, they identified three antecedents to loyalty: loyalty to selling firm based on product and service attributes, loyalty to selling firm based on its loyalty programmes such as direct communications with customers through letters, email and other form of communication, and loyalty to frontline staff. In all three, loyalty to salespersons appears the strongest and contributes to the financial gain of the company despite the impending risk when a salesperson migrates to a competing company. This assumption reflects the important role of interpersonal relationship strategies in consumer markets, which aim to create customer retention and competitive advantage for the bank.

Studies on customer loyalty and retention tend to generate alternative means of customer loyalty (Bhattacharya & Sen, 2003; Fournier, 1998; Kang et al., 2015): loyalty to brand/company and the use of salesperson effort to generate loyal customers and hence competitive advantage. This appears critical in service organisations where frontline employee effort is central to relationship development efforts of the company. Staff interaction with customers may affect customer perception of the company and improve the effectiveness of the relationship marketing strategy. Ivens, Pardo, Niersbach, and Leischnig (2016) in support of Sirdeshmukh et al. (2002), argued that frontline staff effort is a significant factor in customer satisfaction due to the extra roles they perform to retain customers. Implementation of benevolence and competence behaviour is done to generate trust from two strata: frontline employees and management policies and practice. They acknowledge that extra roles by frontline staff and interpersonal relationships between frontline staff and customers contribute to trust and relationship management effectiveness in consumer markets. Reflecting Sirdeshmukh et al. (2002) and Johnson and Grayson (2005), Ivens et al. (2016) confirmed the importance of trust and salesperson loyalty to relationship marketing performance.

By implication, interpersonal relationship strategies have been found to generate strong relationships between customers and boundary spanning staff (Ivens et al., 2016; Rod et al.,

2016) and thus indirectly with the firm itself. According to Dalziel et al. (2011) and Kang et al. (2015), an effective relationship at a personal level, rather than technology or company policies designed to generate benevolence, have a substantial impact on the customer-firm relationship. Customer judgements based on a relational characteristic of individual employees prompt stronger confidence and trust than the judgements made based on selling firm attributes (Palmatier, Scheer, Houston, et al., 2007). Reinartz, Thomas, and Kumar (2005) argue that in comparison with non-interpersonal contact channels, interpersonal relationships between customer and employee generate greater customer retention, hence improving relationship-marketing performance.

Although customer relationships based on firm processes and the loyalty programmes create customer satisfaction (Beck et al., 2015; Jayachandran et al., 2005; Krasnikov, Jayachandran, & Kumar, 2009), they create weak loyalty. Under this loyalty programme- and company process-based relationship, exit barriers and situational control influence loyalty as against deeply held commitment developed through interpersonal relationships that trigger enduring patronage and future repurchases (Oliver, 1999; Verma et al., 2016).

By implication, developing interpersonal relationship between boundary spanning employees of a firm and its customers has been considered as a credible relationship marketing tool (Johnson & Peterson, 2014; Palmatier, Scheer, & Steenkamp, 2007). However, the literature advances the use of interpersonal effort in business-to-business (B2B) environments where few customers exist. It is often not widely recommended due to the cost of implementation in the retail context.

Notwithstanding, despite its cost, face-to-face interaction that generates relationships at a personal level is accorded high value in emerging countries (Kumar et al., 2013). This view is in line with Samaha et al. (2014), who argued that approach to relationship management is context-dependent. Intangible service contexts where value production requires constant interaction between firm and customer require interpersonal communication; interpersonal interaction can enhance strong relationships and effective customer management. For Yang (2012) and Valmohammadi and Beladpas (2014), the relationship management effort of a bank is more effective when organisational processes for customer management are supported by staff with the ability to attract social relational benefits to the bank in tandem with the organisational structure that supports customer satisfaction-oriented behaviour.

Thus, Palmatier et al. (2006), in their study, find that relationship marketing efforts on the part of the company are more effective when the relationship is built between boundary spanning staff and customer in comparison with firm-customer relationships. Similarly, for Rod et al., in the retail banking context, social satisfaction backs relationship management effectiveness.

3.4.2 Customer relationship management implementation: the role of key accounts management

Key account management, as a "natural development of customer focus and relationship marketing in business to business" (McDonald, Millman, & Rogers, 1997, p. 737), is a selling approach that enables a company to build a relationship with selected number of strategic accounts. This relationship is based on continued offering of products or services designed strategically to meet and satisfy key accounts' individual needs (Alejandro et al., 2011; Homburg et al., 2002). The success of this strategy depends partly on how the customised offering meets customer needs. Likewise, the skills and ability of the selling firm to manage the partnership and interaction with key accounts is an important measure of success for key account management. To achieve this aim, the selling company sets up a dedicated team with key account manager as a head to manage interactions with key accounts (Julkunen, Koponen, & Gabrielsson, 2015).

According to Homburg et al. (2002), KAM is a subset of relationship marketing that subsumes the approach of managing important customers. Different terms such as key account selling, national account management and strategic account management are used to denote key account management (Davies & Ryals, 2013). In a view that reflects organisational research, Ivens et al. (2016) view KAM as the creation of a unit of function different from other customer-facing functions that undertake an action or perform certain routines for managing specific customers' accounts management. In some organisations, a company constitutes key account managers or teams to perform key account management activities, while in some organisations, a strategy for management of key accounts that involves both employee and top-level management is developed.

Due to its recent surge in the relationship marketing literature, research in the area focuses on different aspects of key account management. Specifically, attention is focused on its implementation and analysis of key account managers' interaction and behaviours with important accounts (Davies & Ryals, 2013; Guesalaga & Johnston, 2010). The two perspectives are reviewed below.

3.4.2.1 Design of key account management research

To many scholars (e.g., ALHussan et al., 2014; Guenzi & Storbacka, 2015; Salojärvi, Sainio, & Tarkiainen, 2010), KAM is not a process that is restricted to customer-facing activities conducted by individual managers only. Key account management is a strategic marketing strategy that focuses on how the internal process of the firm provides effective management of key account customers. Those that share this view believe organisational resources and functional units are best suited to performing such functions for a firm that operates in a B2B environment. According to Homburg et al. (2002), implementation of KAM requires a combination of activities, actors and resources. The combination of these resources to manage key accounts is dependent on the level of implementation. Homburg et al. (2002) identified the different levels of implementation but acknowledged that the most comprehensive is cross-functional KAM; where cross-functional integrations exist, resources are allocated, and all functional units participate in the management of key account customers. Apart from this approach, other typologies were mentioned in the KAM literature. Some organisations elect a team of managers to manage key account customers at head office, the regional or local branch of the business. In some instances, key account officers are located in buying firm facilities to manage an account. Although these methods or approaches were mentioned in the literature, they were seen as ad-hoc methods in the implementation of KAM. According to Ivens et al. (2016), intra-organisational and inter-organisational interactions result in effective KAM design, because of the need for collaboration and sharing of information among functional units of the firm. At the same time, the aim of KAM design is long term, which necessitates organisational components collaborating.

Emphasising the need for addressing the organisational issue in the design of KAM strategy, Guenzi and Storbacka (2015) identify change management, style of leadership, a system of information generation and utilisation, and shared values build to promote customer-centric strategy supported by a cross-functional structure as the main basis of KAM implementation. Guenzi and Storbacka (2015) emphasise turning strategic goals of the company into a continuous process of account management, intra-organisational interaction and inter-organisational network management that requires specific skills. This focus on the strategic view of KAM has resulted in several reviews of KAM design based on organisational processes

(Julkunen et al., 2015; Marcos-Cuevas, Nätti, Palo, & Ryals, 2014; Pardo, Ivens, & Wilson, 2014).

For Marcos-Cuevas et al. (2014), peculiarities and context of the firm require consideration during KAM implementation. Thus there is a need for a balance between short-term goals and long-term goals of the organisation, which requires review of the current firm situation against set future targets to ensure progress in the relationship formation, development in line with company long term objectives. However, to achieve this objective involves change management in policies; Marcos-Cuevas et al. (2014) believe a change in structure and people orientation is required. Thus, training of staff and collaboration among the major units of the firm should precede KAM strategy. In addition to Marcos-Cuevas et al. (2014), ALHussan et al. (2014) argued that external environment has an impact on the implementation of key account management. In their study, they argued that certain environmental factors embedded with the broader national context affect key account management implementation. As such, they argued that consideration should be given to external environment in addition to internal company context in the implementation of key account management strategy.

Pardo et al. (2014) believe that KAM is a strategy that needs to be fully implemented and requires change management to position employee mindset towards relationship management orientation. It also requires training and integration of the firm's functional units to enable a company to manage intra-organisational and inter-organisation interaction between team members of the selling team and their interaction with important accounts of the company.

3.4.2.2 Analysis of individual key account managers

Whilst there is agreement that key account management has a structure of implementation (Guenzi & Storbacka, 2015; Jones, Dixon, Chonko, & Cannon, 2005), what is generally accepted is the role of individual managers, customer-facing individuals that manage relationships with customers on behalf of the company (Davies et al., 2015). Managers are key actors that in some cases supervise and lead a selling team in key account management (Homburg et al., 2002; Jones et al., 2005; McDonald et al., 1997). These actors are of strategic importance to the company. This is reflected in how key account managers are strategically positioned to manage important customers for the bank. Thus, other aspects of the research focus on managers, their actions and interaction with the external and internal members of the company.

In their study, Jones et al. (2005) analyse the importance of building a consistent relationship between key account managers and the environment in which they operate, their team members and with individual key accounts they manage on behalf of the company. Although Jones et al. (2005) describe the role of organisational culture in enhancing the relationship between selling team and key accounts of the firm, they focus much on how key account managers developed an innovative ability to understand the market, demand forces and the entire environment in which they operate in order to create advantage for their company. In consonant with Homburg et al. (2002), Jones et al. (2005) analyse the interaction between the key account manager and his selling team and hence their interaction. They suggested training, incentives and review of team members periodically to inject fresh blood into the team membership as an important contribution to the organisation towards the success of the selling team in their drive to manage key accounts on behalf of the company.

Reflecting other studies on the analysis of key account managers' behaviour, Ivens et al. (2016) believe the interaction of managers with other members of a selling team and the organisation entirely affects a relationship with top customers of the firm. They perceive key account managers as the major actors of key account management processes, and their behaviour and interaction with other members of the selling team are important to the success of relationship development with important business customers. Thus, they analyse how trust and commitment affect the internal interaction between managers and selling team members and with other functional unit members of the organisation. In the end, Alejandro et al. (2011) conclude that trust and commitment have a significant influence on key account managers' interaction with key customers of the company and have a direct impact on customer loyalty far more effective that the impact of the organisational processes on customer loyalty. They reinstated the importance of key account managers as facilitators of relationship development and management in customer commitment.

Reiterating key account managers' role in key account management, Davies and Ryals (2013) have acknowledged the important role of key account managers' behaviour on key account management. They identified important behaviours performed by key account managers, which they argue, distinguishes them from sales personnel. Key account managers are strategic and lean towards strategic planning. They embed with a customer to a greater extent and have a culture that is adaptable to customers. These behaviours, according Davies and Ryals (2013), are supported by cross-functional management and ability to interact with team members., which eventually influence their contribution to relational quality as against their counterpart: sales personnel.

Homburg et al. (2002) and Guesalaga and Johnston (2010) believe that KAM is a strategy that needs to be fully implemented and requires change management to position employees' mindset towards relationship management orientation. However, its effectiveness is mediated by key account managers' behaviour and interaction with the valuable customers. The greater the commitment and trust between account managers and internal as well as external customers of the firm, the greater the relational quality and customer loyalty.

3.4.3 Customer relationship management implementation: the role of information technology-enabled relationship marketing approach (CRM)

One approach to relationship marketing that generates much attention in consumer markets is the use of company policies and processes enabled by technology to initiate and maintain relationships with customers. However, abundant literature offered over decades on the subject matter has failed to agree on a single empirically tested pattern for its implementation. The problem continues to confront researchers whenever issues of customer relationships arise.

However, unlike KAM that empowers key account managers, organisational processes that support customer satisfaction are promoted to generate relationships with profitable customers (Agariya & Singh, 2011; Payne & Frow, 2013; Soltani & Navimipour, 2016). In this approach, processes that create brand and company loyalty are promoted and their consequences in relationship initiation and management are seen as the significant success of the strategy (Iriana, Buttle, & Ang, 2013; Kim & Kim, 2009). Likewise, contrary to KAM, the main aim is to isolate the high impact of interpersonal relationship and use technology-enabled channels (e.g., emails, call centre, and telephones) to contact customers to create enduring relationships with the company (Kim et al., 2012; Reinaizt et al., 2004). However, one challenge that constraints this type of relationship marketing approach is the lack of an acceptable framework for implementing the strategy.

This lack of a single framework is in not only a single context or situation; it affects even the service sector, which is more amiable to relationship management (Agariya & Singh, 2011). Business and consumer markets are also not immune because of the use of different approaches and models to implement CRM in such markets.

However, Building and managing customer relationships in the B2C market is a practice on three level of the organisation: at a functional level, customer-facing level and companywide or macro level of the organisation. In the literature on customer relationship management implementation, the customer-facing level and companywide receive high acknowledgement based on the seminal papers of Dwyer et al. (1987) and Reinartz et al. (2004) and Payne and Frow (2005). Dwyer et al. (1987) and Reinartz et al. (2004) conceptualise CRM implementation at the customer-facing level, and their work was highly cited in the relationship management literature, while Payne and Frow (2005) promoted companywide management in their paper, the most cited article in CRM implementation research. Similarly, a systematic literature review reveals knowledge management as important techniques deployed by companies to practice relationship marketing. This concept has been reported widely as the most important aspect of customer relationship management. Thus, research based on these two levels of relationship marketing implementation in B2C market and knowledge management was reviewed.

3.4.3.1. CRM implementation at customer-facing level

CRM processes at the customer-facing level include activities performed by frontline and customer-facing staff and customer-facing units during customer relationship initiation, relationship management and churn management (Mumuni & O'Reilly, 2014). It also includes how organisations collate customer information at different customer contact points for relationship activities (Rababah, Mohd, & Ibrahim, 2010; Reinartz et al., 2004). Reinartz et al. (2004) promoted this view in their seminal paper on customer relationship management. Their view is based on a suggestion by Dwyer et al. (1987) that managing customer relationships follows a distinct pattern or stages and in every stage, the company performs processes that ensure the success of customer relationship marketing to achieve marketing concepts.

In their study, Dwyer et al. (1987) highlighted processes of relationship management: relationship initiation process, relationship maintenance, and customer churn management. At every stage of the relationship, processes that ensure successful implementation of the customer relationship are conducted between the company and customer or group of customers. This model by Dwyer et al. (1987) lay the foundation for relationship marketing implementation, and further research supports the use of technology for relationship marketing processes.

At the relationship initiation stage, an interaction between company and customers is encouraged through the use of different channels of communication as emphasised by Dwyer et al. (1987) and Reinartz et al. (2004). Later processes focus on the identification of potential customers and how their relationships with the firm are developed and moved to the next stage of maintenance (Zhang et al., 2016). During identification and evaluation of customers, individuals or groups of regular customers that display profit potential are targeted. At the maintenance stage, various processes that align the organisation's structure with relationship maintenance-compatible behaviour are encouraged and implemented. This approach to relationship management has also been suggested by Becker et al. (2009), Kim and Kim (2009), Mumuni and O'Reilly (2014), Reimann, Schilke, and Thomas (2010) and Valmohammadi and Beladpas (2014).

According to Mumuni and O'Reilly (2014), relationship management processes at the customer -facing level can be outlined as obtaining customers, identification of profitable customers and developing the best options to manage them through certain processes that give the firm a competitive advantage at the relationship initiation stage and maintenance stage, and in deploying effective management of relationship termination.

At relationship initiation, different mediums of communication that bring a customer to the firm are used to initiate the relationship (Kumar & Reinartz, 2012; Reinartz et al., 2005). As reflected by Dwyer et al. (1987), customer acquisition and evaluation of high potential customers were cited by Mumuni and O'Reilly (2014) and Reinartz et al. (2004) as the major process of relationship initiation. At this stage, managers and scholars have different views on customer acquisition; two perspectives exist. In the first viewpoint, information technology is used to identify high potential customers among the already acquired customers and established relationships with them based on customised offerings (Foss, Stone, & Ekinci, 2008; Winer, 2001). However, as Farquhar and Panther (2008), Reinartz et al. (2004) and Valmohammadi and Beladpas (2014) report, in many instances, a firm engages in customer acquisition where a whole new set of customers are acquired and establish relationships with them based on either product-centric or customer-centric approach. Although Reinartz et al. (2004) and Srivastava et al. (1999) argued that different processes are conducted at each stage, in what they term a "growing consensus", Farquhar and Panther (2008, p. 10) believe customer acquisition/relationship initiation and customer retention are related. Customer acquisition is a subset of the firm's relationship management strategy as relationships established at the acquisition level set the stage for customer retention.

Reflecting Reinartz et al. (2004), Becker et al. (2009) believe that at the relationship initiation stage the focus is on identifying new potential customers and building the customer base of the company. According to Becker et al. (2009) and Cambra-Fierro et al. (2016), people-driven processes rather than technology-enabled channels prove more effective in relationship management at this stage. For Becker et al. (2009), changes in organisational structure carried out through training and reward systems for employees, and customer orientation support CRM implementation at this stage, because new potential customers will prefer to have contact with people rather than with machines.

At the maintenance stage, processes that give firms competitive advantage on cross-selling and up-selling are deployed to manage customer interaction at every customer-firm contact point (Reimann et al., 2010; Valmohammadi & Beladpas, 2014). According to Mumuni and O'Reilly (2014), Kim and Kim (2009) and Becker et al. (2009) processes that ensure sustainable relationships based on managing interaction channels such as face-to-face, mail, email and call centre are performed to support relationship maintenance. At this stage, the information system allows collection, storage, analysis and access to customer information to enable coordination and dissemination of customer knowledge for customer management functions such as marketing, sales and customer service support customer relationship management. Supporting this view, Ata and Toker (2012), Papadopoulos, Ojiako, Chipulu, and Lee (2012), Yang (2012) and Jaber and Simkin (2016) believe effective alignment between CRM-compatible behaviour and organisational structure that internalise customer orientation should be encouraged to boost relationship management. They highlight that firms that develop incentives and organisational schemes that encourage compatible relationship orientation habits and attitudes at both customer acquisition and retention stages see improved relationship performance.

Although relationship termination is not intended at the beginning of the relationship, this can happen at any time (Morgan & Hunt, 1994; Payne & Frow, 2013; Reinartz et al., 2004; Zhang et al., 2016). However, firms adopt a tactical approach to monitoring customer satisfaction and any drop in a customer's activities (Zhang et al., 2016). Although in the B2B environment this could be easily identified, in the consumer market it proves quite challenging. Unsatisfied customers can silently cease to patronise a firm because there is no single outlined procedure for ending the relationship with the bank (Reinartz et al., 2005). Some customers can silently leave the company when the benefit derived from the relationship ceases to satisfy them (Payne & Frow, 2013; Reinartz et al., 2004). In this case, Winer (2001) and Payne and Frow (2005) have promoted satisfaction measurement techniques to measure customer satisfaction rate. As a result, firms can identify customers' defection warning signs and hence adopt measures for reducing customer churn to mitigate relationship termination.

Mumuni and O'Reilly (2014) concluded that relationship initiation, maintenance and churn management are separate activities under CRM implementation processes. They, at the same time, impact firm performance based on their individual dimension of CRM implementation. Just like Reinartz et al. (2004) and Becker et al. (2009), Mumuni and O'Reilly (2014) believe an organisational structure that supports CRM activities and customer-oriented behaviour has an impact on both relationship initiation, development, and retention. Therefore, measuring company performance at relationship initiation (measuring market growth), relationship management (measuring company profit and based on the performance of profitable customers), and churn management (based on overall customer satisfaction) can result in effective relationship management.

Becker et al. (2009), Mumuni and O'Reilly (2014) and Reinartz et al. (2004) believe that management of customer relationships at the customer-facing level requires the development of separate process at each stage of the relationship. Although the success of the relationship initiation can affect relationship maintenance, the relationship initiation stage is people-intensive, while maintenance and retention stages require alignment of customer-oriented organisational structure to support achievement of relationship marketing objectives: marketing concept. By implication, customer acquisition of a set of new customers formed an important activity of relationship management. Thus relationship-oriented philosophy is supported by this approach.

3.4.3.2 CRM and customer knowledge management

Studies that associate CRM with knowledge management are abundant in the literature and the focus of this literature is on CRM as purely technological tools that generate customer knowledge for the company. In a contribution to the mainstream literature on relationship marketing, Winer (2001) conceptualised CRM as a multifaceted area that requires the use of databases and one-to-one marketing approaches for its implementation. Concerning relationship development and management, he advocates the use of information systems to create a customer database, where transactional data and customer demographic data are stored and used for marketing decisions and analysis of customer data to generate customer knowledge, and hence one-to-one marketing to important clients.

Concerning customer databases, Winer (2001) and Stein and Smith (2009) indicate that the essential role of the customer database is to store important customer data. This data includes purchase history, product usage and ownership, product prices and delivery system, and responses to marketing efforts of the bank. For Bailey, Baines, Wilson, and Clark (2009), this principal information held by the firm forms important customer knowledge when analysed. It can depict lifestyle patterns of customers and influence the firm's effort regarding relationship initiation and management.

Winer (2001) and Garrido-Moreno and Padilla-Meléndez (2011) supported the above assertion and mentioned that collected data are analysed to generate customer knowledge and that based on that analysis customers are segmented in line with their product preferences and potential to the firm as depicted by the data. Such analysis is also used to determine which customer to target and which customers to abandon; customers that are profitable or have future profit potential can be targeted to ensure their relationship with the firm is improved. Appropriate marketing offers can be designed based on their purchase history to enhance and strengthen long-term relationships with those customers and the company.

By this conclusion, customer knowledge generation and its use to identify, develop, and maintain a relationship with customers is supported by Tseng and Wu (2014), Khodakarami and Chan (2014), Garrido-Moreno, Lockett, and García-Morales (2014) and Lee, Lanting, & Rojdamrongratana (2016). According to Soltani and Navimipour (2016), CRM is concerned with customer knowledge generation while customer knowledge management is concerned with gathering and management of the interaction between a firm and its customers. In their conclusion, Garrido-Moreno et al. (2014) believe customer knowledge management is facilitated by effective CRM technology implementation that generates customer data and stores those data for assessing customer needs and customisation of a product. Thus, for effective customer knowledge management, CRM system implementation needs to be supported by a strong commitment from top management, and training of front line staff and back office to ensure effective technical skills for the gathering and distribution of customer data internally. Meanwhile, CRM systems, supported by people, through their experience and technical capability, acquire, process and generate customer knowledge for relationship marketing implementation purposes.

According to Padilla-Meléndez and Garrido-Moreno (2014) and Tseng and Wu (2014), knowledge management capability is a critical component of the customer relationship management processes. However, Soltani and Navimipour (2016) believe knowledge management is an important mechanism in the implementation of relationship marketing philosophy supported by CRM systems as data generation instrument. Several studies argue that customer knowledge generation and management is the main aim of CRM (Garrido-Moreno & Padilla-Meléndez, 2011; Guchait, Namasivayam, & Lei, 2011). However, people and customer-oriented structure contribute to the effective attainment of the marketing concept that relationship marketing aims to achieve through CRM as an instrument for its implementation. Thus, Keramati et al. (2010) and Salojärvi et al. (2010) describe knowledge management as one of the essential factors that CRM requires for success.

3.4.3.3 CRM implementation based on macro view

While there are many differences in the way relationship marketing techniques are perceived and defined, and its implementation approaches are conceptualised, what appears from the literature is that there are some factors or antecedents that determine its effectiveness or otherwise. It has been agreed that an organisation should be able to identify such factors and consider them in its CRM implementation strategy (Mendoza et al., 2007; Payne & Frow, 2005, 2013). As such, several studies of CRM implementation focus on identifying those factors described as enablers/key success factors and describing their relationship and impact on CRM implementation and its outcome. This view considers the macro view of CRM focuses on the holistic processes of customer relationship management rather than on customer-facing channels as argued by Reinartz et al. (2004)

For instance, Payne and Frow (2005), reflecting the weaknesses of other CRM studies, conceptualise a CRM implementation model to address various challenges witnessed by some of the previous studies. Their approach to customer management through CRM is to address the extremely general focus of most of the CRM studies on the technology component to the detriment of another aspect of its implementation, such as the people-related factors and customer orientation that are supposed to define CRM strategy. In their study, Payne and Frow (2005; 2013) consider the amalgamation of firms' functional units into a single unit designed to address general customer problem rather than making the profit for the firm alone. In line with the business process view of marketing (Srivastava et al., 1999), Payne and Frow (2005) argued that the marketing function is far beyond the purview of the marketing unit alone. Marketing is a complete process that defines firm activities both in the short run and the long term because the primary objective of business is customer satisfaction (Nguyen, 2012; Reinartz et al., 2004), which can only be achieved when all components of the firm are customer-focused. Therefore, the focal point in their approach to relationship management is the processes that outline how a company, as a whole, performs customer relationship activities.

This view of relationship marketing implementation is situated within the business processes of the firm based on the perception that business process integration is the strength of customer relationship management (Chen & Popovich, 2003; Keramati et al., 2010; Ko, Kim, Kim, & Woo, 2008). The role of marketing is the generation of customer input and integration of this input into business processes for upward transformation into customer output based on certain processes and sub-processes conducted at each stage of customer management (Ray, Barney, & Muhanna, 2004). Thus, important components, where different management/marketing activities are conducted, act as one in the management of customer relationship (Chen & Popovich, 2003; Finnegan & Currie, 2010; Hendricks, Singhal, & Stratman, 2007; Mendoza et al., 2007; Padilla-Meléndez & Garrido-Moreno, 2014; Parvatiyar & Sheth, 2001; Payne & Frow, 2005, 2013; Rauseo, Wittmann, & Raman, 2006).

These studies stress the need for identifying relevant processes or factors that unite the firm towards successful practice and management of customer relationships. To Boulding et al. (2005) and Payne and Frow (2005), development of customer strategy is an important mechanism for CRM implementation. It will help businesses to define who their customers are and to outline how customers can be targeted or segmented using micro, macro or one-to-one marketing segmentation. This view is further corroborated by Chang, Park, and Chaiy (2010); they argue that the essence of creating customer strategy is putting together various processes and resources needed together to create customer information for long term customer management efforts, and efficiently segment customers in order to develop and maintain lasting relationships with them for the benefit of both the firm and the customer.

Corroborating Payne and Frow’s (2005) view, Buttle (2009), Wang, and Feng (2012) conclude that an organisation that wishes to implement CRM should consider the important contribution of information technology. With technology, various channels of customer contact points are integrated to offer a single customer view. Stone (2009) confirmed that information technology is at the forefront of customer information management. Tools such as data repository, computer hardware and software, analysis tools, CRM systems and front and back office applications are in use to collect and manage customer information, generate customer intelligence and determine appropriate marketing responses.

In support of this view, Sigala et al. (2008), mentioned that sales force, outlets, email, direct mailings, call centers, are all connected to the front office and back office applications, which capture customer exchanges with the company and generate important information for company use. Similarly, channel integration represents the metamorphosis of technology; effective development and management of customer strategy depend on efficient interaction between firm and customers and hence provides important information that a firm need to sustain profitable customer relationships. As reported in the previous section (Section 3.4.3.2), channel integration enabled by technology is of relevance to CRM success because it enhances collection and management of customer knowledge for sustained profitable customer relationships (Dimitriadis & Kyrezis, 2008; Finnegan & Currie, 2010; Öztayşi et al., 2011).

Complementing Payne and Frow (2005) and Sin et al (2005), while highlighting the key factors of CRM implementation beyond technology, Iriana, et al. (2013) and Padilla-Meléndez and Garrido-Moreno (2014) argue that utilisation of information generated via channel integration enabled by technology for CRM purposes requires organisational structures that support change and customer-centric processes. Iriana, et al. (2013) believe the combination of information systems with structures that support human effort lead to the desired result. The structure should enable customer-oriented behaviour, employee participation and a reward system supported by management commitment. Because the success rate of relationship formation and maintenance is not restricted to having technology alone, top-level management commitment and culture that create benevolence, competence and satisfaction orientation are important CRM success factors.

In support of this view, Osarenkhoe and Bennani (2007) emphasise creating a link between culture change and the utilisation of technical resources during CRM implementation and hence management of the CRM programme through periodic assessment of goals and performance. Osarenkhoe and Bennani (2007, p. 149) highlighted CRM as more than just technological tools as they added the need for a customer-facing function "which entails managing the social structure of a relationship cross functionally" as one of the enablers of successful management of customer relationship implementation. Also, several studies (Kim & Kim, 2009; Öztayşi et al., 2011; Payne & Frow, 2013) highlighted the need to include performance measurement of CRM processes that define how CRM activities are measured.

In their conclusion, Singh and Saini (2016) argue that despite popular argument on the needs of identifying important internal process and their relationship and contribution to effective relationship management, market orientation and other external factors can affect relationship management.

However, recent studies expand the CRM macro view beyond internal organisational processes alone. Some of these studies consider external customer data as an integral part of broader company management of customer relationship processes. They believe limiting relationship management to internal process of the bank may restrict understanding customer needs and hence provision of customer service that improve his experience. In such contributions, Singh and Saini (2016) see experience management as an important part of CRM implementation efforts. Data that reflect customer expectations and experience that represents the emotional component of customer satisfaction should be included in customer management. This will give the firm a complete view of customer experience at all stages of the relationship management journey. This conclusion was further supported by Lemon and Verhoef (2016), who argued that expectations and experience of customers formed critical data in the customer management process. Thus, the firm should not concentrate on functional and traditional benefits of CRM alone; firms should embark and be active in creating a pleasant experience for the customers across all the firm's customer contact points as an enabling factor for effective CRM implementation and customer loyalty. Functional benefits such as value propositions and rewards are important, but these are not the main measure of customer loyalty in the contemporary service environment (Singh & Saini, 2016).

Review of the literature shows several studies that focus on identifying factors or important processes of relationship marketing at the organisational level. Many of these studies (e.g., Cambra-Fierro et al., 2016; Chikweche & Fletcher, 2013; Finnegan & Currie, 2010; Iriana et al., 2013; Kale, 2004; Mendoza et al., 2007; Sarmaniotis, Assimakopoulos, & Papaioannou, 2013; Steel et al., 2013) focus on identifying important processes or factors that influence effective CRM practice and management of customer relationships. They believe the management of customer relationship requires an effective collaboration of all functional units of the firm; it requires change management to position bank employee on serving customer. At the same time, technology is required to integrate customer contact points and coordinate all other functions that result in effective customer relationship management. By implication relationship management process that considers macro support the view that satisfaction quality improves relational quality. Thus, integration of organisational processes is to ensure that all organisational factors are directed toward customer satisfaction and hence excellent customer-bank relationship. Some of those frequently cited factors are outlined in Table 3.2

Table 3.2 Critical success factor for relationship management implementation

SN	Critical success factor	Description	References
1	People-related factors	This includes training of people on how to relate with customers, generation of technical knowledge and skill on relationship management techniques, and overall culture change that changes staff's mindset to customer-centric orientation.	Kumar and Reinartz (2012), Cambra-Fierro et al. (2016),
2	Technology-related factors	Technology was cited as an important mechanism for effective customer relationship management. Information technology includes computer hardware and software used to create customer database.	Kim et al. (2010), Payne and Frow (2005)
3	Business Process	Business processes represent functional and organisational competencies that are necessary for conducting CRM activities effectively. They also include routines of relationship initiation and management with customers.	Keramati et al. (2010), Payne and Frow (2013)
4	Knowledge management	Knowledge management involves all the processes of collection, storage and dissemination of customer data. It involves collection and analysis of customer transactions, interactions, service experience and purchasing behaviour into essential customer knowledge, which is later used to predict customers' future consumption patterns.	Meadows and Dibb (2012), Garrido-Moreno et al. (2014)

5	Organisation structure/culture alignment	It involves the creation of an organisational structure that supports customer-centric activities and customer satisfaction-oriented behaviour. It also includes culture change that permeates customer relationship-compatible behaviour.	Kale (2004), Meadows and Dibb (2012)

3.4.4 Framework for relationship management implementation

Within the literature concerning relationship marketing, some aspects of the literature focus on developing frameworks for CRM implementation. For Chen and Popovich (2003), Hung, Hung, Tsai, and Jiang (2010), Mendoza et al. (2007) and Winer (2001), some of the factors identified and mentioned in Table 3, as critical success factors, were joined to form a framework for CRM implementation; combination of these factors results in a single template that guides CRM implementation.

According to Winer (2001), management of customer relationship in the B2C market requires a comprehensive framework: a framework that will define the whole set of relationship marketing activities and organise relevant resources around its implementation. The author offered a framework for CRM implementation with a basic model containing seven basic components. However, it was criticised for its weaknesses, e.g., operational and less focused on the integration of business processes across a firm's functional units. Due to this weaknesses, Chen and Popovich (2003), Payne and Frow (2005) developed CRM implementation framework based on the business process at the companywide or macro view and Reinartz et al. (2004) at the customer-facing level. The researcher mentioned some of the highly cited frameworks in Table 3.3 below.

Table 3.3 Framework of CRM implementation

Author	Model constructs
Ostroff and Smith (1992), Srivastava et al. (1999)	Sub-processes: identifying potential new customers determining the needs of customers
Almquist et al. (2002), Osarenkhoe and Bennani(2007)	Planning, implementation, and management

Chen and Popovich	People, Process and technology
Winer (2001)	Seven-stage framework: creation of a database analysis customer selection customer targeting relationship marketing privacy issues metrics
Payne and Frow (2005; 2013)	Strategy development process Value creation processes Multi channels integration Performance evaluation Information management process
Buttle (2001)	CRM value chain: customer portfolio analysis investing in people maintaining dialogue with customers setting realistic targets assessing performance using relationship-based interfaces
Sue and Morin (2001)	Initiatives, expected results and contributions
Reinartz and Kumar (2004)	Relationship initiation, relationship maintenance and termination management
Keramati et al. (2010)	Technological resources, Human resources, organisational culture change, business processes

Source: Chikweche and Fletcher (2013 p. 298 modified)

3.5 Customer relationship management in the banking sector

While the lack of a universal framework for customer relationships continues to obstruct research in this area, Finnegan and Currie (2010), Nath and Mukherjee (2012) and Steel et al. (2013) believe adoption of customer relationships can be mediated by context. Despite the blanket approach of some studies on managing customer relationships claim that their prescriptions are applicable to many service contexts; the works of Karakostas et al. (2005), Meadows and Dibb (2012), Sigala et al. (2008), Valmohammadi and Beladpas (2014) and Cambra-Fierro et al. (2016) that specifically target retail banking do appear in the literature. The main reason advanced by some of these studies is that characteristics of banking services require banking-specific studies.

Banking transactions require trust (Chai et al., 2012; Dalziel et al., 2011). In banking, for the bank to understand a customer and know his worth, the bank needs to understand and look at him as not only as a consumer but also as a person (Fournier & Avery, 2011). From this perspective, the bank will understand customer’s emotional feeling, expectation, and experience, because in banking customer satisfaction is a function of both social interaction and core service performance on the customer as a person rather than as a consumer of the bank product alone. In this context, relational quality and social satisfaction function as two equal ingredients that produces satisfaction quality and customer retention (Dalziel et al., 2011; Dimitriadis & Koritos, 2014; Rod et al., 2016). Similarly, customer satisfaction is a function of the trust customer has in the bank and its channels of service delivery in addition to the quality of service delivered to the customer through such channels (ALHussan et al., 2014; Chai & Dibb, 2014; Zineldin, 2005). Therefore, in the banking context developing empathy for the customer's broader emotional feeling and discovering how an experience feels from the customer’s perspectives is important (Sigala et al., 2008; Singh & Saini, 2016). For the excellent relationship between bank and customer, implementation should not be restricted to the organisational processes that isolate human touch and the experience they create (Singh & Saini, 2016). The need for bank-customer interaction that performs a detailed relationship marketing function, as wider relationship marketing strategy of the bank, is important in the retail-banking context (Sigala et al., 2008; Singh & Saini, 2016)

3.5.1 Customer relationship management in the banking sector: the role of external factors

Emphasising the importance of organisational context and customer expectation and perception in the implementation of CRM in the banking context, Steel et al. (2013) confirm that contextual reasons like industry norms, organisational structure, and customer perception and expectation have a tremendous impact on managing the customer relationship. From the industry context, the findings show that being exposed to other CRM projects, previous CRM implementation, and CRM practice offer room for comparison and review. However, findings from this study emphasise the role of customer expectation as a trigger to the adoption of customer-centric strategies in many of the companies investigated. Due to competition, companies feel the need to integrate important customer information into their relationship marketing efforts. This may bring vital information to firms that enable customised CRM activities for important customers.

Further studies reiterate the need for customer characteristic, behaviour and relational benefits in relationship management efforts of the bank (Galitsky & de la Rosa, 2011; Hoffmann & Birnbrich, 2012; Nath & Mukherjee, 2012). Sigala, Dimitriadis, and Stevens (2008) suggest that in developing a firm-customer relationship strategy, banks should merge customer expectation such as social needs, special treatment, and confidence with organisational factors to measure the overall contribution of the customer strategy to customer relational quality. They also cited measurement of customer relationship quality in customer management by collecting customer data via traditional methods of market surveys, in addition to data collected vis-à-vis customer interaction with the company using company contact points. As customer and firm continue to interact through firm contact points, the customer explores and experiences relationship satisfaction in such a way that relationship quality is improved. Where such relationship quality is weak beyond customer expectation, the relationship may cease to yield results, which may affect the firm's relationship marketing effort.

Singh and Saini (2016) believe external market information can prove of significance importance in the management of customer relationships. The provision of exceptional customer experience and exceptional customer service is based on the ability of banks to get customer information not necessary from technology-enabled customer-facing channels but also from face-to-face interaction and market information also. To achieve this aim, Cambra-Fierro et al. (2016) and Yang (2012) propose that banks should combine their human resources service capability, IT capability, and market knowledge capability and allow them to interact rather than operate independently. This, in turn, will support the human effort in customer relationship management. Human resources service capability enables reliability of service, just and polite approach to customer issues, extra informal service and other service-related capabilities of staff that develop a personal relationship with customers; this is part of the CRM activities that contribute to customer satisfaction and retention in the retail banking services.

For Cambra-Fierro et al. (2016), technological resources alone hardly offer such a service capability that banks need to retain the customer in the retail-banking context. Thus, banks should incorporate an ability to provide interpersonal services into bank's CRM strategy. Cambra-Fierro et al. (2016) believe that in the banking sector, relationship maintenance requires people-related organisational factors to complement technology. They highlighted that people's ability to interact with customers in a mutual way, their technical know-how and relationship management ability to enhance satisfaction and customer loyalty remain important in customer retention and the creation of competitive advantage. Usefulness of technology is highlighted by Cambra-Fierro et al. (2016), in congruence with Reinartz et al. (2004), however, they (Cambra-Fierro et al., 2016) downplayed the impact of technology in relationship management; in addition, its role in the banking sector requires market knowledge generation capabilities that will generate market knowledge rather than customer knowledge alone. They suggested that to increase the chances of generating complete customer perception and market knowledge; market orientation capabilities should be the primary mediating factors for knowledge acquisition and dissemination. Consequently, banks need strategies for creating mutual contact between bank and customers to complement the effort of trust development, customer loyalty, retention and hence long lasting relationships (Valmohammadi & Beladpas, 2014).

Consistent with Sigala et al. (2008), Nath and Mukherjee (2012) and Dimitriadis and Koritos (2014) examine the impact of the banks' relationship management strategy on customer retention. Nath and Mukherjee (2012) highlighted that the bank's relationship management benefit to the customer differs based on social gain, profit, and structural gain, which the bank aims to achieve either individually or collectively. Thus, for customer strategy to yield results, the bank needs to consider antecedents to relational quality in addition to satisfaction quality.

Supporting the link between CRM implementation and external factors Cambra-Fierro et al. (2016) believe technology is not all that is needed for CRM to succeed. They caution practitioners against restricting their CRM implementation to internal factors and technology-enabled means of communication. They, therefore, recommend market knowledge to gather the customer as well as market information. That will add to the information already obtained by the bank via other channels and will create a rare capability for customer relationship management.

For Dimitriadis and Koritos (2014) Nath and Mukherjee (2012) and Sigala et al. (2008), research on the implementation of customer strategy in the banking context should not be limited to organisational factors alone (factors internal to the organisation). External factors that affect the customer's expectation and experience are essential to achieving customer management effectiveness. Due to the nature of banking services, which are naturally experience and credence goods (Palmatier et al., 2006), social satisfaction, customer expectation and perception of relationship quality contributes to effective relationship marketing outcomes (Rod et al., 2016). In the retail-banking context, the real source differentiation is the ability of the banking service to create experience via social satisfaction.

3.5.3 Customer relationship management; internal organisational-focused CRM

Consequently, Eid (2007), Jan and Abdullah (2014) and Yang (2012) also highlight the significance of accurate information on banking relationships. Eid (2007) observed that the effectiveness of relationship marketing programmes is determined by how banks utilise technological tools, such as the Internet, sales force automation, call centres, CRM software, and other technology-enabled contact points to provide accurate and reliable information to customers. They view customer relationships as the implementation of technological tools that generate customer information for relationship management purposes. Jan and Abdullah (2014) believe the success of this approach is dependent on the effective delivery of accurate information to customers. Accuracy and reliability are strengthened where information delivered to the customer through customer-bank interaction is accurate. Also, Nguyen, Lee-Wingate, et al. (2014) argued that fair treatment, confidentiality, and trust in banking operations through the use of such technology success factors mediates customer satisfaction and customer retention.

Studies that evaluate the use of CRM activities based on customer interaction with banks via customer touch points conclude that technology-enabled channels (e.g., emails, blogs, the Internet) can exert influence on customer retention (Askool & Nakata, 2010; Sivaraks et al., 2011b; Stone, 2009). By contrast, Kim et al. (2012) believe the frequency of CRM activities with technology-enabled contact points determine the effectiveness of such relationship marketing. The frequency of emails to a customer can be a nuisance sometimes.

Kim et al. (2012) describe CRM implementation at the customer-facing level as the frequency of interaction between bank and customers. Thus, the bank acquires, stores, and uses information for relationship management purposes. These views consider email, mailings, and other electronic channels of communication with customers to be important. Banks use them to deliver marketing offers and then track responses to marketing stimuli, thereby generating customer knowledge for relationship initiation and management. However, Kim et al. (2012) caution that frequency of such contact is the main challenge of CRM implementation. They argue that when the frequency of CRM activities via customer contact points proves a nuisance to the customer, that can affect the relationship between bank and customer. Hence, the use of this approach to build a long lasting relationship is limited.

Yang (2012), Kim et al. (2010) and Vella and Caruana (2012) are of the view that in the retail banking context, CRM is a strategy that deploys the use of technology to generate customer information that will enable banks to initiate and manage a relationship with customers. However, other organisational factors have a significant role in the management of important customers.

Whilst Steel et al. (2013), Nath and Mukherjee (2012), Sigala et al. (2008) and recently Singh and Saini (2016) have evaluated the link between internal organisational factors and customer characteristics in relationship management in the banking context, few studies describe how relationship management implementation occurs in countries with weak ‘system trust’ - a trust that arises from regulatory agencies’ and legal framework’s ability to enforce financial rules (Dalziel et al., 2011) affect customer bank interaction, given the fact that technology-enabled channels form important customer service delivery in the banking system. Few studies also exist that examine how external variables that promote identity relations and affect trust formation may influence CRM implementation in the retail banking sector in Nigeria (Kumar et al., 2013).

Decades of consumer research show increased acceptance of relationship management in the banking sector; however, scholars are presented with little guidance on how relationship management occurs in an environment where face-to-face interaction, despite its cost, dominates social as well as business interaction (Barnes et al., 2015; Kumar et al., 2013). Likewise, Samaha et al. (2014) confirm that relationship management that focuses on internal organisational factors may yield a different result in an environment where context – the surroundings of the phenomena that help illuminate phenomena - exert influence on customer bank interaction. As such, how relationship management implementation occurs in such environments will guide primary data collection of the present study.

3.6 CRM in emerging markets

With the increasing availability of literature on relationship marketing techniques, several studies have been conducted that cover environment other than the developed nation. As the summary of research in emerging countries shows in Table 3.5, several studies on relationship management were conducted in many developing countries, describing how relationship management occurs and factors that shape the excellent relationship between the firm and the customer. These studies are spread over several regions dominated by emerging countries, especially in South-East Asia.

As depicted in Table 3.5, several relationship management studies have been done in some emerging nations, notably in Taiwan (Gulliver et al., 2013; Ku, 2010; Wang & Feng, 2012; Yang, 2012), India (Rahman, 2006; Roy et al., 2012; Singh & Saini, 2016), Iran (Keramati et al., 2010; Rouholamini & Venkatesh, 2011; Valmohammadi & Beladpas, 2014), China (Ling-Yee, 2011; Tang & Ai, 2013), Thailand (Karjaluoto et al., 2015; Sivaraks et al., 2011b) and Saudi Arabia (Abdul-Muhmin, 2012; Mumuni & O'Reilly, 2014). Some of these papers are reviewed below:

Keramati et al. (2010) in a study of Iran Telecommunication analysed CRM implementation from process-oriented perspectives and a resource-based view. They suggested that for CRM to effectively yield results, CRM process capabilities needed to be created with CRM resources. They provided some evidence showing that for organisations to succeed with CRM initiatives there is a need for a link between CRM resources of technology, human interaction, organisational structure, organisational culture, and CRM process capabilities. They emphasise that the CRM programme's success is more dependent on how effectively these resources and CRM processes interrelate. They believe organisational resources are antecedent to CRM success.

Rouholamini and Venkatesh (2011) conducted their CRM studies on the Iranian banking sector. There is a wide acceptance of CRM practice in the Iranian banking sector, they conclude. Banks use it as the primary medium of corporate communication and marketing management process. They noticed that an operation of CRM is not favourable in the Iran banking industry because it involves the use of heavy information and communication technology, with little focus on interaction between customer and the bank. They urged that employees should be motivated to be at the centre of CRM practice and learn the art and craft of CRM to enhance the attraction of customers. Banks should train managers on how to articulate customer experience and deliver it at the branch level. In support of these findings, Valmohammadi and Beladpas (2014) in another study on Iran's banking sector encourage implementation of organisational structure that supports customer-centric processes and CRM practice that support customer-bank interaction. They describe relationship initiation and maintenance as important processes of relationship management. These processes are geared towards increasing bank market share and business performance, which eventually leads to increased customer loyalty.

In another study based on Saudi Arabia, Mumuni and O'Reilly (2014) analysed CRM implementation where a process of relationship initiation, development and maintenance were analysed and their impact on firm performance measured. These stages require different processes, and their expected outcome differs. Relationship initiation, based on customer acquisition, regains, and referral management focuses on increasing the present company customer portfolio, and hence revenue growth and market share. By contrast, relationship management based on cross-selling, up-selling, and churn management streamlines customers and adopts a measure for effective customer relationship management. Maintenance processes, up-selling and cross-selling focuses on high retention, lowering customer attrition and exit management.

According to Mumuni and O'Reilly (2014), an organisational structure that supports CRM-related activities and employee rewards systems effectively contribute to CRM performance at both the relationship initiation stage and the retention stage of relationship management.

This view of Mumuni and O'Reilly (2014) and Valmohammadi and Beladpas (2014) cautions against the intensive deployment of technology for the management of customer relationships. Just like Reinartz et al. (2004 and Hendricks et al. (2007), they support the development of an organisational structure that supports customer-centric CRM practice and activities supported by employee rewards systems. They believe the presence of this structure results in trust, commitment, and hence effective relationship marketing implementation.

Abdul-Muhmin’s (2012) perception reflects the contemporary view of loyalty programmes based on the application of CRM in developed nations, which emphasise and empower internal factors with technology as essential attributes of customer relationship techniques in consumer markets. Abdul-Muhmin (2012) advises that firms should consider organisational factors that may improve the chances of their customer retention strategies creating competitive advantage. Abdul-Muhmin (2012) highlighted the need for customer orientation, knowledge management, CRM technology capabilities, and organisational structure alignment as the antecedents to effective service quality and hence customer retention.

Other studies (e.g., Shang & Lin, 2010; Tseng & Wu, 2014; Wang & Feng, 2012), mostly from Asian emerging countries, acknowledge that internal organisational factors such as market orientation, people-related factors, knowledge management, and CRM technology remain relevant in relationship management studies in developing markets. Some of the highly cited factors as an antecedent to CRM implementation in emerging markets were summarised in Table 5. Thus, a significant amount of research on customer relationship implementation from emerging nation perspectives borrow constructs from developed nations, with much focus on the internal factors of the organisation, and based on that they draw their conclusions. This has resulted in several studies that adopt similar patterns to studies found in the developed nations (See Table 3) where organisational factors guide relationship management with less cognisance to the systematic differences that exist among countries (Barnes et al., 2015).

Table 3.4 Important antecedents to customer management in emerging markets highlighted by several studies

S/N	CRM Success factors	Authors
1	Management support	Ata, & Toker (2012); Chikweche & Fletcher (2013)
2	Change in organisation structure	Abdullateef, & Salleh (2013); Wang (2013); Ata & Toker, A. (2012).
3	People	Abdullateef, & Salleh (2013); Wang (2013) Ata, U. Z., & Toker, A. (2012); Chikweche & Fletcher (2013)

4	Business process/cross function integration	Ku (2010); Chikweche & Fletcher (2013): Almontari (2009)
5	Information technology	Wang (2013); Chikweche and Fletcher (2013); Gulliver, Joshi, & Michell (2013)
6	Customer/market orientation	Abdullateef, & Salleh (2013); Wang (2013); Ata, & Toker (2012); Ku (2010).
7	Relationship marketing	Gulliver, Joshi, & Michell, (2013); Chikweche & Fletcher (2013
8	Customer knowledge/knowledge management	Abdullateef, & Salleh (2013); Wang (2013) Ata, & Toker, (2012).

Table 3.5 A summary of customer relationship management studies in emerging countries

S/N	Authors	Country of research	Study title	Research methodology	Industry
1	Nima Jafari Navimipour, Zeynab Soltani 2016	Iran	The impact of cost, technology acceptance and employees' satisfaction on the effectiveness of the electronic customer relationship management systems	Survey research	Public sector
2	Jedsada Wongsansukcharoen Jirasek Trimetsoontorn Wanno Fongsuwan 2015	Thailand	Social CRM, RMO and business strategies affecting banking performance effectiveness in B2B context	Quantitative/Survey	Banking
	Alhassan G. Mumuni & Kelley O'Reilly 2014	Saudi Arabia	Examining the Impact of Customer Relationship Management on Deconstructed Measures of Firm Performance	Quantitative/survey	Cross sector

3	Muhammad Tahir Jan Kalthom Abdullah 2014	Malaysia	The impact of technology CSFs on customer satisfaction and the role of trust, An empirical study of the banks in Malaysia	Quantitative/ survey	Banking
4	Alireza Rezghi Rostami Changiz Valmohammadi Jahan Yousefpoor 2014	Iran	The relationship between customer satisfaction and customer relationship management system; a case study of Ghavamin Bank.	Quantitative/Survey research	Banking
5	Fawaz Baddar ALHussan, Faten Baddar AL-Husan Chavi C.-Y. Fletcher-Chen 2014	Jordan	Environmental factors influencing the management of key accounts in an Arab Middle Eastern context	Qualitative/ Semi structured interview	Banking
6	Tseng, S. M., & Wu, P. H. 2014	Taiwan	The impact of customer knowledge and customer relationship management on service quality	Mixed methods/questionnaires and interviews	Multi-sector study
7	Valmohammadi, C., & Beladpas, M. 2014	Iran	Customer relationship management and service quality, a survey within the banking sector	Mixed methods/interviews and questionnaires	Retail Banking

8	Siu, Zhang, Dong, & Kwan (2013)	Hong Kong	New service bonds and customer value in customer relationship management: The case of museum visitors	Quantitative /questionnaires	Tourism
9	Abdullateef, & Salleh (2013)	Malasiya	Does customer relationship management influence call centre quality performance? An empirical industry analysis	Quantitative study/questionnaires	Telecommunication
10	Wang (2013)	Taiwan	An evaluation of customer relationship management in hospital-based and privately run nursing homes in Taiwan.	Quantitative /questionnaires	Health service
11	Gulliver, Joshi, & Michelle (2013)	Taiwan	Adapted customer relationship management implementation framework: facilitating value creation in nursing homes	Quantitative/questionnaires	Health care
12	Awasthi, & Sangle (2013)	India	The importance of value and context for mobile CRM services in banking.	Quantitative study/ TAM theory	Banking
13	Eskafi, & Yazd (2013)	Iran	The value of telecom subscribers and customer relationship management	Quantitative/ questionnaires	Telecommunication
14	Neslin, Taylor, Grantham, & McNeil (2013)		Overcoming the "recency trap" in customer relationship management.	Experiment	Fast food
15	Chikweche & Fletcher (2013) 2013	Zimbabwe	Customer relationship management at the base of the pyramid: myth or reality? Customer relationship management at the base of the pyramid: myth or reality. Journal of consumer marketing	Case study	Consumer goods E
16	Ata, & Toker (2012).	Turkey	The effect of customer relationship management adoption in business-to-business markets.	Survey research	Cross sector study

17	Papadopoul Ojiako, Chipulu, & Lee, (2012)	Sauth Korea	The criticality of risk factors in customer relationship management projects	Quantitative/questionnaires	Cross sector study
	Alhassan G. Abdul-Muhmin 2012	Saudi Arabia	CRM technology use and implementation benefits in an emerging market	Quantitive/questionare	
18	Yang, (2012	Taiwan	Service capabilities and customer relationship management: an investigation of the banks in Taiwan.	Quantitative/questionnaires	Banking
19	Chahal & Kumari (2011)	India	Evaluating customer relationship dynamics in healthcare sector through indoor patients' judgement	Quantitative/ questionnaires	Healthcare
20	Yi-Chih & Hoang (2011).	Taiwan and Vietnam	Comparison of customer relationship management systems perceptions among container shipping companies in Vietnam and Taiwan.	Quantitative/questionnaires	Transport
19	Fazlzadeh, Tabrizi, & Mahboobi (2011).	Iran	Customer relationship management in small-medium enterprises: The case of science and technology parks of Iran.	Quantitative/questionnaires	Science and technology

21	Ling-Yee. (2011).	HongKong/ China	Marketing metrics' usage: Its predictors and implications for customer relationship management	Survey research/Theory Customer value based theory of the firm.	Manufacturing
22	Wahab, Jusoff, Al Momani, Noor, & Zahari (2011)	Jordan	The influence of usability and enjoyment on electronic customer relationship management performance in Jordan mobile communication services.	Quantitative/questionnaires	Telecommunication
23	Chahal (2010).	India	Two component customer relationship management model for healthcare services.	Quantitative/ questionnaires	Healthcase services
24	Lee, Huang, Barnes, & Kao (2010)	Taiwan	Business performance and customer relationship management: the effect of IT, organisational contingency and business process on Taiwanese manufacturers	Quantitative/questionnaires Theory of CRM and BPR contention.	Manufacturing
25	Keramati, Mehrabi, & Mojir (2010)	Iran	A process-oriented perspectives on customer relationship management and organisational performance: An empirical investigation	Survey research	Telecom
26	Ku (2010).	Taiwan	The impact of customer relationship management through implementation of information systems	Quantitative/questionnaires Information system success model.	Hospitality
27	Fan, & Ku (2010)	Taiwan	Customer focus, service process fit and customer relationship management profitability: the effect of knowledge sharing.	Quantitative/questionnaires	Hospitality

28	Shang & Lin (2010).	Taiwan	People-driven processes in customer relationship management.	Case study	Multi-sector study
29	Ada Lawrence & Stalcup (2010)	Hon Kong	Customer relationship management for hotels in Hon Kong	Qualitative /interview Customer value chain framework	Hospitality
30	Shafia, Mazdeh, Vahedi, & Pournader c(2011)	Iran	Applying fuzzy balanced scorecard for evaluating the CRM performance.	Mixed method study/interview and questionnaires	Food and beverage sector
31	Tang & Ai (2013)	China	The system integration of anti-money laundering data reporting and customer relationship management in commercial banks.	Literature based study.	Commercial Banks
32	Salim & Keramati (2013)	Iran	How to Make Iranian Banks Customer Oriented with Use of Customer Relationship Management Concepts? Methodology and Comprehensive Architecture.	Action research/ interviews	Banking
33	Almontari (2009)	Saudi Arabia	CRM implementation process	Case study	Telecom

3.7 Implications for data collection

In the service setting, firms use a combination of different relationship marketing technique programmes to create satisfied customers. In the B2C market, this technique involves the use of relationship marketing techniques that draws on interpersonal relationship marketing. By using this method, banks engage in building interpersonal trust with important customers to build trust and long lasting relationship. However, this technique is costly, and it is attractive to B2B like environment, where bank focuses on building the relationship with few important customers.

Similarly, the use of internal organisational processes and technology dominant relationship marketing strategies in consumer markets was highlighted by the literature. The use of organisational processes focuses on creating a direct relationship between bank and customers. This marketing activity is directed towards reducing the impact of interpersonal trust and hence transfer ownership of the relationship from boundary spanning staff to the organisation through satisfaction quality. Likewise, review of the literature shows several studies on relationship marketing in B2C context encourage organisation-customer relationship (Cambra-Fierro et al., 2016; Chikweche & Fletcher, 2013; Finnegan & Currie, 2010; Williams et al., 2016).

Similarly, due to the novelty of this approach, studies on relationship management in retail context proliferate to another non-Western context. Despite the conflicting reports on its performance, organisations in developing countries adopt relationship-marketing strategies with less concern on how economic and systematic differences could affect their effectiveness, as shown in Table 3.4. This challenge was highlighted by few conceptual studies (e.g., Sheth, 2011; Sharma Iyer, 2007). Consequently, recent research (Kaunonen, 2013; Kumar et al., 2013) highlighted the need to explore the impact of external environment on relationship management in the retail-banking context in an environment where face-to-face interactions dominate the business interaction.

Thus, the outcome of the literature review highlighted some research questions that need further examination. For instance, in an environment dominated by face-to-face interaction in a business transaction, how do factors from the external environment (e.g., racial affiliation, religiosity, and religious tendencies) affect relationship management in the retail-banking context, where interpersonal means of service delivery influence customer satisfaction. How does the customer relationship practice occur in this environment? What are the antecedents or important processes that affect relationship implementation? What is the general perception about customer relationship management among managers and how managers' views on customer relationship managers in this environment affect its implementation? Adequately, respond to these questions is significant because it helps various stakeholders in the retail banking context in policy decision, promulgation and implementation. The researcher feels that understanding the influence of external environment on relationship management will provide insight to managers on how to reduce the negative impact of institutional factors on relationship management.

As such, primary data collection centres on operational and top level managers of the three cases of the study. Based on semi-structured interviews, the study seeks to establish employee perceptions of relationship management strategies of the bank. Also to examine relationship marketing techniques that are amiable to the banking sector in Nigeria, and processes adopted by banks to acquire and retain customers, and the implications of national context for the success or otherwise of the relationships management strategy of the bank. In a recent conceptual study by Beck et al. (2015), they described the national context as an important antecedent to effective management of customer relationships.

Conclusively, while other studies will be referred to during data analysis as they guide research question development, the study does not intend to test the constructs identified from the literature. This study will attempt to explain and describe how relationship management processes occur vis-à-vis national context influence on relationship management strategy of the banks under study. To strengthen its inductive nature, analysed data from interviews and document reviews will be used to describe prevailing relationship management techniques in the Nigerian banking system, antecedent to relationship management effectiveness, and the overall impact of national context on the customer management strategies of banks.

Chapter 4 Research Methodology

4.1 Introduction

Implementation of strategies and methods that outline how research is to be conducted enhance credibility and acceptability of the research findings. Regardless of the research approach, qualitative or quantitative study, these approaches are there to guide the study and the data collection and analysis. Therefore, the focus of this chapter is to outline and describe how research methodology is applied in conducting this research. The chapter describes the approach and philosophy that support and underpin the methods of data collection and analysis adopted in this study. The chapter also includes evaluation of case study research (a chosen strategy for the study), including its advantages and disadvantages and how case study improves the validity and reliability of this study. Also, the chapter includes the argument and justification for the selection of multiple case studies and the justification for sample selection and argument for its implications on the validity and reliability of the study findings. In the end, the researcher describes techniques that strengthen the study findings and justify the study validity.

4.2 Research approaches

In the area of research, an acceptable definition for research is yet to be agreed upon by researchers and academic scholars. Mark et al. (2016, p. 05) define research "as a process that people undertake in a systematic way in order to find out things, thereby increasing their knowledge". In a similar vein, Sekaran and Bougie (2013, p. 02) defines research as "the process of finding solutions to a problem after a thorough study and analysis of the situational factors". Although different meanings were reported by these two different authors, they agree that research involves a systematic approach to data collection and analysis to strengthen research validity and acceptability. According to Bryman (2012), this systematic process should be based on research orientation that defines the research philosophy to adopt and the data collection and analysis methods to use, about the specific discipline and problem under investigation. In support of this view, Creswell (2014) identified three classifications of research orientation:

i.	Qualitative	A study is qualitatively driven when the focus of the study is on understanding the nature of the research problem. It mainly involves the use of open-ended questions that allow research participants to construct meaning of their social setting through interaction and discussion with the researcher. This approach gives much attention on how the study evolves and produces new themes. It also focuses on context and interprets participant responses according to researcher's own subjective perception The major research paradigm of this approach is interpretivist/social constructivism.
ii.	Quantitative	Quantitative approach is a process of conducting research that emphasizes a deductive approach between theory and research, mainly in testing theory in which quantification is applied in data collection and analysis. It applies close-ended questions with a set of rules that guide the scientific process of conducting research based on distinctiveness and objective search of reality. Quantitative approach is mostly attributed to positivist research.
iii.	Mixed methods	Finally, a mixed method approach sits between qualitative and quantitative approaches. It combines element of both qualitative and quantitative approaches in both data collection and analysis This form of inquiry involves the combination of aforementioned methods in a single study to explore a hidden phenomenon. The combination of these two approaches can help develop rich insights into various phenomena of interest that cannot be fully understood using only a quantitative or a qualitative method.

For Blaikie (2009), these approaches have various research designs that the investigator adopts to identify research problems and bring a solution to such challenges. Notable among them are surveys, experiments, archival research, grounded theory and case study (Yin, 2010; Yin, 2014).

However, selection of any of the research designs for a study is determined by many factors. They include objectives of the study, audience, researchers' experience and the epistemological stance, which the researcher subscribes to (Creswell, 2007; Creswell, 2014). According to Mark et al. (2016), selection of research instrument is made after decisions on philosophy and research approach are made.

This study is based on the qualitative research approach based on case study design underpinned by an interpretivist approach. It intends to understand and describe how relationship management strategy implementation processes occur in the Nigerian retail-banking context.

4.3 Research philosophy

According Creswell (2013), conduct of the research is defined by the research philosophy, as it affects the choice of the research method. Therefore, the researcher should consider the research philosophy in the choice of the research method. Research philosophy is the philosophical assumption that defines knowledge generation and the conduct of the research. In essence, it affects the general conduct of the research process.

Within the process of knowledge development, several scholars on research methodology that include Collis and Hussey (2008; 2014), Creswell (2013), Easterby-Smith, Thorpe and Lowe (2004) and Hudson and Ozanne (1988) distinguish between research paradigms which lie on a continuum between the positivist and social constructivist/interpretivist approaches. For Hudson and Ozanne (1988), within the two paradigms, several assumptions do exist, such as assumption about perception of reality (ontology), how the human value define research (axiology) and the assumption about human knowledge (epistemology) as briefly outlined in Table 4.1

Table 4.1 Philosophical assumptions of positivist and interpretive approaches

Assumption	Positivist	Interpertivist
Ontological Nature of social beings	Reality is objective, tangible, single and apart from the researcher. Nature of social being is deterministic reactive	Reality is subjective and multiple as seen by participants in a study. It is socially constructed Nature of human being is voluntaristic and proactive.
Epistemological	Researcher is independent from what being researched. Time-free context-independent	Researcher interacts with that being researsched. Idiographic Time-bound Context-dependent.
Axiological	Value free and unbiased. "Explanation" via " subsumption under general laws, prediction	Value laden and biased. Pathetic Understanding of human behavior
Research design	Deductive process that measure cause and effect;	Interactive, corporative, emerging design –categories emerged during research process.

Sources: Hudson and Ozenne (1989 p. 509 with modification)

4.3.2 Ontology

According to Easterby-Smith et al., (2012, p.22), the main idea that underpinned positivists approach is that "the social world exists externally, and that its properties can be measured through objective methods rather than being inferred subjectively through sensation, reflection, or intuition". In terms of ontological assumptions, the positivist approach, sometimes classed as quantitative objective, experimentalist by scholars (e.g., Collis and Hussey, 2008; Hudosn and Ozanne, 1988) is built based on the assumption of objective reality that exists independent of the individual perceptions. The social interaction and context has no influence on the reality and, therefore, the understanding of reality is based on natural laws based on laboratory setting that isolate context and controlled confounding variables, as context of the reality is detached from the phenomenon under investigation (Bryman, 2012; Creswell, 2013). By subjecting factors to natural laws Bryman (2012) and Hudosn and Ozanne, (1988) suggest that researchers are able to understand them and as such, the aim of positivist perspective is to discover reality in the form of deductions from evidence that is value-free, and from which statistical generalisations can be made that will have meaning for all observers (Collis and Hussey 2008). According to Hudson and Ozanne (1988), this assumption stands as reflection of the behaviour of research subjects in a natural setting. Thus, the findings can be generalized across settings.

Contrasting the ontological assumptions of positivists, interpretive paradigm sometimes called subjective, naturalistic and qualitative approach present a contrary view about the nature of reality. Incongruence with Creswell (2007), Collins and Hussey (2014) define interpretivists as an approach that is underpinned by subjective reality because it is shaped by people's expectations and perceptions. Therefore the ontological believe is that reality is not static; it is multiple and shaped by peoples actions and interaction with the context of the phenomenon. In congruence with Stake (1995) and Merriam (1998), intepretivists researchers believes reality has different interpretations. The social interactions between what is researched and the researcher are inseparable and these interactions shape and define these interactions and the reality they create. According to Ozanne (1988), Reality is perceived by the subject based on their interaction with the context. Therefore, interpretivist researchers does not uphold the assumption of single reality. Multiple realities exist, as different individual hold different views about the problem under study. This perception of multiple realities invalidates convergence of realities in to a single reality because reality is divers and subject to changes in the context that can happen any time.

The other aspect of reality discussed by Hudson and Ozanne (1988) is the nature of social being. People are defined based on their reaction to outside influence or their ability to interact with their environment in order to interpret meaning based on their perception in a proactive manner. Thus, in a positivist view people are deterministic, and outside stimulus can trigger behavior and induce action that may result to a change in transaction behavior of a subject. In this assumption (positivist), reward that stimulates participation and trigger action is accepted and seen as mean that draw reaction from subject and subsequently change their attitude in a given manner. For interpretivist, social nature is dynamic, and people act voluntarily. Their action is not based on outside stimulus but rather to actively engage in an act that shape the environment and how environment create meaning of the phenomenon. For interpretivist, people are no reactive, but rather proactive towards things and the meaning they have for such act are defined by social interaction and are interpreted based on the context understanding.

4.3.2 Axiology

According to Sekaran and Bougie (2013), axiology is the influence of researcher's value on research process. This value ridden assumption known as axiology differs between positivist and interpretivists. The goal of positivist is to generate explanation based on universal laws that reduce subjectivity and encourage high level of objectivity in research outcome. In positivist research, the aim is to reduce researcher's subjective value and create an explanation that demonstrates the associated links of variables underlying a phenomenon (Easterby-Smith et al., 2014). At the same time, to explain the relationship between cause and effect variables in a systematic way that may achieve prediction. Thus, the goal is value free study that explains how variable develop, emerge and their relationship. According to Hudson and Ozenne (1989), the goal of positivist is generation of explanation that results to prediction. An explanation is achieve in positivist when association of variables underlying the phenomena is demonstrated. Thus, the ultimate goal is prediction of possible situation.

Contradicting this view, Blaikie (2009) and Creswell (2013) argued that the main goal of interpretivists is to describe how researcher's subjective values and intuition shape construction and inform his or her interpretation of reality. Thus, interpretive are value laden and subjective (Merriam, 1998). Interpretivists focus on understanding behavior that focus on how access to essential human aspect such as culture, rituals, language, arts, tradition and other contextual variables affect understanding and the conduct of the research. As described by Hudson and Ozanne (1989), intepretivist researchers view understanding as a process that requires context knowledge for its interpretations. Therefore, the subjective nature of the researcher, which is value laden, is brought in. As argued by Stake (2006), interpretivists researchers guided by a constructivist assumptions brought their personal experience into the construction and interpretation of an understanding which their research intends to find. The researcher participated in various processes; he interacts and discussed with research participants, and he is actively involved in how research findings are defined and generate an understanding.

4.3.3. Epistemology

While there are differences in the believe and assumption on what constitute reality and the goal that reality represents, similar to their ontological assumptions and goals, Easterby-Smith et al., (2014) and Collis and Hussey (2012) believe the knowledge generated by the two research paradigm draws divergent views. In the case of positivists the relationship between research and the researcher is that of independent objective unit that has insignificant role in the generation of knowledge. Positivists seek independent knowledge that is time-free and context independent. This stance of context independent and time free knowledge leans positivists to an approach that seeks to generate knowledge applicable to immensely significant number of people and settings. In support of this view, Bryman (2012) and Grix (2002) also argue that positivism believes in the knowledge that is based on objective measures, rather than being inferred subjectively through sensation or intuition. Thus, positivism represents the reflections of the traditional scientific approach of knowledge and to developing knowledge, which places emphasis on numerical values for existing verification.

However, contradicting positivists, intepretivist generate context dependent knowledge. Their view to research leans towards historical knowledge with particular emphasis on place and time (Saunders et al., 2016). In other words, Intepretivists seek contextual knowledge that is not value-neutral but subject to a variety of influences that affect an individual's perception, such as culture, social background, gender (Bryman, 2012; Saunders et al., 2016). Interpetivist seeks knowledge that focuses on understanding human behaviour and how that behaviour is shaped by contextual variables that are interwoven within the context of the study. These assuptions that define both positivist and interpretivist assume important role in defining research methodology and other process of data collection.

4.3.4 Research methodology

Positivist approach to research draws on the use of quantification on data collection and analysis guided by scientific protocol. Mostly described as quantitative, positivist approach applies close ended questions with a set of rules/assumptions that guide the scientific process of conducting research (Creswell, 2013). These assumptions about objective reality, independence of context, nature of social being defines research structure that use quantitative and mostly experimental method that randomly select subjects and subject them to controlled study (Hudson and Ozanne, 1988). Later assumption specified to the hypotheses is made and generalisation is derived. The general assumption among positivist researchers is that only direct experience and observations provide the basis for knowledge generation in science (Robson, 2002).

On a divergent note, the interpretivists' approach to research reflects emerging approach that develops over time. This emergent nature reflects interpretivist assumption that draws on context knowledge. Context knowledge on the other hand, is typified by a continually evolving research design. The interpretivists seek to describe many perceived realities that cannot be known at priori because they are time- and context-specific Hudson and Ozenne (1989). Thus, research is actually an emergent process. As perceived realities change, the research design adapts. In contrast to the experimentalists, to whom the control of all experimental conditions is paramount, the interpretivists conduct research in a natural, changing environment. The interpretivists consider that each researcher comes into the research.

For Marshall and Rossman (2011), Merriam (2014) and Saunders et al. (2012, 2016) individual construct their living world and meaning in tandem with the social world in which they live. According to Creswell (2013) interpretivists generate context dependent knowledge that explore how context define phenomenon. Equally, this study aim to understand how customer relationship management occur in the Nigerian retail banking context based on the view that perceptions of relationship management by actors and implementers of the strategy affect its implementation, performance and success. The study seeks to uncover context-dependent knowledge because the context and the phenomena are interwoven (Baxter & Jack, 2008; Oates, 2005), and context influences different meanings and perceptions that participants ascribe to the phenomenon under investigation (Easterby-Smith, Thorpe, & Jackson, 2012). Thus interpretivists is more relevant particularly to this study, which intends to provide a compelling explanation of how the relationship management process occurs in Nigerian retail banks, as the existing theory on CRM from Sub-Saharan Africa is inadequate (Mellahi & Moi, 2015).

4.3.5 Research philosophy and case study

One of the debates that surround case study research is its position in social science (Bryman, 2012; Welch et al., 2011). There is considerable debate on whether the case study is a qualitative or a quantitative approach (Bryman, 2012) and hence based on a positivist or a constructivist paradigm. Even the major seminal authors on case study research (e.g., Eisenhardt, 1989; Merriam, 1998, 2014; Stake, 1995, 2006; Yin, 2009, 2014) are unable to agree on the epistemological position of the case study. Although academic scholars position the case study as qualitative research (e.g., Creswell, 2012; Merriam, 2014), Yin (2014), rarely, sees the case study as a purely qualitative research approach. As such, its philosophical stance remains a subject of discussion.

Yin (2014) remains indifferent on his epistemological position. Although he categorically argued against positioning the case study as either qualitative or quantitative research, his views on the case study are on independent research strategy. In Yin's (2014, p. 19) view, the "case study can include, and even be limited to, quantitative evidence. In fact, any contrast between quantitative and qualitative evidence does not set apart the various research methods. Not that as an analogous example, some experiment (such study of perception) and some surveys (such as those seeking categorical rather numerical responses) rely on qualitative and not quantitative evidence. Likewise, historical research can include an enormous amount of quantitative evidence. To Yin (2014), the case study is an independent research strategy in social research.

Consistent with Blaikie (2009), Bryman (2012), argued that the case study can take the form of qualitative research when sources of evidence used to collect information are purely qualitative in nature. Similarly, Welch et al. (2011) agree that a case study is an inductive approach to theory development, although views on case study philosophical position lean towards the positivist. However, Yin (2009) does not limit the case study to the use of qualitative methods of data collection only. Survey methods can be included.

On the philosophical framework, Yin (2014) was also indifferent. However, from the perspective of Easton (2010)'s realist view, Yin's (2014, p. 17) case study text and discussion is in favour of the realist position. In his book, he sacknowledged, "much of case study research as acknowledged in his book appears to be oriented toward realist perspectives". At the same time, to ensure research quality, case study researchers should construct validity, internal validity, external validity, and generalizability from the research design to implementation (Yin, 2009, 2014). Yin emphasises construct validity, internal validity, external validity, and reliability, in a rigid form, as major means of improving research quality. However, Welch et al. (2011) argued that Yin's (2014) position of generalizability is restricted to the case study proposition. In essence, the aim is to generalise to the research proposition rather than to the general population; notwithstanding, consistent with Yazan (2015), Welch et al. (2011) argued that Yin's (2014) view leans towards the positivist/realist approach.

Eisenhardt (1989) proposed one of the earliest methods of theory development using a case study. Based on the inductive approach they outlined a procedure of developing theory through case study research design. The use of multiple sources of data, including interview, was seen as an important stage in theory development. However, they see the case study as an important stage in developing a testable hypothesis that will be used to test the developed theory. According to Welch et al. (2011), Eisenhardt (1989) grounded her theory development methods on observation, which she believes can be used to produce an objective view of reality. Observation is also objectified to achieve validity, minimise bias, and produce a theory to achieve generalizability rather than an in-depth description of phenomena.

With an opposite view to that of Yin and Eisenhardt (1989), Stake (1995; 2006) positioned the case study as purely qualitative research. Stake (1995, pp. 8-9) explicitly explains the role of the case study researcher as "an interpreter who reside in the field in order to observe the workings of the case, one who record objectively what is happening but simultaneously examines its meaning and redirects observation to refine or substantiate those meanings". The qualitative angle of the case study as envisaged by Stake (2006) involves the process of understanding the perspective of different social units involved in the case. The target here is to gather in a collective way what Lauckner, Paterson, and Krupa (2012) describe as the diverse notion of what occurred. So, to Stake (2006) the ontological belief here is that reality is locally constructed.

In congruence with Stake, Merriam (1998) believes reality has different interpretations. The social interactions people have in their minds shape and define these interactions. The role of the researcher is to find how people, through their social setting, interact and construct knowledge.

For Merriam (1998) and Stake (2006), qualitative researchers guided by a constructivist paradigm brought their personal experience into the construction and interpretation of the reality which their research intends to find. The researcher participated in various processes; he interacts and discussed with research participants, and he is actively involved in how research findings are defined and interpreted. Some researchers can even define the length and breadth of their involvement.

Regardless of the differences and similarities between qualitative and quantitative approach and philosophy, as outlined in Table 4.1, Sekaran and Bougie (2013) and Mark et al. (2016) believe that the highest concern of case study research is understanding the case very well. They argued that in-depth study of a phenomenon could only be achieved through close collaboration between participants and the researcher. Through close collaboration, perspectives of different actors can be captured (Yazan, 2015). In addition, one construct that prevails in most case study research and is accepted by all the theorists of case study is the importance of context in shaping case study findings. In the qualitative approach too, context is accepted as a pivotal concept that shapes perception and illuminates social construction of reality (Collis & Hussey, 2013; Mark et al., 2016; Merriam, 1998, 2014; Stake, 1995, 2006), and hence the case study (this study) is positioned as qualitative research based on interpretivist/social constructivist philosophy.

Equally, the aim of this study is to understand how and why CRM implementations occur in Nigerian retail banking context based on the view that perceptions of relationship management by actors and implementers of the strategy affect its implementation, performance and success. The study seeks to uncover context-dependent knowledge because the context and the phenomena are interwoven (Baxter & Jack, 2008; Oates, 2005) and context influences different meanings and perceptions that participants ascribe to the phenomenon under investigation (Easterby-Smith, Thorpe, & Jackson, 2012). This can only be achieved by using different sources of information to capture different perspectives and gather a broader view of the main actors involved in CRM implementation inductively (Remenyi, 2012). Thus, the researcher personally participated in data collection by visiting the setting of the study. In this case, the researcher is the instrument for data collection. As the researcher becomes fully involved in data collection, the collaboration between the researcher and the research participants become strong (Creswell, 2013). While narrating the actions and processes involved in the relationship management process, the views of the participants were captured, thereby enabling the researcher to describe how customer management processes in a retail-banking context occur (Baxter & Jack, 2008).

In line with the aim of the study and based on the conclusion of Stake (1995; 2006) and that of Easterby-Smith et al. (2012) on research philosophy as described in Table 4.1, the qualitative approach and its interpretivist philosophy prove suitable for the study. In section 4.4, 4.4.1, and 4.5 applications of this method and further justification for adopting this philosophy are outlined.

In view of the above explanation, this study adopts a qualitative approach in the form of a multiple case study strategy. This is primarily based on the research design advantages and suitability in answering the research questions under investigations.

A case study is more relevant particularly to this study, which intends to provide a compelling explanation of how the CRM process occurs in Nigerian retail banks, as the existing theory is inadequate. Most of the theories of customer relationship management used Western-centric constructs that isolate Sub-Saharan African context (Beck et al., 2015; Sheth, 2011). In Sub-Saharan context, despite its cost, preference for interpersonal interaction, reciprocal behaviour and gratification is high among customers. Commitment leans towards individual staff rather than to the company (Beck et al., 2015; Kumar et al., 2013). The abundant literature on customer relationships in banks focuses on developed nation macro environments. The literature on customer relationship management that acknowledges the impact of institutional frames is weak (Johnson and Perterson, 2014). Similarly, given the relevance of certain macro-ethnic variables in management practice in Nigeria that were rarely explored in relationship management studies, the case study is more suitable. In addition, empirical studies on marketing strategy from the Sub-Saharan African context are very rare. As such, Mellahi and MoI (2015) called for more empirical studies on marketing strategy with the focus on the Sub-Saharan African context, as studies on Nigerian banking sector were mainly conducted by private consulting companies such as KPMG, Ernest and Young, McKinsey, and other consultancy firms.

This warrants the need to explore the phenomenon and its context in detail (Eisenhardt & Graebner, 2007; Yin, 2014). Thus, the researcher can explore the factors that define and affect relationship management (Kapoulas & Mitic, 2012; Yin, 2014). The use of the case study can enable access to a variety of rich data sources, which are not restricted to interview alone but also include documentation and secondary data on Nigerian banks (Creswell, 2007; Creswell, 2012; Yazan, 2015; Yin, 2003, 2014). These varied sources will give the researcher a holistic overview and different views on customer relationship management in the Nigerian retail banks (Creswell, 2007; Creswell, 2012).

From the marketing perspective, scholars argued in favour of using the case study strategy. For instance, Lewin and Johnston (1997) believe that the subjectivist approach as represented by the case study allows the use of multiple methods that give a case study research the power to disclose various patterns of behaviour, which other research strategies might not reveal. As such, Lewin and Johnston (1997) call on marketing researchers to have faith in case study strategy whenever the aim of the study is to understand complex human relationships.

A similar argument was raised by Sheth (2011) and Sheth and Sisodia (1999) when they suggested that marketing is a context-dependent strategy. When the contextual factors that surround it changes, it changes with them. Therefore, it deserves the context-dependent research methods which case study research represents.

In summary, additional advantages of case study further informed its selection as the research design of this study. These advantages are summarised below:

- Provide comprehensive study of contemporary phenomena and its context in a variety of ways. Multiple sources of information can be employed to generate information from multiple perspectives of research participants (Lauckner et al., 2012; Vissak, 2010; Yazan, 2015).
- Particular importance of looking at a particular event, program, or phenomenon; and answers “how and why” questions, which are compatible with the research study questions, by generating a thick description of CRM processes in Nigerian retail banks (Merriam, 1998, 2014; Yazan, 2015; Yin, 2014). How and why questions are compatible with the research question of this study.
- Case study design is flexible, which creates room for accommodating major changes even when the research moves from design to implementation (Eisenhardt, 1989; Eisenhardt & Graebner, 2007; Stake, 2006). Thus, as new themes emerge the researcher can redefine and refocus research questions to carry those changes along (Merriam, 2014; Stake, 2006; Yazan, 2015).

However, some criticisms against using case studies were mentioned (Oates, 2005; Vissak, 2010; Yin, 2014). Chief among them is the issue of generalizability, validity and reliability.

In contrast, conducting rigorous case study research with clear definition of the research problem, means of data collection and analysis will make it possible to achieve a greater degree of validity and dependability, hence overcoming some of the major challenges of case study research (Merriam, 2014). Thus, to overcome the above mentioned issues and improve research quality, eliminate doubt on the outcome of the study, in addition to thick description of research context, the researcher intends to provide detailed description of case study activities from design to implementation, detailed description of data collection activities and how multiple sources of data give different view of the phenomenon under study. As Flyvbjerg (2006, p. 223) argued, "for researchers, the closeness of the case study to real-life situations and its multiple wealth of details is important for the development of a different view of reality". Therefore, a detailed description of study context will illuminate research findings and enhance research validity.

4.4 Research strategy

Like research, different authors define case study differently. Merriam (2014, p. 40) "defines case study as an in-depth description and analysis of a bounded system". Likewise, according to Yin (2014), the case study is a strategy that focuses on understanding a phenomenon within its real context, especially when the research can hardly separate the phenomenon and context, and researcher has little or no control over phenomena. One major characteristic of the case study highlighted in the literature is that the case study involves detailed information gathering using multiple sources of data over an extended period (Creswell, 2007a). Similarly, the case study and its boundary need to be defined.

To define the case and its boundaries, the phenomenon under study and its characteristics are treated as a whole in order to include all the characteristics of its central issues (Blaikie, 2007; Stake, 2006). To understand the main issue or unit of analysis, the researcher must accept the fact that the main thing inherent in the case study is the case itself (Stake, 1995, 2006), as against the methods which the case study represents. This view warrants looking at the case as a bounded system (Creswell, 2013): a complex and functioning thing (Stake, 2006), which can be bounded either by time or structure (Stake, 2006), time and place (Creswell, 2007), by definition and context

(Baxter & Jack, 2008), or research questions (Yin, 2014). Yin further argued that to understand the unit of analysis in case study research, the initial case being studied needs to be defined so that boundary of the study can be outlined. Consistent with Yin (2014), research questions are stated in this study in a way that defines the case and its boundaries so that data collection can be limited to the research questions of the study alone. In this research, the main research questions that underpin data collection are:

- How CRM perception and understanding among managers in Nigerian retail banks influence relationship management strategy of the bank?
- How does the CRM implementation process occur in Nigerian retail banks?
- What are the major factors/processes that could influence relationship management implementation in Nigerian retail banks?
- How do the environmental variables affect CRM strategy of retail banks in Nigeria?

This study is based on a case study approach that draws on interpretivist assumptions and philosophy. Based on the philosophical view of this research, reality is not global. The acceptable practice of relationship management is shaped and socially constructed based on the perception and views managers hold about social interactions as defined by the context in which they operate. The researcher believes context, a surrounding of the phenomena, helps illuminate the phenomena. As such, meaning and perception socially constructed by respondents in collaboration with the researcher illuminate how customer relationship management occurs in the retail banking context. I believe social interactions are not homogeneous, and cultural background, religious perception, and micro affiliated factors could affect social interaction (Bongomin et al., 2016; Ogbuji et al., 2011); consequently, reality, shaped by institutional forces, is not global. As such, there is need to explore the perception and attitudes of managers toward relationship management, and to describe processes of relationship marketing application in the Nigerian retail banking context. Therefore, the unit of analysis of the study is relationship marketing programmes within the context of Nigerian retail banks; as a number of scholars including Baxter and Jack (2008), Blaikie (2007) and Lauckner et al. (2012) argued, case study research can study organisation, events and programmes.

The researcher takes the line of Yin (2013) and Stake's (1994) argument that to understand the unit of analysis in case study research, the initial case being studied needs to be defined so that the boundary of the study can be outlined in order to limit data collection to research questions only. Therefore, the case of the study is Nigerian retail banks, and the unit of analysis is the management of customer relationships in Nigerian retail banks. Research questions, as mentioned above, were designed to guide data collection.

All the collected data were guided by the study research questions, which helped in binding the case within its context (Yin, 2014). This necessitated the use of how and why questions, which are more suitable for case study research of this nature (Merriam, 1998; Yin, 2014). Table 4.2 below highlighted the type of questions suitable for different research strategies including the case, as suggested by Yin (2014).

Based on the adopted how and why questions, interview questions were broad and open-ended. This is in line with the suggestion made by DiCicco-Bloom and Crabtree (2006) and Remenyi (2012) that semi-structured interviews are designed to elicit multiple views and different opinions from the research participants. They were flexible to allow prove question and accommodate the flexible nature of the semi-structured and unstructured interviews that define the data collection process for this study.

Table 4.2 Relevant Situation for Different Research Methods

Methods	**Form of research questions**	**Requires control of behavioural event**	**Focus on contemporary events**
Experiment	How and why	Yes	Yes
Survey	Who, what, where, how many, how much	No	Yes
Archival analysis	Who, what, where, how many, how much	No	Yes/no
History	How and why	No	No
Case study	How and why	No	yes

Source: Yin (2014 p. 9)

4.4.1 Multiple case selection

In consonance with Merriam (1998), Stake (1995; 2006) and Yin's (2014) argument that further definition of a case study requires in-depth study of the phenomenon and, in line with the aim of the study of offering in-depth explanation and description of relationship management processes in the retail banking context in Nigeria, multiple case studies have been selected.

Consistent with Bryman (2012) and Collis and Hussey (2013), the aim of multiple case studies is to provide broad, deeper understanding of the phenomena and to create solid theory, particularly in this study which intends to provide a deep explanation of the issues related to relationship management in the context of Nigerian retail banks. The existing theory is inadequate, given that certain macro-ethnic affiliation variables affect interaction management practice in the Nigerian context (Ogbuji et al., 2011). This challenge has rarely been explored in relationship management literature, given that it exists in an environment with a strong community-based culture that honours interpersonal channels in business dealings (Kumar et al., 2013). The present theory of relationship management is based on developed nation constructs with less emphasis on developing nation contextual variables. Consistent with the philosophical view of this research, reality is not global. The acceptable practice of relationship management is shaped and socially constructed based on perception and views managers hold about social interaction as defined by the context in which they operate (Dalziel, Harris, & Laing, 2011). As such, multiple case studies are selected to strengthen the trustworthiness of the research findings through triangulation of cases with one another and triangulation of sources to gain more insight into how relationship management processes occur (Eisenhardt & Graebner, 2007), and how external variables encourage relationship management.

In line with Bryman and Bell (2007), Lauckner et al. (2012) and Patton (2002), the major strength and source of validity in an interpretivist study is held to be triangulation. Cases in multiple studies can be used to triangulate and validate findings from other cases. The study uses multiple case studies strategy to offer varied views and strengthen reported findings. Reflecting the conclusion of Lauckner et al. (2012) and Esienhardt and Graebner (2007), using multiple case studies will enable analysis of cases individually; at the same time, it will enable the researcher to compare them and understand how participant views emerge from the data.

The literature on case study highlights the use of single case study (Stake, 1994; Yin, 2009). However, due to its weakness in developing solid theory and explanation of the research findings, which has been cited by the fact that inference from a single case study is relatively low in rigour and acceptance (Bryman, 2012; Eisenhadt &Graebner, 2007), this study opts for multiple case studies. As scholars (e.g., Eisenhardt, 1989) explicitly advocated for multiple case studies for theory building as against single case, the researcher believes that multiple case studies are suitable for theory building because the emerging themes from individual cases can be compared to strengthen research findings. Comparison of the cases generate robust empirical findings and strengthened descriptions, explanation and respondent views of the phenomena (Bryman, 2012), and hence research findings.

To meet the aim of a multiple case study, the researcher sought participation from different banks. After a series of contacts and negotiations, on the basis of confidentiality of their marketing strategy, several banks rejected the research request. This challenge, as highlighted by Collis and Hussey (2013), reduced the number of suitable cases intended for this study from four to three, as very few banks accepted our request for the full-scale study. Therefore, the study is based on three banks from the Nigerian retail banking sector. Twenty-seven respondents (29 interviews) that comprise managerial and operational staff participated in the research.

Consequently, in line with the views of Bryman (2012), Creswell (2012) and Eisenhardt (1989) that multiple sources of data augment and strengthen case study findings, qualitative data, sourced from two sources, is used to gain insight into how complex processes of customer relationship management occur in Nigerian retail banks. As Bryman and Bell (2007), Merriam (2014) and Yazan (2015) highlighted, the use of multiple sources serves to offer robust findings. At the same time, it offers an interesting and accurate description of the factors that affect the relationship management in the Nigerian retail-banking context. Therefore, by using multiple sources, the researcher will be able to get access to a variety of rich data sources, which are not restricted to interviews alone but also include a review of documents on the three cases under study and qualitative data that relate to banking in Nigeria and Sub-Saharan Africa. These varied sources will give the researcher a holistic overview and different views on relationship management in Nigerian retail banks (Creswell, 2007; Creswell, 2012).

4.5. Case selection

According to Patton (2002), one thing that differentiates between qualitative and quantitative research is sampling design. The approach and measures adopted in qualitative research are the deliberate selection of a sample, known as purposeful sampling, while samples are randomly selected in quantitative research. The basis of random selection in quantitative research is to control bias and ensure generalisation of findings to the general population. On the contrary, qualitative research aims to offer deep insight into the specific issue under consideration. Thus, selection of the sample to study is deliberate and purposely done to select banks that will offer the potential for an in-depth study of the case under study. Therefore, cases or samples of studies are selected deliberately based on the potential of such samples to offer answers to the research problem under investigation. As a representative sample is quantitative in nature, Mark, et al. (2016) argued that for case study research, non-probability sampling can be much more suitable than randomly or representative sampling. They further argue that most logical form of the sample in the case study is judgmental sampling where the researcher selects a sample that relates to the purpose and focus of the research based on its suitability to answer the research question.

In line with the multiple case study research of the study, three Nigerian banks were selected. The selection of the sample was based on the assumptions of the philosophy of this study. Generalisation is being made to the theory instead of generalisation to the larger population. The product of the study is intended to enhance understanding of relationship management theories in the Sub-Saharan African emerging market. As a result, representation of the overall population is not recommended. Hence, we make use of purposeful sampling in order to ensure that all cases are comparable and information rich, and will satisfactorily help the researcher understand the perception and attitudes of managers towards relationship management implementation and describe processes of relationship management in Nigerian retail banks (Breidbach et al., 2013; Bryman, 2012; Stake, 1995). In line with Lauckner et al.'s (2012, p. 9) observation, of "what cases will provide the best opportunity to learn about the posed research question?" cases selected can enable data collection to answer research question, and are hospitable to the demands of the researcher to understand the case very well. The cases are informative and accessible to the researcher, as they are the only three banks that accepted the research request from the researcher.

However, despite the advantages of multiple case study research over a single case, the exact number of cases to select draws several discussions. Scholars disagree on this issue. Eisenhardt (1989) suggest from two to ten cases; Perry (1998) suggested three. Lauckner et al. (2012) argued that selecting a large number of cases may compel the researcher to concentrate on the cases as a whole rather than looking at them individually. In the end, individual cases may end up not getting the attention they deserve. Since the aim of multiple case studies is to study individual cases in detail before looking at them collectively, selecting a low number is the most rational thing to do. Consistent with Perry (1998), Lauckner et al. (2012) conducted case study research on community development using a three multiple case study approach. Thus, the time constraints of the Ph.D programme, and the access challenge, as mentioned above, restricted my ability to study more than three cases. As such, the researcher purposively selects three Nigerian retail banks. Table 4.3 provides an outline of the three cases selected.

Table 4.3 overview of the Selected case (The names used here are pseudonyms)

Name of the bank	Overview	Financial strength	Number of branches in the country	Banking services
ZAMZAM	Zamzam bank, with headquarters in Lagos, is among the most profitable financial institution in Nigeria. For three years, the bank has remained among top 25 banks in Africa and among the first ten in Nigeria in terms of tier one capital. It has a wide network of branches all over the country. It has branches in various countries such as Ghana, Gambia, South Africa, Siera Lieon, China and the United Kingdom. The bank was listed on the Nigerian stock exchange in 2004, and on the London stock exchange in 2007.	Tier one bank with significant capital base of more than four billion dollars	The bank has more than five hundred branches in Nigeria.	Retail banking, corporate and commercial banking, Institutional banking, and public banking
FARIYA	FARIYA bank, with headquarters in Lagos, is among the first generation of banks in Nigeria. Fariya is among the most highly recognised commercial banks in the country. According to Banker magazine, the bank is among the top banks in Nigeria and Sub-Saharan Africa. In terms of size it is among the few largest bank in Nigeria. The bank is operating in various countries such as Ghana, Gambia, South Africa, Sierra Leone, China and the United Kingdom. It was registered with the Nigerian stock exchange and the London stock exchange in 2007.	Tier one bank with the highest capital base of more than US4billion.	The bank has more than seven hundred branches all over the country.	Retail banking, corporate and commercial banking, Institutional banking, and public banking

GIBA	GIBA bank, with headquarters in Lagos, is among the foremost financial institutions in Nigeria. For three years, 2012, 2013, 2014, the bank remained among the top 25 banks in Africa and the ten top banks in Nigeria in terms of tier one capital. The bank has a wide range of business outlays in countries such as Ghana, Serra Leone, Liberia, Gambia, Kenya, Cote D'Ivoire, and the United Kingdom. With a customer base of more than five million customers, mostly youths, the bank has a vibrant workforce of more than nine thousand employees. It has large number of shareholders, and is among the few Nigerian banks that got early registration of the London stock exchange.	The bank is a tier one bank with capital base of more US4billion dollars.	The bank has more than three hundred branches in Nigeria.	Retail banking, Commercial banking, Corporate, public and investment banking

Note: The number of branches of all the three banks reflects the current number of branches the three banks have at the time of compiling research findings. In Nigeria, commercial banks are expanding their retail outlets.

4.5.1. Factors behind the selection of the three cases

4.5.1.1 Government policy

Regulatory policies introduced in 2013 include the Monetary Policy Rate (MPR) at 12% while the Central Bank of Nigeria (CBN) retained the MPR Corridor at +/-2%; Cash Reserve Ratios (CRR) for private sector deposits and public sector deposits were set at 15-20%. CRR for public sector deposits was increased to 75% in 2014 (Central Bank News, 2014; Emefiele, 2015). This policy was intended to reduce the level of banking concentration on public sector accounts to the detriment of retail banking services (Maklan et al., 2014). Before this policy, several policies on the improvement of customer satisfaction and distress reduction in the banking sector were introduced at short intervals (Sanusi, 2012). The outcome of these policies, specifically CRR, led to a reduction of investment in public sector accounts; commercial banks focus on retail segments of the market; they expand their coverage; they established more branches in order to create proximity to customers. Banks made huge investments in customer satisfaction and retention efforts (Dumbili, 2013; Okoli, 2016). Majority of the commercial banks collapsed their public sector segment (accounts owned by government agencies) with retail and concentrated on the retail segment of the market (Maklan et al., 2014; Thiery & Nick, 2016). This policy encourages investment in the retail-banking segment by most of the banks.

The selection of commercial banks by this study as cases for the study hinges upon the recent focus by commercial banks on retail customers. Community banks and insurance companies all have customer bases and serve the retail market. However, their investment and concentration in the retail market is minimal. According to Beck and Cull (2013), insurance product in Nigeria is nearly dead, as due to religious and economic challenges people have rarely patronised them. In the case of community banks, their retail customer base is small and minimal. Eighty per cent of Nigerians with formal bank accounts operate with commercial banks (EFInA, 2014, 2016).

An additional factor that influences the selection of this sample is the strength of the sample. All the three banks selected represent the biggest players in the industry. They are strong with a large tier 1 capital base. They are home-grown businesses with wide coverage in the Nigerian market. These banks are at the forefront of attracting retail customers and developing new strategies for managing their interactions with customers (Dumbili, 2013; EY, 2014b).

At the same time, these selected banks are the major players in the Nigerian financial services industry. They are the key players and dominate the market. They constitute over 40% of the market in terms of capital share and market-based dominance. They are businesses with national orientation owned and controlled by Nigerians, and eventually became Multinational Corporations. All the three banks have outstanding financial performance in 2013 as reflected by being among the best 25 banks in Africa, and the best 1000 banks in the world (Wallace, 2014). Consequently, they are the most customer-focussed banks in Nigeria (KPMG, 2010).

4.5.1.2. Relevance of banking sector to Nigerian economy

The relevance of the banking sector to Nigerian economic development is substantial. Is an advancing sector which registers high growth on year by year basis (KPMG, 2015a). Banking sector growth creates confidence in the market which in turn results in increased economic activity (King, 2015b). Although institutional challenges impose trust-related issues on retail banks Beck et al. (2015), regulatory agencies are reintroducing several measures to reduce the level of uncertainty (Sanusi, 2012). Banks on their part are making huge investments in technology to increase security, and are recruiting frontline and branch personnel from the community to enhance trust and acceptance of formal banking. This strategy has yielded results. Although slowly, the number of unbanked customers is reducing (EFInA, 2014, 2016). Similarly, there is improvement on the satisfaction rate of banking products among retail customers, as surveys of retail banking customers by KPMG (2016) and EY (2014c) indicates.

Likewise, their ability to contribute to economic development has expanded. For example, in 2014, the banking sector along with ICT and real estate contributed 57% of Nigerian economic growth while agriculture and manufacturing contributed 21% and 9% respectively (Burungi et al., 2015). Level intermediation has increased when comparing private sector credit to GDP, indicating an improvement in the financial services sector regarding depth and coverage. As KPMG (2015) argued, this improvement is expected to continue regardless of the recent challenges the country is facing.

The Banker Magazine supported this point, as they argued “regardless of the challenges, most of the country’s largest banks are in better position to accommodate the storm. Zenith Bank, the Nigerian largest lender by tier 1 capital, has a Capital Adequacy Ratio (CAR) of 20% with non-performing loans (NPLs) of 1.44%. Similarly, United Bank for Africa, the third largest lender by total assets, has a CAR of 20% and NPL ratio of 1.8%. Indeed, these numbers are indicative of the strength of Nigeria's top bank (King, 2015b)".

Regarding job creation, the Nigerian banking sector has contributed significantly. It is the highest employer of labour in the private sector in Nigeria (Oota, 2015). The use of technology for customer management and service delivery is visible as most, if not all the banks, are on the internet and use mobile banking apps for their customers (EY, 2014b). Despite low patronage of internet banking (KPMG, 2014, 2016), Nigerians banks continue to innovate products through the use of technology to enhance customer satisfaction (Amangbo, 2015; Dumbili, 2013). In addition to retail banking development, Nigeria is the leading Frontier Market in Sub-Saharan Africa, with high attractiveness to foreign direct investment. This further defines the strategic position of Nigeria in the Sub-Saharan African market and reflects one of the reasons for selecting Nigeria as the context of the study.

4.5.1.3 Large unexplored retail market

Another reason for the selection of the banking sector is its growth potential. There exist growth potentials in the retail banking sector of Nigeria, and indeed, the whole of Sub-Saharan Africa. Nigerian banks have greater growth potentials in comparison with other African Countries. Its population is the largest in Africa. It has 182.5 million people, largely youths (WPR, 2015). Out of this population, 97.5 million are adults, and 69.3% live in the rural areas (EFInA, 2014). Even though significant numbers of these adults are migrating to urban areas, a large adult pollution remains in rural areas. Apart from that, most of these adults are financially excluded. For instance, out of the 93 million adults, only 45.4 million are banked (EFInA, 2014). Out of this figure, only 33.9 million have accounts with commercial banks. The remaining 11.5 million are banked with other financial institutions such as community banks, microfinance banks, and other formal financial institution excluding commercial banks (EFInA, 2014).

The remaining 48.1 million (51.4%) adults have no formal bank account. Some of them depend on traditional financial systems for banking services. Therefore, the market is unsaturated, creating room for expansion (KPMG, 2015a). In a similar manner, government policy on financial inclusion is an added advantage, in addition to ICT development, which brings about a high penetration of mobile phones.

4.5.1.4 ICT development

Recent developments in information and communication technology have enhanced provision of banking services (Mills, 2016). This development facilitates the use of mobile banking in helping banks to provide banking services to people in the urban areas, and the increased use of debit cards for banking transaction (Dumbili, 2013). Even in the rural areas, this method of banking is gaining acceptance. Simple banking transactions such as transfer of money from bank to bank, recharging cards, buying air tickets, and other banking transaction can be conducted with ease. This act enhances banking transactions and cross-buying of banking products.

This method has become successful as access to mobile telephony is increasing. Many people have access to mobile phones in Nigeria. Even in the rural areas access to a mobile phone is significantly high. 85 million Nigerians have access to a mobile phone (GSMA Interligence, 2015). Because ‘cell’ phones are relatively cheap and the transmission speed from most of the telecom service providers is increasing, and also the relative lack of physical connectivity and long battery life, all make mobile phones uniquely suitable for Africa (The Economist, 2015). In fact, most economic activities are being performed using cell phones; even in the area of finance, various transactions are being performed through mobile phones. Bank customers can transfer money, recharge cards, conduct business, and pay instantly with their mobile phones. This development facilitates financial inclusion and the initiation of banking relationships.

For example, recently GTBank has entered into a partnership with Etisalat telecommunication. The partnership enables subscribers of Etisalat to open a GTbank account at ease by dialling *707*0#. Then, a ten-digit account number is sent to the customer through his mobile phone. Customers can enjoy full savings account facility (GTBank, 2015). At the same, customers can transact business at Bank branches. Similarly, customers can deposit money at bank branches or at GT agent express (a designated bank agent who receives money on behalf of the bank, spread all over Nigeria) (GTBank, 2015).

Mobile banking facilitates the provision of banking services to low-income earners. In a similar way, it enhances financial inclusion of the large adult population in Nigeria who are financially excluded, thereby reducing levels of income inequality. It also helps in achieving government targets of encouraging the financial inclusion of target populations, and hence economic development.

4.5.2 Site Entry and Participant Recruitment

Although three banks were selected for the study, access to site and conduct of the interview proved to challenge (Marshall & Rossman, 2011). Due to confidentiality issues, some managers refrained from accepting requests for interviews. Some of the interviewees asked for a permission letter from the highest management body for the conduct of interviews. Sometimes even with such letters, it proved difficult to gain access (Marshall & Rossman, 2011). So, the researcher has had to resort to the use of personal connections as a strategy to access the site of the study. Eventually, one succeeds.

In each site, one or two middle-level managers acted as the site contact person(s). In the first site, the first manager the researcher met, a member of the management team of the bank, helped in identifying the right people to consult. After conducting an interview with him, the manager facilitated and arranged a meeting with the next person in the same bank. In line with Marshal and Roseman's (2011) suggestion, in the entire remaining site, the first manager the researcher was introduced to connected the researcher with the appropriate participants to contact. Most of these managers facilitated and arranged meetings with other participants on behalf of the researcher. Through them, the researcher was able to secure the required number of participants.

In each case, potential research participants with knowledge of the research area were identified (Bryman, 2012; Marshall & Rossman, 2011). This echoes the process of snowballing, which facilitates referral to other potential participants who are vast in the area of customer relationship management in their respective banks.

Study participants are bank managers who, in most cases, supervise and participate in CRM implementation (Shum, Bove, & Auh, 2008). The respondent base includes top-level managers, senior managers, and middle-level managers from marketing, customer support, and IT departments who are fully involved with relationship management strategy development. Senior managers were selected because of their strategic role in CRM implementation, which is central to CRM success (Shum et al., 2008). Besides, they are the decision makers as far as CRM implementation is concerned (Ahearne et al., 2012). On the other hand, middle managers were selected based on their experience and role in CRM program implementation (Ahearne et al., 2012; Shum et al., 2008). All the participants have formal education, with substantial experience in the banking sector that ranged from 9 to 25 years.

However, participation is not the same at all the banks. For instance, in GIBA and ZAMZAM participation was 35 per cent and in FARIYA bank the percentage is 30 percent. Even the time spent on conducting the interview differed from bank to bank. In FARIYA bank, the average duration is 50 minutes. However, in the second and third banks, the average was 30-40 minutes. Eventually, the researcher was able to conduct a total of 29 interviews. These numbers were reached as new things were no longer emerging from the conduct of the interview, reflecting Remenyi (2012). For ethical reasons, research participant consent forms were presented to each interviewee. Only a few signed the form. Many participants were reluctant to sign but assented to all the contents of the form (Appendix 4).

4.6 Data Collection

The use of multiple sources of data is the basic premise of a case study (Collis & Hussey, 2013; Creswell, 2012). Reflecting Bryman (2012), Creswell (2012), and Eisenhardt (1989), the researcher adopted two sources of data collection: the interview and the document review. Although interviews have been outlined as widely used, not only in case studies but also to a large extent in qualitative research (Creswell, 2012; Merriam, 2014), their application differs based on approach. Likewise, application of any of the sources such as direct observation, documents, archival records, participant observation, and physical artefacts is based on the advantages derived while using them and based on the needs of the research strategy applied. Table 4.4 below outlines the advantages and disadvantages of using each source of data.

Table 4.4 Sources of evidence: strength and weaknesses

Sources of evidence	Strength	weaknesses
Documentation	Stable - can be reviewed repeatedly Unobtrusive - not created for case study purpose Specific - can contain exact names, references, and details of an events Broad - can cover a long span of time, many events and many settings	Retrievability - can be difficult to find Biased selectivity if collection is incomplete Reporting bias - reflect bias of any given document's author. Access - may be deliberately withheld
Archival record	Same advantage as documentation Precise and usually quantitative	Same advantage as documentation Accessibility due to privacy reasons
Interviews	Targeted - focus directly on case study topic Insightful - provide explanation as well as personal views (e.g. perception, attitudes, and meaning)	Bias due to poorly articulated questions Respondent bias Inaccurate due to poor recall Reflexivity - interviewee gives what interviewer wants to hear
Direct observations	Immediacy - covers action in real time Contextual - can cover the case context	Time consuming Selectivity - broad coverage difficult without a team of observers Reflexivity - action may proceed differently because they are being observed Cost - hours needed by human observers
Participant observation	Same as above for direct observations Insightful into interpersonal behaviour and motives	Same as above Bias due to participant observer's manipulation of events

Physical artifacts	Insightful into cultural features Insightful into technical operations	Selectivity and availability

Sources (Yin, 2014, p. 106)

As reflected by Yin (2009; 2014), Collis and Hussey (2013), Baskarada (2014) and Lauckner et al. (2012), multiple sources of data were used in this study. Interviews are the dominant source of primary data, then documents on banking were reviewed to triangulate findings and strengthen research. Similarly, qualitative data on Nigerian and Sub-Saharan African banks were used as important sources of primary and secondary data for the research.

4.6.1 Interviews

The methodological literature (Bryman, 2012; Bryman & Bell, 2007; Easterby-Smith et al., 2012) reports several methods of interviews; structured, semi-structured and unstructured interviews were highlighted. Esterby-Smith et al. (2012, p. 132) highlighted conditions for the application of the interview; they believe conducting structured and a semi-structured interview is based on certain conditions:

1. When it is necessary to understand the construct the respondent uses as the basis for his or her opinion and beliefs about a particular matter or situation
2. The aim of the interview is to develop an understanding of the respondent's world so that the researcher may influence it, either independently or collaboratively.
3. The step by step logic of a situation is not clear; the subject matter is highly confidential or commercially sensitive; and there are issues about which the interviewee may be reluctant to be truthful other than confidentially in a one-to-one situation

However, to improve the level of clarity of the research questions to the research participant, before the commencement of the main data collection, interview guides were developed based on the information from the research questions (See Appendix 3), and later piloted with one Nigerian bank as advised by Marshall and Rossman (2011). The researcher interviewed four managers: one member of the bank's management team, one senior manager, and two middle-level managers.

Information obtained from the pilot study was thoroughly analysed, resulting in modified and refocused interview questions.

Table 4.5 Background information of participating managers in a pilot study.

	RESEARCH PARTICIPANT/	AGE BRACKET	GENDER	LENTH OF SERVICE	MANAGEMENT LEVEL	Bank
	Participant one	40-50	M	24	General manager/ Divisional head retail banking and branch service	AC
	GB2 Participant one	40-50	M	19	Busines Develioment Managers Reteil Segment	AC
	Participant one	40-50	M	19	Busines Develioment Managers Reteil Segment	AC
	Participant one	30-40	M	15	Account/Relationship manager	AC

Note: bank name is pseudonym for confidentially reason

Besides, given that the aim of the study is to understand and explain views and perceptions through collaboration between researcher and research participants, rapport and social connection is used to establish and enhance trust between interviewee and interviewer (Marshall & Rossman, 2011; Sekaran & Bougie, 2013). Therefore, semi-structured interviews were conducted in an informal atmosphere - taking the form of informal conversations. Instead of academic language, the researcher used simple language to enable respondents to express themes being asked about in their words (Breidbach et al., 2013; Carson, Gilmore, Perry, & Gronhaug, 2001). This thereby enabled the researcher to explore respondents' feelings and interpretation of the phenomena which were difficult to verify through observation (Carson et al., 2001).

As highlighted by Sekaran and Bougie (2013) and Marshall and Rossman (2014), strategies of building trust were further employed. The researcher always ensures informal discussion before the commencement of the interview to position himself as simply a person looking for data. Sometimes, introduction and exchange of pleasantries follow in the local language (where the interviewee shares the same language as the researcher) before.

In the course of this discussion, the researcher presents theoretical ideas under investigation to interviewees. Sometimes they accepted them as they are. Although the interview questions were refocused after a pilot study, on a few occasions, the researcher has to refocus them to conform to the participant's perspectives. Then, he presents the purpose of the research to the interviewee and the likely benefits of the outcome for their individual banks. This strategy was employed to create rapport, mindful of the fact that in qualitative research the interview is a medium of knowledge construction between the interviewee and the interviewer (Lauckner et al., 2012). Therefore, broader views from the participants were sought through the use of open-ended questions that adopt "tell me about…." patterns (Carson et al., 2001), which later elicited broader responses from the participants.

Quite a number of scholars focus on achieving saturation in a qualitative research rather than the number of interviews needed (Bryman, 2012; Bryman & Bell, 2007; Mark et al., 2016; Patton, 2002). Although Perry (1998) mentioned thirty and Saunders et al. (2016) mentioned twenty-five interviews, I was unable to extend beyond twenty-nine interviews as mentioned above, as by Creswell (2013), by these numbers, I was able to establish the authenticity of the themes.

Main data collection for the research took place between March 2015 and July 2015, and each interview lasted from 25 to 80 minutes. The interviews were recorded except three interviews in which respondent did not permit recording and preferred an unstructured interview pattern (interviewees GB3, FY1, and ZM5, all senior managers). During the interview, the researcher takes notes to complement recorded audio. All the interviews were conducted in English.

However, a few responses were in the local language (Hausa language, one of the widely spoken languages in Nigeria). This did not present a serious challenge because the researcher was conversant in the local language (Yanow, 2004).

The researcher was able to gather many documents including communication between top managers and senior managers, which were later reviewed. Although some of the information in these documents is more policy and financial statements, the researcher extracted vital information on customer relationship management. Similarly, the websites of the three case banks were visited, and information that is relevant to the area of study was extracted and analysed along with the interviews. In line with Yin's observation, the researcher extracts data from documentation such as emails, annual reports, and secondary data on Nigerian banks to triangulate interview data and strengthen findings. The researcher outlined the number of collected data from the three cases in Table 4.7.

Table 4.6 Research participant's background information

	RESEARCH PARTICIPANT/	AGE BRACKET	GENDER	LENTH OF SERVICE	MANAGEMENT LEVEL	Bank
1	GB1	50-60	M	23	Executive Director retail and Commercial banking	Giba bank
2	GB2	50-60	M	19	Divisional Head retail Banking	✓
3	GB3	50-60	F	24	Group Head and Business Development manager retail Banking	✓
4	GB4	40-50	M	15	Group Head and Business Development manager retail Banking	✓
5	GB5	40-50	M	15	Group Head and Business Development manager retail Banking	✓

6	GB6	40-50	M	15	Account Manager/Relationship Manager	✓
7	GB7	40-50	M	13	Account Manager/Relationship Manager	✓
8	GB8	35-45	M	13	Account Manager/Relationship Manager	✓
9	GB9	25-35	F	9 years	Account office/customer service officer	✓
10	FR1	50-60	M	26	Deputy General Manager/Group Head Northen Nigeria	Fariya bank
11	FR2	50-60	M	23	Business Development Manager	✓
12	FR3	50-60	F	21	Business Development Manager	✓
12	FR4	40-50	F	17	Account Manager/Relationship Management Officer	✓
14	FR5	35-45	F	13	Account Manager/Relationship Management Officer	✓
15	FR6	40-50	M	12	Account Manager/Relationship Management Officer	✓
16	FR7	35-45	M	5	Account officer	✓
17	ZM1	50-60	M	23	Deputy General Manager/Group Head Retail	Zamzam bank
18	ZM2	40-50	M	23	Deputy General Manager/Group Head Retail	✓
19	ZM3	40-50	M	20	Group Head/Relationship Manager	✓

20	ZM4	50-60	M	24	Group Head/Relationship Manager	✓
21	ZM5	40-50	M	13	Deputy General Manager/Group Head Retail	✓
22	ZM6	40-50	M	13	Deputy General Manager/Group Head Retail	✓
23	ZM7	40-50	M	17	Operations Manager/Customer Service	✓
24	ZM8	40-50	M	11	Relationship Manager/Account Manager	✓
25	ZM9	30-40	M	08	Relationship management/Account Manager	✓
26	ZM10	30-40	M	12	Relationship manager/Account Manager	✓
27	ZM11	30-40	F	11	Relationship Manager	✓

Table 4.7 Summary of data collected from three cases.

	FARIYA	**ZAMZAM**	**GIBA**
Number of participants	7	11	9
Number of interviews	7	11	9
Number of document reviewed	4	4	3

4.7 Data Management

One of the striking features of case study research is the generation of large amounts of data (Eisenhardt & Graebner, 2007; Vissak, 2010). In many cases, it proves difficult to handle unless organised properly (Yin, 2010). To overcome this, the researcher uses Nvivo10 software to store all the collected data. They include interview data, written memos from the field, and documents/reports. The researcher tape-recorded and transcribed interview data with the use of Nvivo 10 software. Later, the entire transcripts were carefully reviewed manually to ensure the exact narration of interviewees was captured word for word (Creswell, 2013). Folders were created by the researcher and were labelled with the pseudonyms assigned to each case. All documents relating to each single case were stored in the folder with the case pseudonym (Yin, 2010). Of the essence is to ensure each case was analysed individually, and later holistically (Lauckner et al., 2012).

4.8 Data Analysis

In this case study research, the analysis of data adopts within and cross case analysis outlined in Breidbach et al. (2013) and Miles and Huberman (1994). According to Yin (2011), within and cross case analysis is one of the acceptable forms of data analysis in multiple case studies. It represents examination of cases individually and then examines them collectively at cross case analysis for similarities or differences. In multiple case studies, while using within case analysis, the researcher explores constructs, subcategories and categories in a single case in more details, which enables detail analysis of individual cases before comparing them as whole. As argued by Ayres and Knafl, (2003) using cross within-case and across-case techniques of data analysis produces contextually based findings, retaining the integrity of each interview and taking into account the context of other interviews.

Although other qualitative methodologies, content analysis, ethnography and grounded theory have been used for qualitative data analysis and provide researchers with justification for the analytical decisions made. These approaches to qualitative data analysis have several advantages such as analysis of data to report an individual's experiences and meanings; examination of events or meaning linked to phenomenon under investigation and provide readily understood and less consuming research methods in the case of content analysis (Saunders et al., 2012, 2015).

Likewise, the use of grounded theory can result in robust theory based on its emphasis on detail description of codes and categories (Bryman, 2012). However, the methods mentioned above looked at the study as a whole. Thus, their ability to provide details of individual cases involve in a multiple case study was questioned by scholars (Breidbach et al., 2013; Miles & Huberman, 1994). Although they provide ground for analysis of qualitative data but failed to advocate concentration on a single case at a time and then making comparative analysis of cases in an effort to ensure details and context base assessment of data through within and cross case analysis. For Eisenhardht (1989), Yin (2011), within case analysis provides a detailed description of each case and themes within it. Then, cross-case analysis is carried out to analyse themes across the cases to identify similarities and differences. One of the major criticism of within case and cross case is that the method consume time when multiple case studies involve quite a number of cases. However, Eisenhardt (1989) counter this criticism and argued that the benefit of analysing case individually allows expected theory to be grounded in the data that may results in robust theory, which multiple case studies aim to achieve. In addition, Miles and Huberman (1994) argued that within case analysis draw researcher to individual case and their peculiarities and based on that individual theme that form important subject in a single case is identified. Later, cross case is employed to strengthen research validity and trustworthiness, as only themes that have high presence across multiple cases are selected as theme.

4.8.1 Within case analysis

Although thematic analysis is not the main data analysis techniques of the study, the researcher use its principles in the analysis of individual cases (Table 4.10). Collected data was assembled, verified, sorted and stored in NVivo 10 software, as first stage of the data analysis process. Memo, interview transcription and other primary data was stored in NVivo 10. However, the analysis of data is done manually. Thus, the role of NVivo is for data management only. Likewise, final audio recorded interviews were transcribed and carefully examined and read over and over again as many times as possible (Marshall & Rossman, 2011). The researcher also made minor necessary edits and corrections of spelling mistakes (Marshall & Rossman, 2011). This process of reading and rereading gave the researcher more insight into the data and enabled him to become aware of what data is more and less important to the research (Saldaña, 2012). As outlined by Braun and Clarke

(2006) and supported by Saunders et al. (2016) (Table 4.10), this process continued with the transcribed data being coded.

The coding process comprises disassembling of data (first level coding) and reassembling of data (second level coding). At first stage coding, coding methods that allows participant inspired word or researcher-inspired word based on the literature knowledge is used. According to Saldaña (2012, p. 74), "this coding methods is appropriate for virtually all qualitative studies and is convenient for novice qualitative researchers". At this stage, data is disassembled into codes. The process is done through breaking down of the transcribed interview into units. This lead to encoding of phrases or sentences in a systematic way covering the entire data set. Phrases or sentences with similar meaning were assigned codes and examined closely for further analysis. A word in sentence that depict what is significant is used as a code to summarise phrase, sentence or sentences; most cases participant inspired word are used as code, while in some case, researcher inspired words are used. At this stage, the researcher engage in identifying ideas that are both implicitly and explicitly relevant to research objectives within the data.

As the coding process continues, codes were analysed to establish similarities or differences among codes. At this second level of coding, codes that emerge in the first stage coding were compared, analysed and some were repositioned. Codes that share related meanings were grouped into subcategories to identify key themes. As potential categories and themes emerged from the early stage of data analyses, review of codes content: within and between categories to confirm and validate emerged themes, was conducted (Miles and Huberman, 1994). Table 4.8 outline the within case process.

Table 4.8 Sample of level 1 (opening coding) level 2 axial coding in within case analysis

Extract from the transcripts	**Codes**	**Sub-themes**	**Themes**
"Once in a while you call the person. If you know the place of residence of this customer you go there". "The same thing most retail customer that is the market people they believe in everyday	Customer call	Interpersonal channels use	Interpersonal relationships

visitation. That's why you see marketer everyday going out. If you don't go every day to visit them they will say ahh!!! This bank, you people are no longer interested about us". "When is doing adversary appear there with a cake. So that is how you build relationship. It is only when you built relationship and trusts that customer will open his mind and tell his needs"	Customer visitation Relationship and trust	Trust building effort	
"There are specific days that we wear normal dress because of the location we feel we should go today. They (customers) accept us better if they see us almost the same dress with them". "Sometimes it depends on the individual attitude. There are customers that if you say hello good afternoon how are you they will look at you strangely. But if you say asslamau alaikum (Islamic greating) they will welcome you". "You see xxxxx is an indigene. If me and xxxx should go…if we should go to a customer and talk to the person, he will not listen to me the way they will listen to xxxx because he is indigene and speak their language. He has more confidence on him this is his brother. Anything he will tell him he will not lie to him".	Shared dress Religious greetings Shared language	Religious affiliation Ethnic affiliation	Religious and ethnic influences
"Yes we have oracle software that draws practically everything we do. This software generates reports on customer information,	Technology generated report		

critical customer information, on daily basis. For instance, I need a report for people that make lodgement and withdrawals on daily basis". "But now the same app we have use it to know any customer that pays money to a certain limit into his account you get an alert. Sometimes, even before the customer get an alert". "We have a software on the system we log issue and complains. Whatever department the complaint of the customer you just log it".	Customer data generation Customer complaint	Customer database creation Complaint management	Technology/information system use and complain management
"That's why banks are investing in human capital development training so that you can have people that are competent. People that will be able to influence people and build on that personal relationship you have with them". "It was part of the in house training we do online that anything you do to satisfy a customer is not an interruption to your work because customer is the reason why we are here". "So if you want succeed in business is not what you think up, but what do you customer s think about you. How do they feel about you? If they are not happy then don't deceive yourself that you are doing well. "	Staff training/human development Training and Customer orientation Customer oriented philosophy	Staff training Customer orientation	Staff training and Customer orientation (People related factors)
"Retail bank comprises different segment. Under retail we have SME (Small and Medium Enterprises), we have mass retail account of individual like	Small medium and artisan segment	Income based segmentation.	Segmentation process

teacher's artisan famers and school teachers, individuals generally (GB1)". "In the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2 (GB5)". "No there is what we call mass market. You go any customer you get you grasp. By the time you grasp like hundred then, after three months you assess them. You now apply what we called Pareto principles. Pareto principles is about giving eighty per cent of your time to 20 percent of you customers that gives you eighty percent of your target"	Tier one and two segment Pareto principle	Performance based segmentation	
"Poor technology penetration is also a challenge. Of cause the number of internet users is growing we are still not there yet. So, that is also another challenge especially in our mass retail segment." "There are a lot of tedious processes. You approach a court of law (with customer case), the case will be adjourned, and the judgement will be delayed for month if not years and others. So this kind of delays affects customer patronage and respond to customer complains". "Literacy in terms of level of education is a major challenge. That is challenge to customer engagement effectively. Some customer you have to interpret	Weak internet penetration Justice delay Illiteracy	Weak technological capital and legal framework Low Literacy level	Weak legal framework /Institutional challenges

every bit of what you do to them. Every corresponds you have to sit down and interprets to them".			

4.8.2 Cross case analysis

At cross case analysis, emerged themes at individual cases were further reviewed and compared (Eisenhadht, 1989). As potential categories and themes emerged from the within case stage of data analyses, a back and forth procedure, within and between themes/abstract among study cases to confirm and validate emerged themes was conducted. Even though managers across the cases reported congruent view on the research problem, themes with similar abstraction form final theme of the study (See Table 4.9) (Breidbach et al., 2013; Miles & Huberman, 2013). Thus, the researcher select themes with high presence in the data as findings of the study. As final themes emerged, further clarification and understanding of collected data were strengthened by revisiting various literature on customer relationships (Crotty, 2014; Mark et al., 2016; Marshall & Rossman, 2014).

Table 4.9 Cross case analysis process

Themes	Extracts
Interpersonal relationship	"The same thing most retail customer that is the market people they believe in everyday visitation. That's why you see marketer everyday going out. If you don't go every day to visit them they will say ahh!!! This bank, you people are no longer interested about us (ZM6)". "We do customer visiting especially for tier one and tier two. We don't want rely on emails. Some of them prefer email they don't want see people. But a lot of them want see people coming to visit them and all that (GB3)". "Sometimes you relate with customer on the personal level to built trust and make him happy to continue to bank with the bank (FY6)".
Ethnic and Religious	"You see xxxx is an indigene If me and xxxx should go, if we should go to a customer and talk to the person, he will not listen to me the

Affiliation influence	way they will listen to xxxx because he is indigene and speak their language (ZM5)". "For instance, we have a particular customer, a very good customer, who does not relate well with women. He is an Ustaz (person with strong adherence to Islamic teaching). Like my team here the two RMs are women. I am a woman. So what we do there is guy (a person) in operations department called Ibrahim. We always go there with Ibrahim to see customer with him. This customer relate well with men sss(FY4)". "Once a customer told that he needs someone who is from his religion to manage his account because the transaction will involve personal relationship (GB3)".
Technology use	"Anytime customer uses any bank products it will show in his account. And any time you access his account you will see it. If a customer transfer money through internet banking you will see it (ZM5)". "There is opening time and the closing time. The time that they supposed to attend to that complain and respond to that branch. That is part of their scorecard. That if they don't resolve the issue and revert back, it counts against them negatively (FY3)". "Yes we have oracle software that draws practically everything we do. This software generate reports on customer information, critical customer information, on daily basis. For instance, I need a report for people that make lodgement and withdrawals on daily basis (GB5)".
Customer Segmentation	"Every one of us has an income target. I have customers that give 75 per cent of my income. I have customers that give 25 per cent of my income. So I am segmenting my customers into two those customers that do big volume transaction that give 75% of my income. But those that give small percentage I know them and I can't ignore them (ZM7)". "You have also segmented the retail market into different segment. Now if you take retail for instance, in the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2 (GB5)".
People related factors (Staff training and	"Training is the critical success factor of relationship management. You can never get it right without the proper training. You can never

Customer orientation (People related factors)	get your CRM process without proper training of your employees (GB2)". "It was part of the in house training we do online that anything you do to satisfy a customer is not an interruption to your work because customer is the reason why we are here (ZM11)". "Don't make customer to look as a source of revenue to your bank. But look at the customer at a partner in progress (FY6)".
Weak system-based-trust and institutional forces influence	"That is what told you. I told you the bank is campaigning for the customers to use online channels, because it can decongest our banking hall but they are not using them……who know may be because of the challenges from the external environment (FY1)". "We have a justice system that is not effective and efficient. There are instances where bank need protection from customer or need redress for customer. For instance, customers who attempt to make a fraud in the system that even affect some of your customers. The judicial system does not confer banks in Nigeria the advantage of easily bringing those kinds of characters to justice…There are a lot of tedious processes. You approach a court of law, the case will be adjourned, and the judgement will be delayed for month if not years and others. So this kind of delays affects customer patronage and respond to customer complains (GB5)". "Technology enabled channels, ATM card, point of sales terminals are not totally trusted In Nigeria given the challenge with internet connectivity (EFInA, 2016 p. 9)".

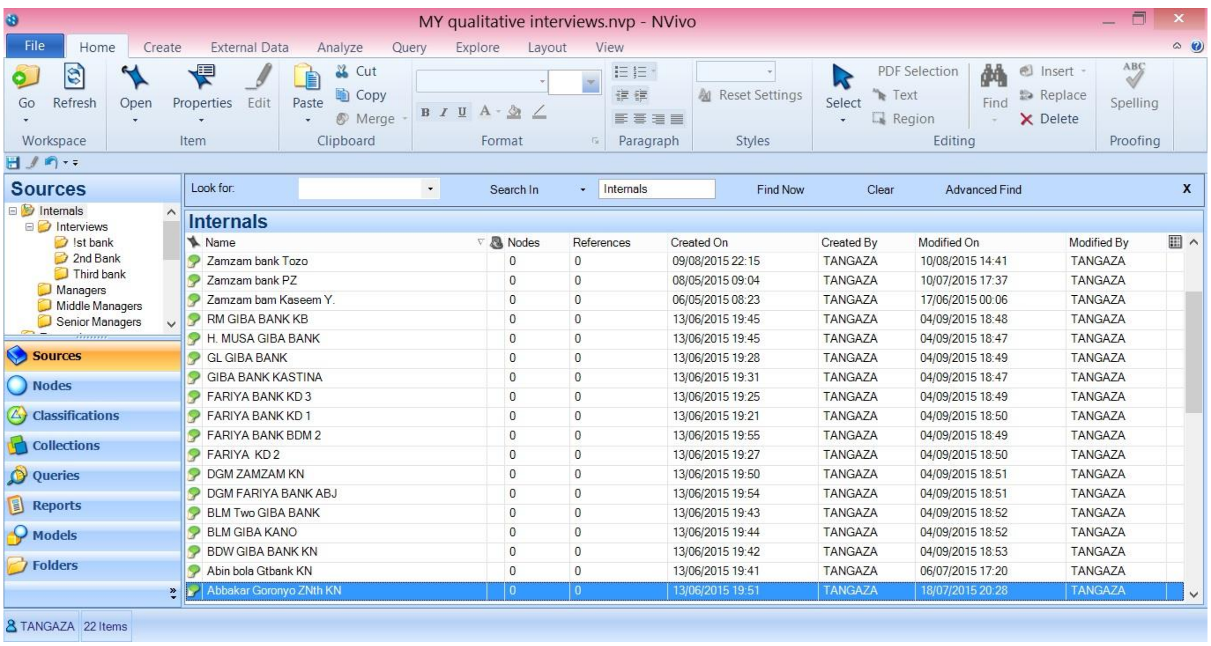
Table 4.10 Stages of thematic analysis

Stage	**Activity**	**Description**
1	Familiarization with data:	Transcribing data (if necessary), reading and rereading, noting down initial idea.
2	Generation initial code:	Coding interested future of the data in systematic fashion across the entire data set, collating data relevant to each code.

3	Selecting the themes:	Collating codes into potential categories and themes. Gathering all data relevant to each potential theme.
4	Reviewing themes:	Checking of the themes in relation to code extracts (level one coding) and the entire data set (level two coding).
5	Defining and naming themes:	Ongoing analysis to refine the specifics of each theme and the overall story the analysis tells, generating clear definitions and names of each theme.

Sources**:** Braun and Clarke (2006, p. 87)

Figure 4.1 Transcribed interviews and field notes uploaded into Nvivo 10



4.9 Validity and reliability

One important aspect of every research is validity and reliability. For Collis and Hussey (2008), validity is the accuracy of data, and how deep the data reflects reality. Saunders offered another perspective. Saunders et al. (2016 p.202) define validity "as (a) do the measure being used in the research to assess the phenomenon appropriate for the intended purpose? (b) are the relationships and the analysis of the result being advance accurate, and does the research findings claim about generalisability stand up"? For reliability, it stands as the level of replication and consistency. They further describes validity as internal validity and external validity. Internal validity refers to confident one has on the established relationship between variables of the study while external validity relates to how generalizable are findings of the study to other context (Sekaran & Bougie, 2013). However, application of these concepts in a study is largely based on the philosophical view that defines research. Thus, Sekaran and Bougie (2013) argue that internal validity and external validity constructs are more potent in quantitative research. However, "a split often occurs at this point between positivist and interpretivists" as Saunders et al (2016 p. 202) called it. Thus, Guba and Lincoln (1985) contested the validity and reliability concept from the positivist perspectives based on the premises that the application of these concepts in a study is largely based on the philosophical view that defines research.

According to Guba and Lincoln (1981), each philosophical assumption requires criteria that tally with its assumption for addressing validity and rigor. In a quantitative research based on positivist assumptions, the criteria for rigor are internal validity, external validity, reliability and objectivity. Under positivist, internal validity is defined based on single reality that defines research process, where the aim of the research is to discover one single objective reality that is understood through natural laws that draw on laboratory settings with less or no contextual influence. Likewise, the external validity is subject to suitability of the study findings to be generalised to other context, as main aim of the positivist study is testing generalisable theory. According to Collis and Hussey (2013), independence of the researcher defines objectivity under positivist assumptions. Thus, research and the researcher are separate based on the assumption of one single reality. Therefore, techniques of validity draw heavenly on scientific techniques that ensure the findings of the study are built based on single reality with strong possibility for replication.

In support of Guba and Lincoln (1985), Wallendorf and Belk (1989) argued that internal validity reflect the assumption of single reality, which to interpretivists researchers is not in existence. Likewise, the concept of generalizability that characterise external validity contradict the role of context in the research. They further argued that reliability is in contradiction with the application of emerging research design that tends to accommodate the changing nature of research environment.

Thus, for interpretivist research, the issue of internal validity is subject to multiple realities where context has significance influence in reality development (Merriam, 214). This perception of multiple realities invalidates convergence of realities in to a single reality and the need for generalizability and replication because culture, perception and context contribute in defining realities (Bryman, 2012; Creswell, 2013). Therefore, for interpretivists, generalisability is not the basis for external validity, but developing an understanding that warrant further exploration in other context based on reader's discretion and understanding (Merriam, 2014; Stake, 2006). As for objectivity, interpretivists believe in the active role of the researcher, as interpretivists aimed to describe how researcher's subjective values shape construction and inform his or her interpretation of reality. The philosophical incongruence between positivist and intepretivist, according to Lincoln & Guba (1985) and Wallendorf and Belk (1989) invalidates complete application of internal validity, external validity and objectivity in interpretive/qualitaive research. As for qualitative research with interpretivisit/constructivist assumptions, the criteria for building validity and rigor or trustworthiness are credibility, fittingness, audit ability and confirmability (Guba & Lincoln, 1981). These set of trustworthiness criteria were later refined by Lincoln & Guba (1985) as credibility, transferability, dependability and confirmability. The reported developed authenticity assessment criteria by Lincoln & Guba (1985) and modified by Saunders et al. (2016) is applied to strengthen research validity as discussed in Table 4.11 (these terms definitions is also included in the Table)

In addition to criteria for validity by Guba & Lincoln(1985), Wallendorf and Belk (1989) add emphasis on participant verification. They advocate the use of participant views to confirm research after final data collection and analysis. For Saunders et al. (2012), the use of participant verification ensure validity of the research and improve its rigor and trustworthiness. However, one of the potent methods of validity in multiple case studies research is comparison of cases and the views of participants of each case to form objective view of the participants (Eisenhardt and Graebner, 2007; Miles & Huberman, 1994). This act allows research to verify and confirm participant views via comparison and confirmation of participant views by comparing abstract from one case to another. It uses is that it enables participants' view verification and strengthen validity of the research findings. By this, based on literal support (e.g., Eisenhardt and Graebner, 2007; Yin, 2011) the researcher was able to compare cases and their abstract (see Table 4.9), eliminate minority view and confirm majority view reported by participants. Thus, cross case of abstract and themes was done to verify views and improve validity.

For coding verification and peer auditing, in line with qualitative research literature (Creswell, 2007; Merriam, 1998, 2014), at early stage of the coding process a back and forth procedure, within and between categories to confirm and validate emerged themes was conducted. As described in section 4.8, during within case analysis, codes were compared and similar codes were merged to form categories. Likewise, following Eisenhard (1998), Eisenhardt and Graebner (2007) and Miles and Huberman recommendations on validity improvement on multiple case studies, cross case analysis, explained in section 4.8, was used to further strengthen themes, as further verification of themes across cases was conducted to ensure consistency and relevance to research problem. As Yin (2011) suggests, themes that emerged were reviewed, analysed and compared. In consonance with the interpretivist research tradition, which is the philosophical stance of this study, as final themes emerged, further clarification and understanding of collected data were strengthened by revisiting various literature on customer relationships (Crotty, 2014; Mark et al., 2016; Marshall & Rossman, 2014).

Peer auditing assisted this stage. According to Seal (1999) and Wallendorf and Belk (1989), peer review entail engaging other research members in the coding process and codes verification. In congruence with Seale (1999**),** supervisory team conduct peer review function. What the supervisory team did was that at early stage of the coding process, they participate in codes and theme verification. As data from the three cases was analysed individually, supervisory team reviewed every stage of the coding processes. In line with Patton (2002) and Eisenhardt (1989), every case was reviewed individually, and supervisory team based on their literature as well as research experience ascertained codes and themes that emerged. At the end, their views strengthened data analysis and define themes generation. Later, thesis findings were summarised as paper and accepted at British Academy of Management conference (BAM, 2016). The modified paper is under review by a peer reviewed journal.

Table 4.11 Determinants of reliability and validity in qualitative research

Authenticity assessment criteria	Application in the study

Dependability Reliability and consistency of the study findings.	Interview questions were presented to and agreed upon by the supervisory team. The researcher recorded and transcribed interviews verbatim. Interpretation and analysis of data and themes obtained were verified and agreed upon by researcher and supervisors. Pilot study was conducted before the conduct of full research. Documents and interview transcript were reviewed periodically to ensure consistency and reliability, and to report dependable emerging findings that can be evaluated by others.
Credibility Measure of truth worthiness of findings	The interview template was agreed with the participating staff of the three banks individually. Only staff that have knowledge in relationship management in the selected cases were recruited by the researcher as participants of the study. Different levels of respondents were recruited and interviewed by the study. The researcher selected and interviewed top managers, senior managers and operational managers in all the three banks. Research design and interview template was reviewed and approved by the Ethics Committee of the University of Salford prior to data collection (see appendix 2). The researcher recorded 90% of the interviews and notes were taken during interviews.
Transferability The extent to which findings are applicable to another setting or group based on reader's judgement and decision.	Staff from different levels were recruited and interviewed by the researcher. Senior managers and operational managers were selected and interviewed separately. This

	process enhances collection of different responses at various levels in the organisation. Detailed description of data collection and analysis methods. Responses by different interviewees were reported. Cross case analysis was used to provide detail findings of the study. Comparative analysis was made between the findings and the literature.
Authenticity criteria Promotion of fairness by presenting all views in the research and neutrality of the findings	Conduct of the interview is on one-to-one basis and exchange of pleasantries and interpersonal discussion took place between interviewer and interviewee to create environment of trust, thereby enabling respondent to feel free to speak with confidence. Purpose of the research were explicitly mentioned and read to all respondents to strengthen their confidence and authenticate research findings. Themes/findings of the study were reviewed by supervisory team. During data analysis differences and similarities between literature and findings were thoroughly reviewed. Supervisory team reviewed findings of the study several times, and major contribution of the study was developed as a paper and sent to a high raking journal for review and possible acceptance.

Sources: Saunders et al. (2016, p. 206) with modification

4.10 Ethical considerations

Retail banking is an important market for commercial banks and financial market regulatory agencies. Given the potential of the market, the need for comprehensive customer strategy, and the attention given to the sector by the CBN in tandem with its financial inclusion policy, research in this area can have managerial, commercial, and prudential policy consequences.

Therefore, prior to data collection for the research, ethical approval was sought from and granted by the University of Salford, in line with the procedure laid down for postgraduate research programmes. Data collection for the study was conducted between April and July 2015. Appendices 1 and 2 provide a copy of prepared documents used to seek ethical approval for the study and the letter of approval.

In addition to ethical approval from the university, individual research participants were presented with the consent form, to which many of them consented with the content of the study and agreed to participate in the research. However, they set conditions for confidentiality, voluntary participation, and time for the conduct of the interviews, which have already been included in the consent letter. This is included in Appendix 4.

Other ethical issues include a mistaken recording of commercial and personal issues in the course of conducting and recording interview; measures were developed to protect data provided by the research participants. The interview was audio recorded and after that transcribed into text by the researcher for the purpose of analysis, and any information that identifies participants and their organisation and has no direct impact on the research was removed. Hard and soft copies of individual research data, names, and the name of the organisation was made anonymous and given a research code only known and accessible to the researcher and to be used for the purpose of this study. To further protect the data, processed and written materials were turn into electronic files and stored within the University of Salford F:drive.

4.11 Conclusion

The research methodology is designed to guide the research into how customer relationship management processes occur in Nigerian retail banks, and how environmental variables affect customer relationship management processes of Nigerian banks. Because of the aim of the study, which is to create useful knowledge regarding how processes of customer relationship management occur in Nigerian retail banks and the impact of external environment on relationship management processes, the study relied on interviews and document review to generate insights.

The type of knowledge that the study intends to generate, which was subjective and internal to the companies, motivates the selection of this method. The decision to use two sources of data, interview and documents, is due to the need to triangulate research findings, conforming with the case study condition and hence increasing the validity of the study. Although these methods have some weakness, their associated benefits in relation to the research objectives made them suitable for the study.

Chapter 5 Case Study Results

(Findings from Nigerian Banks)

5.1 Introduction

According to classical relationship management theory (Dwyer et al., 1987), customer relationship management follows a sequence of activities that involves relationship initiation, maintenance and termination. These activities, known as processes, are interwoven in such a way that relationship initiation can lead to maintenance and sometimes those relationships can terminate unceremoniously (Becker, Greve, & Albers, 2009; Reinartz et al., 2004; Valmohammadi & Beladpas, 2014). This either is due to the unwillingness of the customer to continue because of service-related issues or because the bank realises the customer is no longer profitable and therefore initiates an end to the relationship (Reinartz et al. 2004; Zhang et al., 2015). To understand relationship activities at every stage, firms should interact with customers at both initiation and maintenance stages based on the contention that the relationship management process at each level differs. Thus, the firm should ensure the relationship is properly managed at every stage (Mumuni & O'Reilly, 2014; Srivastava et al., 1999). This is because the main aim of CRM is to manage customer relationships profitably at each stage in a very systematic way (Becker et al., 2009; Reinartz et al., 2004). Following Reinartz et al. (2004), this study intends to describe how CRM implementation process has been conducted at relationship initiation, its management, and how factors such as technology, interpersonal relationships, and institutional forces impact the customer relationship management (CRM) activities of the Nigerian banks.

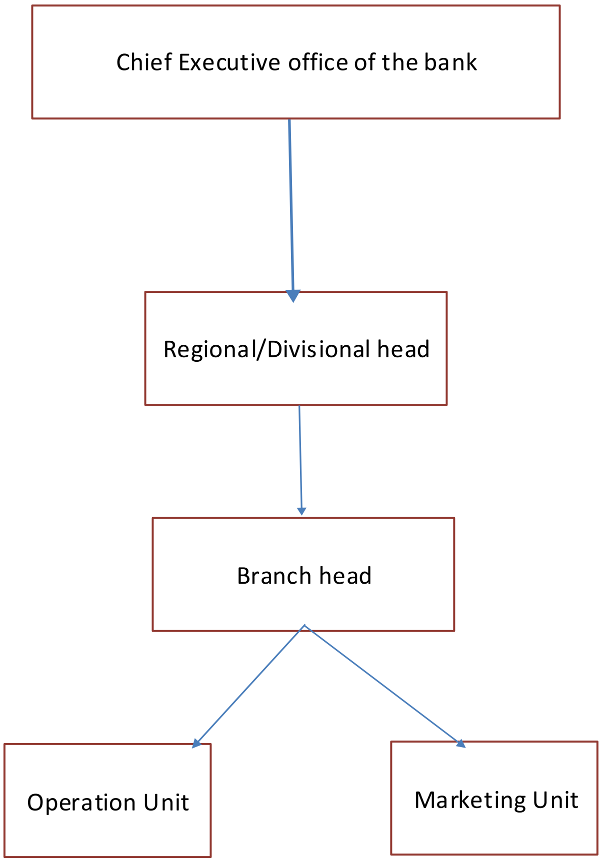
5.2 Interpretation of research findings

One of the conditions for banks participating in this research was confidentiality. Thus, the researcher assigned pseudonyms against bank’s names, hence the banks are referred to as FARIYA, GIBA, and ZAMZAM banks.

The main highlight of this chapter is the interpretation and presentation of research findings from CRM activities at FARIYA, GIBA, and ZAMZAM banks. CRM activities of the individual banks are the focus. In each section, the researcher describes an overview of CRM practice of each bank. This leads to the identification of the general understanding of customer relationship management among company staff, which comprises senior managers and middle level managers in these three banks. Subsequently, the researcher presents key research findings drawn from the Nigerian banking industry. Semi-structured interviews with bank managers and document review are the main source of evidence, complemented by secondary sources on Nigerian banks.

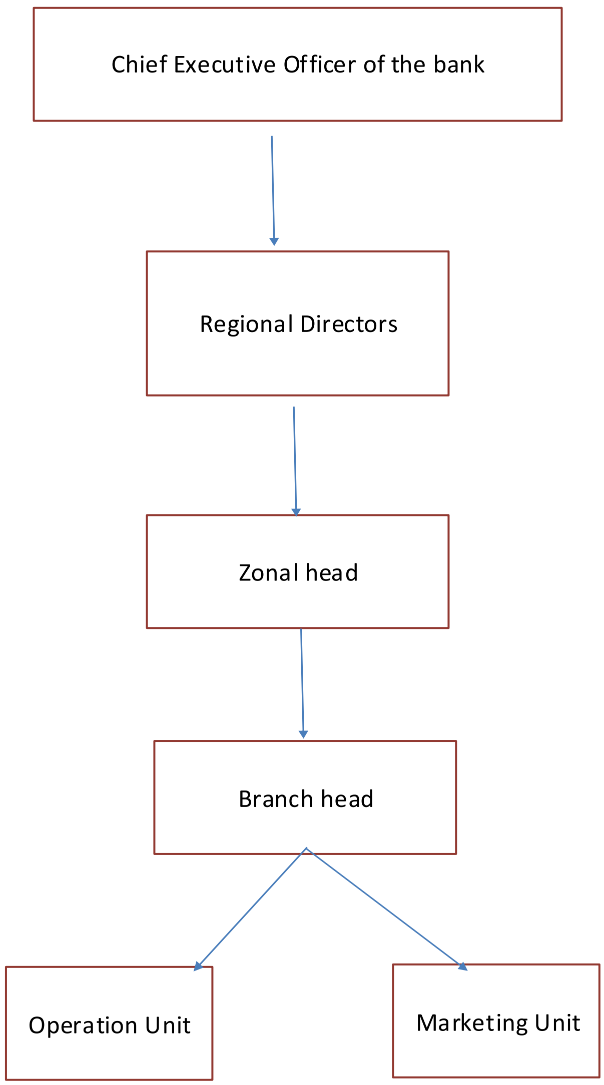
Key players in this study comprise General Manager (GM), Deputy General Manager (DGM), Assistant General Manager (AGM), Senior Manager (SM), and Relationship Managers (RM). GM, DGM, and AGM are senior managers involved with the bank's strategic decision making. On the other hand, senior managers and relationship managers are saddled with the responsibility of implementing bank strategies on relationship management. In some banks (e.g., GIBA bank), GM, DGM, and AGM report directly to the bank's Managing Director (MD) while SM reports to GM, DGM, or AGM, and RM reports to SM. In other banks (e.g., FARIYA bank), GM, DGM, AGM reports directly to Executive Director (ED) who then reports to the MD or Chief Executive Officer (CEO). Thus, it all depends on their role and portfolio in the bank. The bank appoints these key players, and they are responsible for the management of their various divisions, departments, or branches at different levels of policy development and implementation. Figure 5, 6 and 7 depict a small organisational charts of the three banks. Although they look similar, In GIBA regional or divisional head reports direct to the CEO. While in FARIYA and ZAMZAM Banks, divisional directors manage zonal as well as branch managers. Both FARIYA and ZAMZAM have bigger branch networks than GIBA, as depicted in Table 4.3.

Figure 5.1 GIBA bank organisational chart



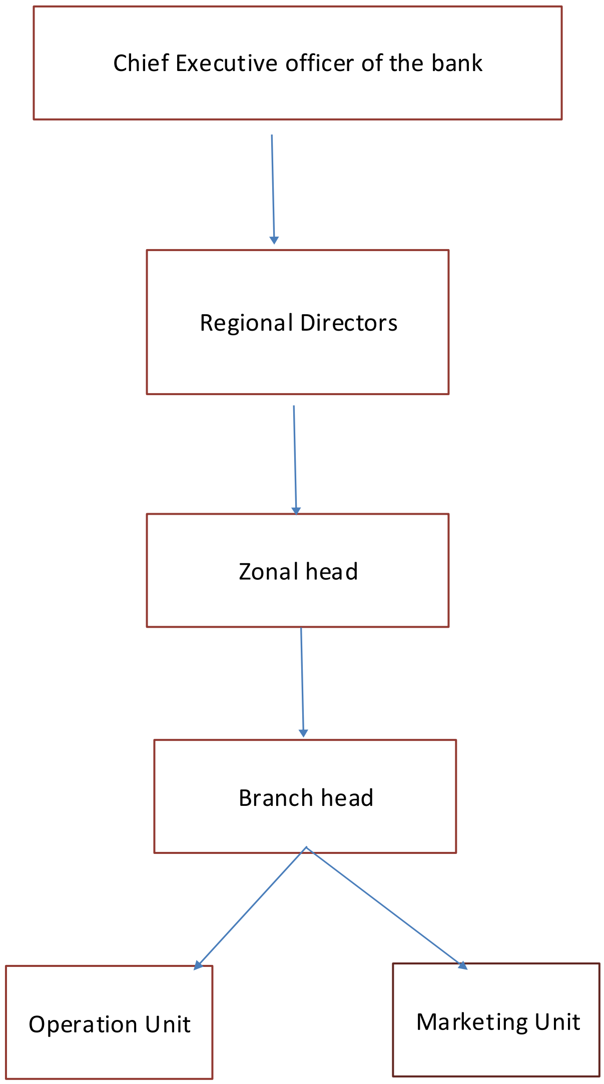
Sources: Interview data

Figure 5.2 FARIYA Bank Organisational chart



Sources: interview data

Figure 5.3 ZAMZAM Bank Organisational chart



Sources: Interview data

In gathering relevant data for the research, some of these key players were interviewed. For each case, a Table in each was drawn to show the category of people interviewed, time spent, and their designation. However, a brief overview of the context in which this bank operates, and the planning process of Nigerian banks, is presented before proceeding to the main interpretation of the analysis

5.3 Brief Overview of the Planning Process in Nigerian Banks

According to views from several top managers, at the end of every year, each bank organises a retreat to review its previous financial year and set out what it intends to achieve in the coming year. At this retreat, all the key financial decisions for the year are made. The revenue projection for the year based on input from branches and divisions is debated by the retreat participants. These inputs are reviewed based on the acceptable criteria of each bank at the retreat. When agreed upon, they constitute the bank budget. This budget is broken down, and allocation takes place. Every branch has its budget (expected revenue, e.g., deposit and loan). The budget of the total branches under a division constitutes the division's budget. In every branch, it is the responsibility of account officers to generate revenue and meet the budget target of the branch. In each branch, there are a number of account officers depending on the branch and its customer base, and relationship managers. In Giba bank, at each branch, the bank has one relationship manager (acting as branch manager) and some account officers responsible for the achievement of branch budget and customer satisfaction. The number of account officers in a branch is dependent on the number of customers in a branch, because of every customer, small or big, has an account officer attached to his account. A similar arrangement is obtained in Fariya bank.

In Zamzam bank, each branch has one Branch Manager and some account officers/relationship managers. Similar to GIBA and FARIYA, the number of customers a branch has determines the number of account officers. Table 5.1 described an outlined branch structure of the banks. Branch budget is broken down and allocated based on the number of account officers available in that branch. As you meet the first quarter budget or target, you go for the next target.

Table 5.1 Branch structure in three banks examined

HEAD OF A BRANCH				
	Relationship Manager	Branch Manager	Number of Account officers/Relationship Manages In a Branch	
GIBA	✓		4	
FARIYA	✓		4	

ZAMZAM		✓	4 RELATIONSHIP MANAGERS	

Note: customer base of a branch determines the number of account officers and customer facing staff

Given this structure, account officers engage in a relationship with customers, and hence in wallet sizing. Account officer must ensure those customers remain with the bank and remain profitable because his development as an account officer is tied to the profitability of his customers. They, therefore, engage in all manner of activities to ensure they gain the trust of their customers, especially profitable ones. Because of this strategic position of the RM and his account officers, they have control of customer relationship management at the bank. This arrangement creates a scenario of buyer-seller dyads with its attendant features of relationship marketing.

One thing that is worth noting is that bank relationship management strategy is based on a segmentation model that views customers with five million-to-two hundred and fifty million, in the case of GIBA and five hundred million in the case of FARIYA and ZAMZAM as retail customers. Most of the customer with business needs or individual needs that fall within this income bracket are considered retail customers, but in some places where formally registered SMEs exist (e.g., Lagos) banks considers them to be SMEs and treats them as such. Even though research participants acknowledge that there are individual customers with an annual turnover that run into billions of naira but their business are not registered or formalised; at this juncture, bank classifies them as businesses.

> "You can get a customer who is not private individual who run his own business and volume of his business per annum can up four billion Naira in a year. Sometimes we ask them to registrar their business, but if they didn't we treat them as business customers (GB4)".

5.4 Findings from the CRM implementation of GIBA BANK

Table 5.2 Giba Bank Research Participants Categorisation

CATEGORY	NUMBER OF PARTICIPANTS	CODING/ Number of Interviews	INTERVIEW DURATION
General Manager (Now Executive Director retail and commercial banking)	1	GB 1	25
Assistance general manager	1	GB2	28
Senior Manager	3	GB3, GB4, GB5	GB3 20 minutes GB4 67 minutes GB5 57 minutes and 18 minutes
Middle level Managers	4	GB6, GB7, GB8, GB9	GB6 45 minutes GB7 20 minutes GB8 40 minutes and 20 minutes GB9 50 minutes
Total	9	9	Total time spent: 5:70hours

5.4.1 Overview of GIBA bank

GIBA Bank is among the most profitable banks in Nigeria; it has more than twenty-five years of banking experience. The bank is among the top companies in the country, with a presence in every state and major city in the country (Guarantee Trust Bank, 2015). It recently expanded its operation to cover other countries in Sub-Saharan Africa, in addition to representative offices in the UK, France, and China. According to the website of the bank, it has more than ten thousand employees managing up to five million customers of the bank, which comprise corporate, commercial, and retail customers. Although, according to interview data, the bank categorises retail and SMEs as retail except in some few locations where a large concentration of formal SME firms exists (e.g., Lagos), these segments contribute to the total bank assets worth more than N2.4trillion. The bank is a publicly listed company according to the bank website.

GIBA has built a solid reputation on ethical corporate banking; a niche its cofounders believe is what was lacking most in Nigeria at the time of its establishment (Maklan et al., 20140). Based on building trust-based relationships, GIBA bank was able to position itself as a most reputable bank in Nigeria. With this foundation, the bank continues to innovate, customise customer solutions and offer superior banking services. It continued to operate along those lines up to 2004, after the introduction of banking consolidation policy by the Central Bank of Nigeria (CBN).

Banks engaged in mergers and acquisitions to meet the statutory capital requirement raised by the Central Bank (Williams et al., 2015). However, in the case of GIBA, rather than merge with other banks, it decided to raise money through the stock market. After bank consolidation, the bank decided to focus on the retail segment, a market largely underserved by Nigerian banks at the time (Maklan et al., 2014), in addition to corporate, public and institutional banking. Accordingly, GIBA put in place a new structure to support these new changes and direct attention to retail segment.

Similar to Maklan et al. (2014), one thing observed by the researcher is that all the three banks examined by the study previously focused on business and corporate banking, with little attention to retail banking due to the unprofitable nature of the market. Now, most of the banks engage in retail, but their structure reflects business-oriented banking. As Maklan et al. (2014, p. 4) argued that "most of the competencies of the bank are built to serve commercial customers. Their resources: people orientation is built to serve business rather than the growing retail market, which they intend to serve". With this structure, banks expand their retail business to capture low-cost retail deposits to fund business needs of their bigger business customers.

GIBA has a management team that comprises Managing Director, Deputy Managing Director, Executive Directors, General Managers, Deputy General Managers, and Assistant General Managers who supervise vital units of the bank and make important policy decisions for the bank; it is divided into Zones/Divisions based on the geopolitical zones of the country. Every Zone/Division is headed by either ED, GM, DGM or AGM. Every Zonal head supervises one region which has six or seven states under his supervision, while in cities with a large concentration of business activities several divisions do exist (Guarantee Trust Bank, 2015). For instance, in Lagos (business centre of the country) where large business activities are concentrated, the bank has several retail, SME, and corporate banking divisions. In other regions, one management team member under one division supervises all three segments. Each division is divided into subgroups; each group has a Group Head as its head who supervises two or three states depending on the market and number of branches under his supervision. At every branch, a group of four people headed by a team leader called Relationship Manager (RM) is assigned with the responsibility of acquiring and managing customers. Group heads, who report to the divisional head, coordinate their activities. The divisional heads report directly to MD, as Figure 5 above depicts.

5.4.2 CRM perception in GIBA

Given its strategy of customer-centric philosophy, this study intends to understand the general perception held by staff about the CRM strategy of the bank. Interviews were used. As usual, the simple question "what is your understanding of CRM in your bank" was asked. Interestingly, in most of the views, concepts that depict interpersonal relationships were emphasised. Trust mediators such as personal visits, phone calls, and engagement with customer social events were reported several times, as quotes from both senior manages and middle level managers indicate:

> "Customers want to relate with a human being (GB8)".

> "From time to time go and see him how is business. How are thing going. Is there any way you need our assistance. Is there any way we can come in. As you are disturbing this customer that how other bank too are disturbing the customer. So the moment he doesn't see you, and there is no physical presence of the bank he will follow another person (G8)".

These views reflect a method used by the bank to get better access to customer information, sales opportunities, and better relationship performance. As revealed by the study participants, interpersonal relationship activities were meant to create an enduring desire to maintain a beneficial relationship by reinvigorating credibility and induced trust among customers of the bank. Once a customer is confident and has trust in the bank, that will increase relationship quality and influence his financial commitment to the bank, as one of the operational managers emphasises:

> "If you are able to manage customer effectively and they build confidence in you……..then the more confidence they build in you they more of the share of their businesses you have (GB9)".

Furthermore, as banks employ their branch/customer facing staff within the host and surrounding community of the bank, the emergence of culturally related variables as mediators of trust and commitment further strengthened these views. At the relationship development stage, customers use identity symbols, language, dress, and religion as measures of assessing boundary-spanning workers' trustworthiness, thereby facilitating relationship development and management between potential customers and the bank.

Subcultural attributes such religion, dress, language all play an important part in trust formation and relationship quality; because this stage draws largely on the use of face-to-face interaction with potential customers.

> "Like I told you in one of our conversation that there are specific days that we wear normal dress because of the location we feel we should go today. They accept us better if they see us almost the same dress with them. But when you were suit appearing so corporate, so official, the first thing is to be on guard. Watch what you will say to this person. And they will even tell you, you come at wrong time. This is our busy hour we cannot see you now come back tomorrow by this time. And then you continue coming they won't have your time. But if they see you dress like this (pointing at his local dress) the first thing is to accept you as brother. Ah this is our brother Assalamu alaikum and you discuss. And the way you approach them I am from so so bank I am selling this thing (GB4)".

This act happens partly because CRM activities of the bank involve significant activities on customer acquisition. Due to recent interest in the retail banking segment, the bank draws on interpersonal channels to boost its retail market growth and customer base. During relationship initiation process, essential information on the customer that will ease customer acquisition is collected predominantly via interpersonal channels before engaging customers. The implication is that efforts made by boundary spanning staff via interpersonal channels in customer identification and relationship management represent an important activity of the CRM programme of the bank and improve banking relationships with customers.

These views of social satisfaction were in congruence with the philosophical view of relationship management (Ryals & Knox, 2001). This philosophical assumption inclines bank relationship strategy towards interpersonal relationship marketing where boundary-spanning staff engages in trust building with customers. This is largely due to the presence of few middle-income earners and high-end customers, and the presence of a high margin of unprofitable customers in the retail market.

> "The bottom of the pyramid has the largest number of people. Actually you can use this pyramid (a diagram of segmentation pyramid the respondent draw to classify customers) to donate what is happening in the industry. If you look at the customer based of the banking industry in Nigeria, customers that earn income from zero to five million constitute most of the accounts we have in all the Nigerian banks (GB5)".

These views are not surprising, given the fact that a great number of customers and even potential customers are low-income earners whose contribution to the profit margins of the bank is small and has little impact on bank profitability, individually. Since these are the majority, potential profitable customers are few. Thus, customer-centric approach of the bank focuses on those customers with profit potential (Akroush, Dahiyat, Gharaibeh, & Abu-Lail, 2011). Consequently, documents on Nigerian banks suggest up to ninety percent of retail customers conduct banking transactions (except cash withdrawals, which are done by the majority of customers through ATMs) through branches; a further ten percent contact banks through mobile banking, internet banking, and social media. Only one percent of such customers contact banks with complaints through contact centres (KPMG, 2014). Although a recent study by KPMG (2016) suggests a decrease in the number of customers that access bank via branch, notwithstanding the number of people that use technology-enabled channels to conduct banking transactions remain very insignificant. These views triangulate the above views presented by research participants. So, it was not surprising that the collected data present the adoption of relationship marketing techniques in bank relationship marketing, as the dominant view about relationship management.

However, although the level of consistency exists among managers in using a concept that reflects attributes of interpersonal relationships that are specific to trust building at a personal level, at the other end, there are managers who suggested that bank processes that induce satisfaction in bank's product and service can represent CRM. According to one senior manager with the bank, some legacy technologies made for control purposes were upgraded to boost relationship management efforts of the bank.

> "There are other smaller apps. Like now, the most recent there is one that is very! very! helpful. Before for control purpose you have an application that immediately customer withdraw his accounts, it alerts you as an account officer, first on your phone that this customer has withdrawn. This is just a control to know that the transaction is genuine. But now the same app we have to use it to know any customer that pays money to a certain limit into his account you get an alert. And then you call him Sir/Alhaji notice you just receive …. into your account from the …..bank. ok yes I have been expecting that money. Ok, thank you very much. So they tend to appreciate it (GB4)".

Views among managers with this perception were in consonance with dominant CRM literature on the business-to-consumer market. They see organisational processes as important antecedents that produce satisfaction quality and relationship management. They believe the adoption of certain CRM activities are based on customers and their segment within the retail banking segment. Bottom of the pyramid have specific products that suit their taste and retain them at the bank. Managers with this view place emphasis on the responsibility of the organisation to render service to customers that could regain customer confidence in the banks.

> "Customer relationship management I think is process of identifying your customer and ensure that they fall within your target segment. Then after identifying qualifying the customers to ensure that who falls within your target segment…and then designing

> processes and services that you can use to retain that customer. So, is a whole chain of activities (GB1)".

While bank processes that induce satisfaction by bank's product and service can represent CRM, the level of consistency in the views of CRM based on interpersonal relationship marketing where interpersonal means dominated by customer identification and trust-building activities reflect an overwhelming view of managers on CRM perception. This view appears predominant in the data, and reflects Chikweche and Fletcher's (2013) suggestion that in the bottom of the pyramid environment interpersonal relationship may prevail in the CRM activities of the bank.

5.4.3 Segmentation model

The entire strategy of the customer relationship is based on segmentation that classifies customers based on income. Banks often use many ways of attracting customers either on a personal basis or through mass marketing, which is through market storming, the use of social media, and advertisement. The strategy is based on the customer's income as banks already have segmentation models that classify customers based on income. The bank classified those customers with low income, between one naira and five million naira, as mass retail or critical retail customers; those with five to thirty million naira are classified as tier two customers, while customers with annual turnover between thirty million and one hundred million naira are classified as tier one customers. In industrialised places like Lagos, one hundred million naira up to five hundred million are classified as SMEs, but in other less industrialised places, customers with thirty million up to two hundred and fifty-million-naira turnover per annum are classified as retail customers (GB5, GB2, GB1). In consonance with the interview data, documents from the bank classified retail customers as comprising individual consumers and micro, small, and medium enterprises as retail customers with account balances from one naira to 400 million.

> "Retail segment covers individuals, High Networth Individuals (HNI) and Micro; Small & Medium scale Enterprises (Bank Document 2)".

Table 5.3 is an outline of GIBA bank's segmentation model.

While segmentation is based on annual turnover, in consonance with respondent views, document review on the Nigerian banking system shows that the overwhelming majority of the bank customers fall below the zero to five million million-naira bracket (Standard Bank, 2014). A large percentage of these customers patronise savings and deposit accounts (Wale et al., 2017). The implication is that bank customer-centric strategy may focus on few customers.

Table 5.3 Segmentation model of GIBA bank

GIBA Bank			
Amount			References
Tier one/affluent	Tier two	Mass retail	Reference
Thirty million naira to one hundred/two hundred and fifty million naira	5 million to thirty million naira	One to five million naira	"You have also segmented the retail market into different segment. Now if you take retail for instance, in the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2 (GB5)".

5.4.4 Relationship Initiation

One thing that characterises CRM practice of the bank is customer acquisition, as reported by research participants. Based on the segmentation model in the subsection above, the Bank often uses many ways of attracting customers either on a personal basis or through mass marketing, which is through market storming, the use of social media, and advertisement. The relationship initiation process for mass retail customers is through mass marketing. Therefore, banks need to understand how to engage these customers that are dispersed everywhere. To get these customers and engage them in a banking relationship, the bank through its marketing team in each branch sets aside a day or two for market storming. In consonance with Beck et al. (2013), managers feel that because of ineptitude and lack of enthusiasm towards the bank by potential retail customers that mostly operate in an informal economy, the marketing team selects a place to visit, usually where potential customers are concentrated. Marketing teams target places like market days, where small traders who earn micro income gather and meet with potential buyers and transact buying and selling activities. Sometimes, marketing teams visit other public places like offices, schools, and any other place where marketers expect to get new potential customers who fall within this category of income.

> "We do storms and cluster as we call them. For instance, this Friday we are going to this market because it a market day. Or look at certain location that have large concentration of people on specific date. We just wear a branded shirts. The entire staff, not just one or two people, as we go who ever we meet, as long as he has the minimum requirement, we tell him what we sell what we do how we operate. If he is interested, we give him the application form, and we sign him there. If he doesn't have passport photograph we snap him there and come and see what ever we need to do (GB4)".

For most of the retail customers at lower level income, an act that implies traditional marketing is important to them. Thus, on the site, marketing teams display their bank logo through their branded shirts symbolising who they are and their bank. Any potential customer they come across, they engage them. Specific questions are asked such as awareness of the bank and its products. Those that are aware but have no account with the bank will be solicited to open one. Marketers will explain to them what the bank has and its potential: the product that would suit customers based on their personal and business needs. Those that accept the bank will fill in an account opening form. Those that are unable to do, one of the team members will complete the acquisition process on their behalf. The preceding is the procedure for current accounts. Those solicited who agree to have a savings account, get their account number and other details. Whenever they need to conduct transactions, they come to the branch and conduct the banking transaction, because savings account users use a slip, which is only available in the bank branch, to withdraw or deposit money from or to their account. The basic premise is that significant number of BOP customers highly use savings account and few current accounts (Wale, et al., 2017). Therefore, once they accept all the bank's condition and open an account, the relationship between them and the bank has started. Hence, the bank assigns an account officer, who will manage those accounts on behalf of the bank.

However, while traditional marketing methods are predominantly in use for customer acquisition, social media facilitate acquisition of elite low-income customers. The bank has Facebook and Twitter accounts, and customers who like or follow the bank on Facebook or Twitter pages can use these platforms to open an account with the bank. Even though interview data and documents on Nigerian banks show low patronage of electronic media in banking communications and transactions, Giba Bank created a column that will enable potential customers to open an account and then go to a branch and complete the account opening process.

> "So, if I want really acquire customer fast you must find way of acquiring customer through Facebook or twitter. So we evolve what we called social banking today which I think we are the first in the industry. Social banking which allows you to just go to Facebook and initiate the process of account opening (GB5)".

Furthermore, since not every customer can be solicited using market storming and social media, the bank explores the use of advertisements, specifically to target people that were left out by mass marketing and social media channels.

> "For mass retail you just go to the radio and advertise - this is GIBA bank, this is the product we sell. They will bring themselves (GB1)".

All these are processes of engaging customers and initiation of a relationship with customers at the mass retail level.

For tier two and tier one customers, banks adopt different methods of relationship initiation. Engaging them is more desirable to the bank because they are more affluent compared to mass retail customers. They are customers with thirty million naira turnover per annum and those with one hundred million Naira per annum. Income was the main priority as the segmentation model did not focus on sources of income, as both micro, Small-Medium Enterprises (SME) and individuals employed by either public and private organisations who earn a similar amount are categorised as tier one or tier two. Their relationship initiation model is different from mass retail. This level requires more differentiation and personal banking:

> "Yes, the engagement model differ slightly here because people earning between five and 30 million naira might not assemble in one place for you. Probably you have to find better way of engaging them. You begin to personalise now and differentiate (GB5)".

The relationship initiation process starts with the identification of prospective customers. At this stage, the bank looks for customers that fall into the category of tier two and tier one. They could be individual income earners (employees of private or public organisations) whose annual turnover falls within the thirty million Naira to one hundred million Naira bracket. The bank also identifies organisations that employ people that fall within the income bracket of 30 million per annum and above.

> "You need to know where the customer belongs first ((GB1)". "In fact, it first start with identifying the customers…..you identify the customer your prospect how you go about getting that prospect (GB8)".

Information that will facilitate relationship initiation with these prospective customers is sought before engaging them. The bank tries to understand their preferences, likes and dislikes. As such, market storming is relatively unattractive at this stage. This class of customer is middle-income earners that may have a banking relationship with other banks. Therefore, at this level, information about them is what will guide banking relationship initiation.

> "That is it is always good to know your prospect customer. Try to study him and know the kind of approach that will suit him (GB1)".

At this stage, the role of boundary-spanning staff is important, because, in most cases, they are from the same locality as prospective customers, given the fact that staff should share the same culture as potential customers to facilitate ease of communication when dealing with customers who have difficulty in communicating in the official language. As interview data revealed, the bank employs its marketing staff within the host or surrounding community in which the bank is located. Therefore, getting information about a potential customer will not be difficult for the bank. As discovered by the study, people will be willing to share information about what is happening around them to those they are conversant with - those that are either from that locality or close to members of that locality whom they trust. Because people rarely trust unfamiliar faces:

> "That's why you need to get somebody from that location: being the market. Because people are more relax giving information to the people that they know (GB4)".

In contrast to developed nation literature on banking relationships, in the BOP market environmental variables affect relationship formation and management among middle-income earners, as personal connections and personal ties encourage relationship development. Through personal connections, for instance, frontline staff use their wider connections through associates, close contacts, and friends who work in various places to generate customers for the bank. The bank solicits customers that are middle-income earners or high net worth through this medium, as staff with wider connections facilitate information that results in relationship initiation. The bank collates information that will form vital knowledge and direct further action on initiating banking relationships with potential customers.

> "From colloquies in other banks, from friends in various places, you get to hear what is happening in your location (GB4)".

In so many instances, staff facilitate banking relationships with customers as their personal as well as family links encourage relationship development. In such cases, account officers' personal connections not only lead to the generation of information on potential customers, but also facilitate relationship initiation with important customers:

> "My family background helps me in getting many customers for my bank (GB3)".

Next, these customers are traced, met, and the relationship initiation process begun. From there they make formal introductions, tell them about the bank and its products: personal loans, and other personal services such as financial advice that will improve their finances and the wellbeing of their business. For employed customers, the bank seek the permission of their employers, engages them collectively through a seminar/workshop, and displays a specifically designed product for them.

At the relationship initiation stage of mass retail, tier two, and tier one, many things will come into play. Some customers will relate with the bank based on product or bank reputation. However, factors that serve as measures of trustworthiness such as religion, ethnicity, language and social connections of bank employees encourage relationship initiation. These factors create a feeling of brotherhood and generate trust and confidence towards bank employees, hence facilitating relationship initiation:

> “So, sometimes it depends on the individual attitude. There are customers that if you say hello good afternoon how are you they will look at you strangely. But if you say Asslamau Alaikum they will welcome (GB4)”.

In some situations, it is through friendship and mutual understanding that staff with wider social connections will have access to potential customers and may end up retaining more customers. As the findings of this research posit, those friends will stay with the bank thinking “he is our friend and deserves our favours. Besides, we already have confidence in him”:

> “Some people feel more at home if they find out that they have the relationship with you in one way or the other. They feel at home to the bank with you (GB6)”.

In some situation, it is referral through other customers of the bank that leads to a new relationship.

Consistent with Koli’s (2016) view that retail banking represents an important market for the Nigerian commercial banking in the future, views by managers on customer acquisition represent bank targets and shift towards retail segment in the future. This reflects the needs by the bank to focus strategically on a retail market based on core retail and small and medium enterprises (SME).

> “If you are looking to boost your customer base to 17 million for instance from five million where we are in the bank today (2015) to 17 million customers by 2016 or 17. The best way to get is to leverage on cluster marketing. If you continue marketing people one on one you are not going to get there (GB1)”.

These views reflect suggestion highlighted by Mumuni and O’Reilly (2014), as they argued that at relationship initiation banks focus on customer acquisition and referral to increase their customer base and market growth. Although Mumuni and O’Reilly (2014) restrict relationship initiation to the customer acquisition based on referral, several respondents acknowledge the use of market storming and the use of interpersonal channels in the customer acquisition process. Managers suggested the use of religious symbols and custom to encourage trust formation and relationship management development and trust formation between account officer and the customer. This suggest that in this context, retail market growth represent important aspect of CRM activity of the bank.

5.4.5 Relationship Management

Similar with relationship initiation, relationship management follows a series of processes that ensure customers are properly retained. Following segmentation model of the bank that classifies customer based on income, the first segment of customers, mass retail, acquired through mass marketing strategy: the bank provides them with products that match their daily needs, such as ATM cards, Internet banking, and mobile banking. These products enable them to conduct banking transaction to meet their daily needs. When they have some complaint to make they rush to the bank, and the bank instantly solve the complaint if it is something the branch can do within its powers:

> "The mass market does mean we are not in contact with them they are always in our branch for one thing or the other (GB4)".

Complaints, which are beyond the branch, the bank lodges into customer systems; they are directed to the appropriate department to solve on behalf of the customer. The time frame is mapped out in which those complaints will be solved and referred back to customers. Different departments to ensure customers are satisfied and retained by the bank are monitoring this process.

Managers highlighted the attention given to customer complaints in banks as one dimension to customer satisfaction and relationship management. Even though customer complaint handling affect all retail customers, it was reported that the majority of the complaints are coming from customers with a small income, and their complaint focuses on small issues, e.g., balance checking, ATM card complaint, and few related complaints that the bank normally handles within the branch.

> "As you can see today is salary day. They are all here. In fact, today we are doing nothing but meeting customer complains, and many of their concern is checking balance, ATM and few related problems. So, these are issues we can take care within the branch hall (GB6)".

Although branch was empowered to attend to the customer complaint except for some specific complaints, which are referred to the appropriate department, customers are encouraged to see their account officers personally, when their complains are personal. As reported, every account is monitored by an account officer. Although customer complaints management is reported as one of the antecedents to relationship management in the retail context (Chan & Ngai, 2010), in this context, this approach reflects product-centric approach as the strategy is not to support customer centricity based on individual customer data generation and satisfaction effort. However, the aim is to enable a product-centric approach of the bank to gain more traction with low-income customers, because they are profitable to the bank as group.

For the tier one and tier two segments, relationship management is more personal. The entire relationship management of the bank focuses on them. Mass retail customers have few products, such as saving account and current accounts. Even though several services are offered to all classes of customer, due to the income constraints, mass retail customers are treated as a segment rather than as individual customers. Products such as personal loans, mortgages, and insurance policies are not accessible to the majority of them because of their small income sourced through the informal economic system (Beck et al., 2013; Wale et al,. 2017). Also, the lack of an established credit risk agency makes it difficult to assess their creditworthiness.

“Nigeria lacks an established credit risk agency” (Maklan, Knox, and Antonetti, 2014 p. 3).

Therefore, the bank focuses on tier one and tier two customers, as a large percentage of retail profit comes from the few middle income earners that provide the bank with eighty percent of its profit, since customers in the mass retail segment are mostly managed at a loss.

> “People will come and crowd our banking hall and at the end of the day may be only ten per cent of these customers contribute to eighty percent of our desired profit target. Because if you come and see this long queue greater majority of them are people bringing five hundred naira one thousand, and if you check the cost of serving each customer majority of them we are serving them at a loss (GB1)”.

As revealed by the study findings, managing tier one and two customers in GIBA draws substantially on face-to-face interaction and the interpersonal relationship between customer and bank employees. Nearly all the managers deemed personal touch hugely important.

"We do customer visiting especially for tier one and tier two. We don't want rely on emails. Some of them prefer email they don't want see people. But a lot of them want see people coming to visit them and all that (GB3)".

"Retaining the customer by regular visit….It should not be that since when you sign him in you wouldn't keep in touch. You wouldn't call. You wouldn't visit him (GB8)".

Face-to-face interaction is done through both formal and informal media. The bank engages in marketing calls through customer visits at their business places, some in their offices. During these visits, the bank interacts with the customer on a one-to-one basis, seeks his views on the bank's services, and offers both professional and personal advice to customer. At the same time, the bank places phone calls to customers at intervals, in some cases as frequent as three times a week in order to show appreciation of some of his transactions and continued stay with the bank, hence bringing the customer closer to the bank.

"Our contact with them is more frequent that those over mass market level (GB7)".

Similarly, the bank engages customers into interpersonal relationships by attending customer's personal events such as birthday, anniversary, naming ceremony, marriage ceremony, and many occurences deemed to be important by the customer in order to strengthen relationship quality and enshrine trust, commitment and future relationship growth.

"Retaining the customer by regular visit….It should not be that since when you sign him in you wouldn't keep in touch. You wouldn't call. You wouldn't visit him (GB8)".

These views reflect a method used by the bank to get better access to customer information, which they analyse by using their intuitive ability to increase sales opportunities and lead to better relationship performance. As revealed, interpersonal relationship activities are meant to create an enduring desire to maintain a beneficial relationship by reinvigorating credibility and inducing reliability of the bank. So, once a customer is confident and has trust in the bank, that will increase relationship quality and influence his financial commitment to the bank, as one of the marketing managers emphasises:

> “Because if you are able to manage customer effectively and they build confidence in you, then the more confidence they build in you they more of the share of their businesses you have (GB9)”.

Reflecting the conclusion of Kumar et al. (2013) and Beck, Chapman, et al. (2015), managers argued that due to high need for social satisfaction, interpersonal relationship shapes and influences the direction of the customer commitment. For many customers, personal visitation symbolises affection and concern, consequently, additional satisfaction, trust, and confidence flow between bank and customer, which can translate into a long-lasting relationship.

> “If the person feels there is no body for him to connect with any more, the person may decide to leave. Not because he doesn’t like the bank anymore but because he had enjoyed the relationship with the bank through an employee that was very committed to managing him properly. Then if the person is no longer there, the customer may feel let me go somewhere where I can get better treatment (GB9)”.

Micro business owners and small business that were highly informal dominate retail market in several parts of the country. Thus, in so many instances, the absence of this personal touch can result in customer attrition, as one of the middle level managers enthusiastically emphasised:

> “He was telling me that ahh! This is the first time wooo. His people don’t even come to visit him. Because of that another bank has been able to take away most of his businesses (GB9)”.

Apart from relationship marketing attributes employed to enhance relational bonds, technology plays a supportive role in relationship management. The use of technology in terms of customer data generation was highlighted. Although most of the data is descriptive, describing customer details and number of deposits and withdrawals made by customer, it enables the bank to understand which customer deposited how much, and where the money is going.

> “Yes we have oracle software that draws practically everything we do. This software generate reports on customer information, critical customer information, on daily basis. For instance, I need a report for people that make lodgement and withdrawals on daily basis, individual customer and the volume of the transaction (GB5)”.

As mentioned above, a respondent acknowledged that certain technology that is being used for control purposes has recently been improved to enhance relationship management in such a way that when a customer deposits money, the bank will be notified before the customer receives a transaction notification. Then, the account officer will call customer and thank him/her for such a transaction. In part, other functionalities of such systems periodically generate a comprehensive report detailing the number of customer transactions and their volume, and from there the bank can select profitable customers and place much more attention on them.

> "Not really matter but just to alert you that somebody has brought money or somebody has taken much money. So you now concentrate on him and see if there are any other needs or transaction you can actually pursue with him (GB4)".

Although technology helps in identifying which customer deposits how much, giving details of such transactions, and identifying top customers for the branch or group, the priority given to social satisfaction by middle income earners was highlighted as an important factor that influences CRM practice in GIBA bank.

> "Just to say hi, how do you do? Because of that he has been able to move all his monies away from our bank to another (GB9)".

The implication is that banks use information systems to generate customer information for CRM activities. However, customers have high need for relationship and therefore value social satisfaction. Thus, banks see interpersonal relationship as source of competitive advantage; it generates customer knowledge, which is tacit, imprecise, personal, and sometimes hardly transferred. This knowledge is generated through constant interaction between customer and bank agent that spans a long time period, sometimes years. This direct interaction, sometimes transformed into a non-banking relationship, leads to trust, confidence, and commitment to the frontline staff.

These views reflect a suggestion highlighted by Dimitriadis and Koritos (2014), as they argued that in the retail banking, management of customer relationships requires social satisfaction based on interpersonal relationship with managers. Although Dimitriadis and Koritos (2014) suggested the impact of the organisational process on CRM implementation in the retail banking context, managers suggested that given the priority attached to relationship marketing attributes by customers, relationship management strategy of the bank draws substantially on the interpersonal channel. Frontline staff activities have an impact on customer centric activities of the bank (Cambra-Fierro et al., 2016).

5.4.6. Relationship Termination management

As reported by research participants, technology is used to indicate which customers are active with the bank through identifying accounts that are dormant for a while. The use of technology is to know for how long a customer remains inactive, and from there the bank will engage in identifying strategies for bringing this customer back into an active relationship with the bank if the customer is profitable to the bank.

> “I can use technology to get the report on how many accounts are inactive over a period, accounts that are inactive for three months or six months (GB7)”.

5.4.7. Challenges to CRM implementation

Interviewees highlighted a number of challenges that may affect relationship management andrelate to weak infrastructure and institutions. The first challenge relates to technology penetration. The customer ability to access and use banking services using technological tools is inadequate to due low technological development and knowledge by a large number of customers on the use of banking products produced via technological means. As findings show, the bank uses technology in discharging its function of meeting customer demand on a daily basis. Consequently, the performance of such technology has been hampered by inadequate internet connectivity. This problem constitutes one of the major challenges to CRM performance of the bank, as some of the customer contact channels such as internet banking, ATMs, and mobile banking solely depend on internet connectivity to function. Branch contact, extensively used by ninety three percent of bank customers (KPMG, 2016), depends on strong internet connectivity to function. Lack of internet connectivity frequently disrupts operational activity of the bank and leave customers waiting for some time. When the connection is back many customers are dissatisfied. This infrastructural challenge erodes the trust and commitment the bank built with the customers, as it affects other channels used by customers designed to decongest the bank and ensure customers are satisfied and remain with the bank.

> "Then the customer decided that I am not going buy dollar from black market. I will just travel with my card. And then I now get the card and I travelled and I am not able to use the card there, that alone has destroyed everything no matter how friendly I was with the customer. That has broken whatever trust the person has in me. So that is one of the impeding factors. Our networks are not as good as they should be (GB9)".

> "Poor technology penetration is also a challenge. Of cause the number of internet users is growing we are still not there yet. So, that is also another challenge especially in our mass retail segment. You find out that if you have the basic phone that may not be able to deploy some of the applications that we send out to our customers you cannot access banking through intenet channels (GB6)."

Respondents highlighted that innovation and human capital that support the use of technology-enabled channels improve the effectiveness of loyalty programmes (Beck, Chapman, & Palmatier, 2015). As such, in a system with weak technological capital, the customer is pushed to contact the bank through single channel, which further reflects why acts of interpersonal relationship prevail on the relationship management strategy of the bank. Further, interviewees believe this challenge creates pressure on the relationship management strategy of their banks. The bank depends on a single channel to get customer data, as against multiple channels of access, which is the characteristic of the consumer market, therefore bank ability to generate adequate data from different perspectives about customers through technology is being tampered with.

In addition to technological underdevelopment and illiteracy, the legal system inhibits trust building and creates an environment of fear and lack of trust in other non-personal medium of customer interaction. Many customers fears that they are not safe, since cases of fraudulent acts take a longer time to be tried. Several cases involving fraudulent acts are pending in many courts of law in the country. When banks report such cases on behalf of their customers, courts treat these cases with laxity. Eventually this affects the level of customer patronage to the bank, as opined by one of the respondents:

> "We have a justice system that is not effective and efficient. There are instances where bank need protection from customer or need redress for customer. For instance, customers who attempt to make a fraud in the system that even affect some of your customers. The judicial system does not confer banks in Nigeria the advantage of easily bringing those kinds of characters to justice…There are a lot of tedious processes. You approach a court of law, the case will be adjourned, and the judgement will be delayed for month if not years and others. So this kind of delays affects customer patronage and respond to customer complains (GB5)."

Qualitative data on Nigerian banks further highlighted this challenge. Only limited number of customers use electronic channels to conduct banking transactions (EFInA, 2016; KPMG, 2014). One of the factors mentioned is a lack of trust owing to perceived widespread incidence of financial crimes and inability of regulatory agencies to curb their menace (EFInA, 2016). People are reluctant to bank and when they intend to bank, they prefer to bank with people they know and trust. By implication, the use of customer loyalty programmes suffers when acceptance is low and interpersonal trust between employee and customer prevails, especially among many middle-income earners with relatively significant investment in the bank.

Furthermore, the above assertion reflects views expressed by Johnson (2007) that in an environment where system-based-trust is weak, interpersonal trust plays an important role in customer acquisition and retention. Due to weak system trust, customers seek alternative means to trust. They see interpersonal trust as most important in creating both confidence and security of their investment.

5.4.8. Key findings

Given the observations made by different research participants, it is apparent that the role of person-to-person interaction is prominent. This is not surprising given the secondary sources' views on Nigerians banks (EFInA, 2014, 2016; KPMG, 2014; Wale et al., 2017). They argue that a large percentage of customers are not profitable because of their low income, which prevents them from accessing products such as loans, insurance, and mortgages. Similarly, weak infrastructure restrains access to customers and generation of vital customer knowledge that will display multiple perspectives of customer views and needs. This challenge empowers single channel approaches and strengthens the use of person-to-person interaction. Therefore, as the structure is built to support customer-facing staff (Maklan, 2014), the entire perception those customer-facing staff manifested about CRM is the act of relationship initiation and management to ensure long lasting relationships through organisational process that support interpersonal relationship marketing techniques.

For CRM implementation process, it is based on a segmentation model that groups customers based on their income. For those with limited income and relative profitability, banks use mass marketing strategies to bring them to the bank. Products that will satisfy their day-to-day needs are designed and directed at serving them. As findings show, there is no attempt to retain those that intend to leave the bank. For the other segments, which have a high annual turnover of more than five million naira, banks employ different strategies of bringing them in and managing the relationship the bank established with them. The relationship management strategy of the bank focuses more on them. Therefore, first the bank engages in identifying them and targeting them with a marketing strategy that will initiate a banking relationship with them. At this stage, certain cultural factors play an important role in giving banks access to customers through their customer-facing staff, because this role solely rests on people; technology has little impact on customer acquisition (Becker et al., 2009; Cambra-Fierro et al., 2016; Mumuni and O'Reilly, 2014).

When customer acquisition is complete, banks use different techniques to ensure their retention. At this stage, banks use techniques such as customer visitation, relationship marketing activities through interpersonal relationships, and the use of technology to obtain customer information and strengthen the relationship. At relationship termination, technology plays a vital role in dictating which account is in an inactive position. Then, the bank can design a marketing strategy to revive the relationship. This is against the findings of Reinart et al. (2004) because their findings show little impact on reinvigorating relationships at this stage.

Conclusively, the study discovers major themes, as outlined in Table 5.4, that strengthen or affect relationship management of the Giba Bank. They include staff training, personal relationships, religious and ethnic affiliation, technology use, and institutional forces. The last one of these presents a challenge to relationship management for the bank. The low level of technology penetration restricts customer access to the bank through single channel. Likewise, the weak legal system inculcates mistrust in using electronic channels to conduct banking transaction with the bank and forces people to access the bank through its branches. Similarly, the proximity of customers to a bank branch is a challenge because banks are situated in major cities in the country.

Table 5.4 Factors that guide CRM implementation in GIBA bank

Themes	Quotes from research participant	Research findings
Personal relationships	"Retaining the customer by regular visit. It should not be that since when you sign him in you wouldn't keep in touch. You wouldn't call. You wouldn't visit him (GB7)". "If you are able to manage customer effectively and they build confidence in you, then the more confidence they build in you they more of the share of their businesses you have (GB8)".	Based on this theme, CRM processes focus on creating close contact with customers through personal interaction. Account officers engage in personal interaction through marketing calls, visitation and in some cases attending a customer's personal engagements. Based on the findings, the bank prioritised building trust and commitment between bank and customers through person-to-person interaction.
Religious and ethnic factors influence	"I need someone who is from my religion to manage my account because the transaction will involve personal relationship (GB3)". "Like I told you in one of our conversation that here there are specific days that we wear normal dress because of the location we feel we should go today. They accept us better if they see us almost these me dress with them. But when you were suit appearing so corporate, so official. The first thing is to be on guard. Watch you will say to this person. And they will even tell you, you come at wrong time. This is our busy hour we cannot see you now come back tomorrow by this time. And then you continue coming they won't have your time. But if they see you dress like this (pointing at his local dress) the first thing is to accept you as brother (GB4)".	Religious and ethnic racial link create identity relations, which boundary spanning staff of the bank use to create a link between them and customers. This link creates an avenue for easy customer identification and relationship initiation. It also encourages relationship management as managers put more effort to maintain the relationship build based on this link.
Technology use	"The technology must be there to meet the expectation of the customer (GB3)".	Based on this findings, managers consider Information technology as important aspect of bank's CRM programme. Findings

	"Yes we have oracle software that draws practically everything we do. This software generates reports on customer information, critical customer information, on daily basis. For instance, I need a report for people that make lodgement and withdrawals on daily basis". GB5 "Just to alert you that somebody has brought money or somebody has taken much money. So you now concentrate on him and see if there are any other needs or transactions you can actually pursue with him (GB4)".	confirmed that Information technologies inform of Oracle software and a host of others support customer data generation efforts and assist in driving bank's relationship management effort.
Customer orientation	"Ultimately is for the bank to satisfy and meet with our financial target and serve customers well (GB1)". "The basic principle is for customer satisfaction. Once a customer is satisfied, of cause, you will retain him (GB6)".	Customer orientation is about putting the customer first. It is concerned with how banks prioritise customer satisfaction. In the study findings, customer orientation drives the relationship management implementation of the bank.
Staff training	"Training is the critical success factor of relationship management. You can never get it right without the proper training. You can never get you CRM process without proper training of your employees (GB7)". "It is (the training) about the entire process relationship management. Learning how to initiate relationship; how to initiate contact with the potential customer of the bank; how to develop those contact into relationship; and how to sustain those relationships over time (GB5)".	As reveal by findings, efforts were made by the bank to ensure that adequate training was offered to staff on how to maintain effective relationships with customers. This was identified as an essential factor in GIBA CRM implementation. It leads to the acquisition of skills essential for CRM practice. Specifically, service orientation skills, being responsive to customer needs and serving customers exceptionally beyond their expectation has been identified.
Segmentation process	"Retail bank comprises different segment. Under retail we have SME (Small and Medium Enterprises), we have mass retail account of individual like teacher's artisan famers and school teachers, individuals generally (GB1)".	A set of segmentation processes purely based on income defined bank relationships management effort. In some few cases,

	"we have also segmented retail market into different segment. Now if you take retail for instance, in the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2 (GB5)". "Retail segment covers individuals, High Networth Individuals (HNI) and Micro, Small & Medium scale Enterprises (Bank Document 2)".	customer improved performance is also used as segmentation procedure.
Weak system trust	"Poor technology penetration is also a challenge. Of cause the number of internet users is growing we are still not there yet. So, that is also another challenge especially in our mass retail segment. You find out that if you have the basic phone that may not be able to deploy some of the applications that we send out to our customers you cannot access banking through Internet channels (GB6)."	From the research findings, this challenge affects the CRM strategy of the bank and sends many people away. As reported by research participants, poor technology penetration and networks affect bank's ability to gain more insight for the bank from different channels. Likewise, slow judgement of fraudulent cases before the courts creates mistrust in the customer's bank and affects their patronage.

5.5 FINDINGS FROM THE CRM IMPLEMENTATION OF FARIYA BANK

TABLE 5.5 FARIYA Research Participant Categorisation

FARIYA BANK RESEARCH PARTICIPANT CATEGORISATION			
CATEGORY	NUMBER OF PARTICIPANTS	CODING/Number of Interviews	INTERVIEW DURATION
Deputy General Manager (DGM)	1	FR1	120 minutes
Senior Manager (SM)	2	FR2, FR3	FR2 63 minutes FR3 70 minutes
Middle-Level Manager	4	FR4, FR5, FR6, FR7,	FR4 66minutes FR5 30 minutes FR6 50 minutes FR7 40 minutes
Total	7	**7**	Total time spent 6.58hrs

5.5.1 Synopsis of the FARIYA BANK

FARIYA is among the largest banks in Nigeria and among the leading financial institution in Sub-Saharan Africa (Wallace, 2014). Its strong gross earnings and total asset ratio earn the bank top place in Nigerian financial environment, as its earnings increased year by year. It is among the tier one banks in Nigeria that has a strong financial position; despite the increase in the non-performing loans of many banks in Nigeria (Financial Times, 2016), the company has more than 12 billion dollars' worth of assets.

Regarding bank coverage, the bank has wider national outlook and presence in nearly all the local government areas in the country, according to the bank website. Unlike other banks that restrict their operations in major cities in the country, FARIYA has significant presence in most of the local governments in the country to create proximity to the customers and ensure that their complaint is heard, and their banking needs attended to. Linked with this, FARIYA has more than nine million customer accounts. A diversified workforce of more than eight thousand people that manages the number of customer account the bank has, as bank website indicates.

Being among the earliest banks in the country, FARIYA has long since expanded its operation to more than 12 countries. Although the UK office has been in existence for sometimes, like other banks, Fariya expands its operations to France, Ghana, Guinea, Sierra Leone, Gambia, Senegal, and a representative office in South Africa among others. In all these countries, the bank has focused on providing financial service to retail, corporate, and private banking customers with financial intermediation services.

However, in recent times, bank made an effort to enhance its customer satisfaction effort due to competition and government policy on commercial banking. In the earliest days of banking operations in Nigeria, few banks operated customer-centric strategy including FARIYA bank. In those days, armchair banking prevailed, as banking was for few well to do customers who normally sought banking services. Customers met the bank rather than the bank looking for customers as it is today. Thus, banks with wider coverage stand to gain more customers. FARIYA BANK, among banks with wider coverage, then, enjoys unprecedented dominance and influence. In those days, competition in the banking sector was weak. As such, the bank expended less effort in customer relationship management.

The entry of new banks into the market in the late 1980s and early 1990 (e.g., Zenith Bank and GTBank among others) with new banking concepts that led to increased competition (Barros & Caporale, 2012), changed the focus of banking in Nigeria. Some of the old generation of banks (banks established in the ’60s), as they are referred to, began to lose their customers to new entrants (known as new generation banks, banks that started operation in the ’90s) (Maklan, 2009).

By 2009, when monetary policy introduced by the government on Cash Research Ratio (CRR) on public sector deposits increased to seventy-five per cent, coupled with the establishment of the Consumer and Financial Protection Unit by the Central Bank of Nigeria (CBN), a consumer dissatisfaction and other service related complaints platform on services provided by commercial banks (Sanusi, 2012), competition for the retail segment of the market had become intense. After these reforms, banks in Nigeria focused on strengthening their relationship with customers (Dumbili, 2013). Thus, FARIYA bank focuses on achieving superior customer services for its customers. This customer-focused philosophy influenced the bank's decision to embrace relationship management programmes several years ago.

FARIYA has a management team grouped into two: executive team which comprises Managing Director (MD), Deputy Managing Director, and Executive Directors and a management team consisting of General Managers, Deputy General Managers, and Assistant General Managers that supervise vital units of the bank and participate in executing important policy decisions on behalf of the bank. The Board of Directors of the bank independently offer supervisory service to the bank management team. It comprises eight non-executive directors and one executive director.

This structure was designed to enhance bank's relationship management effort. Thus, the next sections below outline perception of managers on relationship management in comparison with popular literature of relationship management in B2C context, relationship initiation, management, and customer churn management based on findings from the data.

5.5.2 CRM Perception in FARIYA BANK

Based on literature suggestions, views on relationship management perception are subjective (Reinartz et al., 2004; Zablah et al., 2004). Likewise, in these findings, Interview respondents differ in their views. However, the popular view expressed by research respondents from FARIYA BANK reflected the low role of technology and promoted an organisational structure that supports employee customer-oriented behaviour. Reflecting the assumption of Becker et al. (2009), several respondents emphasise the role of people in both relationship initiation and management. Thus, aspects that promotes relationship-marketing attributes of interpersonal trust were repeatedly emphasised by research participants.

> "When he is doing birthday send a card to him or an email wishing him happy birthday because you have his birthday in your record. When is doing anniversary appear there with a cake. So that is how you build relationship (FY1)".

> "We have those customers that don't need anybody. They come to the bank transact business. Even if their RM leaves, they will remain with the bank. But most of our customers if the relationship is not there, with the stiff competition, they can easily move away (FY5)".

> "How often do you visit this customer; how often do you called him; how often do you send him a text message of thank you for banking with us; Or how often you send him and email notifying him about his bank balance. All these are about relationship maintenance or relationship marketing (FY3)".

These views appear frequent and popular at both stages of relationship initiation and management. Staff understanding of relationship management places emphasis on interpersonal relationship attributes, and their understanding of relationship management towards interpersonal relationship was partly due to competition for retail customers in the banking environment. Competition is aggressive for retail customers, more so for middle-income earners. Staff acknowledge that the bank engages in the aggressive 'eating' of competitors' market; this is the practice as retail banks engage in such strategy to obtain and maintain customers. Dominant view among research participants suggests that customers favour interpersonal trust and banks are adopting such strategies to remain relevant and compete for market growth. Managers suggested that certain relationship marketing attributes that relate to the interpersonal relationship are necessary to keep the customers. It was perceived as important and inevitable.

> "Gone are the days where bank A is different from bank B because of product offering or technology development and the rest. Yes, if you can remember in the 90s bank can come and say we are online real times. But now all banks are online real times. So what is that single distinguishing feature from bank A to bank B? It is that interpersonal trust. I am sure you are aware that cross carpeting of bankers from one bank to another. If a banker leaves bank A to bank B, you will see him carrying his customers along with him (FY1)".

Therefore, the perception of quite a number of managers is that relationship management involves significant human effort that substantially exceeds the role of technology-enabled effort in customer management and retention.

Although the bank engages customers through technology-enabled channels, predominantly mobile banking, ATM, and debit card, the effectiveness of such channels in building a relationship is uncertain. The use of ATM is wider, but the suggestions by managers show low patronage of channels such as credit card, emails, and the use of call centre for customer complaints. These low patronages affect the bank's ability to create a relationship with customers based on the satisfaction on those channels, and hence excellent customer relationship management.

> "they are always in our branch. Yes! customers. We don't want it because it costs us money to maintain a branch. But they are not using other channels. We always encourage them to use our call Centre for whatever complain they have (FY1)".

In addition to competition, another reason for this perception is that retail customer of the bank is not restricted to customers that use banking product for personal consumption, due to institutional and social challenges. In most of the Nigerian market, you hardly differentiate retail customers from business customers. Most owner-managed business uses a personal account as the business account since most of these businesses are not formalised. Banks hardly differentiate between the owner and the business. Thus the bank treats most of these informal SME as retail customers. Beside they generate more profit for the bank since a greater percentage of retail customers are bottom of the pyramid that provides two thousand, three thousand or five-thousand-naira worth of investment. This class of customer are only profitable when the bank can gather many of them and treat them on product-centric basis. At this level, personalisation and differentiation is costly and less profitable. As such, the bank categorises customers based on annual turnover and classifies those customers with an annual turnover of up to fifty million naira as retail customers. Most of the informal micro business falls into this category.

Although the bank has an information system that accepts and monitors customer complaints and appropriate measures to enhance customer complaint management mechanism of the bank are put in place (Rostani, Valmohammdi & Yousefpoor, 2014), persistent patronage of the branch by customers and banking competition for retail market share, promotes interpersonal relationships and reflects the overwhelming view of managers on CRM practice of the bank.

5.5.3 Segmentation of model of Fariya bank

Unlike the previous case, FARIYA is one of the known banking brand in the Nigerian banking sector backed by many years of uninterrupted operation. This gives the bank a certain advantage over other banks, as favourable word of mouth from customer increases the bank's relationship initiation and customer base.

> "Well…you know we have been into business for a long time. So we have many branches. In some local government, we have more than two branches that create awareness and our customers bring other customers to us. Of course, we go out to look for customers because customer is deceived by other banks and they leave the bank. But we get customers through our network of customers who enjoy staying with us (FY7)".

Notwithstanding, due to fierce competition, limited available public sector deposits enjoyed by the bank previously, FARIYA's relationship management strategy includes relationship initiation with new customers. They have an engagement model that is similar to other cases analysed. Two different ways of attracting customers are available to FARIYA in addition to referral: personal basis and mass marketing. Consistent with Giba Bank and other commercial banks in the country (Koli, 2016), the basic premise of customer acquisition is the need for the bank to expand its retail segment of the market with the hope that it will present a strong advantage for the bank in the future.

Relationship strategy is based on customer categorisation drawn based on annual customer turnover. This classification is based on segmentation model of the bank outlined in Table 5.6. Similar to GIBA bank, income formed an important yardstick of customer segmentation. The significance of annual turnover as a case for segmentation is largely for the bank to be able to identify businesses and core retail customers. The bank finds it difficult to differentiate who is retail and who is a business customer owing to the large concentration of informal, one-man business in the market that on many occasions sells in wholesale and generates hundreds of millions in turnover.

> "Let us take a look at this environment the way it is here (pointing at some shops through her window). The bank categorised them all as mass market. But you will be surprised by

the time you talk to that first person that sales tires here and the second person. There is different between the two of them. Some of them are in business; they sell in retail. Some of them don't sell in retail. Some of them do wholesale. They sell to all these construction companies. They just have shops here as if just a show room but they don't sell in retail. So, you can see they all sell tires but we cannot categorise all of them as retail (FY4)".

Table 5.6 Segmentation model of FARIYA bank

FARIYA BANK			
Amount			References
Tier one/affluent	Tier two	Mass retail	Reference
One fifty million to five hundred million naira	Fifty million naira to one hundred million naira	One naira to fifty million naira	"Definitely there is segmentation based on income level and then if it is company staff based on market. But for individual customers is purely based on income. We have high net worth individual, we have what we called affluent customers, then other segment based on their income bracket (FY1)". "So anything from 500m downward in year is retail (FY3)".

5.5.4 Relationship initiation

Relationship initiation process starts with mass retail customers through mass marketing. The bank is critical with the need to expand its retail base due to the direction banking is taking in the country. It was suggested that since few middle-income earners exit in the retail market, relationship management activities of the bank should also focus on the acquisition of new customers who can generate more deposits for the bank with their small investment. To achieve acquisition targets, specifically, certain staff were assigned customer acquisition responsibility.

> "Marketing Associate are the once that penetrate most of the customers. They are employed, and their target is usually account acquisition (FY4)".

The main target is a marketplace where potential bank customers meet and transact business: schools, offices and any other place where marketers expect to find new potential customers. However, in FARIYA market storming is not restricted to a particular segment due to environmental constraints. On most of the environment marketers' visits they hardly differentiate between who fall under mass retail and business customers. Thus, all categories of customers are targeted.

> "During market storming we go for all class of customers. We are not specific to retail customers only. If you get a corporate customer, we accept corporate customers. You get your corporate customer you win him over, you open an account, you maintain a relationship (FY5)".

A further point associated with relationship initiation is the process of identification of profitable customers, thereby understanding that certain classes of customers due to the fact they are already banking and have profit potential require a more elaborate engagement model.

Even though the banks classed them as middle income because they can afford several types of long-term product, such that the bank can be able to cross-sell additional products to them, identification of such customers is based on their annual turnover defined by the bank segmentation model described in Table 5.6. They are classified as middle income because they are customers with annual turnover per above five million naira and not more than two hundred and fifty million naira. Income was the main priority. Segmentation model focused on annual turnover, thus retail customers who fall within this bracket are included in this segment. Both Micro, Small and Medium Enterprises (SME), and individuals employed by either public or private organisations who earn a similar amount, are categorised under retail, because the retail market is highly informal in the country (Okpukpara, 2009). Relationship initiation process for this class of customers differs slightly from the mass retail customer.

Relationship initiation process starts with the identification of prospective customers. At this stage banks look for a customer that fall within the category of tier two and tier one. They could be traders or individual income earners (employees of private or public organisation). Banks also identify an organisation that employs people that fall within the income bracket of five to fifty million per annum and above.

> "Like I said you identified the customer you want to get into the bank. Then when you identify them go after them (FY6)".

However, just like identification processes, information that will assist in relationship formation is sought after. It is keenly aware that for the bank to succeed it must get customers who can afford its product and stay with the bank for the long term. The market is concentrated with a great number of customers who cannot afford, apart from the deposit, any other product the bank offers. So the bank engages in information seeking that will warrant the formation of a sustainable relationship with profitable customers. The bank engages in knowledge seeking regarding customer preference and needs. It tries to understand their preferences and profit potential because the entire relationship management programme of the bank is focused on those ten percent that give the bank eighty percent of its profit.

> "You know bank itself has principles. They call it pastor principles. You give 90 per cent of your time to the 10 per cent of customers that gives you your botton line profit. We give our best to everybody. But we give much to those that bring profit to the bank (FY6)".

At this stage, mass marketing is less attractive since these kinds of customers are middle-income earners who have a bank account or less concern with formal banking services because they are individuals that mostly operate in an informal economy. This is possible as there are customers who run business that can generate millions of naira but are not formalised. Hence they depend on traditional finance systems for their needs. At this level, information about them is what will guide trust formation and banking relationship development.

> "Sometimes if you are going to attend a customer you have to do your checks. These checks are even before you meet the customer. You must try to find out who knows that customer. What does the customer need personally? So which his focus is that? What are you going to use to attract him? So as you go you are not going engage into selling the product. You

first discourse his likes and dislikes. When you now buy him over, then you introduce your product to him. So it is about understanding the perception of the customer (FY3)".

At this initial stage of relationship management, similar to Giba Bank, CRM technology is less significant in relationship management (Hendricks et al., 2007; Reinartz et al., 2004). The role of people and how customer-oriented they are determines CRM success at this stage (Zhang et al., 2016; Valmohammad & Beladpas, 2014).

Therefore, relationship formation requires personal and face-to-face interaction because establishing relationship is heavy work that draws mainly on the innovative ability of frontline staff, including the social connections of boundary spanners, especially those that share the same culture with target customer base. As mentioned above, while analysing GIBA bank's CRM practice, to reconcile between social challenges and bank needs, the researcher observed that the bank employs its marketing staff within the host or surrounding community in which the bank is located. Getting information about profitable customers will not be difficult for the bank. Based on findings, in this context there is strong identity concern. In this context, people identify with individual they are linked with based on religious and ethnic affiliation and thus offer vital information that will assist banking relationship to those they have religious/racial link with

> "As it is today we have some customers, like Rigasa and Bakin Ruwa, anytime we have on record that our marketing team will visit these areas I can't dress like this. so we have to dress according to their way. Some of these customers when they see us dressing like their own way of dressing, they fell happy (FR5)".

This assertion further signifies the central role of boundary-spanning activities of staff and hence the role of certain attributes that are associated with them as being them part of the society. Their ethnic and religious affiliation, social connections, and family ties aided trust building effort of the bank, as potential customers identify with staff religious beliefs and commit their trust to the bank (Jamal & Sharifuddin, 2015). In some cases, these attributes perform an important role in getting information and eventually management of banking relationship with customers.

> "I just told you now I got some customers that I just acquired because I attend that church. If I was not attending that church i would not get those customers (FY4)".

Personal attributes and connections are seen as important variables in shaping trust and commitment and therefore influence relationship formation between people that share mutual affection through family ties, or brotherly feeling due to religion and other ethnic affiliations.

> "Some RMs are performing more than others because their family are blessed. If you have very serious networking or your family are blessed, or you have cycle of friends are connected you can easily win you target. So, that concept of brotherhood is working (FY3)".

While staff attributes encourage trust formation and improve CRM practice in the bank, just like the views in the GIBA bank, the need to get customers and expand bank customer portfolio in the retail market was the main aim that characterised the relationship management strategy of the bank, in addition to improving the performance of its relationship with the already acquired customers. At relationship initiation, the emphasis was placed on the need for market growth and expansion of bank portfolio of retail customers (Valmohammadi & Beladpas, 2014). This further justifies the use of Mass Marketing approach and interpersonal contacts of the bank staff in generating customers for the bank. Notwithstanding, customers with small income dominate the market. Managers believe when you have many of them they add to the bank balance sheet, since the Nigerian economy is expected to grow 5% annually (Barbara, Ojijo, & Alemu, 2016).

> "These unbankable (unbanked) customer are those people with small investment of maybe two thousand or more than that. When you have them in large number the total balances they have can be very significance (FY7)".

5.5.4 Relationship management processes

Following relationship initiation, relationship management of the bank is based on outlined processes that result in customer retention. In conformity with the segmentation model of the bank, the first segment of customers, which the bank engaged into banking relationship via mass marketing, were provided with products that meet their daily needs such as savings account, ATM cards, mobile banking, and internet banking. As highlighted by one of the managers, when you provide basic banking services to them you tie them to the bank.

> "Certain product is air mark for mass market e.g., ATM card, debit card, you will give him sms alert, then activate his mobile banking so that he can transact with the bank using his mobile phone. If he is educated you can even give him online banking which we called internet banking (FY3)".

By doing this, the bank meant to enable mass retail customers to conduct banking transaction and meet their day-to-day financial needs with ease. However, the bank serves this category of customers (mass retail) based on the product-centric approach. The bank is after the performance of its product on these customers and generating profit, rather than on how individual customers contribute to bank profitability. Also, despite their low revenue and inability to contribute to the profit margin of the bank as an individual customer, the study highlighted some CRM practices that involve all classes of customers as important services that support mass retail satisfaction and management (Rostani et al., 2014). Customer complaints management efforts assist in solving customer's problems and increase customer satisfaction. More specifically, a complaint that is immediate and requires less attention is resolved at the branch level. Where further action is needed, it is referred to the appropriate department for further action and attention.

Enhancing customer satisfaction via customer complaint resolution was primarily encouraged through the measurement of staff performance based on their ability to respond to the customer complaint promptly. The bank ensures those complaints receive attention as quickly as possible, as staff performance scorecard is linked with how quick a staff member responds to complaints and reports to the customer.

> "Whatever department, the complain of the customer you just log it. Then submit your customer complaint and they will respond to it. There is opening time and the closing time. The time that they supposed to attend to that complain and respond to that branch. That is part of their score card. That if they don't resolve the issue and report back, it counts against them negatively (FY4)".

Managers highlighted that important retail banking services such as loan and mortgage are hardly accessible to this class of customers. Their incomes, sourced from the informal economy with its attendant volatility and uncertainty, are small (Beck & Cull, 2013). Based on managers suggestion, the number of bottom of the pyramid customers as a group matters in deposit mobilisation and profit generation.

The general assumption is that identification and building relationships are based on customer profit potential as those that can afford several products that brings profit are encouraged to buy more. Thus, relationship management of the bank was primarily seen to focus on this class of customers (middle-income earners) on whom the bank can cross-sell and calculate customer profit individually. However, due to the informal attitude of some of these customers towards formal banking, banks need to track them via human effort and offer them several products that will enhance their profit potential to the bank. These customers, who are the middle-income earners that the bank feels can afford banking services, are offered service-based differentiation and personal service. For instance, the following quotes from one of the bank's management team members, FY1, explains:

> "Once you have one customer and he stick to one product then you should sit and find a way of selling additional products to him. For instance, you come and open current account and the bank discover that you only have current account with the bank. The account officer would find a way selling additional product to that customer. This product could be mortgage or could be credit card etc. From there, you will be encycling this customer with so many products. But is not a monoproduct customer per say but each customer will be looked at base on his potentials and we give the product to him".

Similarly, one central activity or process conducted to ensure customer retention, as posited by the study findings, is enhancing the effectiveness of processes that generate customer satisfaction. Major company processes of customer retention, staff training, the use of technology, performance measurement, and the creation of customer satisfaction orientation, support staff efforts of building trust and commitment through face-to-face interaction and interpersonal relationships between bank and customers. Linked with this, several respondents acknowledged how important the personal touch is to the relationship management strategy of the bank. First, bank staff conduct constant visitations, phone calls, and frequent acquaintance with customers to shape the relationship management of the bank.

> “At times as a marketer you try to be close to the customer. You try to put yourself in his personal activities. If he is marrying, his daughter you make sure you attended that marriage. If his child is graduating either from primary, secondary or university you will make time to be there. So that will build a very strong relationship between you and the customer (FY1)”.

Some practices that centred on marketing calls through customer visitation and contact have been highlighted. Managers highlighted that some CRM practice is in place to assist the bank into building a long-lasting relationship with customers. The frontline staff do visit customers in their place of business, some in their offices. During this visit, bank engages customer into productive discussion to enhance acquaintance and friendship. Both personal and business discussions are held. The aim is to improve retention and ensure customer trust in the bank is strengthened. Similarly, bank staff engage the customer on the phone to ensure that they remain in touch with the customer who cannot be reached through personal visitation.

> “If you go through my phone you can see that I called at least 10 customers every day. So, every week you suppose call ten customers every day. And we do that every morning: myself and my team. All these people as can see from my phone call log most of these call are for customers (FY4)”.

In an evolving retail market where bank compete fiercely for market share, dominated by highly indifferent customers as far as formal banking is concerned, marketing call (both formal and informal customer visit to generate interpersonal trust) is an important component of the banking relationship. For most managers, delivering value is accompanied by marketing calls, and is one of the fundamentals of banking relationships in this environment. Marketing calls encourage social benefit and due to collective orientation that generate feeling of oneness and high relational orientation (Jamal & Sharifuddin, 2015; Ogbuji, 2011), most customers value social benefits that eventually improve relationship quality, and hence improve the banking relationship.

> “If you are not visiting your customers regularly you will lose him because the market is saturated. Some other banks, some other marketers go there to convince the customer just the way we convince the customer to remain with us. So, regular marketing call is essential

in managing customer relationship. You can't even remove it. It is the pivot. If you don't follow up. If you don't make calls some other bankers will do it," echoed FY5.

Likewise, staff use the social connections and relate to the customer on a personal level through an interpersonal relationship to make the customer happy and preserve the banking relationship. They also engage in attending the customer's personal events such as birthday anniversary, naming ceremony, marriage ceremony, and many occurrences that can result in increased confidence and commitment.

> "Sometimes you relate with customer on the personal level. One; to make him happy to continue to bank with the bank, second; that relationship can result to something good we don't know for the bank (FY6)".

Processes of face-to-face relationship at informal level centred on creating affection, trust and confidence in the bank thereby creating a mutual connection to draw the customer close to bank staff and guarantee his retention with the bank. "Banking is personal," FY1 argued. Thus bank employees put extra effort into servicing the customer. They engage in discretionary service behaviour and use personal resources to offer differentiated service to a customer with economic value to the bank.

> "It (banking) has now become personal apart from the bank you also look at the person. It creates a lot of competitive advantage. That's why bank are investing in human capital development, training so that you can have people that are competent…..that will be able to influence people and build on that personal relationship you have with them (FY1)".

The interpersonal and face-to-face relationship is one of the central processes at the relationship management stage for FARIYA bank. Fierce competition in the banking sector rendered technology less relevant as a source of competitive advantage and offers boundary-spanning activities of frontline staff a vital position in the customer management process of the bank.

> "If it wasn't because of relationship I don't think they would have done that because as it is I am just not saying it. I am telling you if I leave now many account will leave. I will go with many accounts because they are here because of me. Because of the personal relationship I have with them (FY4)".

Although this aspect of the customer relationship management needs further review to reduce bank overdependence on staff more especially at relationship maintenance stage, it reflects one of the processes of customer management at FARIYA bank. It is a method of gaining customer information design distinctively to increase the bond between bank and customer, hence increased profit and better relationship. Interpersonal relationship is seen as a vital instrument for customer management. Most respondents believe the key aspect of the bank CRM process is those processes or activities that led to trust formation.

> "Give him the banking services he needs. Build trust with the customer and from there other things will come in. trust is the keyword (FY6)".

> "It is only when you built relationship and trust that customer will open his mind and tell his needs (FY1)".

Although managers highlighted CRM practice based on human effort and it was identified as a positive aspect of CRM practice of the bank, technology was highlighted as playing a supportive role in relationship management (Jan & Abdullah, 2014). The use of information systems centres on customer-facing activities that generate customer information that will assist customer facing staff in their customer management effort. While the data is descriptive, it provides information such as frequency of customer money lodgement and its volume, the number of withdrawals made by customers, the number of facilities (e.g., loans) the customer is enjoying, and their updated position. This is designed to update the account officer about the current financial position of customers and act appropriately to manage such customers.

> "We have these application used by our staff. It was installed on your desk as RM. So in the morning if you enter your BI (Business Intelligent) you will be able to see your cabal. Cabal is your balance sheet. You will be able to see your customer base. Which customer moved money from his account yesterday? You will see which customer and which customer withdraws money. How much was your total deposit based? You will see the number of customers who are under your management that withdraw money. How much was your total withdrawals (FY3)."?

After discrepancies in customer management are identified using this information, the staff take possible actions that will overcome those discrepancies and strengthen relationship maintenance with the customer. In essence, boundary spanners can personally engage the customer and often see a tentative solution to customer challenges in order to strengthen the customer relationship with the bank. However, while the use of information systems for generation of the customer information reflects CRM literature widely reported in developed nations in the business-to-customer market (e.g., Eid, 2007), the use of frontline staff to contact customers personally after the identification of low activity by the customer may trigger interpersonal trust.

In the area of customer complaint handling, information systems are deployed to ensure customer complaints receive attention. Complaints are sent to the appropriate department depending on the nature of the complaint. Linked with this, they use the CRM system to monitor staff performance by how quick were they able to attend to a customer complaint and report to complaint originating branch. Delay is negatively counted against staff, and it affects their overall performance scorecard.

> "We have different department that you log issues. We have the compliance department; we have the customer services. We have the e-business. It depends on the department. Whatever department the complaint of the customer you just log it. Then submit your customer complaint, and they will respond to it. There is opening time and the closing time. The time that they supposed to attend to that complaint and respond to that branch. That is part of their scorecard (FY4)".

However, findings suggest that the use of technology is not to analyse the attitudinal behaviour of the customer and offer alternative products or services to a customer with the use of these systems, rather staff analytical ability offers a solution to identified customer challenges vis-à-vis a customer with economic values to the bank. The use of external data and bank customer database to allow further analysis and modelling of customer information to allow customised customer treatment is also not highlighted. So, the underlying intention is for technology to help customer-facing staff effectively in their relationship marketing effort on behalf of the bank. Another underlying intention is also for the bank to calculate customer profile richness, and understand at which rate this customer is transacting with the bank and the volume of those transactions. The bank will, therefore, determine either he should be moved to the next segment or not. As noted in the study findings, the focus is on those customers that yield a profit for the bank. Notwithstanding, other classes of customer are solicited and maintained. However, differentiation and personalisation are high with customers with high-profit potential.

5.5.5 Relationship termination management

In the case of FARIYA Bank, several processes are adopted to manage customer churn and ensure defection rate is reduced. CRM systems that monitor customer complaint management assist in improving customer satisfaction and hence customer retention. This signifies the use of technology in customer complaint management, as the performance of staff is measured based on how effectively they were able to report and attend to the customer complaint from their own end (Payne and Frow, 2005). This performance measurement effort improves customer management and the overall customer's satisfaction rate.

Likewise, the bank uses information systems to guarantee customer transaction. All accounts are tracked and monitored. Accounts that remain inactive for six months are identified. The personalised marketing effort is designed to bring these customers back to the banking system. At this stage, the bank uses human effort to bring them back. As reported by research participants, one of the important measures to ensure the customer is retained and their relationship with the bank maintained, is the use of human effort. Staff monitor their branch customer base and ensure that it did not waste away. As such, personal efforts by frontline staff supported by information systems improves customer monitoring and ensures their relationship with the bank remain intact, as narrated by this respondent.

> "There was an account…… I have been to that customer's place more than ten times I did not meet him. Either he has travelled abroad or somewhere else. The account was in use and the account was going dormant. I used my personal money and paid into the account so that the account would not go dormant. When he did a contract he need to be paid into an account, I just saw his text message and I was shocked saying is my account still active (FY4)".

In congruence with the above statement, one manager further explained that certain processes outlined by the bank to ensure customer satisfaction and tracking of customers with defection signs are in place. However, the effort made by staff at branch level to maintain bank customer base prevents customer churn and termination of relationship bank has with a customer.

> "We have customers that are diverse in their income. In this environment, business can be good and sometimes can be bad. Some customer that are doing good can face challenges and become insolvent in such that even feeding is problem to them. So, in this case, we try to use our personal resources to ensure that the account remains active. Because when they are back into normal, they will come back to the bank. So is not that they left the bank because they are not satisfied with the service. Because they service are all the same the only different is how we treat them. And it's our responsibility as staff to maintain customer base of the branch. If the number of customers the branch has reduced, we are blamed (FY7)".

The challenge is that of most of the activities of relationship management of the bank are based on the efforts of boundary spanning staffs. These managers are assigned to every customer whether big customer or small customer. However, because the main target of the bank is those customers with the potential to give the bank the profit it needs, they shifted their effort onto those customers with economic value to the bank. Other customers are offered products based on their day-to-day needs. The bank creates a convenient environment for all kinds of customers to transact their banking business. Accordingly, every stage of the relationship management has significance presence of human effort to the extent of relegating technology to the supporting role in congruence with the interpersonal nature of service delivery in the retail banking.

5.5.6 Key findings

Based on findings from the FARIYA bank data, relationship marketing strategy of the bank consists of acquisition and maintenance processes that draw on both internal factors and external factors of the bank. Findings illustrate some approaches used by the bank in relationship management strategy. For instance, due to emergent nature of retail banking in Nigeria, people-related factors relegate technology-enabled programmes in customer management and retention. However, the use of information systems in customer complaint handling and enhancing customer satisfaction was mentioned as an important medium in customer retention (Chan & Ngai, 2010). Several aspects of customer relationship management emerged from the data, which were, relatively, in congruence with the findings from the first case. Thus, it is unlikely that what appears from the data will differ significantly from the previous case, indicating that there is a fit between the processes of relationship management in the retail banking sector of Nigeria.

The aspects of CRM system as reported in this study illustrate that technology is in use as part of the wider CRM strategy of the bank. Internet banking and the use of other technology-enabled banking product was identified. Also, a CRM solution was deployed to enhance bank capability in the customer complaint handling process and ensure CRM solution captures customer complaint and is being monitored by the performance evaluation team of the bank to ensure a speedy response to the customer complaint. Customer evaluation based on customer activities, especially evaluation, sifting, and grouping of the customers with profit potential are conducted via collected customer data. However, a collection of important customer data is constrained by lack of multiple channels. Access to credit card and debit card is very rare. High patronage of branch service restricts collection of customer attitudinal data. The use of modelling systems to turn customer data into meaningful customer knowledge is still lacking (Bailey et al., 2009; Dibb & Meadows, 2004).

Banks engage in creating customer intimacy where employees place high importance on face-to-face interaction to generate customer knowledge for relationship management purposes. Given the nature of the environment in which FARIYA bank operates and going by the small number of customers, the employee feels providing relational benefit to the customer can increase their retention, competitive advantage and relationship satisfaction (ALHussan et al., 2014). In consonance with Kumar et al. (2013)'s findings, face-to-face interaction, despite its cost, is promoted as the most important process of relationship management.

Similarly, extracts from the data manifest the influence of environmental factors in bank-customer interaction (ALHussan et al., 2014). Ethnic cues such as religion and ethnic affiliation affect social interaction and hence influence boundary-spanning activities of the bank's employees. Eventually, it exerts significant influence on how the relationship between bank and customers is formed. These cues are largely influenced by environment, as interactions are not restricted to the social, but long term business relationship of any nature is influenced by social interaction, which is influenced by environmental variables such as religiosity, and religious and ethnic affiliation. In congruence with the first case, this is a significant finding. The literature on banking relationships isolates the impact of the institutional frames in the management of customer relationship.

Within the aspect of people-related factors, the customer relationship management programme of FARIYA bank is grounded on customer satisfaction-oriented culture (Sigala et al., 2008). The customer-centric culture was established and shared through training among both front and back office staff. All employees focus on creating a loyal customer based on understanding customers' needs and friendship. There is a common understanding among employees that the customer is the reason why the bank operates. Therefore, the aim is to develop the bank and at the same time create loyal customers through superior service provision and relational quality. This finding is in congruence with a similar observation in some studies of relationship management (Cambra-Fierro et al., 2016; Hennig-Thurau, 2004), as effective customer relationship management requires customer satisfaction orientation behaviour inculcated in staff via training. This behaviour should guide their orientation and customer satisfaction activities. The perceived customer orientation culture was seen to create positive customer satisfaction and hence effective customer management strategy of the bank. Such perception may affect customer willingness to patronise bank service and further reinforce positive perception about the bank that may lead to positive word of mouth since the effective implementation of relationship marketing strategy hinges on effective customer service by bank employees. In general, customer satisfaction orientation, which is as a result of effective customer training, educates staff on their role and the need for motivation as part of the bank's wider CRM practice.

Furthermore, an aspect of customer satisfaction measurement is outlined to measure and improve firm customer management strategy and its effectiveness. Participants stressed that FARIYA deploys measures that ensure its effort on the customer management strategy is effective and yields a result. This practice, which is in congruence's with Payne and Frow (2005) suggestion, measures and evaluates the performance of customer-facing staff periodically. Every week customer-facing staff meet and review their performance. For instance, staff performance is measured using balance scorecard criteria on how well they perform customer retention activities and respond to a customer complaint. A standard was set for each branch/unit on how to deal with customer-related issues.

As customer complaint is reported, there is turnaround time to resolve the customer complaint and report to him. On the other hand, a mystery shopper is used to measuring customer service effectiveness. The strategy measures how customer facing staff relate well with customers, how they attend to them and their ability to treat the customer with care and kindness.

This practice of FARIYA customer management is based on a segmentation model that classifies customer base on their economic value. On the contrary, the segmentation model reflects traditional methods of segmentation where income is the main yardstick of allocating resources and time to customers (Bailey et al., 2009; Dibb & Meadows, 2004). Although review and evaluation of customer performance are highlighted by research participants, this method of segmentation was highly cited by several respondents. The main implication is that generation of customer attitudinal data that draws on a segmentation model that focuses on customer activities and purchase history is missing (Bailey et al., 2009; Meadows & Dibb, 2012). Thus, the bank lacks access to vital customer data that predict future customer behaviour. Consistent with findings from the first case, lack of attitudinal data and segmentation based on such data curtail the bank's ability to offer to customise offerings and one-to-one marketing, as preached by relationship management.

In summary, customer management of Fariya, as depicted in Table 5.7, is heavily drawn on bank processes and activities that promote face-to-face interaction and the use of internal organisational processes. However, the significant impact of environmental factors, community-based culture, religion, and micro-ethnic affiliation, curtail effective implementation of technology-enabled relationship marketing. Although religion and ethnic affiliation present some advantages to the bank in trust formation, and hence relationship management, it is an advantage/challenge that the bank needs to review and curtail their impact on its relationship management strategy.

Table 5.7 Factors that guide CRM implementation in FARIYA bank

Themes	**Quotes from research participant**	**Research findings**
Personal relationship	"Sometimes you relate with customer on the personal level. One; to make him happy to continue to bank with the bank, second; that relationship can result to something good we don't know for the bank (FY6)". "When is doing adversary appear that with a cake. So that is how you build relationship. It is only when you built relationship and trusts that customer will open his mind and tell his needs (FY1)".	There is wide recognition of face-to-face interaction between customers and banking staff, which leads to an interpersonal relationship. It has been identified as the key important construct in CRM strategy of the bank. A personal relationship with customers involve personal visit, attending customer personal event, and making courtesy calls to customers.
Ethnic and religious affiliation influence	"Well in the north the concept of brotherhood plays some role. That is why you see some RMs are performing more than others because their family are blessed. If you have very serious networking or your family are blessed, or you have cycle of friends are connected you can easily win you target. So, that concept of brotherhood is working (FY3)".	Certain culturally related factors were found to influence relationship programme of the bank. Individual customer facing staff use their identity link, religion, ethnic/racial link to influence and initiate the relationship with potential customers. These factors create brotherly bonds created by family, tribal, and religious affiliation, which serve as truth influencers. They encourage trust formation and banking relationship with the bank.

Customer acquisition	"Sometimes if you are going to attend a customer you have to do your checks. These checks are even before you meet the customer. You must try to find out who knows that customer. What does the customer need personally? Is he a football fan? So which his focus is that what you are going to use to attract him. So as you go you are not going engage into selling the product. You first discourse his likes and dislikes. When you now buy him over, then you introduce your product to him. So it is about understanding the perception of the customer". (FY3)".	Customer acquisition did not follow a discrete transactional format, but rather a format of relationship initiation and development, in which staff engage in identifying a customer to approach and then offer bank product to them.
Customer orientation	"Relationship management is partnership. Once you mentioned the word partnership shows you that is not for the sake of making money only. We want create a loyal customer. Because a loyal customer will help create customer to your product free of charge. So we are doing it with all honesty. To develop good relationship with our customers so that they can be our ambassadors (FY1)".	Customer acquisition did not follow a discrete transactional format, but rather a format of relationship initiation and development, in which staff engage in identifying a customer to approach and then offer bank product to them. This process of identification enables account officer to understand customer perception and then initiate ways of introducing him to the bank.
Segmentation	"Definitely there is segmentation based on income level and then if it is company staff based on market. But for individual customers is purely based on income (FY1)". "You segment your customers. You have your top customers, the medium customer, and you have the low customers (FY4)".	Findings show a set of segmentation processes was in place to assist bank CRM programme. These processes identified customers based on their income and based on market. However, income remains the major yardstick.

People-related factors and Human resources development	"That's why Bank is investing in human capital development training so that you can have people that are competent. People that will be able to influence people and build on that personal relationship you have with them". FR1	Staff are the strong elements that reinforce CRM programme of FARIYA BANK. These people comprise both front and back office staff. Even though back office staff played a significant role in bank CRM activities, front office staff interacts with customers on a daily basis. They manage the process of relationship initiation, development and management. The staff known as RM / Account officers are actively involved in managing the interaction between bank and customers. Staff were trained to enhance their human development effort toward the success of the customer-centric strategy of the bank.
Technology use	"The bank has invested heavenly in technology. We have an application that tracks customer's record. Once you put in customer account number, it will come up and show customer account balance and then his position as at last week. Is it improving or declining? Doe, she has any facility (loan)? What is the loan balance? What is performance? Has the loan becomes a bad loan? Has it expire or not? So at a glance, you will see customer position (FY3)". "We have these application used by our staff. Some of these are called Business Intelligence (BI) developed by oracle. It was installed on your desk as RM. So in the morning if you enter your BI you will be able to see you cabal. Cabal is your balance sheet. You will be able to see your customer base. Which customer moved money from his account yesterday? You will see which customer and which customer withdraw money. How much was your total	Technology is in use as part of the wider CRM strategy of the bank. Internet banking and the use of other technology-enabled banking products was identified. Also, CRM solution was deployed to enhance bank capability in customer complaint handling process and ensure customer complaint is captured by CRM solution and monitored by performance evaluation team of the bank to ensure a speedy response to the client's complaint.

	deposit base. You will see the number of customers who are under your management that withdraw money. How much was your total withdrawals (FY3)".	
CRM performance measures	"Every day, every Business Manager will do what we called early morning session. You called your RM and review the previous day with them. Ask them what have they done yesterday and if there sare any challenges that need your attention. Then every week as a Group we meet and review the whole week. Every month we do Monthly Performance Review (MPR). Every quarter we do what we called quarterly review. And all these meetings are part of the processes of customer relationship management (FY1)". "How fast you attend to him. How fast and comfortable you provide the service to customer (FY6)".	Findings show the present of performance evaluation measures to ensure successful implementation of CRM strategy. Measures such as performance evaluation of customer facing staff were conducted periodically. Every week customer-facing staff meet and review their performance. This periodic assessment ensures that identified lapses were corrected and staff were encouraged on how to improve the relationship management effort of the bank. Other measures include mystery shopper. The strategy measures how customer facing staff relate well with customers, especially key account officers who always interact directly with customers.

5.6 FINDINGS FROM THE CRM IMPLEMENTATION OF ZAMZAM BANK

Table 5.8 Research Participants Categorisation

CATEGORY	**NUMBER OF PARTICIPANTS**	**CODING/ THE NUMBER OF INTERVIEWS**	**INTERVIEW DURATION**
Deputy General Manager	2	ZM1, ZM2	ZM1 40 minutes ZM2 35 minutes
Senior Managers	4	ZM3, ZM4, ZM5, ZM6	ZM3 50 minutes ZM4 25 minutes ZM5 50minutes ZM6 26minutes
Middle level Managers	5	ZM7, ZM8, ZM9, ZM10, ZM 11	ZM7 63 minutes ZM8 34 minutes ZM9 20 minutes ZM10 38 minutes ZM11 38 minutes
Total	11	11	Time spent 6:54hours

5.6.1 Synopsis of the CRM implementation in ZAMZAM BANK

ZAMZAM bank has been rated among top banks in Nigeria and among the top banks in Africa (Wallace, 2014). The bank is seen as a new generation bank with more than 2 trillion naira's worth of assets. It has been rated among the leading tier one banks in Nigeria with a Capital Adequacy Ratio (CAR) of 19% and non-performing loans (NPLs) of less than 3%. This strong market position enables ZAMZAM bank to expand its presence all over the country. It has more than 500 branches nationwide and representative offices in many Sub-Saharan African countries, UK, France, and China. The bank has more than one million five hundred thousand customer accounts, both corporate/commercial and retail customers, as reported by the bank website.

ZAMZAM bank, established in the late 1980s, started as corporate banking group. Later it engaged in all types of banking. It engages in corporate banking, public sector banking, and retail banking. For several years, the bank focused on corporate banking and public sector banking. In the retail segment of the market, the bank is a concerned with commercial customers. However, as a result of tight regulations on public sector banking and weak return on corporate banking, the bank made a huge investment in electronic banking platforms. This indicates interest in the retail segment of the market.

New branches were established to create proximity and bring banking products close to potential retail customers who in most occasion prefer the personal touch in dealing with the bank. Although since the inception of the bank many innovative measures were used to manage bank customer relationships, according to interview findings, due to intense competition in the retail segment of the market the bank has doubled its effort on its customer management effort. Efforts to improve customer retention and reduce customer attrition are in top gear, as the bank discovers it requires robust customer retention strategies instead of acquisition alone.

> "I think one of a main reason is that you find out that the bank is lacking behind in retail in terms of customer relationship management. So that is one other main reason the bank is exploring this avenue. Because the bank noticed that the rate of dormant account in the bank is increasing (ZM6)".

Having realised the impact of CRM practice as a major source of competitive advantage, ZAMZAM bank places the customer at the centre of its CRM programmes. The bank directs its resources - both human and material - to ensure its customer-centric strategies yield results.

5.6.2 CRM Perception in ZAMZAM BANK

Relational marketing is viewed differently (Agariya & Singh, 2011; Nguyen, 2012). As such, how employees perceive and understand its tenets affects its implementation (Abdul-Muhmin, 2012; Zablah et al., 2004). In the literature, a prominent assumption is that of the process of customer-bank interaction management either through boundary-spanning activities of front line staff or technology implementation that requires strategic focus to achieve marketing concepts (Maggon & Chaudhry, 2015). Linked with this, popular views among research participants show that the banks accept customer relationship management. However, trust-building efforts that dominate banking relationships depict a different picture of how banks manage their customers. In consonance with other two cases examined, the study discovers the existent of ‘mimetic isomorphism’ in the activities of banks’ relationship management. Similar patterns and methods of relationship management were reported as all three cases engage in fierce competition for retail customers. Respondents in all the three cases cited issues on regulatory policies and the need for market expansion as basic premises that define their CRM activities, in addition to management of the relationship with important customers.

Consequently, ZAMZAM bank’s CRM strategy is primarily designed to support frontline staff in the management of individual customer relationships with important customers, as this study is based on the assumption that customer relationship management strategy is based on identifying profitable customers and how the bank manages those individual relationships at relationship initiation, management, and termination stage (Kim & Kim, 2009; Reinartz et al., 2004). Based on this assumption, frontline staff in the form of account officers engage in customer acquisition, retention, and management to ensure little or no defection of profitable customers occurs. Processes such as deployment of technology in relationship management, trust formation, and confidence creation through interpersonal relationships remain centre stage. As various comments show,

> “In managing that relationship, apart from managing the account of a customer, some customers want to personalise the relationship. They want you to be very close to them like greeting them, knowing how the family is doing. All these are relationship management (ZM6)”.

The underlying assumption is that organizational process that supports relationship development and management is in existence; the staff effort coordinate and support relationship development and management (Rostani et al., 2014; Valmohammadi & Beladpas, 2014). Staff effort is important in banking relationships, because the basic core services that banks offer to customers are similar in the industry. Banking products are homogeneous in such that what one bank offers today, other banks can replicate and adopt. So, the major differentiation that retains customers is how best staff effort and social satisfaction efforts of staff was able to provide excellent relationship with customers.

> “Part of it is the fact that the products are same everywhere. Is just the bank name that differs. One of the major thing could be technology or it could be part of it. The services you are selling also matters. But who are the services agents? They are human being. Is the human being that services these customers. They relate with customers. So, interpersonal relationship matters a lot in relating with customers. It is not the machine; it is the human factor (ZM3)”.

The deeper insight revealed by the study findings is that due to strong competition for retail banking products and bank services, and the need for a bank to consolidate its market position in such a market, the bank sees interpersonal relationships as differentiation tools. This general assumption defined staff perception and understanding about relationship management, and outlined such activities as the major CRM practice of the bank.

> “Constant visit with the customer to ensure that everything is going fine as regarding his business. This constant visit will enable you to know if there is deviation in the services you are offering to the customer (ZM7)”.

> “You attend his functions. You know all his friends. You know where he takes his families for leisure, studies whatever(ZM1)”.

In what appear similar to other cases, and a reflection of ‘mimetic isomorphism’ due to competition for the retail segment, respondent views on what define bank CRM activities is largely in congruence with the series of activities that focus on building trust. Respondents highlighted concepts that relate to building trust at the personal level as central activities that define bank CRM process. These activities promote customer confidence and satisfaction and customer loyalty. They enable boundary-spanning staff to be close to the customer, understand his feeling, and generate vital information that will improve his financial well-being, and hence the banking relationship with such customers.

Additional findings strengthened this observation. Every account opened or customer sought by the bank has an account officer attached to it. These account officers were empowered and positioned to initiate and maintain relationship with customer on behalf of the bank.

> "So when you talk of relationship management as it relates to banking that is to every account we attach a relationship manager. There is no account that you open in ZAMZAM bank that does not have a relationship manager. What it means is that anything that has to do with that account, the person should have a full knowledge of that account (ZM3)

Furthermore, they generate customers and maintain relationship.

> "We have relationship managers in every branch who solicit customer on behalf of the bank. Naturally any customer you introduced to the bank so you are the relationship manager to that customer (ZM2)

Discourse above indicates the understanding and orientation of employees towards relationship marketing efforts of the bank. These views echo the use of interpersonal marketing techniques in customer management by the bank. Organisational processes such as training of staff, segmentation process, and the use of technology to support the bank's customer management were also cited by respondents. They enhance sales opportunities and create customer loyalty. However, as reinforced by the findings, mutual interactions were meant to encourage customers to maintain beneficial relationships with the bank and its agent, creating confidence and trust in the bank that will increase relationship quality and influence customer financial commitment to the bank (Ahearne et al., 2012).

In consonance with findings from the other two cases, retail customers are not restricted to customers that use banking products for personal consumption, due to environmental and social challenges. In most of the Nigerian market, you hardly differentiate retail customers from business customers. Individual customers include those that are employed and operate an individual account for banking transactions as well as individual who operate micro and small business but operate in a highly informal manner such that banks hardly separate the business and the owner. They use business resources for personal purposes as well as business purposes. This class of customers dominates the Nigerian market and the bank regards and treats them as retail customers (Mills, 2016; Okoli, 2016). Therefore, as most retail customers operate in an informal economy, coupled with their need for interpersonal trust in business dealings, several potential retail customers are less enthusiastic to bank, the bank deems interpersonal channels an important source of customer acquisition and retention for the bank. Therefore, there is a definite understanding bank staff have about customer relationship management. The bank prioritises people-related strategies, and personal effort prevails in the CRM process and practice. Customers, in addition to core services, value relational orientation (Rod et al., 2016).

5.6.3. Relationship initiation process

Reflecting the above discourse on CRM perception among employees of ZAMZAM bank, processes of relationship initiation are based on two predominant approaches, in addition to referral: mass marketing and personal approach. Consistent with other cases, ZAMZAM likewise adopts similar customer categorisation based on income. Thus, customer management strategy of relationship initiation targets customers based on their income level. Customers are classified as tier one, two and mass retail or critical retail customers. Mass retail or critical retail customers are a class of customer who have annual income of not more than ten million naira. Affluent are retail customer with an annual turnover five or ten to fifty million naira, while the bank classifies customers with income that falls within the range of fifty to two hundred million naira as the tier one class of customer. This category comprises both individuals and formal or informal business with such annual turnover. This classification guides the customer acquisition and management procedure of the bank.

Mass retail customers, due to their numbers, are an important customer segment that banks consider. However, they are acquired and managed on a product-centric approach. Mass retail are engaged collectively, since banks can engage hundreds of them at a time through mass marketing approaches, like market storming and advertisement. At the stage of mass marketing, although personal, product display and selling is important. Unlike in FARIYA where the bank assigns acquisition responsibility to certain staff, in ZAMZAM bank, relationship initiation of mass retail involves all front line staff. In consonance with Giba Bank, the marketing team focuses on public places like offices, schools, and any other place where marketers expect to find new potential customers who fall within this category of income, and sometimes this involves the acquisition of employed middle-income earners. Although important, apart from the use of advertisements, mass retail acquisition is done on specific date. However, bank staff individually or as a team target a new set of customers due to their importance to the bank. The prominence of this approach is because a huge number of unbanked retail customers exist in the market whom the bank thinks require personal effort to engage them.

> “We have for example publically quoted companies. What we do is to approach them to open account for their staffs. The relationships will have certain condition. but the account will be restricted to perform certain operations not all operations (ZM4)”.

> “If you are looking for the critical mass retail customers you go to street and secure them. But this customer gives you little money. We go out; we talk to people; we go to market places and we display our product (ZM10)”.

Banks also encourage referral of customers. Although this means of customers acquisition is not limited to any class of retail customers, the bank benefits most from this approach because it requires less effort and expends less cost to acquire customers through this method. Aside from personal selling, the bank acquires most of the middle-income customers who are interested in banking through this medium. As one of the managers described, satisfaction rate induces referral-based customer acquisition, especially middle- and high-income customers frequently introduced their friends and work colleagues to their bank.

> “Like I told my colleague banking gone past the days of just walking on the street to get client. Getting clients these days is more of referral. Like the service industry is supposed to be. When you build a house for someone if that house looks beautiful you get referral from that customer. So when you satisfy a customer he refers other customers to you bank. It’s your good work that will get customer for you. Just like the example I gave to you on the previous customer who is impatient he has introduced me to many people around him (ZM10)”.

This view further highlighted the efforts of individual bank staff in customer acquisition and relationship initiation. In an effort to build and meet their individual targets for both customer acquisition and retention, staff of the bank engage in customer acquisition processes. They search and bring customers to the bank on an individual basis.

In addition, advertisement is used as a method of gathering customers for the bank. The bank advertises its products through media and attracts customers. This medium is not targeted to critical customers alone, rather the bank seeks all classes of retail customer, including middle-income earners, through this medium.

Person to person marketing and advertisement are processes of engaging customers that earn less than five million naira as annual turnover into a banking relationship. For other classes of customers, tier two and tier one, referral and interpersonal channels are employed in their relationship engagement model. Specifically, it is more face-to-face interaction.

So, the bank identifies profitable customers who were not originally with the bank and initiate banking relationship with them (Hennig-Thurau, Gwinner, & Gremler, 2002; Morgan & Hunt, 1994). The number of middle-income earners who can afford relational products are small (The Economist, 2015). They therefore attract more attention from the bank. Like critical mass retail, they are either employed or people that manage their own private, highly informal small business. Accordingly, the method of relationship imitation differs from the above-discussed segment, although the bank attains some of them through mass marketing approach and referral. In some cases, they are already banked and prompting them to change their banks requires persuasion and conviction. As such, it requires human effort to attract them and initiate the banking relationship with them. Thus, staff engage in understanding customer psychology and adopt the best available trick to initiate a relationship with the customer. As suggested by managers, this stage involves personal effort of bank staff

> "When dealing with retail customers I will go to the extent of knowing how do you go about your business. That's what you are selling. I will make sure that I am in the picture of how you do your business (ZM8)".

> "We do some investigation on which customer to target then we approach this customer with our product (ZM4)".

As reflected above, staff personal effort generates important information the bank needs to get the customer registered. The bank obtains this information in a different way; first, through market scanning via social connection and friendship. This is done with the use of frontline staff that are close to the target environment; they can extract information from customers with ease due to social identifying, cultural factors that tie them together and create security and confidence. This identity gives banking staff easy access to such customers.

> "Before you will be able to get somebody try to understand the person. Use people that understand him, example indigene people who can speak his language. You see …. is an indigene. If me and that young man (point to a person setting next to him whon they share different race and language) should go….if we should go to a customer and talk to the person, he will not listen to me the way they will listen to him… Because he is an indigene and speak their language. Forget about issue of sentiment. He has more confidence. This is his brother (ZM7)".

Contrary to the popular view from CRM literature where evaluation of already acquired customers forms the main basis of relationship development (Kim & Kim, 2009; Peters & Greenberg, 2010), due to emergent nature of retail banking in Nigeria, bank engage in acquisition of new set of customers. Personal interaction between banking staff and potential customer influences relationship initiation due to the limited number of potential profitable retail customers. Staff use their personal links and connections to obtain customers for the bank. Identify customers, get information about them; understand customer's mind-set, likes and dislikes, and from there the bank will be able to see clues as to how to engage customers into banking relationship. In a very frequent situation, customers are acquired through social connections of staff (ALHussan et al., 2014). Cutting across customer class, staffs introduce their contacts to the bank because of either family links, friendship or other means of acquaintance.

> "Let me be sincere with you. At least in all my banking career, I only work for six months outside Sokoto (a state in northern Nigeria), even the other state is Kano (another state in northern Nigeria). So, if I am to meet…..you know we play a trick, is a marketing gimmick. Even yesterday I meet a prospective customer. The first thing I told him….. I gave him my card. My card is not carrying my third name, is just my firs and second name. but when I

gave him my card and say my full name… So mentioning my third name, which is a name of town, being from this state gave him confidence that he is dealing with his brother. Mentioning my third name rose a feeling brotherhood, and that help me a lot in my banking career. I got a lot of customers because of the at link (ZM5)".

While the above statement reflects how personal connection efforts of banking staff influence customer acquisition, as mentioned above, the bank establishes banking relationship with many customers through favourable world of mouth. While the respondent does not highlight processes that encourage favourable word of mouth, they acknowledge that loyal customers refer customers to their bank, thus citing referral as important avenue of banking relationship establishment among top level customers.

"Customer that you establish relationship with them will act as your ambassadors such that they will give you reference to their friends, to their family members and business associates (ZM5)".

Although CRM literature focuses on identification of the already acquired customers based on sifting customer with future profit potential and focusing on them (Farquhar & Panther, 2008; Kim & Kim, 2009), in this context, findings reflect acquisition of a new set of customers as important activity by the bank. Profit-seeking effort based on the transactional approach and future profitability expectations encourages bank's customer acquisition effort to grow its retail base.

5.6.4 Relationship Management

The ever-increasing interest in the retail banking segment by the banks caused them to invest in call centre capabilities (Maklan et al., 2014; Okoli, 2016). However, share of market rather than share of customers is prevalent in their marketing strategy. This is due to an increasing number of BOP who mostly require savings accounts and mobile banking application because of their small savings that only give banks deposits to finance important customers. As such, banks run customer recruitment and customer retention concurrently based on the segmentation model that outlines customer based on their anticipated income. Banks acquire mass retail customers in group, and as such the customisation and personalisation that characterise customer relationship management prove difficult to effectively implement at this stage.

Thus, the bank manages critical mass retail customers based on the product-centric approach, similar to the other two cases analysed. Products that satisfy their daily banking needs are provided to them. While saving accounts where the bank generates large deposits are synonymous with this group, some of them hardly access relational products (e.g., loan and mortgage). They use other products that give them access to the banking.

> "We give all of them card. We give all of them mobile banking. That is you don't need to come to the bank to do your transaction. We have mobile banking which you can use to transact business through your android Phone, or any internet-enabled device. And soon we will finish our ATM gallery, and soon we will have ebranch ready. It means you just come and conduct your business transaction and go without talking to anybody (ZM4)".

However, personalisation and one-to-one marketing largely focuses on middle-income earners, tier two and tier one class of customers. Although they are few, they have more income that can enable them to access relational products and establish lasting relationships with the bank. Loans and products that generate interest rates for the bank are accessible to middle-income customers. Performance of bank relationship management strategy is hinged on the bank's ability to enhance relational benefit through interpersonal relationships, despite reported role of staff training, customer orientation, and customer data in customer management.

As revealed by research findings, to retain this class of customers, service that promotes human touch through personal interaction is encouraged. One of the research participants acknowledges that bank processes, policies, and the use of technology create convenience in banking transactions. He acknowledged, however, that the role of the interpersonal relationship in customer relationship activities of the bank induces and strengthens relationship marketing performance. According to this interviewee,

> "There is nothing as important as social and person to person interaction in offering bank competitive advantage. There is nothing more than to engage customers socially. Ask him", (referring to one of the of the retail customers sitting in his office) (ZM6)".

> "Interpersonal relationship matters a lot in relating with customers. It is not the machine. It is the human factor (ZM3)".

Several responses that show how bank staff engage in frequent visitations to customers support these views. This involves customers with business that are naturally small and require fewer visitations because of their small nature. However, the competition is stiffer. The retail market is emergent and made of micro and small business who are not eager to bank. Thus, the bank deploys people-related strategy to ensure customer retention. In support of findings from other cases, ZAMZAM engages in in trust building effort, too. It has become a custom in the banking industry for banks to visit small business owners in their business place in order to build relationship and strengthen trust, confidence and loyalty.

> "The same thing most retail customer that is the market people they believe in everyday visitation. That's why you see marketers everyday going every day. If you don't go every day to visits them, they will say ahh!!! ZAMZAM bank you people are no longer interested about us (ZM6)".

The bank deemed personal touch as an important medium instrument in banking relationships. Accordingly, the bank engages in personal visitations and phone calls as part of its wider marketing call strategy. Staff responsible for customer management do frequent visitation to customers. At the visitation, discussion on both banking relationship and personal activities of customer were held. Bank staff offer financial advice regarding the customer's business and his personal finance. The bank becomes close to customers; it knows their families, and other personal activities of the customer; eventually a strong relational bond is created, hence future relational growth. As reported by one research respondent, it is an important avenue of building trust. Likewise, it is used to reinforce customer confidence since many middle-income customers see it as important avenue of showing care and concern from the bank.

Equally, the bank uses social connections and relates with customer on a personal level through interpersonal relationships in order to make the customer happy and preserve banking relationship. This is done by attending the customer's personal events such as marriage ceremony, and many events that count a great deal for relationship management and result in increased confidence and commitment.

> "You celebrate with him when he is having a celebration. Personalise the relations with the customer. That is why we called it personalised banking (ZM1)".

This process of interpersonal relationship centres on creating affection, trust and confidence in the bank by the customers, thereby improving the social-relational benefits that most customers value. This is due to their community-based culture that characterises the environment where the bank operates. Therefore, the bank tries to create a mutual connection to draw the customer close to the bank and guarantee his retention. Bank employees put extra effort in servicing the customer. They engage in discretionary service behaviour and use personal effort to offer differentiated services to customers with economic value to the bank.

> “What we do is just to integrate our self as much as possible to the business of that customer. So even if that customer decided to say I want leave it will be very difficult (ZM3)”.

It is one of the key processes at the relationship management stage for the bank. Due to fierce competition in the banking sector, the bank engages in differentiation effort. They found innovative ability of staff to create relationships, trust, and confidence with important customers as one of the most important resources of relationship management.

This aspect of relationship management positioned technology in a supportive role. Notwithstanding, the role of technology has been highlighted by a number of respondents. Customer data, although most of the data is a description of customer details, number of deposit and withdrawals made by customers, gives complete information that is used to assess customer financial position and transaction history. As reported by one of the research respondents, this data may trigger additional business opportunities from the customer.

> “Let us say you see a customer transfer money, good money to A, and B, B and C. At times you need to sit down with customer and understand who are these A, B, and C customers. The essence of asking this question is instead of the money going to another bank, you are trying to see if the customer can give you away you can link up and market that person (ZM5)’.

Equally, further interaction with research participants shows customer information stored on the customer database is assessed to understand the current customer financial position. For a customer that descended from his original financial position, further effort is made to reinforce his relationship with the bank. Those with increased activities are monitored and further effort is made to retain them.

> "We have an application (Income work flow). You review this application every month and see all your customers' transaction history every month. It gives you detail history of your income. How much are you getting from each account. It can also give total customer transaction of your customers. Also those customers that give you small income you cannot ignore them. You manage them too very well (ZM10)".

Based on the data analysis above, the information system is directed towards easy processing of customer transactions and creating an enabling environment for customers to transact business with the bank. Customer contact channels are integrated. The bank encourages the use of alternative channels to contact the bank; however, most of the transaction are done through branch. Customer financial position and history as stored in bank customer database and regularly monitored by the bank give frontline staff information on customer financial position and transaction history. The bank uses the information generated to strengthen relationships with customers.

The general perception from the data is that organisational processes that support relationship management are put in place by the bank. However, in tandem with other cases, the need to retain less enthusiastic customers into banking relationship compel the bank to adopt interpersonal channels in relationship management.

5.6.5 Relationship termination management

According to Dwyer et al. (1987), customer relationship management follows a sequence of activities from relationship initiation to termination. Thus, one of the activities of banks is managing relationship termination. Management of customer termination is centred on ensuring the customer is given utmost satisfaction that will reduce customers churn. Either termination of relationship occurs due to customer causes or due to bank causes. For instance, because of economic challenges a customer can cease to bank, or because of internally stimulated effort by banks when a customer ceases to be profitable. However, in order to manage termination of relationships and reduced customer attrition, ZAMZAM bank ensures measures that put customer first and ensures superior customer satisfaction, since the essence of ongoing relationship is to increase both satisfaction quality and relational quality.

> “Any services you want render there are things that got to do with turnaround time. How long will it take you to serve your customer and how you relate with customers? How much do you value them? Sometimes you can be past in rendering service but are you friendly to your customers. Do you have courtesies or are rude to them? Of cause this things are intangible but they are very key to success. For instance we have five minutes waiting time, five second telephone responds. When a customer call the bank he must be answered within five second. If its land line it must not ring three times unanswered (ZM2)”.

Senior managers interviewed revealed that in order to reduce customer attrition and termination of relationship with profitable customers they offer exceptional service that exceeds what the bank outlines. Mostl of this human effort is made by boundary spanners in their efforts to retain customers of the bank. This extra service offered to customers is one aspect that improves on service quality that eventually leads to customer retention and reduced customer defection. These extra services, which are mainly human effort, are the core aspect of competitive advantage in retail banking in Nigeria, since the products and services offered by the banks are the same.

> “You came to make a withdrawal in a banking hall. You want withdraw for instant ten thousand naira. I have a choice of asking you how do you want it. What denomination? 5, 10. 50. 100, 1000 notes? You see, you are now offering exceptional services. Is a normal thing to give you your ten thousand. But I now asked you how do you want it Sir (ZM3)”.

Likewise, consistent with FARIYA bank, ZAMZAM deploys technology to monitor customer transactions and performance. The bank tracks accounts with any sign of dormancy and makes an effort to improve their relationship with the bank. Because the bank is monitoring all accounts, once the bank notice inactivity for a certain time, it puts extra effort to bring that account back to normalcy.

The challenge is that in this context personal effort of front-facing staff creates relational quality that bonds the customer to the bank. The use of information systems only facilitates and complements their effort. In consonance with Singala et al. (2008), the researcher views trust-building effort of banking staff as an important measure of building an excellent relationship with the customer in the Nigerian retail banking context.

5.6.6 Key findings from Zamzam bank

As noticed, findings among three cases are synonymous. Activities in all the stages of CRM implementation are identical, despite a little variation. For instance, the two cases (FARIYA and ZAMZAM) reported performance evaluation as one of the activities of relationship management. In the case of the GIBA bank, research respondents highlighted the weak system-based-trust as important findings of the study; although it was cited at FARIYA bank, it is prominent at the GIBA bank

Relationship management of the banks consists of acquisition and maintenance processes that draw on both internal factors and external factors of the bank. Findings illustrate a number of approaches used by ZAMZAM bank in customer management strategy, in Table 5.9.

At customer acquisition, prominent activities are mass marketing, referral, and interpersonal methods of customer management. Under relationship maintenance, interpersonal relationships, the use of technology, customer orientation, staff training, and segmentation of customers based on their income remain the major activities of CRM. At relationship termination management, firms deploy company policies and processes aimed towards improving customer satisfaction rate. These processes are intended to curtail and reduce the number of unsatisfied customers and hence improve customer retention. These activities/findings are displayed in Table 5.9, as reported by the majority of the research participants.

Table 5.9 Factors that influence CRM implementation in ZAMZAM bank

Themes	Quotes from research participant	Research findings
Personal relationship	“The same thing most retail customer that is the market people they believe in everyday visitation. That’s why you see marketers everyday going out. If you don’t go every day to visit them they will say ahh!!! This bank, you people are no longer interested about us (ZM6)”.	One factor perceived as of utmost importance to effective relationship management is building a personal relationship with customers. Virtually all the respondents pinpointed the need for long-lasting relationship with customers as an important aspect of CRM programme of the bank.
Technology	“We have an application (Income work flow). You review this application every month and see all your customers’ transaction history every month. It gives you detail history of your income. How much are getting from each account (ZM7)”. “Anytime customer uses any bank products it will show in his account. And any time you access his account you will see it. If a customer transfer money through internet banking you will see it (ZM5)”.	Findings show the integration of customer channels, as all customer contact points are connected; this creates customer purchase history that bank accesses at any time to understand customer performance or total transactions with the bank. Although the understanding of customer needs is facilitated through constant interaction between customer and account officer, channel integration offers additional data on customer purchase behaviour and outcome of customer-centric activities of the bank.
Training and Human resources developmen t	“If you don’t have people with the right attitude no matter how good your technology is you can failed. But if you combine the three (people, technology and service) it will enhance the service delivery (ZM2)”. “The most important aspect is the human torch. That is the most important aspect (ZM4)”.	Interaction with senior and middle-level managers shows that apart from the relative role of technology in their CRM practice, the bank placed importance on key account officers. This is due to the innermost desire of the bank to create a long-lasting relationship with customers. Thus, the bank placed much value on human touch.

		Similarly, the bank invests in human development and training. Periodically, staff were trained on issues that improve relationship management of customers.
Ethnic and religious affiliation	“Before you be able to get somebody try to understand the person. Use people that understand him, example indigene people who can speak his language.” You see xxxxx is an indigene If me and xxxxx should go, if we should go to a customer and talk to the person, he will not listen to me the way they will listen to Aminu because he is indigene and speak their language (ZM5)”. “Well the reality is in terms of customer relationship management if lets us I am managing a relationship or I am managing your account if you are my brother you will feel more relax and comfortable than when someone who is not your brother is managing your relationship. You have more trust on someone who is from your region than someone who is not from this region (ZM6)”.	As mentioned in several places in the data analysis, competition encourages adoption of similar strategy by the banks based on the perception that it helps the bank get customers and retain them. Similarly, in ZAMZAM bank, religious and ethnic link appear in the findings, and the bank uses them to encourage relationship development and management. The research identified the influence of religious and ethnic affiliations on CRM practice of the bank. Individual account officers use their affiliated ethnic factors to influence and initiate the relationship with potential customers. These factors include brotherhood created by family, status, language, and religious affiliation that serve as truth influencers.
Customer acquisition	First’ understand customer psychology. How this customer wants be treated. Value all customers. Every customer that comes to your premises is important. No matter the class (ZM7)”. When dealing with retail customer I will go to the extent of understanding your business. Example if you are into transport, I will go the extent of knowing how you go about transporting your commodities. That is what you are selling.	Customer acquisition strategy involves both mass marketing based on personal selling, referral and advertisement. Under acquisition program for more affluent customers, interaction with potential customers was identified as means of generating customer information; such interactions involve coming close to the customer and understand his needs and behaviour.

	I will make sure that i am in the picture of how you do your business (ZM6)".	The bank uses customer understanding to obtain customer input and plan relationship initiation and retention strategy.
Segmentati on	"Every one of us has an income target. I have customers that give 75 per cent of my income. I have customers that give 25 per cent of my income. So I am segmenting my customers into two those customers that do big volume transaction that give 75% of my income. But those that give small percentage I know them and I can't ignore them (ZM7)".	Bank deals with the different category of customers. Among retail customers, there is the classification of customers mainly based on income. Although there are slight differences among banks based on income, like other banks, ZAMZAM classifies micro, small, and medium business as retail customers, except in some few environments.
Customer orientation	"Customer is the reason why we are in business. Without the customer you will not be in business. He is the real reason why we are in business. We are not doing him a favour by serving him. But he is doing us a favour by bringing business to us (ZM6)". "We advise people on what they are going to do. How to control their investment and how to expand their investment? Because without those control and advices the business cannot growth. Of course it can growth but we help them with expert advice on how to succeed. Because if the customer loss the bank loss (ZM1)".	The operating structure of the bank is service- and customer-oriented. The operating structure is linked with CRM model built on the premises of co-creation of value. The focus of the bank and its employees is on satisfying and making customers happy all the time. Although the focus is to make profit, this profit making is based on the premises of creating value for the bank as well as for the customers in such a way that customers can act as ambassadors for the bank elsewhere.

5.7 Summary of findings from the three cases

The study aimed to understand how the CRM process occurs in the Nigerian retail-banking sector and establish the relevance of banks' environment in customer relationship management. While managers reported several views on CRM practice in Nigerian banks, some common themes emerged from the data. The most prominent is the CRM activities that focus on customer identification and trust building activities that draw on interpersonal relationships. This theme emerged largely due to recent interest in the retail market by the banks, and thus, the need for market growth and the use of interpersonal channels in customer identification, relationship initiation, and management.

Whilst prevalent findings report the prevalence of interpersonal relationships in customer identification and customer management, similarly, macro-ethnic cues such as religion and ethnic affiliation encourage trust building through boundary-spanning activities of the bank's employees. This theme emerged in all the three cases examined. What is more concerning is that these cues inherent in social interaction extend to banks' CRM practice. As observed by the study, banks employ their frontline staff within the community they operate in order to encourage trust building. This, in addition to a low number of middle income earners that banks manage based on customer centricity, encouraged an ethnic affiliation effect on CRM practice of the retail banks.

Similarly, findings highlighted technology use in relationship maintenance. Managers reported the presence of information systems for customer complaint management and review of customer performance. The current CRM system of the banks represents tools that feed frontline staff with deposit- and withdrawal-related information, however, the major concern is that there is little evidence as to show how such a CRM system contributes to effective customer knowledge generation. Collection of important customer data is constrained by lack of multiple media of accessing the bank and conduct of transactions by customers. Access to credit cards, point of sales terminals, and the use of email for communication with customers is very rare, and where managers initiate calls to customers, this is mostly done via personal mobile phone that hardly transmits customer data to the bank's main server. Besides, the purpose of most the calls is to strengthen the bond that exists between customer and the bank via boundary-spanning staff.

However, what defines the CRM practice of the banks is the segmentation model that considers annual turnover, as the basis that attract the bank to the customer. All the three banks classify those with income between one naira-five million as mass retail while those with income above five million and not more than fifty million are classified as tier two/affluent customers. They further classify customers with income from fifty to one/200 hundred million as tier one retail customers. However, tier one customers that require personalised and detailed relationship management effort are few. This justifies the concerted effort banks made to obtain more mass retail customers and expand their retail base and offering.

Consequently, the main concern here is that in an environment with seventy per cent of potential customers below the middle income bracket of four dollars in a day (Standard Bank, 2014), banks' customer-centric strategy may consider few customers as profitable. What is more concerning is that the number of middle-income customers is growing very slowly (the Economies, 2015). Therefore, the huge investment banks make in market growth may likely result in a set of customers that provide little to the bank, individually, which may restrict calculation of customer value individually as preached by relationship marketing principles.

In order to achieve effectiveness in the CRM process of the banks, findings corroborate the role of people-related factors (e.g., staff training, customer orientation) in inculcating customer orientation, as an additional theme in the study findings.

Finally, these themes represent general factors that define how the CRM process occurs in the Nigerian retail banking context. These themes/ findings were consolidated in Chapter 6, as cross case analysis.

Chapter 6 Cross-Case Analysis

6:1 Introduction

As mentioned in chapter four, cases were analysed separately (within case analysis), then themes that emerged from the first stage were re-examined (Breidbach, Kolb, & Srinivasan, 2013; Yin, 2010) and classified. The researcher merged themes with related supporting extracts (Mulkeen, 2013). For instance, customer orientation and staff training were merged to form a superordinate theme of people-related factors. In addition, the researcher merged customer acquisition and interpersonal relationships due to their related abstraction that centred on customer identification and trust building efforts to form interpersonal relationship marketing. This process results in six themes that form the basis for cross-case analysis. These themes and their supporting extracts are outlined in Table 6.2. Then, the researcher explains the findings of the study. At the end, a thematic figure of each theme and its sub-themes to furtsher illuminate the study findings is drawn.

These findings highlight some factors that influence customer relationship management in the Nigerian retail banking context that receive little attention in the relationship management literature (Kumar et al., 2013). Western-market constructs have defined customer relationships management, with little guidance on how external variables of Sub-Saharan African market affect its implementation. For instance, while in retail banking, technology-enabled relationship was prioritised over interpersonal relationship strategies, the impact of system trust and hence effective trust receives little attention in banking relationships (Johnson and Peterson, 2014), especially in countries with weak infrastructure and institutions like Nigeria (Schwab, 2016). Likewise, the literature on relationship management gives less attention to micro-ethnic affiliation factors, religion and ethnic affiliation that define interaction in Nigerian context. Their influence on trust formation and hence relationship marketing is reported by few studies (Kaunonen, 2013; Kumar et al., 2013). Consistent with the interpretivist philosophy of this study, the findings are presented thematically in a descending order of importance (Mark, Philip, & Adrian, 2016) and extracts (verbatim quotes) are used as supporting evidence in the cross-case analysis below. However, the researcher introduced banks' structure first.

6.2 Banks structure

Three banks participated in the study. They all operate congruently but with slightly different structures. ZAMZAM and FARIYA operate business strategic units: corporate banking, retail banking, private banking, and public sector banking. In the case of GIBA, the bank abolished its public sector banking and increasing attention is given to the retail segment in addition to corporate and commercial banking, although at a later time, all the banks reduced their investment in the public sector accounts and focused on the retail segment of the market.

It terms of their operation, in all the three individual cases, a strong branch structure is highly pertinent (see Table 5.1). The branch structure is based on an organigram with the relationship manager as branch head supported by a team of account officers who are responsible for customer satisfaction and retention. The number of account officers in each branch depends on the customer base of the branch. Other than that, there is the operating department who are in charge of service delivery and handling of customer complaints, although the relationship manager is seen as the overall branch manager. In GIBA and FARIYA banks, these two units operate separately, but they do work in harmony to ensure customer satisfaction. At ZAMZAM bank, the branch manager with some operations staff and relationship managers are supervising the entire branch. Based on these structures, the individual banks assigns an account officer to every customer in a branch.

The branch remains the largest and widely used channel in service delivery among all three banks. Regardless of the investment and encouragement by all the banks to drive service delivery through online channels, as observed by the researcher, the branch remains the preferred channel. Consequently, the three banks have a wide network of branches across the country. FARIYA has the largest national network of branches amongst the three cases under investigation, followed by ZAMZAM bank and GIBA (Table 4.3). ATM and other internet-enabled channels complement in-branch service delivery, although only a few retail customers use those channels (Beck & Cull, 2013; KPMG, 2016).

All the three cases have substantial customer bases compared to the 23 verified million cumulative customer accounts in the industry (GTbank, 2016; Mills, 2016). FARIYA bank has the highest customer base (almost 9 million customers) among them, followed by GIBA (5 million-customer base) and then ZAMZAM bank. Most of the customer base are retail customers who comprise students, individual customers and micro and small business.

All three cases preach customer centricity in their vision and mission statements. GIBA defines itself as an ethical bank with an anti-corruption driven slogan based on a vision to deliver the utmost in customer service based on innovation and excellent service with the urge to be the best. ZAMZAM bank had to review its policy and match the strategic vision of the bank with its CRM strategy due to competition and the increased rate of dormant accounts, as empirical evidence suggests.

> “I think one of the most main reasons is that you find out that the bank is lagging behind in retail in terms of customer relationship management. So that is one of the main reason the bank is exploring this avenue. Because the bank notices that the rate of dormant accounts in the bank is increasing. So, there are reasons why those account go dormant? It may be because you have unfriendly staff, because of lack of good relationship management or because customer has died (ZM6)”.

While the remaining two cases confirm that they already had an outline strategy defined by the vision and mission of the bank, their vision and mission are based on building a customer-centric strategy.

However, the general assumption and perception managers have, in the three banks, do not show any differences in their customer relationship effort. Despite slight differences in their branch and divisional structure as described in figure 5, 6 and 7 in chapter five, the effort made to developed excellent customer-bank relationship are similar. CRM activities that promote interpersonal trust development dominated banks’ relationship management effort. Although certain activities and concepts such as the use of IB Oracle to generate customer report and segmentation model reflect certain background for technology-dominated relationship marketing presence in all the three cases, the rate of interpersonal trust development effort with customer dominates banking relationship. The high presence of branch interaction, with a small number (ten percent) interacting with the banks via technology-enabled channels, encourages interpersonal trust. Consequently, respondents’ views in all the three banks reflect the high presence of an interpersonal relationship.

> "Gone are the days where bank A is different from bank B because of product offering or technology development and the rest. Yes, if you can remember in the 90s bank can come and say we are online real times. But now all banks are online real times. So what is that single distinguishing feature from bank A to bank B? It is that interpersonal trust. I am sure you are aware that cross carpeting of bankers from one bank to another. If a banker leaves bank A to bank B, you will see him carrying his customers along with him (FY1)".

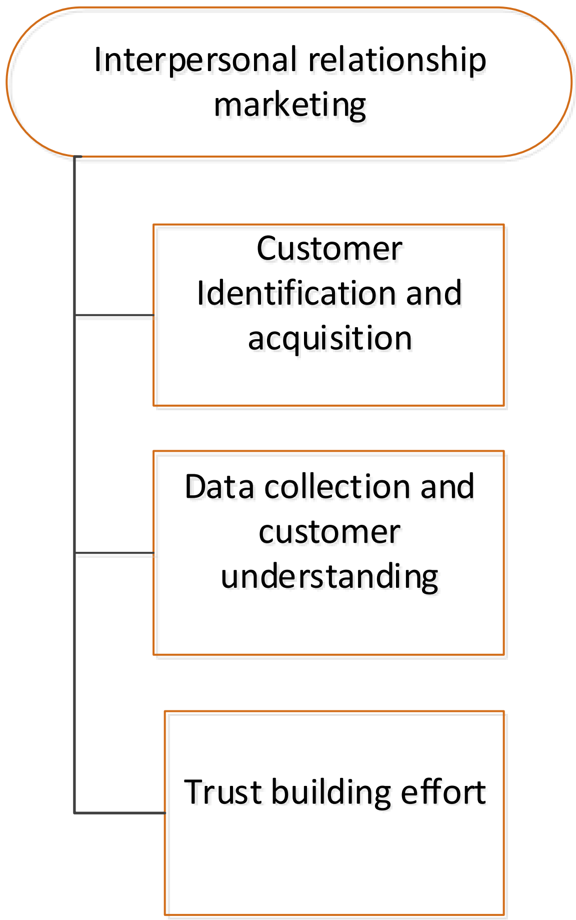
> "In managing that relationship, apart from managing the account of a customer, some customers want to personalise the relationship. They want you to be very close to them like greeting them, knowing how the family is doing. All these are relationship management (ZM8)".

The basic premise of the above statement is that managers' perception which depicts relationship management as the bank process that encourages relationship marketing effort that supports the development of interpersonal trust between bank and the customer represent customer relationship effort of the banks in the retail market (Palmatier et al., 2006). In consonance with Boulding et al. (2005), this finding supports the view that perception of managers of relationship management has significance influence on relationship management implementation and quality. It further reflects the view that in Nigerian market (mainly, BOP market) where few middle-income earners that can afford the relational product (e.g., loan and mortgage) and customers that are less enthusiastic to bank, the need for interpersonal trust drive effective CRM implementation (Chikweche and Fletcher, 2013).

6.3 Fist theme: Interpersonal relationship marketing

As highlighted in the literature on relationship management, organisational processes that support customer identification and how information about customers is collected support relationship management in the organisation (Keramati et l., 2010; Khodakarami & Chan, 2014). What emerged from the data was that in a highly dominated BOP market, interpersonal channels could assist banks in identifying customers and building trust with them. In all the three banks, managers reported the persistent use of interpersonal channels in customer identification and trust-building effort by the banks. The study identified three subthemes from the data under interpersonal relationship: customer identification and acquisition, information generation and trust building effort, as Figure 8, the thematic map on interpersonal relationship, depicts.

Figure 6.1 Thematic map of interpersonal relationship



6.3.1 Customer identification and acquisition processes

A high level of consistency among managers suggested that banks identify customers based on their needs and establish banking relationships with them. Some customers were identified as a group and banks adopt strategies that allow acquisition of such customers in large number. Research participants agree that based on the high number of customers, mostly customers with small incomes and operating in an informal market, the most viable approach is to get as many of them as possible to augment banks' retail customer base. In addition, their small income can only benefit the bank when they are sourced as a group. Although respondents offer several ways for identification of customers, in all the three banks, mass marketing that allows the bank to simultaneously identify potential customers and bring them into the bank in large numbers was highlighted as the most used approach for customer identification and acquisition.

> "Our customer acquisition model for retail, largely for our retail customers, for some of the segment of retail….and i will talk about the offer segment which we have a way of engaging them, is largely by cluster marketing. Customers are likely to come in clusters and we try to also engage them in cluster (GB5)".

> "You just as I told….. you do everything possible by trying to talk to them directly, because when you are dealing with retail customer….different with corporate customer. A retail customer may have a different way that he want you to serve him, you understand (ZM7)".

Due to its prominence in relationship initiation, banks set up a team of marketers in branch to implement this strategy of customer identification and acquisition. Consistent views acknowledge that each branch sets aside a day or two for "market storming". The marketing team selects a place to visit, usually where potential customers are concentrated. Places like open markets, where small traders who earn a very small income gather and meet with potential buyers, and transact buying and selling activities, are targeted by the marketing team; sometimes they visit other public places like offices, schools and similar places where marketers expect to find new potential customers who fall within this bracket of income.

The prevailing assumption is that since a great many small income earners dominate the retail market, when acquired as a segment they can contribute to banks' deposit mobilisation arrangements, and finance other customers with loan demand.

> "These unbankable (unbanked) customer are those people with small investment of maybe two thousand or more than that. When you have them in large number, the total balances they have can be very significance (FY7)".

> "Banks have to now strategize by looking for cheap fund. When I say cheap fund, I mean small small saving of the 1000, 2000, N5000 Naira savings. We have three hundred and fifty branches. If I have these branches, and I have one thousands of retail customers with

an average of 10000 naira in their accounts, that is 10m. This money will hardly be access at the same time (ZM3)".

Although bottom of the pyramid (BOP) customers are many in the market, congruent views from the banking literature in Nigeria (EFiNA, 2016) and suggestions from managers show that the mass marketing approach is more effective when it is based on human effort. Due to nonchalant attitudes and the existence of traditional banking methods (Beck and Cull, 2013, Wale, et al., 2017), banks have to identify those that are willing to bank and bring them into the formal banking system. Therefore, banks engage in mass marketing and selling of product to attract even less profitable ones. As such, the bank engages in customer identification through the human effort of its staff.

"Most the small small customers don't want bank. So, as a bank you have to bring them into the bank system. That is why the bank has marketing associate…. the bank is also using mobile money… but even with that they don't want bank (FY7)".

"I have to go out on the daily basis to make sure that I tell somebody about it (GB10)".

Although banks use another medium of communication to target potential customers, market storming enables identification of customers, and the level of persuasion involved in this method generates more customers for the bank than other medium of mass marketing. Banks identify the customers based on their knowledge level and spending level, and hence identify them based on a product that can lure them to the bank. The lack of personal and financial information on many customers makes this medium of customer attraction more relevant. Due to the prevailing informal nature of the sources of income of majority of potential retail customers in Nigeria (Beck and Cull, 2013; EFInA, 2016), banks hardly differentiate between their income levels. As such, there is no restriction on the classes of customers banks can identify and obtain through the mass-marketing approach. Even though the focus is on mass retail customers, banks can easily identify middle-income earners that operate in the informal economy, while using this channel.

"Let us take a look at this environment the way it is here (she turns back and pointed at some shops behind her through her window). The bank categorised them all as mass market. But you will be surprised by the time you talk to that first person that sales tires

> here and the second person. There is different between the two of them. Some of them are in business, they sell in retail. Some of them don't sell in retail. Some of them do wholesale (FY4)".

> "During market storming we go for all class of customers. We are not specific to retail customers only. If you get a corporate customer, we accept corporate customers. You get your corporate customer you win him over, you open an account, you maintain a relationship (FY5)".

The implication of such views is that bank CRM practice is not limited to middle income as highlighted in developed nation literature (Finnegan & Currie, 2010). In the bottom of the pyramid market, banks engage both middle-and-low-income earners. Managers felt that in a low-income earner-dominated environment, the need for such customers is imminent to complement revenue from the few middle-income earners. In addition, anticipation of retail-market profit potential in the future (Koli, 2016; Mills, 2016) warrants banks' effort in market expansion and growth (Mumuni & O'Reilly, 2013).

The competition in the retail banking sector in Nigeria is intense because of the Government policy that has led to the reduction of public sector investment that many banks rely on (African Business communities, 2015; Central bank News, 2014). This challenge induces concerted efforts by the banks to strengthen their relationship with retail customers and indeed their relationship with BOP customers. This further warrant banks' effort in market expansion and growth. Linked with this, banks have suggested the need for extra human effort in customer information collection and identification of profitable retail customers. The market is enormous, but the number of accounts in the market is few. Out of 178 million (93 million adults) (EFFiA, 2014), only 23 million accounts exist (Mills, 2016), and seventy per cent are BOP. The pressure for retail customers builds up, thus banks engage human effort to solicit both low-income earners and profitable retail customers. This pays off, because it reflects one of the attributes of emerging markets where people value face-to-face interaction and interpersonal approach in retail transactions (Kumar et al., 2013; Rod et al., 2016). Several respondents argued that in such an environment knowing a customer aids customer understanding. A middle level manager who spent 16 years in the banking industry further triangulated this view.

> "In fact it first starts with identifying the customers…. you identify the customer your prospect how you go about getting that prospect (GB8)".

As mentioned above, few middle-income earners exist in the market (Beck & Cull, 2013; STIJNS, 2015). The need to understand this group, how to approach them and initiate the banking relationship, was highlighted by many respondents. Consequently, face-to-face interaction and personal efforts of frontline staff are used to appeal to them and pave the way for building trust and commitment and hence a long-lasting relationship, as reflected by several interviewees.

6.3.2 Data collection and customer understanding

All three cases highlighted adoption of a similar approach that draws on intermittent use of technology channels and the use of interpersonal channels to get customer information. Research participants identify some CRM practices that seek customer information prior to adoption. Collection of data was primarily seen to assume importance, as customer information, their preferences and how to approach them, which will facilitate relationship initiation with these prospective customers, is sought before engaging them. One of the top level managers in one the banks believes the bank receives reports on customer activities on a weekly and monthly basis and based on that they map out their strategies for enhancing their CRM practice in the bank. However, due to external challenges banks cannot solely rely on technology-aided reports. Banks engage other alternatives that are interpersonal in nature to identify customers and engage them. It was suggested by different managers in all three cases that the use of interpersonal channels to understand and collect information on how to initiate relationships with customers and pave the way for building trust and commitment and hence long lasting relationship prevails.

> "Don't directly seek for his account as you meet with the customer. Draw the customer intention into discussion so that you can understand him first. Understand the customer emotions. Understand the customers mind set. Then use it to break the customer. Like all these customers now (pointing at her window direction) when I first come here I didn't market them. I started buying tires from them. So it is when I establish that rapport then marketing starts (FY5)".

For all three banks, the approach to gathering information and customers varied among front line staff. Techniques adopted by individual frontline staff of the bank influence bank performance at this stage; their influence and connection and how close they are to the market affect bank performance in generation of customer information and, eventually, their acquisition. Managers in all the three cases examined highlighted that account officers with wider connections can have significance influence on how retail customers are brought into the bank.

> "Let me be sincere with you. At least in all my banking career, I only work for six months outside Sokoto (a state in northern Nigeria), even the other state is Kano (another state in northern Nigeria). So, if I am to meet…..you know we play a trick, is a marketing gimmick. Even yesterday I meet a prospective customer. The first thing I told him…. I gave him my card. My card is not carrying my third name, is just my first and second name. but when I gave him my card and say my full name… So mentioning my third name, which is a name of town, being from this state gave him confidence that he is dealing with his brother. Mentioning my third name rose a feeling brotherhood, and that help me a lot in my banking career. I got a lot of customers because of that link (ZM5)".

While the rate of competition for such customers and reluctance of most such customer to bank partly because of institutional variables force banks to engage interpersonal channels in data collection and relationship initiation with such customers, the implication is that staff with high influence and social connections in the market may matter most to the bank. Participants believe this can create further tension on performance measurement based on the technical ability of other frontline staff. Notwithstanding, as indicated by participants, this methods is the common practice, and it is accepted by the banks. These warrant recruitment of members of the bank's surroundings as essential branch staff.

6.3.3 Trust building effort

Views of managers from the three banks examined reflect how trust building efforts of the banks influence customer relationship management. They also reflect one of the major CRM practices of the banks in this market. Extracts from the highlights of the study findings indicate that banks have developed policies to encourage personal interaction between employees and customers. In what most of the respondents describe as marketing calls, employees engage in customer visitation during working hours. Staff in their working schedules arrange where to visit daily or a number of places to visit in a week. This routine activity is formal in the context of the Nigerian banking sector, which targets retail customers, especially individual customers in the form of micro business and small business that dominate the retail market in the country. Although managers as part of the banks' CRM activities highlighted sending email messages, trust building effort dominated by making phone calls and visits was highly cited. Managers, as part of interpersonal trust building effort, perceived it to be useful. They use their personal mobile phones when contacting customers. This act is synonymous with the three banks examined.

> "If you go through my phone you can see that I called at least 10 customers every day. So, every week you suppose call ten customers every day. And we do that every morning myself and my team. All these people as you can see from my phone call log most of these call are for customers. Every day before I close I called at least ten customers (FY4)",

These views were triangulated from several responses that show how banks engage in customer identification, relationship initiation and relationship development by frequent customer visitation. This process of interpersonal relationship is performed by all the banks. It has become a custom in the banking industry for banks to visit small business owners who are highly informal in their places of business in order to build relationships and strengthen trust, confidence and loyalty. Like Johnson and Peterson (2014), all the three banks accept the role of interpersonal relationships in customer relationship management in the retail context.

The concept has particular acceptance among several retail customers because of their high relational orientation (tendency to relate with humans). Most of the customers value such visitation; they see it as caring and as showing concern from the bank. So, banks that patronise and visit their customers regularly get their attention. Consequently, they continue to remain with the bank through an employee that visits them regularly. Accordingly, customers feel relaxed and accept a bank when the social satisfaction is encouraged by a manager. What emerges from the data is that when such visitations, either personal acquaintance or formal marketing calls, are missing then the customer can leave the bank.

> "He was telling me that ah! This is the first time woooh!. His (referring to his former bank) people don't even come to visit him. Because of that another bank has been able to take away most of his businesses (GB9)".

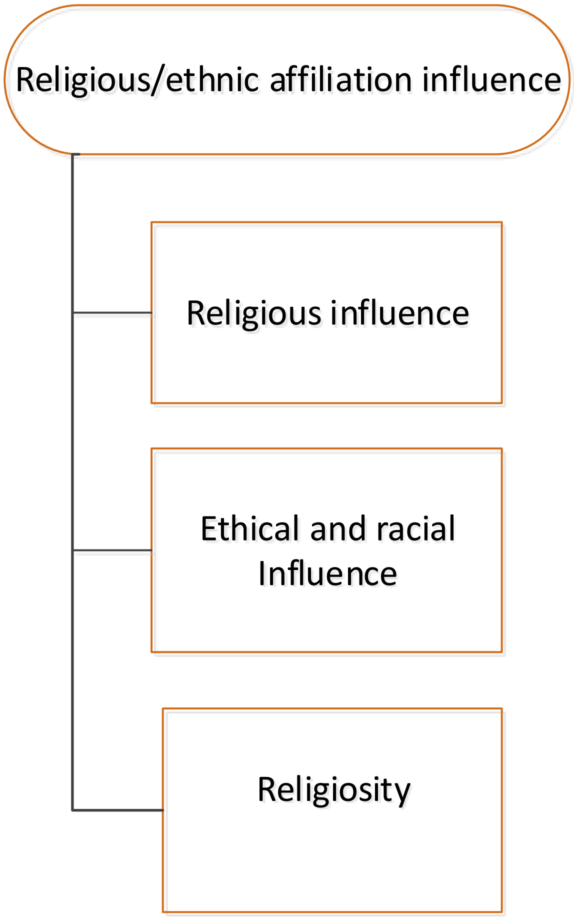
These views highlighted the conclusion by Rod et al. (2016) that in emerging markets, customers in retail banks value social interaction and its resultant social satisfaction. They argued that social satisfaction drives customer relationships and retains customers to the bank. Like Rod et al.'s (2016) suggestion, the three banks highlighted the banks have put in place policies, technologies and effective management practices of customer management. However, the influence of the social dimension of the relationship between frontline staff and customer takes centre stage and exerts more influence on the relationship management strategy of the banks.

The persistent use of the trust building mechanism reflects in one of the major constructs that define relationship management efforts of the banks examined. It also reflects that in this context social satisfaction has a high level of influence on banks' relationship management efforts. In consonance with Verma et al. (2016), the use of interpersonal relationships by the banks reflect that the relationship that exists between customer and their bank is strong, as interpersonal relationships build deeply held commitment that triggers enduring patronage and future repurchase. Equally, it shows that level of commitment to the bank is high in such context in comparison with the retail banking context of developed world, where satisfaction from company process determines level of relational quality.

6.4 Second theme: Micro-cultural/Religious and ethnic affiliation

Employees' contributions to service delivery and consumers' satisfaction remain a central factor in the success of banking relationships (Chai et al., 2012). Because of the influence of social interaction on banking relationships (Samaha et al., 2014), we find that tribal and religion affiliation exert an influence on how employees and customers interact and initiate the banking relationship. Three variables were identified as having an influence on customer relationships, as depicted by figure 9. They are: religious affiliation, tribal affiliation and religiosity.

Figure 6.2 Thematic map of Religious/Ethnic affiliation



6.4.1 Religious affiliation

Studies on marketing agree that religion or religiosity has an impact on consumer behaviour (Delener, 1994; Essoo & Dibb, 2004; Hirschman, 1983). Religion influences customer marketing decisions on purchases and banking selection (Jamal & Sharifuddin, 2015; Sun, Goh, Fam, Xue, & Xue, 2012). Religion plays an important role in the social engagement process; as such, it affects the relationship marketing processes of a firm, especially in the service context where frequent interaction between firm and service employees encourage trust development.

For instance, an Islamic greeting is seen as a symbol of religiosity and at the same time has also become a part of Muslim custom. This and other concepts appear to have a significant impact in symbolizing religious affiliation and engagement, and so are process techniques. When these concepts are used, feelings of oneness and companionship arise, thereby creating hope and confidence towards bank staff. As described by one of the research respondents, religious attributes such as greetings stimulate attention and create an atmosphere of brotherhood and concern. It instantly attracts the customer to the frontline staff.

> "Sometimes it depends on the individual attitude. There are customers that if you say hello good afternoon how are you they will look at you strangely. But if you say asslamau alaikum (Islamic greating) they will welcome you (GB4)".

Customers use this medium as a source of confidence. Customers see this process of engagement as a yardstick for accepting the bank through boundary-spanning staff with whom they share the same religion or race. These constructs facilitate relationship development as customers listen to and have more confidence in people in whom they see a part of themselves. So, the salesperson uses these constructs to relate to and develop relationships with customers that will eventually lead to bonding, corporation and customer loyalty.

> "If you are my brother (share of religious affiliation) you will feel more relax and comfortable than when someone who is not your brother is managing your relationship. As a customer you have more trust on someone who is from your region than someone who is not from this region (ZM6)".

Similarly, interaction with research participants revealed that in a Muslim-dominated community dress matters a lot. People see it as measure of religiosity. Participants describe it as a strong symbol of religion that many customers respect. Some of the interviewees explain how this could often foster an 'us versus them' feeling. Customers can even reject banking staff outright based on their dress, as several comments indicated.

> "Customers accept us better if they see us almost the same dress with them. But when you wear suit appearing so corporate, so official, the first thing is to be on guard; watch what you will say to this person. And they will even tell you, you come at a wrong time this is our busy hour we cannot see you now come back tomorrow by this time. You keep coming they will not have your time. But if they see you dress like this (pointing at his local dress) the first thing is to accept you as brother. Ah! this is our brother Assalamu alaikum and you discuss (GB4)".

In a similar vein,

> “As it is today we have some customers, like Rigasa and Bakin Ruwa, any time we have on record that our marketing team will visit these areas I can’t dress like this. So we have to dress according to their way. Some of these customers when they see us dressing like their own way of dressing, they fell happy (FR5)”.

As one of a range of religious attributes that emerged from the data, companionship as a result of visiting the same religious site influences relationship formation and development. This attribute seems to be a strong mediator of trust formation. A boundary spanning employee with strong presence at their worship sites might enjoy this advantage. The customer understands them better; they anticipate strong trustworthiness so they feel comfortable to relate with and trust them with their business.

> “It doesn’t even stay there even in the church where I warship they have account. They say you have come again I say yes I have come again. I got some customers that just started banking relationship with me because I attend that church. If I was not attending that church, I would not get those customers (RY4)”,

This study finding confirmed how interactions based on religious affiliation mediate interpersonal relationships between customers and boundary-spanning elements, and hence develop trust and relationship bonding. Based on the above assertions the researcher assume the role of religious greetings, dress, and visiting same places of worship with customers by account officers influences the customer-bank relationship. Previous studies in sociology and religion have found that the display of religious symbols and customs help in social categorisation through being an identity marker (Graham & Haidt, 2010; Ysseldyk et al., 2010)

6.4.2 Ethnic and racial affiliation

Similar to Jamal (2003) and Jamal and Sharifuddin’s (2015) views that ethnic affiliation shape retailing and marketing activities, in addition to the unique role of religion, ethnic affiliation has been identified as another factor that has an impact on the relationship marketing of the banks. Interview data reveals another layer, ethnically affiliated attributes (e.g. language), as having some impact on customer relationships. The use of language to symbolise a link and trigger a feeling of brotherhood has been identified. Due to the influence of language in shaping perception and transfer of identification and feelings of oneness, customers accept and relate to those account officers with whom they share the same race and ethnic affiliation. One of the interview respondents confirms this assumption:

> "if I want go and market to an Igbo person (Igbo is the name of an Ethnic group), I will go with this young man (pointing the person seating next to him) because he is an Igbo person. By the time we speech his language along the line, you will display a character that will make the prospect know that I am from the same place with you. That will go down to giving him more confidence (ZM7)",

Based on interview results, it was found that an account officer that shares same ethnicity or race with customers gains more advantage through their ethnic links and affiliation in relationship management. It creates confidence and serves as a trust antecedent in relationship development, since the customer has confidence in staff they share the same ethnic and racial affiliation with. This view is summarised by one of the middle level managers.

> "If you can speak Hausa (another major ethnic group in Nigeria), their own dialect, it gives them more confidence that they can receive you more (ZM7)".

Managers view ethnic affiliation as an important factor that shapes customer-bank interaction. Account officers in order to gain customers and establish business relationships with customer often use it. As mentioned in the paragraph above, interpersonal relationships are essential in the relationship marketing strategy of the bank, so account officers are strong pillars of managing the relationship the bank has with important customers. These factors moderate interaction and enhance relationship quality between customer and bank staff because people respect their racial connections.

This is not surprising because of strong religious and racial affiliation in the Nigerian context (PewResearchCenter, 2010). Several tribal and religious conflicts occur intermittently. Based on that, people begin to see those with whom they share the same ethnic background as brothers. The importance of what is called ethnic micro-culture (Sarwono & Armstrong, 2001) in shaping consumer values and preferences is therefore endorsed through this finding. This finding is also in line with what Mokhlis et al. (2010) found in the case of Malaysia where the three different ethnicities differ in their banking preferences.

6.4.3 Religiosity

Likewise, several studies on religiosity focus on consumer behaviour such as shopping, food consumption and how religious commitment influences consumer behaviour and purchase decisions (Delener, 1994; Essoo & Dibb, 2004; Jamal & Sharifuddin, 2015; Sood & Nasu, 1995). Similar studies on banking selection and religiosity were conducted specifically on Islamic banks (Al-Ajmi, Abo Hussain, & Al-Saleh, 2009). However, congruent views from managers confirm the impact of religiosity on conventional banking relationships. Interview respondents believe religious values and norms influence how some of their customers relate with the bank because those customers attach so much respect to their religious values and norms. In fact, in many instances customers go so far as to insist on relating with bank staff with whom they share the same religion based on the dictates of their religion. Some customers have a strong urge to adhere to their religious values and teachings despite the fact that they operate an account with a conventional bank not operating under the Islamic window.

A manager interviewed mentioned that in order to maintain such customers they have to adhere to their needs and relate with them through the appropriate medium they prefer.

> "We have a very good customer who does not relate well with women because of his religion; I and my team are all women. So what we do there is one guy in Operations Department called Ibro, we always go there with Ibro to see this customer with him. This customer relate well with men (FY4)".

This is prevalent in all the cases. A senior manager interviewed disclosed that some of their retail customers (mostly customers with high profit potential to the bank) insist on having someone from the same religion to manage their account due to religious issues. They see their interaction with banking staff as important as several vital interactions are involved that are personal to the customer. As such, they show preference towards staff with whom they share the same religious values and norms.

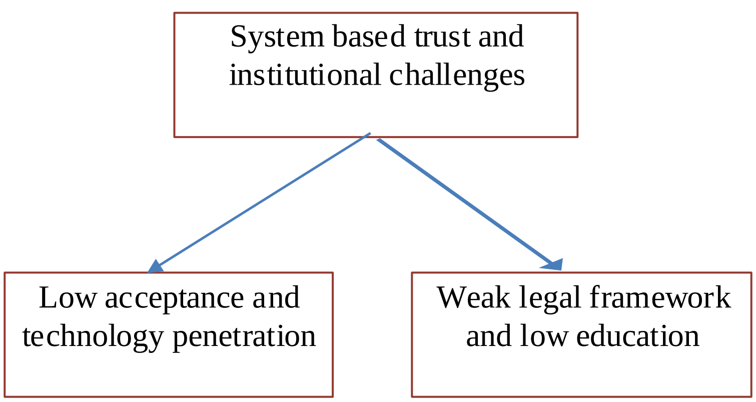
"he said, I need someone who is from my religion to manage my account because the transaction can involve personal relationship (GB3)".

Findings show a strong influence of religious commitment on interpersonal relationship, because customers show preferences over which account officer to relate with.

6.5. Third theme: System-based-trust and institutional challenges

Effective implementation of relationship marketing strategy in the retail context hinges on how customer contact points enhance service delivery and information generation. The use of such channels, which are technology enabled in the retail banking context contribute to effective service delivery and trust on the bank. This theme outline how institutional challenge affect the use of such channels and trust formation on banks. Under this theme, two subthemes emerged (See Figure 6.3).

Figure 6.3 Thematic map of system-based- trust and institutional challenges



6.5.1 Low technology channels acceptance and legal framework

A question "how does the external environment affect bank effort in relationship management guided data collection. The findings supported the view that technology penetration is an important perquisite for effective relationship management in the retail banking sector. The feeling is that when customer can access technology enabled channels, access to bank product is made easy; and banks' ability to relate with customers and offer differentiated service can be facilitated with ease, as customers can engage with the bank in several ways and enables the bank to collect and store customer data for future reference and strategic customer decision formulation and implementation

(Soltani & Navimipour, 2016). This can further facilitate excellent customer-bank relationship and strengthened narrow trust on banks and its representative. Managers felt that environment that supports multiple channels' use in smooth service delivery is essential, and this is not within the powers of the banks to improve.

> "Poor technology penetration is also a challenge. Of cause the number of internet users is growing we are still not there yet. So, that is also another challenge especially in our mass retail segment. You find out that if you have the basic phone that may not be able to deploy some of the applications that we send out to our customers (R11)".

Analysis has further revealed that anxiety and lack of confidence that originate from the weak trust people have on institutions that support trust in the business context weaken customer ability to into banking relationship. The insecurity of such channels discourages satisfaction and increases costs that banks incur when customers, persistently, use the branch and other interpersonal channels to conduct banking transactions (Kim et al., 2012). What is more concerning is the fact that there is negative perception towards technology enabled channels given the weak trust on government ability to protect citizen's investment (Schaw, 2016), and the environment is beyond bank control. Its impact affects customer satisfaction measures of the bank and the banks' ability to develop and build an excellent brand relationship with the few customers that can afford banking products. This perception increases apprehension of interpersonal channels, as the general public displays low satisfaction and a low level of apprehension in the use of several banking products (e.g., credit card, Internet banking, and call centre) (EFInA, 2014, 2016; KPMG, 2014, 2016) that are vital for brand relationship in the retail banking context. As emphasise by managers, institutions of trust building, such as police, legal framework and political environment inhibit system trust formation and creates an environment of fear and lack of trust in other non-personal means of customer interaction.

> "We have a justice system that is not effective and efficient. There are instances where bank need protection from customer or need redress for customer. For instance, customers who attempt to make a fraud in the system that even affect some of your customers. The judicial system does not confer banks in Nigeria the advantage of easily bringing those kinds of characters to justice…There are a lot of tedious processes. You approach a court

> of law, the case will be adjourned, and the judgement will be delayed for month if not years and others. So this kind of delays affects customer patronage and respond to customer complains (R8)".

In consonance with the abovementioned view, lack of system trust creates a lack of structural assurance and lack of situational normalcy of customer facing channels, which affect customer-bank interaction and put more pressure on the bank's single most patronised channel of communication, that is, the branch. This in turn affects integrity and benevolence created by the organisational processes via customer-facing channels that are technologically enabled and hence the banking relationship. Thus far, increasing the cost of interpersonal relationships between customers and banking staff.

> "they are always in our branch. Yes! customers. We don't want it because it costs us money to maintain a branch. But they are not using other channels. We always encourage them to use our call centre for whatever complain they have (R6)".

Linked with this view and in consonant with EFInA (2016 p. 9), a review of financial inclusion status, "Technology enabled channels, ATM card, point of sales terminals are not totally trusted In Nigeria given the internet challenges". The significant influence of system trust as an important antecedent to brand trust formed a challenge to effective CRM implementation in this context. This further reflects the significant role of the external environment on banking relationship.

6.5.2 Low Literacy level

The acceptance of formal banking service and the willingness of customer to retain constant business interaction with the bank in an environment with low level of literacy formed a voice of concern among several managers interviewed. Insight from the interview reveals open viewpoints concerning its impact on bank's CRM strategy, because it delays service delivery and trust on the formal financial institutions (Hansen, 2017). Some customers, especially in mass, tier one and tier two, find it difficult to read or write since they lack formal education, that affect their cognitive ability to analyse financial offer, and thus banks require boundary spanning capability to manage customer relationship. Employment of staffs that are conversant with local language and reflect the acceptable norm and culture in the bank's location prove important in communicating to customers.

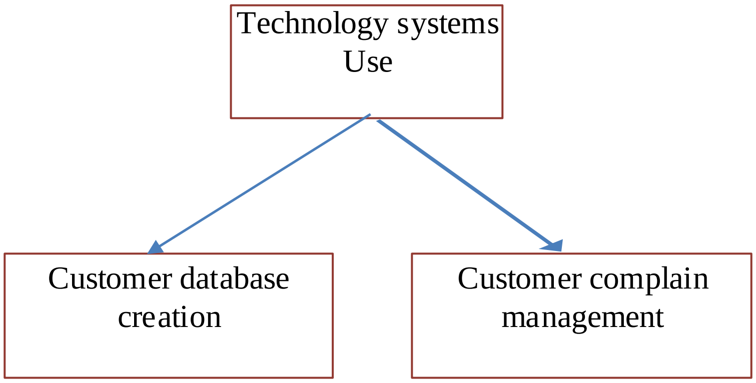
> “Literacy in terms of level of education is a major challenge. Because most of our product offering require that you have that basic literacy level to be able to read and write, to be able to sign to read an account opening package, understand your obligation and what is expected of you from the bank. So that is challenge to customer engagement effectively. Some customer you have to interpret every bit of what you do to them. Every corresponds you have to sit down and interprets to them (R10)”.

Customers’ inability to communicate in formal language limited their trust to the bank, and link their allegiance to staff that understands local language and has some link with them religiously or based on some cultural link. By implication the low literacy level render the trust they have on formal institution weak. They have negative perception about Western education. Couple with the weak institution of legal framework and policing, customer ability to bank is weak (Inoue and Hamori, 2016); it increases their lack of apprehension on technology-enabled contact channels and distance them from using them. This is consonance with Zins and Weill (2016) argument that as Western education increases among people in Sub-Saharan African, their level financial education and confidence/ trust on government increases. Conclusively, views from managers further suggest that low public satisfaction with the performance of the institution in generating trust affects how customers perceive and use technology-enabled channels, thereby reducing the impact of bank information systems on customer data generation, and hence relationship management. At the same time, they inhibit relationship quality by compromising truth and commitment that form major factors in banking relationship.

6.6. Technology /information systems use

One of the themes that emerged from the data is the use of technology in customer management. It relates to how information systems and applications are being used to enhance delivery of service, communication and generation and storing of customer information. Three subthemes in relation to technology use are as follows: customer databases, customer knowledge creation, and customer complaint management. Figure 6.4 depicts the technology use theme.

Figure 6.4 Technology/ information system use



6.6.1 Customer databases

One of the highlights of the data is the use of technology for multi-channel integration that enables collection and storage of customer information. Basic information about customers, such as account opening details, transaction details and transaction frequency are captured and stored in an information database. In all the three cases, interviewees acknowledge the existence of computer applications that link all the customer contact channels such as in-branch service, internet banking, call centre, email contact, ATM/debit card and point of sale terminal to form a customer database in addition to customer demographic data already obtained by the bank.

> "Multichannel integration is also available as all customer contact point are integrated to give single view of the customer. Contact channels such as internet banking platform, mobile banking, withdrawals using ATM/Credit card, Point of sale terminal, and the use of branch are all integrated in such that the transaction made on any of this platform will reflect on customer account (GB2)".

> "We have an application that tracks customer's record. once you put in customer account number it will come up and show customer account balance and then his position as at last week. Is it improving or declining? Doe she has any facility (loan)? What is the loan balance? What is performance? Has the loan becomes bad loan. Has it expire or not? So at a glance you will see customer position (FY3)

Although these applications have different names, oracle software described as just “IB oracle” by respondents is widely cited and used by the banks; they perform channel integration functions and customer data management. They enable staff to review customer activities and generate a transaction history periodically. However, as noticed by the researcher, the underlying intention is for technology to help customer-facing staff in their relationship marketing efforts on behalf of the bank (Dibb & Meadows, 2004; Meadows & Dibb, 2012). It is not, necessarily, to generate customised products for individual customers.

> “Not really matter but just to alert you that somebody has brought money or somebody has taken much money. So you now concentrate on him and see if there is any other needs or transactions you can actually pursue with him (GB4)”.

This indicates that transactional data other than lodgement and withdrawal information are hardly available on customer databases, only for some few – selected - customers. Environmental variables hinder CRM’s ability to capture customer transactional data. Consistent with Sheth (2011) and as analysis of secondary data on Nigerian banks indicated (e.g., EFInA, 2016; KPMG, 2014, 2016), major transactions are performed by retail customers using cash, which prevents banks from accessing vital customer data that show customers’ lifestyle and attitudinal behaviours via analysis of customer transactions using debit or credit cards periodically. This is the data that can be used to capture and anticipate customer future spending, and hence facilitate customer retention (Bailey, Baines, Wilson, & Clark, 2009). This challenge presents a huge predicament for customer data generation and technology-dominated relationship marketing techniques.

6.6.2. Customer complaint management

As reflected by Álvarez, Casielles, and Martín (2010), study findings underlined the use of CRM systems in managing customers’ complaints. This aspect of CRM is designed to ensure customer complaints are attended to in time.

> “The bank has invested considerably in training staff on how to handle complain and also deploy CRM solution which is currently being use to capture and resolve customer complain. As back office staff, ensure customer complain are properly captured and compile (office communication)”.

> "As you can see today is salary day. They are all here. In fact, today we are doing nothing but meeting customer complains, and many of their concern is checking balance, ATM and few related problem. So, these are issues we can take care within the branch hall (GB7)".

Linked to both front office and back office, CRM applications coordinate customer complaint-handling activities. As a customer complaint is lodged, the CRM system is used to monitor staff performance based on how fast are they able to attend to the customer complaint and report back to the complaint-originating branch. Delay is negatively counted against staff and it affects the overall performance/scorecard of both front line and back office staff.

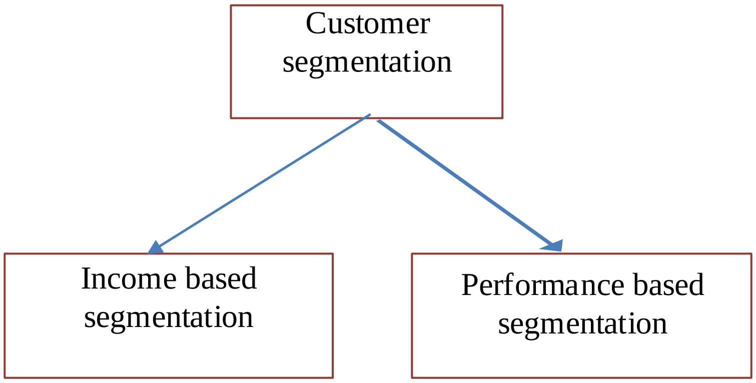
> "We have different department that you log issues; we have the compliance department, we have the customer services, and we have the e-business. It depends on the department. Whatever department the complain of the customer you just log it. Then submit your customer complaint and they will respond to it. There is opening time and the closing time. The time that they supposed to attend to that complain and respond to that branch is part of their score card (FR4)".

The overall view manifested from the empirical data is that CRM application is deployed to monitor staff performance evaluation in customer management. Staff overall activities on customer management, both acquisition and retention, are monitored. Every branch is allocated marks based on how fast the branch was able to achieve a given objective set. This objective includes number of customers acquired, number of customer retained based on defection rate, and number of customer complaints successfully resolved within the time limit.

6.7. Segmentation

As usage and importance of segmentation in customer management was confirmed by studies (Bailey et al., 2009; Dimitriadis, Kouremenos, & Kyrezis, 2011), in which segmentation was highlighted as the basic concept that defines customer management in Nigerian banks. Under this theme, findings indicate that banks use income and performance as the basis of their segmentation strategy (See Figure 6.5). Thus, two subthemes emerged from the data: income-based segmentation and performance-based segmentation.

Figure 6.5 Thematic map of customer segmentation



6.7.1 Income-based segmentation

Income-based segmentation dominates the segmentation models of the three banks examined. As Table 6.1, a comparison table, depicts, series of interactions with both senior and middle level managers suggest that annual turnover determines class of customer and so product and service offering.

> "This segmentation is essentially base on income level as evidenced by the amount of monies that they get turn over in their account".

> "Under retail we have SME (small and medium enterprises), we have mass retail account of individual like teachers, artisans, farmers, and school teachers - individuals generally. Then we also have personal banking customers, may be something we can describe as middle class customers (GB1)".

> "Definitely there is segmentation based on income level and then if it is company staff based on market. But for individual customers is purely based on income. We have high net worth individual, we have what we called affluent customers, then other segment based on their income bracket (FR1)".

Income-based segmentation classifies customers according their class of income. Mass retail customers are low-income earners mostly comprising college students and low-wage earners, both employed and small business owners. As emphasised by research participants, about sixty to seventy percent of the retail prospect customers fall within this income bracket. One damning piece of evidence is that most of them are less profitable to the banks on a one-to-one basis, owing to their small and volatile income sources through informal markets.

> "People will come and crowd our banking hall and at the end of the day may be only ten per cent of these customers contribute to eighty percent of our desired profit target. Because if you come and see this long queue greater majority of them are people bringing five hundred naira one thousand, and if you check the cost of serving each customer majority of them we are serving them at a loss (GB1)".

Further, they can hardly benefit from most of the relational products such as loans and mortgages given the lack of an established credit risk agency to assess their credit-worthiness.

> "Nigeria lacks an established credit risk agency (Maklan et al., 2014, p. 3)".

Although participants emphasise their unprofitable nature when managed individually, banks cannot do away with them because of their high concentration in the retail base of the market, as acknowledged by interviewees. Therefore, they are being managed based on a product-centric approach.

Banks segment customer with thirty to two hundred million naira as tier two and tier one retail customers. Admittedly, this classification varies slightly among the three cases. In GIBA, customers within the income bracket of thirty to one hundred million naira are classified as retail customers. In FARIYA and ZAMZAM, classification is based on mass retail who earn one to five million naira, and from five to two hundred and fifty who are classed as affluent retail customers. However, interviewees acknowledged that there is no consistent approach as to how banks segment retail customer. In part, this is because in some markets informal owner-managed businesses dominate the retail market whilst in other markets more formalised SMEs do exist.

> "Retail customers as those with rate of turnover up to 100m (Nigerian naira). in this case small and medium enterprises are define as retail customers by the bank. However, in market with high concentration of SMEs (e.g. Lagos), the bank treats them as SME customers rather than retail (GB1)".

Unlike mass retail, tier one and two have profit potential. Thus, banks place increased emphasis on their management and they begin to personalise relationships with them. Nevertheless, as observed in many instances, retailers who use their individual accounts to run their business are classified as retail customers. In fact, many small businesses are categorised as retail due the fact that the owner runs the business using his personal account.

> "You can get a customer who is not private individual who run his own business and volume of his business per annum can up four billion naira in a year. Sometimes we ask them to registrar their business, but if they didn't we treat them as business customers (GB10)".

Table 6.1 comparison of segmentation model of the three cases analysed

GIBA Bank	Tier one/affluent	Tier two	Mass retail	Reference
Amount requires	Thirty million naira to one hundred million naira	5 million to thirty million naira	Naira one to five million Naira	"You have also segmented retail market into different segment. Now if you take retail for instance, in the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2". GB5"Retail bank comprises different segment. Under retail we have SME (Small and Medium Enterprises), we have mass retail account of individual like teacher's artisan famers and school teachers, individuals generally". GB1
FARIYA Bank				
Annual turnover	One fifty million to five	fifty million naira to one	One Naira to fifty million naira	"So anything from 500m downward in year is retail". FR 3

	hundred million naira	hundred million naira		“Yes! we segment our customers. Like now in the retail section here we have the affluent, we have the mass market, and we have the SMEs, Small and Midium Enterprise. The affluent, that is high net worth customers. Then the mass market. The students fall in that mass market”. FR4
ZAMZAM BANK	Tier one/affluent	Tier two	Mass/critical mass retail	
Annual turnover	Fifty million to 200 million naira	Five to ten million naira	One Naira to ten million naira	“Every one of us has an income target. I have customers that give 75 per cent of my income. I have customers that give 25 per cent of my income.

6.7.2 Performance-based segmentation

Although income-based segmentation is prominent and the basis for bank relationship management strategy, an additional factor identified by the study is segmentation based on customer performance. Respondents suggested that customers’ performance is evaluated periodically; those with increased rate of turnover are upgraded to another class. Products and services that match their class are provided to them.

> “No there is what we call mass market. You go any customer you get you grasp. By the time you graph like hundred then, after three months you assess them. You now apply what we called Pareto principles. Pareto principles is about giving eighty per cent of your time to 20 percent of you customers that gives you eighty percent of your target. We called it Pareto principles. So, out of these hundred you have gone mass market and acquire them, after three or six month you assess them. So, which of them should I give more time to (FR1)”.

> “What the bank usually does is that at the end of the year they filter those account and see the one that need to be moved to particular segment. And then the once in those commercial and corporate that are not really doing well as expected they filter them too and bring them back to retail market (FR4)”.

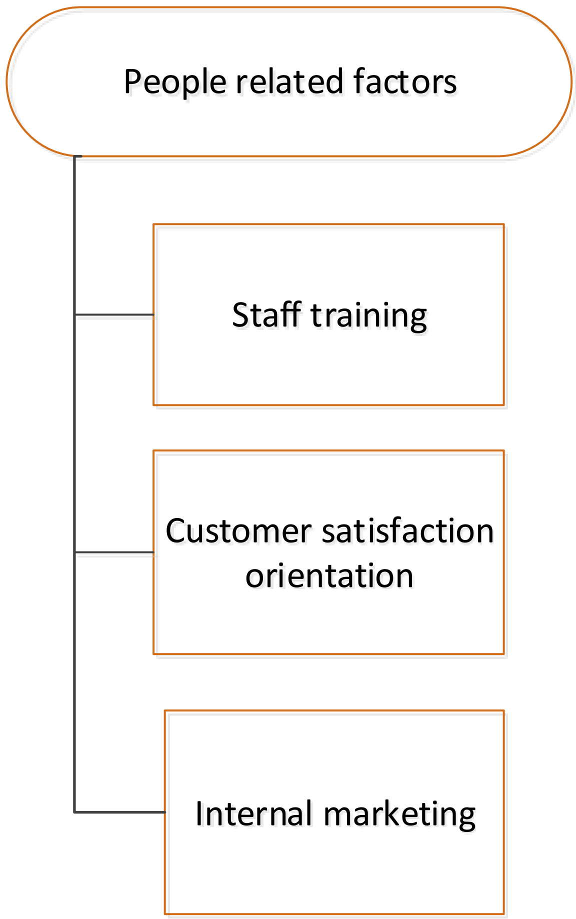
Performance-based segmentation is considered important by respondents because it focuses on customer performance and how such customers ought to be treated in future interactions with the bank. This category covers levels of customer interaction with the bank in terms of number of transactions and frequency of such transactions. Based on this performance, the bank upgrades customer to another level.

By implication, these views reflect a segmentation that is more traditional and focuses on customers as a group rather than as individuals because findings do not highlight certain aspects that form a critical basis for segmentation based on one-to-one decisions, despite repeated efforts. For example, segmentation based on customer purchase behaviours that are commercially significant is not highlighted (Bailey et al., 2009). This is because this type of segmentation depicts customer lifestyle and supports segmentation on a one-to-one basis. Consequently, it supports customer knowledge generation that depicts customers’ future behaviour at the individual level, hence delivering effective CRM implementation (Jaber & Simkin, 2016; Meadows & Dibb, 2012; Reinartz et al., 2004).

6.8. People-related factors

People have been identified as an essential ingredient for the success of customer management strategy (Cambra-Fierro, Centeno, Olavarria, & Vazquez-Carrasco, 2016; Yang, 2012). Several factors associated with people are seen as antecedent to effective relationship management (Hennig-Thurau, 2004; Zhang, 2010). In line with these views, interviewees identify people-related factors as important factors in banking relationships. They include training of staff, generation of customer-oriented culture, and internal marketing, as Figure 6.6 depicts

Figure 6.6 Thematic map of People related factors



6.8.1 Training of staff

As reflected by the study findings, the consistent view among staff is that training of staff was directed at creating customer-oriented behaviour. Some aspects of the training focused on implementing policies and processes that support customer-oriented behaviour among both frontline and back office staff (Sharma Bhaskar & Khera, 2014). For instance, routines that describe how to initiate contact with potential customers; how to initiate relationships with customers; and how to develop those contacts into relationships are all passed to staff through periodic meetings and training.

> "So if you don't have people with the right attitude no matter how good your technology is you can have failed. but if you combine the three (right attitude through training, technology and customer supportive policies) it will enhance the service delivery (ZM8)".

> “In fact since when we were in training school, because we spent three months in training programme, that is like induction training before we started the job. So right from the training school the issue customer acquisition customer retention meeting customers’ needs were something they started introducing us to it (GB8)”.

> “That’s why banks are investing in human capital development training so that you can have people that are competent. People that will be able to influence people and build on that personal relationship you have with them (FR1)”.

Some aspect of customer-supportive behaviour such as the ability to listen, comprehend, and offer solutions to customer complaints in a friendly and open manner have been emphasised. Aside from that, on a constant basis - quarterly, monthly, and weekly - in-house training is organised on the acquisition and retention of skills essential for CRM practice. Specifically, service orientation skills - being responsive to customer needs and serving the customer exceptionally and swiftly beyond customer expectation to warrant customer retention - are reinforced by a programme of staff training.

> “In any bank you go or pays money to customers is the same money they will pay to customers. But the way and manner that money will be given to customer matters a lot. The way and manner I am going to give you hundred naira mattes a lot. That will determine whether you will come back tomorrow or you will change to another bank. So customer service is key to customer management (GB7)”.

> “We also give training to people on how to relate with customer. And the training is not just about the smiling and inquiry on what the customer needs. Even the general environment: ability to attend to customer swiftly (ZM4)”.

> “So, for relationship managers, bank organises training and seminar for RMs on how to capture the market and maintain the relationship. Courses like negotiating skills and selling skills. All our Relationship Managers will undergo these skills in order to update them and be in turn with the changing nature of the market. In selling skills there are many ideas that will make the relationship to be so solid (FR3)”.

In line with relationship management literature, several respondents agree that training of staff was deployed to revive customer satisfaction-oriented behaviour. More especially, philosophical orientation of customer centricity is improved using staff training.

> "So if you want succeed in business is not what you think up, but what do you customer s think about you. How do they feel about you? If they are not happy then don't deceive yourself that you are doing well (FR6)".

> "So that's the slogan in this bank that's customer is a king; and if you have a customer who is a king how do you service him. You have to treat him like one. Likewise, this bank doesn't believe a customer is small or this customer is big. All customers are regarded as king (ZM3)".

6.8.2 Employee customer satisfaction orientation

Reflecting the conclusions of Hennig-Thurau (2004) and Sharma Bhaskar and Khera (2014) , it emerges from the data that technical knowledge and expertise of staff obtained through training and constant interaction with customers results in customer empathy and sociability. As interaction between customer and staff becomes constant, emotional feelings grow and customer satisfaction-oriented behaviour that is exceptionally different between banks continues to take centre stage in dealing with customers.

> "See! It is a two-way traffic. First, the bank is an organisation. It has its products. In addition, these products are offered to customers, and the person selling this product is a human being: a staff. And he sold those products nicely. The right processes were made in selling the product. In the process of selling those products trust evolve. Then beyond the trust, the moment you keep on giving out services that trail a person is not normal services. What brings confidence and mutual trust is exceptional services not the normal services the bank provides (ZM4)".

> "Managing him entails a lot of things the services you rendered to him and service him here can be in terms, maybe you come to withdraw money and you saw me and stop to attend to you even if I have other issues to attend to. Sometimes we want something quickly

and you just called and the thing is done. These are all services they are all customer management process (ZM2)".

"It was part of the in house training we do online that anything you do to satisfy a customer is not an interruption to your work (ZM10)".

While interviewees acknowledged that training on customer management and customer retention activities take place within the confines of the law, staff engage in highly customer-oriented activities to retain customers. Many respondents believe highly customer-oriented behaviour results in exceptional and informal services being delivered to customers. Customers like it that way and many of them return to the bank, and within a small timeframe, the bank can achieve retention. This exceptional service is informal in nature. Nonetheless, it leads to strong trust and bonding between customer and frontline staff.

6.8.3 Internal marketing knowledge

Senior managers reported similar training on how to exert purposeful leadership on relationship management. Leadership qualities that reinforce internal marketing and coordination of the bank's functional units and overall customer-supportive culture orientation was underpinned by constant training. Such training encompasses how to manage staff as well as the functional relationships between and among bank units.

"From time to time our learning department create course that we undertake, even we at the zonal head. For example, last year I went to University of Oxford for a week. I had what we called high performance leadership programme and it is a continues thing. I am expecting this year to go to other training programme, not only in the UK. So in this kind of thing the learning performance programme you have attended, which exactly gives you a clue on how to improve on customer management (both internal and external) for retention purposes (ZM1)".

"Look this is one of the curses I have attended this year. That course is on what? Leardership. At least in the last how many months we have been attending this course. Leadership e.t.c. (ZM3)".

Although few respondents, in all the banks, mentioned the need for technical knowledge for relationship management, for the employment of frontline staff that handle vital technology applications, technical computer knowledge was considered a condition for appointment. At the induction training for new employees, staff receive additional training on how to operate computer components. Also at that induction, and during periodic training, banks introduce to staff vital concept of relationship management that encourage customer interaction skills and ability to manage important contact into meaningful relationship.

Chapter 7 Discussions, Conclusions, Limitation and Future Research directions

7.1 Introduction

Customer relationships have been investigated from different contexts, specifically from that of Western developed nations (Cambra-Fierro, Centeno, Olavarria, & Vazquez-Carrasco, 2016; Payne & Frow, 2005; Reinartz, Krafft, & Hoyer, 2004) and recently from emerging nations (ALHussan et al., 2014; Jan & Abdullah, 2014; Shengdong & Xue, 2011). These studies explore several issues. Findings agree that organisational factors remain highly relevant to relationship management effectiveness and performance. However, studies that are context-specific have emerged, studying relationship management in the banking sector (Shengdam, et al., 2011; Singala et al., 2008). They have argued that retail banking is more amiable to relationship management because trust-building efforts based on bank-customer interaction strengthens quality of service (Berry, 1995; Grönroos, 2007; Vargo & Lusch, 2008). Thus, management of constant interaction between firm and customer is highly important and indeed needed.

However, marketing is context-specific and environmental variables affect its effectiveness and performance (Sheth, 2011; Sheth & Sisodia, 1999). In service offering, specifically, social satisfaction and core service jointly influence relationship management effectiveness. Therefore, in an environment where the need for high relational quality exists among customers, relationship management may yield few results if implemented using format built around U.S.-centric individualistic assumptions, which form the basic premises of several studies on customer management (Samaha et al., 2014).

According to Beck et al. (2015), factors such as culture, economic development and technological advancement that distinguish global markets influence application and effectiveness of the relationship marketing of a firm. Similarly, they argue that in an environment with high environmental uncertainty coupled with collectivist culture, trust has huge effect on performance. In such environments, collectivist culture prevails on mode of interaction, and personal commitment rather than company commitment prevails in business interaction, which eventually leans customer commitment towards individual staff rather to the company or brand. Therefore, relationship management strategies based on U.S.-centric constructs and culture may prove ineffective in such an environment. Based on this assumption, prior studies have argued that contexts where significant face-to-face interaction exists require further examination to explore how such external factors interfere with relationship marketing effort of the banks (Beck et al., 2015; Kumar et al., 2013)

The aim of the present study is to describe how relationship management implementation occurs in Nigerian retail banks. The purpose of this chapter is to discuss the findings of the study based on the synthesis of the main findings from cross-case analysis and to discuss the contribution of the study. The chapter will also discuss the limitations of the study and highlight areas where further studies can be conducted.

In order to meet the objectives of the study and achieve its aim, four research questions were formulated. They are: (1) How does relationship management perception and understanding among managers in Nigerian retail banks influence strategy implementation? (2) How does the relationship management implementation process occur in Nigerian retail banks (3) What are the major factors/processes that could influence CRM implementation in Nigerian retail banks? (4) How do the environmental variables inherent in this environment affect the relationship marketing strategies of retail banks in Nigeria? Thus, the researcher used these four research questions to structure the discussion of the findings and judgements made upon them.

7.2. What is the general perception of CRM among managers in Nigerian retail banks and how does this perception and understanding influence CRM implementation?

In general, perception and understanding of customer loyalty and relationship marketing held by staff is the yardstick for its successful implementation (Agariya & Singh, 2011; Bonnemaizon, Cova, & Louyot, 2007; Nguyen, 2012). Consequently, based on the perception of the majority of the respondents, it appears that approaches to long-lasting relationships are preferred over techniques of creating customer loyalty. The use of recurrent terms such as personal relationship, customer visitation and attending customers' personal engagements highlighted this view. In general, perception of customer relationship management in the three banks presents congruent views across a range of managers in the three cases studied. Ultimately, this reflects the views of Parvatiyar and Sheth (2001); in their view, CRM is a form of relationship marketing that intends to create long-lasting customer loyalty. Parvatiyar and Sheth (2001) believe the use of technology generates temporary customer loyalty, which hardly generates any long lasting relationship. They, therefore, see CRM as comprising relationship marketing techniques that ensure a long lasting relationship between firm and customers. Consequently, this is the prevailing view about CRM among managers in Nigerian retail banks, which views that it is important to display a high presence of personal interaction between customer and bank employees. This is evident as confirmed by nearly all the respondents from the three cases, who reinforce the need to engage customers on a personal basis and establish sustainable relationships with long-term focus with customers as essential success factors in their CRM programme drives (Verma et al., 2016). Conclusively, views from the respondents show that Nigerian banks perceive CRM as a philosophy of relationship management that is less reliant on the use of technology to generate customer knowledge and maintain relationships with customers (Ahearne, Rapp, Mariadoss, & Ganesan, 2012; Parvatiyar & Sheth, 2001). Based on these views, retail banks in Nigeria engage customers into the banking relationship.

The study findings revealed that implementation of bank customer management places emphasis on relationship marketing that prioritises techniques of person-to-person relationship strategies as mentioned above. Previous studies show that views and perceptions held by staff regarding relationship management will manifest themselves in its implementation (Bohling et al., 2006; Karakostas, Kardaras, & Papathanassiou, 2005; Zablah, Bellenger, & Johnston, 2004). More especially, this is true if staff members see CRM as purely consisting of technological tools with very little impact on firm strategy. Further views suggested that for CRM to be informed and to create competitive advantage, employees must see its implementation as a philosophy of doing business or as tools of strategy implementation rather than as a narrow tactical approach that focuses on the marketing department alone (Ahearne et al., 2012; Kim, Kim, & Park, 2010; Pedro & Sacool, 2009; Ryals & Knox, 2001).

It can be concluded, then, that similar to Chikweche and Fletcher's (2013) findings on relationship management implementation for consumer goods in BOP market, Nigerian banks accept and implement their customer relationship strategy in the form of relationship marketing. This relationship marketing promotes commitment to the bank through frontline staff rather than the use of CRM systems to generate accurate customer knowledge and ensure customer retention based on direct commitment to the bank through personalisation of customer offerings.

7.3. How does the CRM implementation process occur in Nigerian retail banks?

Guided by customer management literature (e.g., Reinartz et al., 2004), the study findings show CRM implementation processes to be the management of customer relationships that entail a series of processes, and the overall process comprises relationship initiation, maintenance, and performance evaluation (Keramati et al., 2010; Reimann et al., 2010). At each stage of relationship management, certain activities are conducted that influence the relationship. At relationship initiation, banks conduct processes that help and enhance customer acquisition (e.g., customer identification and acquisition activities). These processes are mainly people-driven. At the point of relationship management or maintenance, banks conduct a process of relationship management that entails the use of technology, segmentation model, and people-related process to ensure customer retention. To ensure customer retention, banks adopt performance evaluation measures to detect customers with defection signs and adopt appropriate retention measures to reduce the attrition rate (Payne & Frow, 2013; Reinartz et al., 2004; Shafia, Mahdavi Mazdeh, Vahedi, & Pournader, 2011).

Contrary to Reinartz et al. (2004), prominent processes at each stage were identified, although their impact extends beyond one stage. For instance, relationship initiation processes include customer acquisition activities that are heavily people-dependent (Becker et al., 2009). Likewise, subthemes such as customer identification and acquisition, and the use of interpersonal media were identified as the major activities in relationship initiation. Micro-cultural/ethical affiliation affects relationship initiation. However, these processes are interwoven; the impact of micro-cultural/ethnic affiliation extends beyond customer acquisition, as its impact on trust affects relational bonds between customer and frontline staff and hence commitment to the bank and long-term retention. Likewise, customer acquisition, which is people-driven, sets the stage for long-term relationship management of important customers; as customers with profit potential were identified, measures that enhance their retention are put in place (Mumuni and O'Reilly, 2014).

In addition, the study identifies that processes at all the stages of relationship management differ from market to market. In Western developed nation, due to deep retail banking present and high margin of middle income earners, banks' CRM activities focus on management of few profitable customers. The retail banking business in Nigeria is emergent. Due to consolidation and strict government policy on public sector accounts (see Chapter Two), in consonance with Mumuni and O'Reilly (2014) and Valmohammadi and Beladpas (2014), banks engage in mass expansion of their retail business to gain cheap retail business to finance further business lending. In this market, relationship initiation and maintenance of retail customers differ from what is obtainable in developed retail banking markets (Maklan et al., 2014), given the fact that a large portion of retail customers are less keen to bank (EFInA, 2014, 2016). Therefore, identification and application of a relationship management process is market-dependent. Approaches suitable for matured retail banking businesses may differ from less mature markets based on market differentiators (Beck et al., 2015). Thus, the findings presented here indicate that retail-banking maturity, which is dependent on national market forces, affects implementation of customer management strategy.

In general, the study highlights major themes/findings that represent processes of customer management in the Nigerian retail banking system. Based on insights from the interviews and document reviews, the researcher identifies six themes as major findings of the study, as mentioned in the introductory part of this chapter. Some of these factors depict how relationship marketing of the three banks is highly mediated by variables within the national context.

7.3.1 Customer identification and acquisition

Customer acquisition, as shown in the findings of the study, involves mass acquisition, examination and identification of customers based on customer value. The basic assumption is that banks can gain profits by gaining new customers from the market into the banks; it can also gain profits by sifting customers with future value and focusing on them (Ahearne et al., 2012; Farquhar & Panther, 2008). Customers with product-centric orientation are managed by improving their satisfaction rate, whereas for important customers with high profit potential, the bank engages them through marketing that focuses on building trust and commitment to ensure their long term retention (Kumar et al., 2013; Reinartz et al., 2005). As this study's findings and other studies suggest, customer acquisition can be bolstered by the use of appropriate media to target a customer segment (Reinartz & Kumar, 2003; Reinartz et al., 2005; Villanueva, Yoo, & Hanssens, 2008).

It appears in this study, consistent with Dibb and Meadows (2001), that all the three banks' relationship initiation processes followed a common pattern: segmentation of customers into tier one, tier two and mass retail or critical mass retail customers; all these classes of customers are seen as retail by the bank. Banks separate their customers based on their turnover generated over a year, which ranges from one naira to a hundred/two hundred million. As reflected by the study findings, banks believe that due to their income nature (one naira to five million naira), mass retail customers are more profitable to the bank if managed as a group rather than on a one-to-one basis. Thus, banks employ appropriate techniques to target mass retail and tier two as a group and tier one as individuals on a one-to-one basis.

This view was reinforced by the Interview insight that indicated target setting for customer acquisition and retention enables banks to gain short-term profits from acquired customers and long-term profits from retained customers. Unprofitable customers in both the short term and the long term are allowed to defect naturally (Farquhar & Panther, 2008; Meadows & Dibb, 2012).

As such, similar to Villanueva et al. (2008), this study uncovers that marketing-induced strategies such as personal selling, broadcast media, and the use of interpersonal channels are the main methods of customer acquisition. Using personal selling, which is personal in nature, allows banks to identify customers based on their income and engage them. All the banks accept adopting the transactional approach as they acquire mass retail customers. As highlighted by the study findings, based on the congruent views from the interviews, the basic premise for mass acquisition of mass retail customer and serving them as a group despite their transactional nature is the anticipation of their future profitability. In consonance with Mumuni and O'Reilly (2014) and Valmohammadi and Beladpas (2014), findings show that banks engage such customers to expand their retail base and maintain relationships with tier two and tier one for business performance and profit growth. The prevailing assumption is that the retail market is the hope of banking in Nigeria due to the enormous young population that is largely unbanked (EFInA, 2014; Koli, 2016; Mills, 2016).

Reflecting the observation made by Reinartz and Kumar (2003), banks adopt a nuanced personal selling approach that draws on interpersonal contacts when engaging tier one and tier two retail customers, whose annual turnover ranges between five million and one hundred million. The course of action under this acquisition method for tier one and two customer is identification, understanding of anticipated customer needs and relationship initiation, which draws on heavy use of personal contacts instead of email and adverts alone.

One important implication from this theme is that, although several pieces of literature regarding customer management are increasingly concerned about customer retention (Dimitriadis & Koritos, 2014; Singh & Saini, 2016), the reported increased activities of customer acquisition by Nigerian banks undermine and contradict the popular assumption that relationship management is the prevailing concept in retail banking (Cambra-Fierro et al., 2016; Sigala, Dimitriadis, & Stevens, 2008). This finding supports the conclusion by Reinartz and Kumar (2000) and Farquhar (2005) that profitability is not based on retention only; transactional customers can contribute to a firm's profitability despite their slim chance of being retained. Several respondents in all the banks, especially top-level managers, acknowledged the use of savings by these customers to finance important bank lending activities. This contribution signifies and confirms the impact of the transactional approach in banking relationship, where several pieces of literature on relationship marketing argue that the retail banking context is more amiable to relationship management. Similarly, this contribution is significant, as it confirms that in the BOP context, the transactional approach can prove relevant because of the few middle income earners that can afford the customer-centric approach. Thus, implementation of the relationship is context-dependent. In the BOP retail context, the transactional approach can prove more profitable than customer-centric strategy,

Another implication of these methods for the banks is that although technology is used to analyse bank interaction with customers and review their performance periodically (Meadow & Dibb, 2012; Farquhar & Panther, 2008), CRM activity at this stage is highly people-driven. Traditional contact methods, personal interaction and salesforce activities, rather than electronic channels, are widely used to contact potential customers (Reinartz et al., 2004; Sheth, 2011). In consonance with Farquhar and Panther (2008), study findings discovered that the use of personal methods for tier one customers is because some of these customers are already in a banking relationship with other banks. Similarly, there is widespread concern that because of the lack of trust and availability of traditional banking services (e.g., access to loans through traditional banking), some of customers are less enthusiastic about banking.

Similarly, the dyadic nature of these methods enriches customer interactions and sets the stage for effective CRM implementation at the retention stage of relationship development with important customers; a huge cost is expended on customer management. However, based on the provisions of the environment in which these banks operate, managing both classes of customer offer several advantages to banks. First, mass retail provides banks with huge deposits through their savings accounts, which banks use to finance lending to other classes of customers. Second, they are available: although they hardly access loans and mortgages because of environmental constraints, once they migrate, banks can get many more customers to replace them.

7.3.2. Interpersonal relationship marketing

In line with Palmatier et al. (2006) and Samaha et al. (2014), one important finding in this study is the value accorded to effective trust formation - trust at a personal level - in retail banking. Interpersonal trust remains one of the major themes in the study findings, reflecting its contribution to customer management in Nigerian retail banking.

The findings reported here indicate that in BOP environment interpersonal relationship was able to influence CRM activities of the banks (ALHussan et al., 2014). The interaction between bank staff and customer facilitate effective relationship development and trust formation at personal level. This finding was supported by the dominant culture of face-to-face interaction that extend beyond social interaction. In consonance with relational orientation of customers that value relationship and social satisfaction (Kumar et al., 2013 Rod et al., 2016), interpersonal interaction was reinforced, and mechanism that developed interpersonal trust were further strengthened by banks.

Reinforcement of interpersonal trust was further achieved as antecedents to brand trust and company loyalty are weak in this environment. Customer persistence use of branch system rather than transaction using online channels hinders banks' ability to create strong loyalty to banks and its product (KPMG, 2014, 2016). Therefore, the level of satisfaction and experience that customers get while using such channels is missing, as few customers conduct banking transaction via such channels (EFInA, 2016; KPMG, 2014). Therefore, unlike in the Western-developed nation where institutions that inculcate trust on customer contact points (e.g., strong legal framework and regulatory agencies) remain strong. In this environment institutions that build such trust is weak

(Schwab, 2016). Likewise, the confidence people have on formal financial system is not as strong as in Western-developed nation due to persistence banking collapse in the fast (Assaf et al, 2012; Dumbili, 2013). Therefore, banks engage in interpersonal trust building effort, customer reciprocates by acknowledging the role of boundary spanning staff in relationship formation and management, and therefore he stays with the bank through the relationship they have with the staff. In this environment, customer's confidence and trust are lean to individual staff that seek customers and manage their relationship on behalf of the bank (Beck et al. 2015; Kumar et al. 2013). This finding is further reinforced by the conceptual findings of Beck et al. (2015) that argue not in every national context Western-centric principles of relationship management yield result. In some national context trust and confidence lean toward front line staffs.

This key theme also suggests that banks see interpersonal trust building effort as major sources of competitive advantage due to the homogeneity of banking products. Banks are hungry of retail investment. Other segments such as business banking and public sector banking are yielding a little result for the banks. Likewise, the retail segment is their hope, and most customers are either less enthusiastic to banking nor profitable as an individual, and those that are profitable are already banking with other banks. Thus, banks see interpersonal trust building effort as primary sources of competitive advantage. Thus, staff engage in interpersonal trust building to gain customer and retain them with the bank. This finding was further reinforced by the recruitment policy of the bank that warrants employment of members of bank's surrounding as essential bank staff. Thus staff with the ability to get customers for the bank are employed.

By implication, market differentiators exert an influence on the customer management strategy of the banks. Confirming the conceptual findings of Beck et al. (2015), this finding reinforces the significance of understanding the importance of customer relational orientation in a non-Western context. This finding is line with prior studies that present the need for understating relational orientation of customer before the implementation of the relationship of management strategy by banks (Palmatier et al., 2007; Kang, et al., 2015; Mullins et al., 2014; Plamtier et al. 2007). In a non-Western dominant community-based culture, the extent to which customer value relationship influences relationship management in the retail banking context.

7.3.3. Religious and ethnic affiliation

Previous studies investigated religion and ethnicity, more specifically from the transactional perspective of marketing (Bailey & Sood, 1993; Jamal, 2003; Jamal & Sharifuddin, 2015; Sood & Nasu, 1995). Several issues have been explored. Findings agree that religion and ethnic affiliation are among the most common drivers of consumer behaviour (Al-Ajmi, Abo Hussain, & Al-Saleh, 2009; Essoo & Dibb, 2004; Singhapakdi, Marta, Rallapalli, & Rao, 2000). From the banking perspective, selection and bank patronage generate a great deal of attention, especially in recent times since Islamic finance is gaining momentum (Erol & El-Bdour, 1989; Khraim, 2010).

Their impact has been extended, as insights from the interviews show that in Nigeria the impact of religious and ethnic affiliation is not limited to social interaction alone (Adegboye, 2013; Ogbuji, Izogo, & Alagah, 2011). Their influence also extends to banking relationships. Individual bank staff initiate relationships with potential customers they perceive as brothers. This brotherly feeling is mediated by the salesperson’s ethnicity and religion affiliation and religiosity, which is due to lack of strong trust in regulatory agencies and the legal framework’s ability to enforce financial rules (Dalziel, Harris, & Laing, 2011; EFInA, 2016).

Religious concepts symbolised by religious dressing, religiosity and religious companionship appear so significant in symbolising religious affiliation and engagement process techniques in the Nigerian retail banking system. In a congruent view from the three banks, study findings show that bankers constantly use these concepts to effect the feeling of oneness and companionship, thereby creating hope and confidence towards bank staff. This was supported by religious identity, and the feeling of brotherhood created by these symbols, which eventually create confidence and a reason to interact and have an on-going banking relationship with the bank. It was further suspported by the provision of customer visitation and interaction that strengthen trust and relationship.

Unlike in transactional marketing, in which religious affiliation result in customer banking selection (Abbas, Hamid, Joher, & Ismail, 2003; Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015), the relationship established with customers continues, because customer view such religious norms as the basis of trust and commitment and thereby trust in the frontline staff and the bank that he represents. This is in line with previous studies (e.g., Jamal, 2005) that argue that religious links can create long-term relationships between customer and the bank through a boundary spanner because of the link that creates identity relations.

A similar development was noted in the case of language and racial affiliations where consumer and bank employee’s shared racial identity, reflected by language, encourages banking interaction. In consonance with Sarwono and Armstrong (2010), the researcher notices the use of language as racial/ethnic culture symbols and its influence in banking relationships between boundary spanners and customers. Similar to Graham and Haidt, (2010) and Ysseldyk et al. (2010) from the sociology literature, racial affiliation reflected by language creates an identity that extends beyond social categorization but creates a link between bank and customers that share similar language and racial identity. Supported by the interpersonal nature of retail banking (Chai & Dibb, 2014), the link creates a stable sense of identity that leads to trust and relationship development.

Thus, the atmosphere of brotherly feeling created by the interplay of religion and ethnic/racial affiliation create strong bonds and dependence, as boundary-spanning staff put more effort into retaining the relationship and the customer pays them back by trust and commitment. In consonance with Adegboye (2013) and Ogbuji et al. (2011), insight from the study shows that customers listen and accept people they have a religious affiliation with in this environment. Consequently, brotherly feeling created by religious/racial affiliation is stronger; its influence supersedes that of national culture, due to the prevalence of weak system-based trust in the Nigerian context.

It can be concluded, then, that brotherly feeling mediated by a salesperson’s ethnicity and religion affiliation strengthens trust and influences bank relationship marketing strategy. These factors tie customers with frontline staff. They generate positive buyer behaviour because they mediate trust which reflects the buyer’s confidence in the account officer’s reliability and integrity. Due to weak system-based trust (EFInA, 2016), ethnic micro-culture factors motivate buyer behaviour that results in corporate and customer loyalty. As the findings suggest, in many cases misalignment can generate doubt and weak trust in account officers, and hence a weak relationship with the bank. Thus, we can confirm that shared ethnic micro-culture and shared religion between boundary spanning employee and customer have a significant impact on the relationship marketing efforts of the bank.

7.3.4 Technology use

Scholars argue that customer retention is an important source of profitability, which is facilitated through the collection of accurate customer data that enable banks to offer a customised service to important customers (Dibb & Meadows, 2001; Meadows & Dibb, 2012). To generate customer data, a CRM system is deployed to capture customer interactions with the firm through the integration of contact channels and analysis of such data to generate knowledge.

Research participants have cited technology as an enabler in relationship management performance. This reflects several conclusions about the impact of technology on the customer management efforts of the bank (Abdul-Muhmin, 2012; Foss, Stone, & Ekinci, 2008; Stein & Smith, 2009). At the other end, consistent with Jayachandran et al. (2005), Hendricks et al. (2007), Reinartz et al. (2004) its impact is insignificant. Reflecting the conclusions of Karakostas et al. (2005), Dibb and Meadows (2004), Meadows and Dibb (2012) in all three banks we examined, as revealed by the findings, the use of technology is not to analyse the attitudinal behaviour of the customer and offer alternative products or services to the customer with the use of these systems. Although integration of customer channels to create customer databases through information systems does exist, the use of bank customer databases to allow further analysis and modelling of customer information is not highlighted by the research participants (Dibb & Meadows, 2001; Meadows & Dibb, 2012).

In general, in GIBA bank, similar to the other cases, an information system exists that links all the customer contact channels such as in-branch services, internet banking, call centres, and email contacts to form a customer database in addition to the customer demographic data already obtained by the bank. This forms a bank customer database that specifically contains transactional information such as number of transactions, transaction recency, and channels of service delivery. However, consistent with Farquhar (2005), the underlying intention for technology is to help customer-facing staff effectively in their relationship marketing efforts on behalf of the bank.

Consistent with Reinartz et al. (2004), we discovered that the role of information systems in customer retention is relatively small. The "people" aspect plays a significant role in customer retention. In all the participating organisations, interpersonal contact channels remain the preferred contact channels between customers and bank. Electronic channels are rarely used in bank-customer interaction (Beck & Cull, 2013; KPMG, 2014; Sheth, 2011); this diminishes the potential role of information systems in generating customer data, and hence customer retention. Notwithstanding, as highlighted in section 7.3.6., findings show the use of CRM systems to measure customer profile richness and understand at what rate each customer is transacting with the bank and the volume of those transactions for segmentation purposes only. This shows a limited view and usage of CRM systems by banks in Nigeria, which has to some extent undermined the significant role of CRM systems in customer knowledge generation reported in the literature (Guchait et al., 2011; Khodakarami & Chan, 2014; Tseng & Wu, 2014).

However, one aspect of CRM that manifests itself from the data is the use of CRM systems in managing customers' complaints. This aspect enhances banks' ability in customer complaint management. As customer complaints are lodged, the CRM system is used to monitor staff performance by how fast were they able to attend to customer complaints and report back to the complaint-originating branch. In line with the performance measurement process of relationship termination management, the CRM system is used to ensure each customer complaint is attended to as quickly as possible and to reduce customer churn.

7.3.5 Training- and People-related factors

Document review and views from the interview findings suggest that dependence on public sector deposits by Nigerian banks has weakened their market orientation and indeed customer orientation (Chiejina & Nweze, 2015; Maklan et al., 2014). With recent government policy on Cash Research Ratio (CRR) and more recently on the withdrawal of all federal government deposits from commercial banks to the central bank, competition for retail customers has become stiff. Now, banks focus on the retail segment of the market and ensure their customer-centric strategy is supported by a customer-centric culture that inspires staff effort on customer satisfaction rather than on the individual profit maximisation motives (Maklan et al., 2014; Maklan, Knox, & Michel, 2009).

Antecedents to effective customer satisfaction are associated with staff behaviour towards customers both directly and indirectly. Reflecting the conclusion of Tseng and Wu (2014), customer satisfaction orientation was set as the basis of staff training. This perception was based on the principle that satisfied customers remain with the bank and generate additional customers for the bank. As insight from the findings shows, training focuses on techniques of relationship initiation and maintenance as well as improving staff expertise and problem-solving ability. Given the significant role of frontline staff in bank relationship management (Chai et al., 2012; Chai & Dibb, 2014), certain criteria for improving customer-centric behaviour was outlined by the banks. These includes trustworthiness and attentiveness in attending to customers to ensure initiated relationships with customers are maintained. Specifically, extra-role activities were found to have been encouraged by banks outlining principles that formally define how employees interact with customers to enhance the bank's customer management effectiveness (Bettencourt, Brown, & MacKenzie, 2005)

An additional subtheme that relates to staff training is the importance of customer satisfaction-induced behaviour such that extra services performed for customers are seen as an outcome of staff training, which is done regularly. Reflecting Hennig-Thurau (2004) and Johnson and Grayson’s (2005) conclusion, it emerges from the data that technical knowledge and expertise of staff obtained through training and constant interaction with customers results in strong customer empathy and sociability. As the interaction between customer and staff becomes constant, emotional feelings grow, and customer satisfaction-oriented behaviour that is exceptionally different from what the bank outlines continues to take centre stage in dealing with customers. Thus, the study findings suggest the significant role of informal relational activities in creating high relational bonds and customer satisfaction. The discretionary risky behaviour of most frontline staff increases the customer-oriented culture, and hence trust and relationship performance. Interview insights show that in this environment, frontline staff engage in highly informal behaviour and acts, a matter which is rarely reported in the highly regulated banking sector (Sharma Bhaskar & Khera, 2014). These acts enrich customer satisfaction and increase emotional bonds to boundary spanning staff, hence improving relationship performance and customer retention (Kang et al., 2015; Mullins, Ahearne, Lam, Hall, & Boichuk, 2014). Clearance of cheques and collection of cash on behalf of the customers and, in many instances, submission of such cash to the customer at his residence or place of work, was reported. Although some of this behaviour was reported in the emerging country (Sharma Bhaskar & Khera, 2014), our study validates and confirms its presence in the retail banking of Sub-Saharan African country. In that frontline staff use their personal resources to issue loans to customers; they process loans on behalf of the customer and later complete standard banking procedures. This is one of the themes found to have influenced interpersonal trust and significantly influenced the customer management strategy of the banks. The implication is that the role of frontline staff in creating customer-satisfying behaviour is strong and affects the ownership of the bank's relationship with customers.

7.3.6 Segmentation model

Previous studies on customer management and CRM have come with a variety of conclusion on segmentation criteria. For instance, Story and Hess (2006) promoted the use of loyalty behaviour as a segmentation criterion. Likewise, consumer behaviour and trust mediators are all used to determine firm segmentation criteria (Dimitriadis et al., 2011; Garland, 2005). In the service sector, income, demographic behaviour, switching behaviour, and channels of service distribution have been used as segmentation criteria (Jarratt & Fayed, 2012; Dibb, 1998). In the case of Nigerian retail banks, segmentation is mainly based on customer income and volume of customer transactions with the banks; research participants confirmed the usage and importance of segmentation in bank relationship management strategies. This research result tallies with the findings of Dibb (1998) that income forms one of the segmentation criteria in financial services. So, all the three banks have a categorisation that divides retail customers into three groups based on income: mass retail, tier two, and tier one or affluent retail customers.

Consistent with Farquhar and Panther (2008), customer value is measured over a certain period; customers with improved performance are elevated to the next level within the customer categorisation. Income covers annual turnover generated based on the entire relationship the bank has with a customer. This means the segmentation is not restricted to a single product or service. The only difference is the level of sophistication of such services or products offered to other classes of retail customers. Customers classed under tier one have access to superior services based on differentiation and relative personalisation of the offering.

Whilst the use of traditional segmentation models exists in these banks, there is little or no evidence to show the presence of more sophisticated segmentation based on the analysis of customer data – attitudinal data – that discloses customer spending patterns, lifestyle, and individual behaviour, which banks can use to anticipate their future relational direction with the customer. For example, segmentation based on customer transaction occurrences that are commercially significant, rather than volume, is not highlighted (Bailey, Baines, Wilson, & Clark, 2009). This type of segmentation depicts customer lifestyle and supports segmentation on a one-to-one basis. Consequently, it supports customer knowledge generation at an individual level, and hence effective CRM implementation (Jaber & Simkin, 2016; Meadows & Dibb, 2012; Reinartz et al., 2004). Thus, segmentation methods adopted by the banks reflect a segmentation that is more traditional and focuses on customers as a group rather than as individuals because certain aspects that form a critical basis for segmentation on a one-to-one basis are not highlighted despite repeated effort.

However, qualitative data on Nigerian banks (Beck & Cull, 2013; EFInA, 2016; KPMG, 2014; Sheth, 2011) highlighted an impending challenge to the adoption of sophisticated segmentation that will assist effective customer loyalty programmes. Eighty-five percent of retail transactions are done with cash, which prevents banks from accessing vital customer data that shows customers' lifestyle and spending behaviour. In various CRM literature, the existence of such data serves as a basis for segmentation implementation and effective implementation of customer management (Bailey et al., 2009). These findings in consonance with an assumption made by Sheth (2011), support the view that implementation of marketing strategies amiable to Western developed markets will face challenges in emerging countries like Nigeria due to environmental constraints and the different level of economic development.

7.3.7 System trust and institutional factor challenges

Cognitive and effective trust determine the effectiveness of a relationship marketing application. The antecedents of cognitive trust are linked to the firm's effort and processes that create confidence and boost customer commitment to the brand or bank via the effectiveness of the bank's core services. While for Dalziel et al. (2011), cognitive trust is linked to effective processes and effort directed towards increasing customer trust and commitment to the firm; effective trust is personal and exists at a personal level between the customer and bank agents. It increases relational benefit and trust in the company through the boundary-spanning activities of bank employees. Thus, effective trust mediates trust in the bank through the boundary spanning activities of those employees. Contrary to several pieces of research from developed nations on customer-firm relationships and in consonance with Rod et al. (2016), we discover the mediating impact of relational benefit, based on effective trust, on customer satisfaction, and hence retention, due to weak system-trust. As the findings of the study depict, weak system-trust in addition to customer relational orientation (preference to relate with humans due to highly collectivist cultural orientation), and inadequate technological capital (effective service delivery through technology-enabled channels), strengthen effective trust, which eventually affects technology-enabled loyalty programme effectiveness in the Nigerian banking context. Consequently, these findings reflect views expressed by Johnson and Peterson (2014) and Johnson (2007) that in an environment where system trust is weak, interpersonal trust plays an important role in customer acquisition and retention. Due to weak system trust, customers seek alternative means to trust. They see interpersonal trust as most important in creating both confidence and security of their investment.

This finding reflected a typical weakness of antecedent to cognitive trust that boosts brand and banking relationship. At the same time, it reflects how the lack of structural assurance and lack of situational normalcy, which create security while in banking relationship, generated through the effectiveness of legal framework and institutions that strengthen trust and customer confidence in formal financial institutions, create weak system trust and trust at the personal level. Therefore, customers that patronise banks engage bank through frontline staff that create confidence and trusting ability towards them. Thus, as noted above by highlighting the weak system based trust, it can be concluded that institutions that create system trust have a significant influence on relationship management strategy of the bank. This contribution is significant, since very few studies identify the link between CRM implementation and system trust in retail banking context that operate in a BOP context.

In line with the research question above, both internal and external factors outlined and explained in the proceeding sections defined CRM implementation processes in the Nigerian retail-banking context. These factors mentioned above play a significant role in the banking relationship. They represent important processes of relationship management in the Nigerian retail-banking context. Therefore, these factors represent Answers to research questions two and three.

7.4 How do the environmental variables inherent in this environment affect the relationship marketing strategies of retail banks in Nigeria?

Responses from subsection 7.3.4 and 7.3.5 (religious and ethnic affiliation impact and system based trust) described the impact of external environment on bank customer relationship management. In these subsections, religious and racial affiliated factors and weak system based trust were identified by the study as having an impact on banks relationship management strategy. They both affected its effectiveness and support interpersonal trust development.

7.5 Limitations of the study

This study is based on interpretive assumptions that outline multiple and socially constructed reality (Creswell, 2014; Merriam, 2014). Likewise, as against the positivist that objectivity is conditioned on the separation of research and the researcher, under interpretive, the researcher contributes to the construction of reality (Guba & Lincoln, 1985; Stake, 2006). Thus, this study is not free from biases to the extent that subjective nature of the researcher, a set of values and belief, might interfere with the research.

Likewise, the selection of research respondent is purposive (Patton, 2002), and therefore empirical data collection is mainly on semi-structured interview with managers. Therefore, apart from the possibility of talking to wrong people, participants, without researcher's knowledge, may restrict access to certain information that could improve the research findings. In addition, restricting data analysis to within and cross case analysis is another limitation. Other techniques of data analysis e.g., content analysis will have shortened the period and improve the presentation of the data and findings of the study (Saunders et al., 2016).

Similarly, the study faces major limitation during data collection. Several banks were approached for permission to conduct research with their employees, only three accepted the research proposal on the basis that employee have right to voluntarily participate or refuse participation. This is an additional limitation to the study as several research participants rejected the request for data collection, citing confidentiality and security reasons. This challenge reduces the chance to collect additional data from other cases which could have enhanced findings of the study and allowed the study to explore CRM implementation in more detail.

Meanwhile the use of multiple case studies provide broad and unique insight on relationship management process in the Nigerian retail banking sector. However, data collection for the study is limited to one sector in the service industry, in Nigeria, as only three retail banks were consulted. Although their participation in the research on customer relationship management could be described as encouraging, their views may well represent their organisations' perception and views on relationship management. Hence, the study findings are limited by lack of generalisation to other sectors, which could have generate wide acceptance for the research findings.

Similarly, the selection of Nigerian, a collectivist country (Hopsted, 1980), as the context of the study is an additional limitation. Although the study provides unique insight on the role of religion and ethnic affiliation on Nigeria retail banks' relationship management process, given the collectivist culture that define Nigerian environment and the weak legal framework that reduce customer trust on formal organisations restrict the application of the study findings to high income/individualist culture with low religious and ethnic tolerance. As such, this challenge signifies opportunities for future research.

In conclusion, although studies on customer relationship management explore customer perspective on the performance of firms' relationship management strategies, the study was limited to managers of the Nigerian retail banks, nevertheless, some of the research findings are likely to be similar when perception of customers on the research findings on relationship management process are explored. Notwithstanding, exploring customers view will overcome this limitation and strengthen study findings.

7.6 Contribution of the study

The study has contributed to the current literature on banking relationships. It provides a review on existing literature on customer relationships from the retail-banking context of a Sub-Saharan African emerging market. The main contributions of the study are academic/theoretical and practical contributions.

7.6.1 Theoretical contribution

Theoretical contributions focus on extending customer relationship management literature to admit the impact of the external environment of a Sub-Saharan African market on relationship management in the retail banking context. The findings revealed that in Nigerian (a highly bottom of the pyramid market), banks accept and implement CRM in the form of relationship marketing that promotes interpersonal interaction and commitment to the bank through frontline staff. Mechanisms that strengthen trust building effort between customer and the bank were given attention and priority. The implication for relationship marketing literature is that bank CRM strategy takes the form of relationship marketing that lean customer commitment to the bank through boundary spanning staff.

This was supported by an ongoing effort of the banks in building trust and relationship with profitable customers. Thus, reinforcement of relationship with customer is achieved by active customer visitation, phone calls that characterise banks' effort of customer identification and relationship management. When these mechanism (e.g., visitation of customers, small and micro business owners, in their place of business frequently to establish rapport and acquaintance, and regular customer calls to strengthen acquaintance and rapport) are used interpersonal trust building effort is reinforced, and customer reciprocates by acknowledging the role of boundary spanning staff in relationship formation and management, and therefore he stays with the bank through the relationship he has with the staff. As such, this act contributed to relationship marketing literature in such that banks create an environment where interpersonal relationship, reinforce by mechanism that encourage face-to-face interaction, remain significant in the Nigerian retail banks (Samaha et al., 2014; Rod et al., 2016).

Religious and ethnic affiliations are also significance in relationship marketing effort of the banks. In consonance with Adegboye (2013) and Ogbuji et al. (2011), study findings suggest that the role of religion and ethnic affiliation extend beyond social interaction. Their influence extends to relationship marketing of the banks too. Individual account officers use their religious and ethnic affiliations to influence and develop relationship with potential customers. However, what really made religious and ethnic affiliation so significant to relationship marketing literature is the role of religious as well as ethnic concepts in bank marketing. Reinforcement of religious affiliation is aided by religious concepts symbolised by religious greetings, dressing and religious companionship that appear so significant in symbolising religious affiliation and relationship process techniques in the Nigerian retail banking system. When these concepts are used (e.g., saying *Assalamu alaikum* when engaging customers with similar religious affiliation or maintaining banking relationship with managers that you are religiously linked), feeling of oneness and companionship arise; thereby creating hope and confidence towards bank staff, and hence relationship marketing effort of the bank. Thus, this act contributed towards relationship marketing in the conventional retail banking context and facilitated the creation of religious identity between customer and bank employee., and the feeling of brotherhood created by these symbols, which eventually create confidence and a reason to interact and have an on-going banking relationship with the bank. This is significant contribution to relationship marketing literature in the sense that religious constructs reinforce trust/relationship formation and bank relationship marketing effort in the conventional retail banking sector, given that previous research on religion and bank marketing limited their studies to Islamic banks alone (Abbas, Hamid, Joher, & Ismail, 2003; Abou-Youssef, Kortam, Abou-Aish, & El-Bassiouny, 2015).

A similar development was noted in the case of language and racial affiliations where relationship management of the bank draws on some ethnic/racial affiliated concept. This was achieved by consumer and bank employee's shared racial identity, by using terms that symbolises tribal affiliation (e.g., speaking identical language during engagement/interaction with customer to boost confidence) during customer-bank interaction. By doing so they trigger ethnic consciousness and feeling of brotherhood. This act reinforces confidence on the manager and hence customer retention. This is significant in the sense that the importance of what is called ethnic identity culture (Sarwono & Armstrong, 2001) in shaping consumer values and preferences is therefore endorsed in a conventional banks through this finding. This finding is also in line with what Mokhlis et al. (2010) found in the case of Malaysia where the three different ethnicities differ in their banking. Based on this act, the study contributed towards ethnic identity relationship and bank marketing literature in the emerging market. In consonance with the literature on the role of external environment of emerging market on relationship management (e.g., Kumar et al., 2013; Samaha et al., 2015) and ethnic marketing literature (Jamal, 2003), the study extends relationship marketing literature to describe how religious and ethnic affiliation influence marketing effort of the retail banks in Nigeria. Contrary to bank marking literature on banks, this finding is significant, as it extends marketing literature on the influence of religion on banks marketing to cover conventional retail banks in Nigeria.

Additionally, the study contributed to systems-based-trust and relationship marketing literature. In consonance with Hanson (2012, 2014) Johnson and Perterson (2014), weak system trust reflected through weak legal framework and low level of literacy increases anxiety and uncertainty towards formal banking. Specific issues that relates to ineffective legal framework that result in weak customer confidence towards formal institutions, creates a lack of structural assurance and low patronage of customer facing channels (Grayson et al (2008), which affect customer-bank interaction and put more pressure on the bank's single most patronised channel of communication, that is, the branch. This act (e.g., customer refusal to use technology enabled channels due to lack of trust on the system's legal framework, and inability of court of law to resolve fraudulent related case in time), in turn, affects integrity and benevolence created by the organisational processes via customer-facing channels that are technologically enabled and hence the banking relationship. Thus it can be concluded that institutions of trust building, such as legal framework inhibit system/institutional trust formation and creates an environment of fear and lack of trust in other non-personal means of customer interaction. Thus far, strengthening interpersonal relationships between customers and banking staff. Thus, it can be concluded that this act reflects the presence of weak system trust (Hansen, 2014) and therefore contributed to the system trust literature/ and relationship marketing literature in an emerging country with high uncertainty avoidance.

However, as weak legal framework contributed to institutional trust/ relationship marketing in merging market literature, low literacy form important point in bank relationship management strategy. As a result of low level of literacy the relationship between customer and the bank was characterised by overdependence on frontline staff by customer while engaging bank and its service. Customers find it difficult to read or write since they lack formal education that affect their cognitive ability to analyse financial offer, and thus customer seek boundary spanning capability to manage their interaction with the bank. This act (e.g., the need to sit down and interpret to customers every bit of correspondent and their obligation during customer transaction) that requires employment of staffs that are conversant with local language and reflect the acceptable norm and culture in the bank's location prove important in communicating to customers. By doing so it can be concluded that in an environment with high level of illiteracy trust on formal system is weak. However, boundary spanning capability reinforced by cultural linkages that create trusting measure among people can reduce the level of anxiety and make people to bank. In such a context, weak system trust reinforces relationship base on identity and, thus, this finding contributed to system trust and relationship marketing literature in Nigerian, an emerging market country where managers and customers create an environment of interpersonal relationship that diminishes brand relationship.

In consonance with findings of Grayson et al. (2008), Perterson and Johnson (2014) and recenty (Hansen, 2017), this finding reflected a typical weakness of antecedent to narrow trust – a trust that boosts brand and banking relationship. At the same time, it reflects how the lack of structural assurance and lack of situational normalcy – environment that create security while in banking relationship, generated through the ineffective institutions that strengthen system trust and customer confidence in formal financial institutions, create weak system trust and, hence, promote trust at the personal level based on ethnic and religious identity.

7.6.2 Practical contribution

Understanding how relationship management process occur in the retail banking context can help banks, policy makers in developing effective approach to improve relationship management and customer retention. Thus, the key findings of the study have practical implication on bank relationship management strategies in such that the relationship build based on interpersonal relationship and strong customer buyer relationship can have positive impact on banks' relationship management strategy. For example, the use of interpersonal channels in customer identification and engagement, and the use of personal visitation and concurrent customer call to induce interpersonal relationship and trust between customer and bank staff result in strong interpersonal relationship and position staff as important instrument in banks' relationship management strategy. The implication for bank practice is that the bond due to strong ties between customer and the banks reduces defection rare and enable proper understanding of customer needs due to constant interaction that exist between customer and the bank employee. Thus, this result can be used by banks and government agencies to boost brand relationship, by further strengthening and encouraging the use of customer contact channels that create direct link between customer and the bank.

Likewise, the discovery of the role of sub cultures, religious and ethnic affiliation has further implication on practice. For example, the use of religious or ethnic symbols such as greeting, dress or language that link customer and banks reflect the use of ethnic marketing in the conventional retail banking sector. The result shows direct relevant of ethnic and religious affiliation on relationship practice in the banking sector, as they have direct influence on customer engagement and retention. Thus, banks can further explore these constructs to further identify their benefits and the best way to minimize their disadvantages, more especially in a country where religious and ethnic tolerance dominate human interaction and life. Likewise, because of its imperatives, the result can be used by banks and regulatory agencies to developed strategies that promote training on cross-religious and ethnic orientation of frontline staff that interact with customers constantly.

Similarly, as explored by the study, Nigerian context has practical implication for the current practice of relationship marketing process of the bank as identified by the study. For instance, weak legal framework has direct bearing on relationship practice of the bank, as it creates anxiety and weak trust on formal institutions. Likewise, low literacy level, which is part of external factors, has direct relevance to banking relationship practice, as it affects customer perception on formal bank and lean them to banking staff that they are linked with either religiously or through some ethnic connections. Consequently, the result can be used to developed strategies that will minimise the challenges of external environment on bank customer strategy. For instance, a strategy that will encourage illiterate customers to engage their educated and trusted sibling in banking transaction can be designed as a consequent of this findings. This could allow every staff of the bank to have formal banking interaction with the customer, and hence reduce ethnic barrier. In relation to weak legal framework, the result can help academicians and policy makers in developing an effective approach to reduce the negative impact of legal framework on bank policy and customer acquisition and retention strategy in the financial service sector.

7.7 Future research directions

This study is based on interpretive assumptions that outline multiple and socially constructed reality. Likewise, as against the positivist that objectivity is conditioned on the separation of research and the researcher, under interpretive, the researcher contributes to the construction of reality. Therefore, further studies are need in other context such as telecommunication and other service related industry using positivist assumption to confirm its generalisability the study generalisability. Similarly, similar study is needed over different region in African to further validate the findings of the study.

Similarly, the selection of Nigerian, a collectivist country (Hopsted, 1980), as the context of the presents the need for further research. Although the study provides unique insight on the role of religion and ethnic affiliation on Nigeria retail banks’ relationship management process, the collectivist culture that define Nigerian environment and the weak legal framework that reduce customer trust on formal organisations restrict the application of the study findings to high income/individualist culture with low religious and ethnic tolerance. As such, there is need for further needed to test the applicability of the study findings in an individualist context with highly regulated banking and low religious and ethnic tolerance.

Although studies on customer relationship management explore customer perspective on the performance of firms' relationship management strategies, this study explore customer relationship management process from managers' perspectives. As such, further study is needed from customers' perspective to triangulate study findings. This can include understanding the perception of customer on the role of religion and ethnic affiliation on relationship management, as the key research findings.

One of the findings of this study is the influence of religion and ethnic affiliation on banking relationships. In this study, Nigerian banks manager's views, both men and women, were explored. So, further study can extend the influence of religion and ethnic influence and explore the receptiveness to religious/ethnic affiliation's influence on relationship marketing along gender lines. Sarwono and Armstrong (2001) believe perception and identification of ethnic micro-culture influence is subjective, thus its impact on human behaviour differs according to their acceptance of and adherence to such values. According to anecdotal evidence, in Nigeria women are more receptive to ethnic influences while men are more receptive to religious influences. Understanding receptiveness to these variables by specific gender is an area worth exploring. Similar topics can be explored on the customer side.

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Appendices

Appendix 1 Application for ethnical approval

University of Salford MANCHESTER

College Ethics Panel

Ethical Approval Form for Post-Graduate Researchers

Ethical approval must be obtained by all postgraduate research students (PGR) <u>prior</u> to starting research with human subjects, animals or human tissue.

A PGR is defined as anyone undertaking a Research rather than a Taught masters degree, and includes for example MSc by Research, MRes by Research, MPhil and PhD. The student must discuss the content of the form with their dissertation supervisor who will advise them about revisions. A final copy of the summary will then be agreed and the student and supervisor will 'sign it off'.

The signed Ethical Approval Form and application checklist must be forwarded to your College Support Office and also an electronic copy MUST be e-mailed to the contacts below at your College Support Office;

CASS: Deborah Woodman –

CHSC: Rachel Shuttleworth -

CST: Nathalie Audren-Howarth –

The forms are processed online therefore without the electronic version, the application cannot progress. Please note that the form must be signed by both the student and supervisor.

Please ensure that the electronic version of this form only contains your name and your supervisor's name on <u>this</u> page, where it has been requested.

All other references to you or anyone else involved in the project must be removed from the electronic version as the form has to be anonymised before the panel considers it.

Where you have removed your name, you can replace with a suitable marker such as […..] Or [Xyz], [Yyz] and so on for other names you have removed too.

You should retain names and contact details on the hardcopies as these will be kept in a separate file for potential audit purposes.

Please refer to the 'Notesfor Guidance' if there is doubt whether ethical approval is required

The form can be completed electronically; the sections can be expanded to the size required.

Name of Student: MUJITABA ABUBAKAR TANGAZA

Name of Supervisor: PROFESSOR SUNIL SAHADEV

School: SALFORD BUSINESS SCHOOL

Course of study: PHD BUSINESS MANAGEMENT

Name of Research Council or other funding organisation (if applicable):

1a. Title of proposed research project

INVESTIGATING CRM IMPLEMENTATION IN NIGERIAN RETAIL BANKING CONTEXT

1b. Is this Project Purely literature based?

NO

2. Project focus

This study focused on exploring how CRM implementation process occur in Nigerian retail banks.

3. Project objectives

1. To explain the present state of research on customer relationship with a specific reference to emerging countries.
2. To describe how process of customer relationship management occur in Nigerian retail banks?
3. To discover major factors/processes that could influence customer relationship management activities in Nigerian retail banks.

4. Research strategy

(For example, outline of research methodology, what information/data collection strategies will you use, where will you recruit participants and what approach you intend to take to the analysis of information / data generated)

The study intends to explore relationship management process in the Nigerian retails banks through a qualitative case study. The strategy is multiple case studies under constructivist paradigm (Carson, Gilmore, Perry, & Gronhaug, 2001). The researcher intends to thoroughly understand how and why CRM implementation occur in a bounded context of the Nigerian retail banks in which the researcher has no iota of control (Baxter & Jack, 2008; Wilson, Daniel, & McDonald, 2002; Yin, 2003). The essence of including context is to understand how participants construct and define the phenomena under investigation. Furthermore, this is contemporary study as research on CRM implementation largely focused on retail banks of the high-income countries (Yin, 2014). Studies that examine the impact of environmental variables on customer relationship management are rare (Chikweche & Fletcher, 2013; Samaha, 2014).

Given the condition of case study research as cited above, multiple sources of evidence that include: interview, direct observation, and document review will be used to ensure accurate and more convincing findings (Creswell, 2014; Yin, 2003). Semi- structured interview with ten study participants from each bank will be conducted (Carson et al., 2001; Perry, 1998). Observation in addition to interview will be used by the study (Yin, 2003). It includes Observation of physical setting, events, and activities happening within the context of the study (Stake, 1995). The essence is to capture data missed during the interview. Then, as advised by Eisenhardt and Graebner (2007), document review will follow. Document such as articles on bank activities will be reviewed to obtain vital Information such as details of the previous attempt on CRM implementation. Also, to ascertain the correct position of certain information collected during the interview and observation (Malhotra, Birks, & Wills, 2012).

As for case selection, three banks were selected based on Perry's (1998) advice. This is due to their experience with with adoption and implementation of customer relationship management strategies. Also, all the three banks have outstanding financial performance in 2013 as reflected by being among the best 25 banks in Africa and the among the best 1000 banks in the world (Wallace, 2014). Also, they are the most customer focus banks in Nigeria (KPMG, 2010). Likewise, selection of the banking sector as the context of the study was informed by the renewed interest in the retail banking by most fo the Nigerian banks (Agboola, 2007). In addition to participating organisation, bank managers both senior and middle managers are to be selected as study participant depending on their experience on CRM activities in their individual banks. Senior managers will be selected because their support for customer related strategy is central to relationship management strategy success (Shum et al., 2008). Besides, they are the decision makers as per as customer relationship management is the concern (Ahearne et al., 2012). On the other hand, middle managers are to be selected based on their experience and interaction with customers, which vital CRM activities in the banking sector (Ahearne et al., 2012).

Turning from study participant to data analysis, within-case and cross-case analysis as recommended by Eisenhardt (1989), Breidbach et al. (2013), and Creswell (2007b) will be used. Within the case involves concentrating on the data, pulling the data apart and trying to put it back in a more meaningful way. The process involves organising and restructuring the data through the use of computer software NVivo. The essence is to reduce and do away with less relevant data. Then, through the coding process, relevant data from multiple sources will be summarised into analysable units to form categories that form similar ideas or themes (Malhotra (2012). Later, details description of individual bank exceptionality and commonality with other banks will follow to provide data for cross-case analysis (Carson et al., 2001; Smith & Strahan, 2004).

At cross-case analysis, a comparison will be made between banks to find subtle similarities or differences between banks (Eisenhardt, 1989). Quotations from the interviews will be cited to explain reasons why similarities or differences occur (Carson et al., 2001).

During analysis, to ensure the accuracy of the data, the researcher will create case study database to be frequently accessed (Carson et al., 2001). Sources of information such as bank brochures, Bank report and magazine articles along with interview transcript will form case study database to enhance triangulations and data reliability.

5. **What is the rationale, which led to this project?**

(For example, previous work – give references where appropriate. Any seminal works must be cited)

According to Chikweche and Fletcher (2013), studies that look at CRM from developing market are rare. Various studies on CRM were done in high-income countries with less attention to developing market perspectives (Gilbert & Choi, 2003). Again, Burgess and Steenkamp (2006), Gilbert and Choi (2003), and Sheth (2011) argued that principles of relationship marketing are design to suit the norms and context of high-income countries and can only function effectively in a different market when the context of that market is considered. Sheth (2011) believe that building relationship with a customer in developing market is less attractive: because socio-political, cultural and faith-based institutions govern these markets. Therefore, for any relationship marketing strategy to function well in developing market, their context should be considered

Given this argument, this study intends to explore and understand CRM implementation, challenges and expected benefits in Nigerian retail banks from the context of developing nations. Accordingly, the process of customer relationship management in Nigerian retail banks will be described. This is essential due to the institutional and contextual differences between rich nation and developing countries. Also, the study intends to describe how context among other factors contributes to either success or failure of CRM implementation in Nigerian retail banks as a developing market.

6. **If you are going to work within a particular organisation do they have their ownprocedures for gaining ethical approval**

(For example, within a hospital or health centre?)

NO (delete as appropriate)

If YES – what are these and how will you ensure you meet their requirements?

7. **Are you going to approach individuals to be involved in your research?**

YES (delete as appropriate)

If YES – please think about key issues – for example, how you will recruit people? How you will deal with issues of confidentiality / anonymity? Then make notes that cover the key issues linked to your study

Yes, managers who are participants of the study will be approached with the consent of their individual banks. Emails will be sent to participants by the researcher to ascertain if they are willing to participate in this study. They will be interviewed face-to-face within bank premises.

The interview will be audio-recorded with their consent. All necessary measures will be taken to protect their right as participants including the right to withdraw from the study as they wish. Their anonymity will be maintained at all times, and no comments will be ascribed to them by name in any written document or verbal presentation. Nor will any data be used from the interview that might identify them to a third party. Even though anonymised quotations from interview transcript will be used in publications, conference proceedings and other forms of dissemination, those who have taken part will not be disclosed.

Equally, any confidential information revealed by the participants mistakenly will instantly be deleted. On completion of the study, strict measures will be applied to protect the data as only authorised person will have access to the data. Besides, this study will be guided by the University of Salford code of ethics.

8. More specifically, how will you ensure you gain informed consent from anyone involved in the study?

The consent of all the banks participating and participants in the research will formally be sought for. Formal invitation and personal contact through telephone, email, and other available means will be made to ensure that their consent is secured. Participants and participating organisation will be informed about the aim and purpose of the study and their right to withdraw from the study whenever they wish.

9. How are you going to address any Data Protection issues?

See notes for guidance which outline minimum standards for meeting Data Protection issues

This research will be conducted in a fair, honest and transparent manner. The rights of all the participants and other stakeholders involve in this study will not be tempered with. The interview transcripts will be presented to participants for review and they can withdraw or ask their data to be destroyed once the study is not in the final stage of completion. Views about them and their organisations will be treated with utmost confidentiality and will be used for the purpose of this research only. Their right will be protected and their identity will not be disclosed to anyone.

10. Are there any other ethical issues that need to be considered? For example - research on animals or research involving people under the age of 18.

NO

11. (a) Does the project involve the use of ionising or other type of "radiation"

NO

(b) Is the use of radiation in this project over and above what would

normally be expected (for example) in diagnostic imaging?

NO

(c) Does the project require the use of hazardous substances?

NO

(d) Does the project carry any risk of injury to the participants?

NO

(e) Does the project require participants to answer questions

that may cause disquiet / or upset to them?

NO

If the answer to any of the questions 11(a)-(e) is YES, a risk assessment of the project is required and must be submitted with your application.

12. How many subjects will be recruited/involved in the study/research? What is the rationale behind this number?

Twenty to thirty subjects will be interviewed to gain theoretical saturation. As argued by Perry (1998), for case study research to gain theoretical saturation the number mentioned above is required. Depending on the nature and depth of responses received, the number may vary. Each interview is expected to last for at least one hour.

13. Please state which code of ethics has guided your approach (e.g. from Research Council, Professional Body etc).

Please note that in submitting this form you are confirming that you will comply with the requirements of this code.If not applicable please explain why.

I will be fully committed to the ethical regulations set out at the University of Salford code of ethics. ABS/BAM/BMAF draft ethics guide.

Remember that informed consent from research participants is crucial, therefore all documentation must use language that is readily understood by the target audience.

Projects that involve NHS patients, patients' records or NHS staff, will require ethical approval by the appropriate NHS Research Ethics Committee. The University College Ethics Panel will require written confirmation that such approval has been granted. Where a project forms part of a larger, already approved, project, the approving REC should be informed about, and approve, the use of an additional co-researcher.

I certify that the above information is, to the best of my knowledge, accurate and correct. I understand the need to ensure I undertake my research in a manner that reflects good principles of ethical research practice.

Signed by Student ______________________

Print Name Mujitaba Abubakar Tangaza

Date 09 October 2014

In signing this form I confirm that I have read this form and associated documentation.

I have discussed and agreed the contents with the student on ______________
(Please insert date of meeting with student)

Signed by Supervisor ....

Print Name Sunil Sahadev

Date ....9/oct/2014..........

Ref No:	*Office Use Only*

College Ethics Panel:

Application Checklist

Name of Applicant:

Title of Project:

The checklist below helps you to ensure that you have all the supporting documentation submitted with your ethics application form. This information is necessary for the Panel to be able to review and approve your application. Please complete the relevant boxes to indicate whether a document is enclosed and where appropriate identifying the date and version number allocated to the specific document (*in the header / footer*), Extra boxes can be added to the list if necessary.

Document	**Enclosed?** **(indicate appropriate response)**	**Date**	**Version No**

Application Form	Mandatory			If not required please give a reason		
Risk Assessment Form			Not required for this project	No risk associated with the research.		
Participant Invitation Letter	Yes			See Appendix 1, & 2		
Participant Information Sheet	Yes			See Appendix 3		
Participant Consent Form	Yes			See Appendix 5& 6.		
Participant Recruitment Material – e.g. copies of posters, newspaper adverts, website, emails		No				
Organisation Management Consent / Agreement Letter	Yes			Informal contact was made with some senior management members of these organisations and there were positive response from them. Formal request letter was sent for formal approval.		
Research Instrument – e.g. questionnaire			Not required for this project	Interview		
Draft Interview Guide		No				

National Research Ethics Committee consent			Not required for this project			
Note: If the appropriate documents are not submitted with the application form then the application will be returned directly to the applicant and will need to be resubmitted at a later date thus delaying the approval process						

Appendix 2 Ethical approval letter

University of Salford
MANCHESTER

College of Arts & Social Sciences,

Room 633 Maxwell Building,

The Crescent

Salford, M5 4WT

Tel: 0161 295 5876

11 February 2015

Mujitaba Abubakar Tangaza

University of Salford

Dear Mujitaba

Re: <u>Ethical Approval Application – 140005</u>

I am pleased to inform you that based on the information provided, the Research Ethics Panel have no objections on ethical grounds to your project.

Yours sincerely

Deborah Woodman

<u>On Behalf of CASS Research Ethics Panel</u>

Appendix 3 Participant Information Sheet (Consent Form)

Dear Participant.

I am Mujitaba Abubakar Tangaza currently conducting PhD research with Salford Business School, University of Salford, Greater Manchester, United Kingdom. This study is funded by the Nigerian Tertiary Education Trust Fund (TETFund).

Research Title:

Investigating customer relationship management process in the Nigerian retail banking sector

Purpose of the study

The purpose of this study is to explore how relationship management processes occur in the Nigerian retail banking context; to described how external

develop CRM implementation framework that would consider the peculiar nature of Nigerian retail banks environment. Therefore, the intention of this invitation is to get your views on the CRM activities of your bank

Invitation to participate

This is to invite you to participate in a research study of the above title. You are advised to take time to understand the purpose of the research and the demands of your expected role. The information you need to decide whether or not to participate is provided on this document. Notwithstanding, you are free to ask questions on any aspect or terminology.

What Participation Involves

Upon your acceptance to participate, you will be required to grant an interview whereby you will respond to relevant questions from the researcher. The interview may last between thirty to sixty minutes at a time and venue convenient for you.

Risk involve

There is no known risk or cost associated with participating in this study. However, the researcher is aware that there may be inconveniences and discomfort associated with lengthy interviews for some individuals.

Anonymity

The interview will be audio recorded and thereafter transcribed into text by the researcher for the purpose of analysis. The text will be presented to you for confirmation and verification as a follow up to the interview. However, be assured that anonymity is certain, and no information that will identify your personality or that of your organisation is kept on file at the completion of the research. Your name and email address are collected so that you can be contacted. At the completion of the study, the data will be anonymous. Any identifying information will be removed. Hard and soft copy of individual research data will be anonymous and given a research code only known and accessible to the researcher who will only use it for the purpose of this study.

Withdrawal from the study

Participation in this study is voluntary; if you willingly decide to participate, the study will be described to you and thereafter you may be requested to sign a consent form to show that you agreed to participate in this study. You are free to withdraw at any time, without giving any reason for your withdrawal.

Complaints and dissatisfaction

For further information or concern about any aspect of this study, you can contact me or my supervisor on the following addresses:

Mujitaba Abubakar Tangaza
Salford Business School
University of Salford
Room 204 Maxwell building,
Salford, Greater Manchester
United Kingdom.
Tel: + 44 (0) 7919969703; +2348036600822
E-mail:

Professor Sunil Sahadev
Salford Business School
University of Salford
Maxwell building,
Room 605,
Greater Manchester
M5 4WT
United Kingdom Tel: +44(0) 161 295 3096
E-mail:

THE INTERVIEWEE QUESTIONS' GUIDE

A participant is expected to provide answers to questions on the topics listed below as detailed as possible from his/her first-hand experience on CRM implementation in the bank.

Section 1: Background

Name (optional)**:**………………………………….……… **Position:**………..………….

Bank:…………………………..…………………………**Experience** (years)**:**………

Section 2: Questions

Question One: Understanding the general perception of customer relationship management among managers in Nigerian retail banks.

1. ***How do you define CRM in your bank?***
   Or What is your understanding of Customer Relationship Management?

Question Two: Understanding customer relationship management activities and process of relationship development and management in the Nigerian retail banking sector.

2. ***How do you perform customer relationship management activities in your bank?***
3. ***In developing your CRM, do you consider customer information? If yes how do you go about generating customer information/data?***

Question three: what are the major factors/processes that could influence CRM implementation in Nigerian retail banks?

4. ***How can you describe the step-by-step process of CRM implementation in your bank?***
5. ***What are the major activities that outline CRM activities in your bank?***

Question Four: understanding the impact of contextual variables on CRM strategy of Nigerian retail banks.

6. ***What are the main challenges of CRM implementation in your bank?***
7. ***Do you face any problems peculiar to your market (Nigeria environment) during relationship development and management with customers?***

Appendix 4 Research Participant Consent Form

Research Title**:** *Investigating CRM implementation process in the Nigerian retail banks*

Name of Researcher: Mujitaba Abubakar Tangaza

(Tick □as appropriate)

➢ I confirm that I have read and understood the information sheet for the above study and what my contribution will be.	**Yes**	
➢ I have been given the opportunity to ask questions (face to face, via telephone and e-mail)	**Yes**	
➢ I agree to take part in the interview	**Yes**	
➢ agree to the interview being tape recorded	**Yes**	
➢ I understand that my participation is voluntary and that I can withdraw from the research at any time without giving any reason	**Yes**	
➢ I understand how the researcher will use my responses, who will see them and how the data will be stored.	**Yes**	
➢ I agree to take part in the above study	**Yes**	

Name of the participant	…………………………………………………………………………………

Signature	……………………………………………………………………………….
Date	……………………………….
Name of researcher taking consent	MUJITABA ABUBAKAR TANGAZA
Researcher's e-mail address	m.t.abubakar@edu.salford.ac.uk

Appendix 5: A sample of interview question and interviewee responses

S/N	Interview questions	Sample answer
1	How do you define CRM in your bank? Or What is your understanding of Customer Relationship Management?	"Customer relationship management I think is process of identifying your customer and ensure that they fall within your target segment. Then after identifying, qualifying the customers to ensure that who falls within your target segment…and then designing processes and services that you can use to retain that customer. So, is a whole chain of activities".
2	How do you perform customer relationship management activities in your bank?	"We have also segmented the retail market into different segment. Now if you take retail for instance, in the bank we have the personal banking segment. We have the tier 1 for personal banking. We have personal banking tier 2".

3	In developing your CRM, do you consider customer information? If yes how do you go about generating customer information/data?	"Yes we have oracle software that draws practically on everything we do. This software generates reports on customer information, critical customer information, on daily basis".
4	How can you describe the step-by-step process of CRM implementation in your bank?	"At times as a marketer you try to be close to the customer. You try to put yourself in his personal activities. If he is marrying, his daughter you make sure you attended that marriage".
5	What are the major activities that outline CRM activities in your bank?	"We do customer visiting especially for tier one and tier two. We don't want rely on emails. Some of them prefer email they don't want see people. But a lot of them want see people coming to visit them and all that".
6	What are the main challenges of CRM implementation in your bank?	"Poor technology penetration is also a challenge. Of cause the number of internet users is growing, we are still not there yet. So, that is also another challenge especially in our mass retail segment."
7	Do you face any problems peculiar to your market (Nigeria environment) during relationship development and management with customers?	"There are a lot of tedious processes. You approach a court of law (with customer case), the case will be adjourned, and the judgment will be delayed….So this kind of delays affects customer patronage and respond to customer complains".