



**NOBEL INTERNATIONAL BUSINESS SCHOOL**

**DOCTOR OF PHILOSOPHY IN BUSINESS ADMINISTRATION**

**CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES AND  
ORGANISATIONAL PERFORMANCE OF COMMERCIAL BANKS  
IN GHANA: THE ROLES OF CUSTOMER SATISFACTION AND  
CUSTOMER LOYALTY**

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**THIS THESIS IS SUBMITTED TO NOBEL INTERNATIONAL  
BUSINESS SCHOOL, IN PARTIAL FULFILMENT OF THE  
REQUIREMENTS FOR THE AWARD OF THE DOCTOR OF  
PHILOSOPHY DEGREE IN BUSINESS ADMINISTRATION**

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**Declaration**

I, **Eric Gonu**, hereby declare that this thesis is the product of original research conducted by me under the supervision of Dr. Johnson Okeniyi. I also declare that this thesis has not been submitted to any other Institution for assessment, publication, or for any other purpose. Where the works of other people have been used, references have been duly cited. It is in this regard that I declare this work as originally mine. It is hereby presented in partial fulfilment of the requirements for the award of the Doctor of Philosophy Degree in Business Administration at the Nobel International Business School.



..... Date: 31<sup>st</sup> May, 2021

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## **ABSTRACT**

In today's dynamic global banking environment, Customer Relationship Management (CRM) practices play a critical role in building a competitive advantage in the industry. Globally, CRM has been applied in the banking sector to attract, build, and maintain good customer relationship. The subject of CRM, customer satisfaction, loyalty and organisational performance has become a global issue. With intense competition among commercial banks, this study aimed at establishing the effects of CRM practices on organisational performance in the ban

king industry in Ghana, taking into consideration the mediating roles of customer satisfaction and loyalty. This is so because previous studies only looked at the direct influence of CRM practices on performance of firms. The argument of the study was anchored on social exchange theory. Methodologically, the study was guided by the positivists' philosophy of quantitative approach. The study employed descriptive survey design, with a study population of 2,005,895 bank customers. A sample of 420 was selected using multi-stage sampling techniques. A questionnaire, with a reliability coefficient between 0.845 and 0.861, was the instrument used. The data were analysed using both descriptive and inferential statistical tools. The findings show that CRM practices have positive effect on organisational performance. However, the effects become stronger when customer satisfaction and loyalty mediate the relationship between CRM and organisational performance. Also, demographic variables, such as age, gender and years of banking on the part of customers, have controlling effects on the customers' perception with regard to CRM practices. The study concludes that whenever customer satisfaction and loyalty mediate the relationship between CRM practices and organisational performance, there will be a significant boost in the performance of commercial banks in Ghana. Based on the findings, the study recommends that the various branch managers in charge of CRM should develop, nurture and maintain an attractive CRM practices as an administrative system to help boost the satisfaction and loyalty of customers respectively.



**KEY WORDS**

Customer relationship management

Customer satisfaction

Customer loyalty

Organisational performance

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## **DEDICATION**

To my brother, Eugene Kweku Gonuh, who died too early, and to my wife, Mrs. Ruth Odoom Gonu.

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## **CHAPTER ONE**

### **INTRODUCTION**

Customer relationship management (CRM) as a strategy has gained tremendous interest among researchers and practitioners in recent times. Though the usage and implementation of CRM policies by commercial banks tend to be more and higher in the Western world, according to studies (Sota, Chaudhry, Chamaria, & Chauhan, 2018; Gupta, 2019; Das, Mishra & Mohanty, 2020; Munander, Oktaviani & Angrain, 2020; Sota, Chandry & Srivastora, 2020), African commercial banks have not been exempted from CRM policies and practices as found in existing literature in the area (Nigussie, 2018; Mwirigi, Maria & Kimencu, 2018; Eze, 2020). According to Mwirigi et al. (2018) and Eze (2020) most commercial banks in Africa are facing low levels of customer loyalty due to high level of demand from customers with regard to technological changes and innovation. This phenomenon is making most customers to prefer dealing with international universal banks rather than African banks (Eze, 2020). This calls for the need to relook at the CRM practices of the banks and examine their influence on the banks' performance, taking into consideration the mediating roles of customer satisfaction and loyalty. Therefore, it is appropriate for researchers and practitioners in the field of marketing and business to pay scholarly attention to CRM practices and organizational performance.

#### **1.1 Background to the Study**

The concept of customer relationship management is increasingly growing in importance among various sectors and industries globally (Abd-Elrahman, Basri & Shaharuddin, 2014; Vallabh, Radder & Venter, 2015; Abbas & Sana, 2017). This is because customer relationships management is primarily associated with identifying and developing strategic and long-term relationships with customers to encourage them to remain committed and loyal to one's organisation (Abbas & Sana, 2017; Kafko, 2017; Gupta, 2019). According to Vallabh, Radder and Venter (2015), Customer relationship management is concerned with attracting, creating, sustaining and maintaining profitable customers over a period of time. Customer relationships management enables

customers to develop a sense of customization, compassion, friendliness, gratitude, trust and confidence (Wali & Wright, 2016).

Furthermore, Munandar, Oktaviani and Angrain (2020) argued that CRM focuses on identifying the needs of customers and satisfying those needs through the creation and maintenance of good relations with customers to boost organisational performance. This perception leads to commitment and trust among customers and organisations. Customer relationship management can be an effective approach used by organisations to create, sustain and strengthen relationships with customers. Organisations which focus on properly implementing CRM facets, such as technology infrastructure, service quality, personalisation of service and customer orientation, may acquire new customers, retain existing ones and provide incentives to improve customer satisfaction and loyalty (Munandar et al., 2020). This may mean that highly satisfied and loyal customers always patronise and re-purchase firms' products and services which invariably enhance organisational performances. However, CRM practices come with hiding challenges and limitations, including unequal treatment of customers, cost of implementation, inequality in building customer ties, spreading of negative information and unprofessional practices (Nguyen & Mutum, 2012; Gupta, 2019; Das et al., 2020; Sota et al., 2020).

Previous studies (Kafko, 2017; Kebede & Tegegne, 2018; Sota et al., 2018; Sota et al., 2020; Das et al., 2020) have revealed that CRM practices, such as technology infrastructure, service quality, personalisation of service and customer orientation are generally adopted in the service industry where firms are highly customer-centric. In the banking sector, for instance, it has become evident that CRM can never be overlooked by banks, which aim at overcoming unhealthy competitions (Payne & Frow, 2005; Kebede & Tegegne, 2018, Devan, 2020). As such, it has become a key aspect of banks' strategic plans and when establishing strategies, goals and objectives (Lokuge, Sedera, Ariyachandra, Kumar & Ravi, 2020). As a result, banks need an effective CRM approach to gain or maintain a competitive advantage over their competitors. This is because banks, like other service organisations, need to be innovative to stay competitive. Innovation and technological advancement should be done to meet the needs of customers in a unique manner which, in the long run, may

lead to a high level of customer satisfaction (Amit & Zott, 2012). Similarly, Sok and O'cass (2015) posit that innovation helps enhance the quality of service which, in turn yields superior financial performance. Likewise, Val Mohammadi (2017) postulated that banks that are innovative continuously transform knowledge and ideas into new products, process and systems for the benefit of the customers and stakeholders. Furthermore, Matovic (2020) argued that banks that provide quality services to customers enjoy competitive advantages because high quality services result in larger market share, increased customer satisfaction and loyalty, and increased organisational performance as a whole (Das et al., 2020).

In Sub-Saharan Africa (SSA), the banking environment is increasingly becoming competitive and firms can arguably survive through effective implementation of technology infrastructure, service quality, personalisation of service and customer orientation policies. Mwirigi, Maria and Kimencu (2019) conducted a study to establish the effect of Customer centred Relationship Management (CRM) organization on satisfaction of commercial banks' account holders in Kenya. They found that value-based CRM practices, such as customised services, personalised communication and complaints handling had a positive effect on customer satisfaction among bank customers. Nigusie (2018) in Ethiopia assessed CRM dimensions, such as trust, reciprocity, empathy, bonding and responsiveness, among banks in Ethiopia. The found strong positive relationships among CRM dimensions customer retention. Similarly, Eze (2020) in Nigeria found that CRM strategies, such as customer experience management and customer portfolio management, have positive effect on customer retention among bank customers.

For example, Kar (2012) points out that there is a rapidly growing global trend in which the banking sector is putting in measures to improve their financial and non-financial performance. Kar further observed that these measures include better cost management practices, improved customer relationship management practices and improved marketing mix strategies to increase target market. This shows that the use of customer relationship management in the banking sector is being adopted at a global perspective. Adiele and Gabriel (2013), on the other hand, attributed the improved performance of the global bank sector on

advancement of technology infrastructure and service quality. However, Adiele and Gabriel argued that customer relations are a major and fundamental factor that can significantly affect the performance of a bank.

The banking industry is among the most important sector of any economy. This is so because it acts as a driving force for economic activities. Also, banks occupy a significant place in every nation, especially within the financial sector of the economy (Olaniyan, Soyibo & Lawanson, 2012). However, despite the numerous contributions of the banking sector, banks would be subject to failure if they fail to ensure good CRM practices, a factor which drives customer satisfaction and loyalty (Udayakumar, 2020). Banks with dissatisfied and ill committed customers are likely to lose customers (Abubakar et al., 2012). According to Bank of Ghana (BoG, 2017), commercial or universal banking sector is characterised by keen competitions among the banks particularly with the introduction of the Banking Act of 2007 (Act 673).

Furthermore, the liberalisation of the financial sector, in conjunction with the economic reforms in the late 1980s and early 1990s, has created room for more banks, including foreign banks, to participate in the commercial banking sector (Aryeetey, 2008). It has also increased the supply of financial services and given customers the impetus to demand quality service (Anabila & Awunyo-Vitor, 2020). Currently, there are a good number of foreign and local banks in Ghana, all of which are rolling out innovative products/services and using branch networking, automated services and personalisation of services as their major strategy to enrich the customer experience and to better the satisfaction level of customers in order to retain them (Saani, 2017; Anabila & Awunyo-Vitor, 2020).

As indicated earlier, even though the banks have put in place strategies to help enhance customers satisfaction and loyalty, which, in the long run, will help boost the performance of the banks, they are still facing non-marketing challenges which include insolvency resulting from capital inadequacy, questionable transactions and licenses, high level of non-performing loans, weak corporate governance practices and internal control systems (BoG, 2019). These challenges, when not handled appropriately, can thwart the viability of

the banks. In a bid to overcome these non-marketing challenges contributing to appalling performance levels of most banks in Ghana, BoG embarked on a banking sector recapitalisation, clean-up and other reforms from mid-2017 to December 2018. In its quest to shape the banking sector, the Central bank of Ghana implemented practical and meaningful policies in 2018 that resulted in the reduction of the number of commercial banks from 33 to 23 (BoG, 2019).

In addition, the interventions of the Central bank of Ghana repositioned the banking sector by increasing its credit to GHS45.2 billion in 2019 from GHS36.5 billion in 2018. The banking sector, notably commercial banks, also recorded total assets (i.e., both domestic and foreign assets) of GHS129.06 billion, representing 22.8 percent growth as against the 12.3 percent growth in 2018 (BoG, 2020). More precisely, domestic assets grew to GHS118.69 billion by 23.1 percent in 2019. Also, Bank of Ghana (2020) revealed that the banking industry recorded higher profitability in 2019 by generating after tax profit of GHS3.31 billion, representing 37.7 percent growth as against the 12.5 percent growth generated in 2018.

Quite apart from these indicated corporate governance and internal control challenges, as indicated earlier, the banks also faced significant challenges in the area of marketing and customer relationship building. Most researchers (Saani, 2017; Mwirigi et al., 2018; Nigussie, 2018; Agyei, Sun, Abrokwah, Penney, & Ofori-Boafo, 2020; Eze, 2020) in Ghana and other African countries aver that preponderance number of the challenges faced by these banks could be associated with their inability to meet customers' needs which, in the long run, leads to customers' dissatisfaction.

According to Ohemeng (2015), Saani (2017), Mwirigi et al. (2018) and Eze (2020), poor CRM practices, such as technology infrastructure, service quality, personalisation of service and customer orientation, are becoming more significant among commercial banks in Ghana and West Africa, because most of these banks mostly focused more on the formal and business sectors, relegating the interest of many individual customers in the informal sector to microfinance institutions and rural banks. The question, therefore, is are commercial banks in Ghana, especially both foreign and domestic banks, having

effective CRM practices in place that help them boost performance or otherwise? Also, how are the incremental effects of CRM practices on organisational performance mediated by customer satisfaction and loyalty? In the theory of social exchange, people in social situations select behaviours that increase their likelihood of self-interest in these situations (Wetzel, Hammerschmidt, & Zablah, 2014; Zainol, Yasin, Omar & Hashim, 2014). As such, the theory explains the relationship between customers perceived benefits of CRM and their associated levels of satisfaction and loyalty.

Val Mohammadi (2017), Hossain (2018) and Ben, Udo and Abner (2019) argued that highly satisfied and loyal customers are likely to remain committed to their banks and, in turn, help them to achieve positive organisational performance levels. Thus, the social exchange theory supports the assertion that commercial banks in Ghana can overcome their recent frustrations by developing, sustaining and strengthening strong and long-term relationships with their customers (Ahmad & Ahmed, 2019). It could, therefore, be argued that the Bank of Ghana may never fully achieve expected goals if commercial banks fail to develop comprehensive approach towards customer relationship management.

Previous studies have found common CRM practices adopted by most commercial banks to include service quality (Johnston & Clark, 2008), technology infrastructure (Chanopas, Krairit, & Khang, 2006; Maroofi, Rastad, & AMjadi, 2015), personalisation of service (Adam, Baback & Harry, 2019; Kang, Shin & Gong, 2016) and customer orientation (Leeflang, 2011; Frambach, Fiss & Ingenbleek, 2016). However, it largely remains unknown the extent to which these CRM practices contribute to the performances of the commercial banks in Ghana with the mediating roles of customer satisfaction and customer loyalty.

## **1.2 Statement of the problem**

Modern marketing philosophy supports the concept of CRM largely because it promotes customer satisfaction and loyalty, factors that have incremental positive effect on the performance of organisations (Mohammed, Rashid & Tahir, 2014). Fundamentally, the philosophy calls for every sector, especially

the service sector, to embrace technology infrastructure, service quality, personalisation of service and customer orientation practices in order to promote organisational performance (Rahimi & Gunlu, 2016). Specifically, Mamoun, Akroush, Dahiyat, Gharaibeh and Abu-Lail (2011) aver that the banking sector should create unique and good relationships with customers in order to deliver services that meet their needs and expectations.

In recent times, the Ghanaian banking sector has come under serious turbulences. The Bank of Ghana has revoked licenses of nine (9) commercial banks and over 340 micro-finance institutions, in efforts to clean up the banking sector and restore stability and resilience of the financial system. The Bank of Ghana cited reasons, such as insolvency resulting from capital inadequacy, questionable transactions and licensing, high levels of non-performing loans and weak corporate governance practices (Bank of Ghana, 2019). As a consequence, a banking survey conducted by PricewaterhouseCoopers (2019) on the impact of License revocation by BoG among bank executives produced a mixed finding, as 55% of respondents feel that this has impacted their banks positively as they have seen significant increases in their revenue growth due to increased customers and augmented transaction volumes (that, total deposits as a percentage of GDP increased to 20.1% from 19.5% in 2017).

However, 45% of banks executives feel this directive had impacted their business negatively, especially because, in their opinion, customers have lost confidence in the banking system, hence they are experiencing reduction in deposits and some panic withdrawals. In addition, customers became reluctant to hold time and fixed deposit which had experienced an average growth of 2% from 2014 to 2017 but declined by 3% from 2017 to 2018 (BoG, 2019).

Contrary to the general banking industry decline in customer deposit by three percent, some banks within the same period adopted a broad-based strategy for increasing customer deposits, such as; active customer engagements, enhanced deposit products, digitisation of products and enhanced customer service delivery yielded an increase in customer deposit of between 18% to 27% (BoG, 2019). However, despite the achievements of these individual banks, the performance of Ghana's banking sector has not been generally impressive as its

contribution to GDP decreased from 36.4 percent in 2017 to 35.7 percent in 2018, while banks' total GDP credit decreased from 14.7 percent to 14.2 percent in the same period (Banking survey, 2019).

Despite the financial sector clean-up costing about Gh¢16.4 billion, representing about five (5) percent of overall GDP (Ministry of Finance report, 2019), the banking sector could face another crisis in the near future if policy makers and management of the remaining banks fail to strengthen customer relationships (BoG, 2019). This finding confirmed a study of Agnihotri and Bhavani (2015), who found that banks lost their customers because their customers were not aware of their technology infrastructure, service quality, personalisation of service and customer orientation practices provided by the bank. The study recommends that developing one-to-one relationship helps the banks in increasing the satisfaction level in customers, which will build their loyalty and boost the banks' performance.

Previous studies have largely focused on direct relationships between CRM and organisational performance measures (Ngo Vu & Nguyen, 2016; Sindwani & Goel, 2016; Karsalari, Saberi & Kalimdast, 2017; Nasution, 2018). Other studies also looked at the relationship between CRM and customer loyalty (Anabila & Awonyo, 2014; Ohemeng, 2015; Choi et al., 2018). For example, Anabila and Awonyo (2014) found that CRM practices had significant relationship with customer loyalty. Abbass and Sana (2017) also found that employees' competence and attitude regarding CRM had a huge effect on the quality of service. Similarly, Zineldin (2014), as well as Ghasemi, Haghhighinasab and Mortazavi (2017) noted that effective CRM enhances customer satisfaction and organisational performance. Furthermore, Kangu (2017) examined the effect of CRM dimensions on customer loyalty and found that customer technology infrastructure, service quality, personalisation of service and customer orientation had significant impact on customer loyalty.

Specific to banking, Kafko (2017) studied the impact of CRM on the marketing performance of banks in Kenya and found that customer orientation strategies of CRM had effect on marketing performance as well as service quality. Ohemeng (2015), on the other hand, examined the influence of CRM on

customer loyalty among banks in Ghana and found that CRM incrementally affect customer loyalty through customer satisfaction. In another study, Hasan (2018) found that CRM practices among banks in Bangladesh had influence on customer retention.

A systematic review was conducted by Hassan and Bin-Nashwan (2017) on the effect of CRM on customer satisfaction and customer loyalty between 2005-2015 from 35 top-tier journals. They found that majority of studies were done in the developed countries, with only few in developing countries.

In a related study, Mkanyeza and Chikazhe (2017) found direct weak relationships among CRM, customer satisfaction and customer loyalty. Otto, Szymanski and Varadarajan (2019) also found that customer satisfaction is more appropriately used as mediator that helps in boosting the efforts of selected marketing strategy variables on firm results. Otto et al. (2019) further suggested that satisfaction can be considered as an immediate goal of CRM, which also exert a significant impact on mid-term goals such as customer retention and customer loyalty, and subsequently organisational performance.

In Ghanaian context, there is little research focusing on the mediating roles customer satisfaction and customer loyalty plays in the relationship between customer relationship management practices and organizational performance of banks. For example, Anabila and Awonyo-Victor (2014) investigated the relationship between CRM and customer loyalty and found that CRM practices had significant relationship with customer loyalty. However, staff perception towards CRM activities were relatively more supportive than customers, given their respective average measurement ratings. In a related study, Ohemeng (2015) examined the influence of CRM on customer loyalty in the banking sector and found that CRM incrementally affects customer loyalty through customer satisfaction. This study differs from theirs as the current study examines the mediating roles plays by both customer satisfaction and customer loyalty in the relationship between CRM practices and organisational performance among banks in Ghana.

Also, most of the works reviewed fail to consider the controlling roles of demographics characteristics of respondents, such as gender, age, level of

education, customer years banking and bank type on CRM practices, customer satisfaction, loyalty and performance of organisations. As indicated by the argument of social exchange theory, man by nature is influenced by both ascriptive and meritocratic factors. Therefore, in examining customers' views on market-oriented indicators, there is the need to find out if ascriptive factors, such as demographics, can play a controlling role on their perception (Moosmayer & Fuljahn, 2010; Mburu, 2014).

For example, researchers, such as Narteh (2017), Owusu, Agbemabiase and Abdurrahaman (2017), Mwirigi (2018) and Saxana and Taneji (2018), are of the view that, in a patriarch society, like Ghana, CRM policies should be gender sensitive since the formal sector and banking activities are perceived to be male dominated area. Therefore, it is appropriate for modern researchers to examine the issue of technology infrastructure, service quality, personalisation of service and customer orientation practices and organisational performance from the ascriptive perspective. In view of the indicated gaps, this study seeks to investigate the effects of CRM practices on organisational performance, taking into consideration the mediating roles of customer satisfaction and loyalty among commercial banks in Ghana.

### **1.3 Objectives of the study**

Generally, this research is to analyse the effect of CRM practices on organisational performance in the banking industry in Ghana, considering the mediating roles of customer satisfaction and loyalty. Furthermore, the research seeks to develop a conceptual model for effective organisational performance within the banking industry of Ghana, focusing on CRM practices as the main input variable while considering the mediating roles of customer satisfaction and loyalty. The specific objectives of the study are to:

1. Examine customers' views on the various CRM practices of commercial banks in Ghana.
2. Determine customers' level of satisfaction and loyalty to commercial banks in Ghana.

3. Examine the differences in customers' views regarding the various CRM practices of commercial banks in Ghana with respect to their background characteristics.
4. Determine the effect of CRM practices on organisational performance of commercial banks in Ghana.
5. Explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in Ghana.

#### **1.4 Research questions**

In order to resolve the first three Specific objectives of the research, the following research questions have been developed to help direct the study.

1. What are customers' view on the various CRM practices of commercial banks in Ghana?
2. What are customers' level of satisfaction and loyalty to the commercial banks in Ghana?
3. What are the differences in customers' views regarding the various CRM practices of commercial banks in Ghana with respect to their background characteristics?

#### **1.5 Research hypotheses**

Based on the fourth and fifth specific objectives of the study, the following hypotheses were derived to guide the argument of the study. They were to be tested at 0.05 significant level.

- H<sub>0</sub>1: There is no positive relationship between technology infrastructure and organisational performance of commercial banks in Ghana.
- H<sub>0</sub>2: There is no positive relationship between service quality and organisational performance of commercial banks in Ghana.
- H<sub>0</sub>3: There is no positive relationship between personalisation of service and organisational performance of commercial banks in Ghana.
- H<sub>0</sub>4: There is no positive relationship between customer orientation and organisational performance of commercial banks in Ghana.

H<sub>0</sub>5: CRM practices have no statistically significant effect on organisational performance of commercial banks in Ghana.

H<sub>0</sub>6: Customers' satisfaction and loyalty do not change the direction or strength of relationship between CRM practices and organisational performance of commercial banks in Ghana.

### **1.6 Significance of the study**

This research is of critical importance for a number of reasons. This study will generate fresh insight into customer relationship management practices, customer satisfaction, and customer loyalty as they are significant to banks in Ghana. This is, especially, important for Ghanaian-owned banks, because of the adverse effects of the collapse of some of these institutions in recent times. The results of this study could serve as a guide to provide better information to policy implementers in addressing critical customer and other stakeholder concerns and repair any damage to customers' trust, resulting from the recent crises in Ghana's banking sector.

Then, again, the study makes a significant contribution to the existing body of knowledge through its analysis, results and findings. Information of this nature is critical for decision and policy makers who can formulate and modify regulations to foster self-regulation in the sector and minimise monitoring costs. This is important for a more innovative banking model. The study also adds to the debate on conduct and practices necessary to enhance customer satisfaction and loyalty in Ghana. As a result, it will highlight on how commercial banks in Ghana can ensure that they maintain the best standards of customer satisfaction. The findings of the research are significant to current and future researchers, seeking to have a better understanding of customer relationship management practices in developing countries, like Ghana. They will expand the reach of the analysis and draw on the observations and results of the research.

### **1.7 Delimitations of the study**

Geographically, the research was delimited to commercial banks in the Greater Accra Region of Ghana. Data were collected from customers of selected foreign and local commercial banks in Ghana. The study further concentrated more on

the customers' perspectives with regard to major CRM practices such as technology infrastructure, service quality, personalisation of service and customer orientation. Service quality was delimited to only three dimensions such as tangibility, reliability and responsibility as (Kangu, 2017; Meesela & Paul, 2016) suggested that they are best predictors of service quality. Also, the study was delimited to variables, such as customer satisfaction, customer loyalty, and organisational performance. In relation to organisational performance, the study focused on non-financial indicators of performance. Background variables/concepts like gender, age, educational qualification, and years of banking and bank type were considered.

### **1.8 Limitations**

The study could have covered all commercial banks in the country but this was not done due to financial and logistical constraints. The limited area of study coupled with the sampling procedure may affect the generalisation of the findings of the study to all commercial banks in Ghana, since only six (6) commercial banks were considered. Therefore, the results of the study can best be generalised to the study population. The generalisation of the findings of this study to other groupings with similar characteristics must, therefore, be done with caution. Also, with this limitation in mind, clarifications regarding the implications of the study should be handled cautiously.

In terms of the questionnaire design for customers, some of the items/statements may not be so appropriate in order to elicit every needed data, which would perhaps add to the quality of information required for the study, since all were close-ended in nature. Also, the study depended on self-reported data; hence, the potential for common method variance inflating the relationships cannot be completely discounted. Further, factor analysis of all variables measured with multiple items did not reveal problems with common method. Nevertheless, future studies need to explore the potential impact of common method variance.

In addition, the analysis was faced with restricted access to customer information regarding statistics on differential service delivery, customers' income status, and account type. Once again, the study assumed that the

nominated customers of commercial banks had sufficient knowledge and understanding of the ideas of CRM activities, customer satisfaction, customer loyalty and organisational performance, and were required to respond precisely and candidly to the items in the questionnaire.

### **1.9 Definition of Terms**

For the purpose of the study, the under listed terminologies were defined conceptually and operationally to enhance full understanding of the study:

**Customer relationship management (CRM)** means getting closer to the customer, understanding their needs and providing to meet their needs, thereby serving them better (Buttle, 2016).

**Technology Infrastructure** means facilities such as computers, internet access, branch network, ATM and staff technology skills that banks rely on as CRM dimensions to deliver better services in a bid to satisfy customers, build their loyalty, and grow the bank (Kanu, 2017).

**Service quality** means banks customers perception and expectation for the service provided and the customers overall impression of what a bank should offer (Meesala & Paul, 2018).

**Personalisation of Services** means the banks procedure of collecting customers' information which helps the banks to create products and services that perfectly meet individual bank customer's desires and needs (Coner, 2003).

**Customer orientation** means business strategy that mainly focuses on the degree to which the bank obtains and uses information from customers, develops a strategy which will meet customer needs, and implements that strategy by being responsive to customers' needs and wants (Tajeddini, 2010).

**Customer loyalty** means a customer's decision to continuously patronise a bank's product or services and also tell others about it (Caceres & Paparoidamis, 2007).

**Customer satisfaction** refers to the overall subjective assessment by a customer of a bank which is as a result of an offer or service.

**Organisational performance** is the umbrella term that covers concepts related to banks success and activities with regards to other wider indicators which are non-financial in nature (Richard et al., 2009). Examples of such indicators include innovation, quality service, and accessibility.

### **1.10 Organisation of the study**

The study is organised into five chapters. Chapter One is the introduction which covers the background of the study, statement of the problem, objectives of the study, and the research questions. The chapter further presents the significance of the study, delimitation, limitations, as well as the organisation of the study. Chapter Two presents both the theoretical, conceptual and empirical literature relevant to the topic. It focuses on the review of related literature on the concepts with regard to CRM, customer satisfaction, customer loyalty and organisational performance.

Chapter Three presents the research methods employed in this study. The chapter describes the research philosophy, research approach, research design, study area, target population, sample and sampling procedure, research instruments, validity and reliability of the instruments, data collection procedure, data processing and analysis, and ethical considerations.

Chapter Four focuses on the results and discussion of findings. Specifically, the chapter presents the analysis of the data collected from the field. It also presents the results and discussion of the results of the study. Chapter Five presents the summary, conclusions, recommendations of the study, and contribution to the existing body of knowledge. It ends with suggestions for further research.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This study is to examine the effect of customer relationship management practices on organizational performance of commercial banks in Ghana. The roles of customer satisfaction and customer loyalty. This chapter is devoted to reviewing relevant literature on the research topic. Its aim is to enable the researcher to gain a better understanding of the issue, to recognize where there are gaps in research literature and, most importantly, to generate relevant methods, such as research design and questions or hypotheses for the response of research participants. The chapter covers the relevant theoretical, conceptual and operational dimensions of customer relationships management and organizational performance. It lays emphasis on the interaction of the sub-variables of these concepts as they relate to research objectives and theory. In other words, it is an analysis of a few very important and necessary concepts that serve as the theoretical and conceptual context for the study. Some similar empirical research has also been examined in order to better explain the existing concepts under study. The conceptual framework is also highlighted.

#### **2.1 Theoretical review**

This section discusses the theories underpinning the study. The study is supported by the social exchange theory and organisational support theory, and also anchored on the CRM model. The theories and model were used to explain the relationship between the customer and the service provider. They also helped to establish the role played by CRM practices with regard to technology infrastructure, service quality, personalisation of services and customer orientation on customer satisfaction, customer loyalty and organisational performance in the Banking industry in Ghana. This theoretical review aided the researcher to see clearly the variables and provided an overall framework for data analysis. The section also brought to bear the relevant weaknesses within the context of Ghana while discussing the critics associated with the theories to inform possible theoretical gaps.

### **2.1.1 Social Exchange Theory**

The basic concept of the theory of social exchange (SET), developed by George Homans in 1958s that, in social circumstances, people choose actions that maximise their probability of self-interest in these situations (Wetzel et al., 2014; Zainol et al., 2014). The theory attempts to understand what motivates actors to behave as they do (Thibaut & Kelley, 2007; Cropanzano, Anthony, Daniels & Hall, 2017; Chernyak-Hai & Rabenu, 2018). Social exchange theory assumed that humans are inherently rational, they evaluate costs and rewards differently, and that they seek reward and avoid punishment. The theory assumes that relationships are interdependent and interrelated with bi-dimensional costs-benefit process (Chernyak-Hai & Rabenu, 2018).

The social exchange theory shows that any single human interaction is formed by a subjective cost-benefit analysis and the correlation of choices (Cook, Cheshire & Gerbasi, 2020). This can be used to explain the relationship between customers perceived benefits of CRM, on one hand, and their satisfaction and loyalty, on the other hand. Higher customer satisfaction and loyalty can never be achieved unless there are flexible benefits which contribute to a better balance between the unique needs of particular customer and the intrinsic or extrinsic benefits, he or she receives (Cropanzano, Anthony, Daniels & Hall, 2017).

The theory proposes that by addressing significant individual needs, for example, through non-financial incentives, customers may respond with higher levels of satisfaction and loyalty to the firm (Kangu, 2017). Thus, customers would be more commitment to a brand or organization if their open and hidden needs are satisfied (Babu, 2018; Oyelude & Fadun, 2018). While different views on social exchange have risen, scholars agree that social exchange requires a set of experiences that generate commitments. The point of view of social exchange is that individuals assess the general value of a given partnership by subtracting their costs from the benefits it offers (DeVellis, 2016). The principle of social exchange is that people interact when there are mutual benefits for both parties. In the context of this theory, no personal experience is viewed as fundamentally unpleasant, but rather a utility for improving relationships (Wang, Xiang, Yang & Ma, 2019). Therefore, the standard of correspondence is a cultural value,

dependent on the rule of 'give and take', where the activities of the two groups result in shared advantages, which fortify their relationship. Under the standard of correspondence, the beneficiary of advantages turns out to be ethically committed to reward the contributor.

As indicated by social exchange theory, there might be corresponding connections between a customer's devotion to the bank and the services he/she gets from the bank (Bambale & Goni, 2017; Akoi & Yesiltas, 2020). A customer who feels that the CRM practices of a bank are best, and feels secure with the bank, may reciprocate by being loyal to the bank; this, in a long run may lead to increase in organisational performance (Farooq & Moon, 2020). This theory includes acts that are voluntary and can be initiated by the bank's care of its customers, with the assumption that the customers will be obliged to repay the bank's good deeds (Cherif, 2020; Faroque, Ferdousy & Rahman, 2020). While the social exchange theory is widely used in organisations, economic exchanges are basically enforceable rather than social exchanges (Kuvaas, Buch, Dysvik & Haerem, 2012). Some customers may believe that they have the right to obtain such treatments and services from their banks and may not therefore feel obligated to reciprocate by being loyal to the banks (Lin, Chen, Su & Chao, 2019; Cherif, 2020).

Interdependence, which involves reciprocal and complementary arrangements, is considered to be a fundamental feature of social exchange (DeVellis, 2016). The bank's service portfolio, ideally, must lead to a response from its customers. However, effective service provisions of the banks are usually perceived by customers as a right, and as such may not ignite customers' sense of belongingness to the banks (Lin, Chen, Su & Chao, 2019). It, therefore, means that customer satisfaction does not necessarily induce customer loyalty (Ojesina 2020). Thus, customers may not always respond in kind, as speculated by the theory. This makes it necessary for further interventions through CRM practices, which could help generate the expected response from customers. An important aspect of the study's theory is that human interaction is a strictly logical mechanism that occurs and leads to economic prosperity where both the customer and the service provider benefit (Cook, Cheshire, Rice & Nakagawa, 2013). According to the theory, this can be achieved through intimate

relationships. This aligns with CRM, which also aims to build informed relationships between clients and service providers via technology infrastructure, personalisation, service quality, and customer orientation (Cropanzano et al., 2017).

However, social exchange theory is inadequate in explaining the relationship between the customer and the service provider. Social exchange does not guarantee that there will be reciprocal rewards, such as perceived satisfaction and customer loyalty, in return for the costs invested, because there are no rules regarding such rewards, no rule or agreements governing the interaction. Under the theory of social exchange, the only so-called assurance is the presumption that the other party will have cooperative interaction. However, in the banking setting, some assurances from banks such as protection of customers' investments, savings and deposits can be legally enforced and assured by legal processes. Customers, on the other hand, cannot assure their banks of remaining loyal to them regardless of their satisfaction levels. Simply put, customers are under no legal obligations to remain loyal to any social exchanges with their banking firms (Chatterjee et al., 2020; Ganaie & Bhat, 2020; Khan, Salamzadeh, Iqbal & Yang, 2020).

In view of this, the theory proposes that banks can win the loyalty of their customers by developing customer relationship management (CRM). Previous studies have revealed that developing proper and long-lasting relationships between a firm and its customers lead to better commitment and loyalty from the latter (Chatterjee et al., 2020; Ganaie & Bhat, 2020; Khan et al., 2020). Therefore, to be guaranteed loyalty from the customers perspectives, it is important for banks in Ghana to identify, differentiate, interact and manage any social exchanges or relationships they have with their customers. This takes us to the next section that discusses the organisational support theory.

### **2.1.2 Organisational Support Theory**

Organisational support theory was propounded by Eisenberger, Huntington, Hutchinson and Sowa in 1986 on the premises that employees achieve their socio-emotional needs by perceiving the rate at which their organisation values their efforts coupled with its willingness to protect their interests (Eisenberger,

Huntington, Hutchison & Sowa, 1986). As such, this theory may help understand the mediating positions of customer satisfaction and loyalty to the effect of CRM activities on organisational efficiency. This theory assumes that, in order to satisfy customers' social and emotional needs, organizations need to value /their commitments of the former while caring for their well-being (Bayona & Gona-Legaz, 2014).

This is termed as Perceived Organisational Support. Actions by employees as agents are often seen as signs of the intent of organisations rather than as an act of a single person. For example, Kirmaci (2012) argued that customer loyalty is the centre of marketing activities in today's banking sector; thus, implementing proper CRM is synonymous to improving customer loyalty. Therefore, as Ghanaian banks' CRM activities are viewed favourably, they affect the customers' actions in positive terms, which they transform to feel grateful to the bank and often do so through greater loyalty. Similar finding was obtained by Meyer and Maltin (2017), who argued that customers tend to see favourable or unfavourable treatment as indicators of a bank's benevolent or malevolent orientation towards them. CRM practices can, therefore, serve as a tool for boosting customers' interest and also for enhancing their perception positively towards a bank. This can create a felt obligation to care about the bank's welfare and help the bank achieve its objectives (Khan et al., 2020; Nyadzayo & Khajehzadeh, 2016). Nyadzayo and Khajehzadeh, for instance, concluded that CRM plays an important role in guaranteeing customer loyalty and thus an important component of an organisation's overall survival and competitiveness levels.

The Organisational Support Theory also suggests that favorable reward opportunities have a positive valuation of customer efforts and thus contribute to perceived organisational support, which, in turn, increases customer loyalty (Wilton, 2019). Customers' direct involvement in the CRM practices of the bank can influence their perceived organisational support positively, leading to increase in their loyalty to the bank. On the other hand, customers may feel disloyal to their bank, if their involvement in CRM activities does not favour them or leads to a bad experience. In the banking industry, customers who feel their banks' value and appreciate them could remain satisfied with the banks'

products and services which, in turn, influence them to develop a strong sense of belongingness to their bank. According to Bernard (2017), perceived organisational support has a significantly positive effect on customers' satisfaction and loyalty to the bank. This development will influence customers to continue subscribing the bank's products and services which, in the long run, will boost the market and financial performances of the bank.

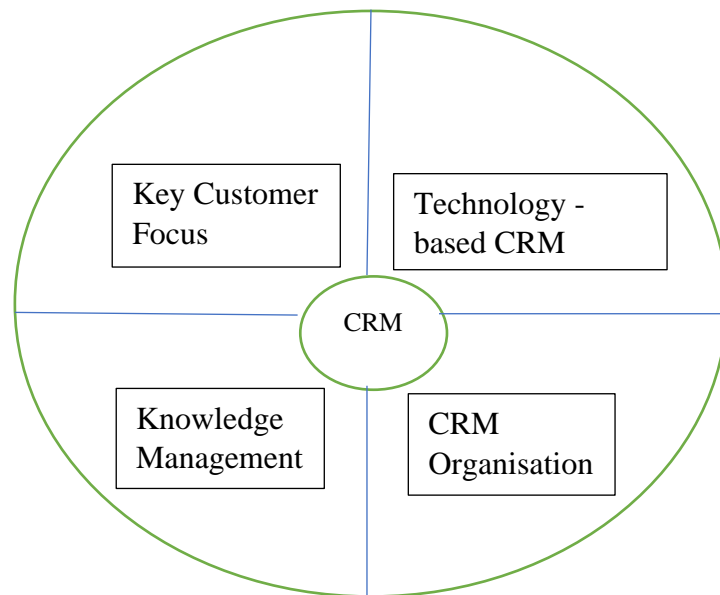
Arguably, perceived organisational support can be negative when customers perceive that they are not well supported. However, customers who are cared for and valued by their banks will attach to their bank in effective way, and this can help enhance the performance of the bank (Wainaina, 2018). Commercial banks can, therefore, involve some key customers through meetings, conferences and seminars when developing their CRM strategies in order to increase their satisfaction level and loyalty to the bank.

Although the theory of organisational support could be linked with customers understanding of an organisation's behavior and processes, including CRM, perceived customer loyalty is a dynamic phenomenon. A customer's perceived loyalty to an organisation preferably bank, is dependent on a number of factors of which CRM can never be underemphasized. The theory suggests that customers' perceived organisational support will be effectively improved if their values in terms of favourable interests on investments coupled with serene business environments are met. Arguably, some customers may see the supposed favorable CRM policies and behavior of the banks as only beneficial to the bank in the long run and thus will not feel the need to reciprocate. This can be overcome through effective social exchanges, proper communication avenues and provision of adequate support services to the customers; as suggested by the theory.

### **2.1.3 CRM model**

The CRM model is used to explain the dynamics of relationship management practices adopted by organisations to make customers satisfied and loyal (Garrido-Moreno & Padilla-Meléndez, 2011; Eid, 2007). According to Sin, Tse and Yim (2005), the CRM model comprises the following four constructs: key

customer focus, CRM organisation, knowledge management and technology-based CRM. Figure 1.1 depicts the model.



**Figure 1.1:** Four Elements of CRM System

Source: Sin, Tse and Yim (2005)

According to Buttle (2016), a key customer is someone who contributes largely to the success of an organisation; thus, their absence could have severe rippling effects on the organisation's success. Key customers are largely involved in organisations' activities and generally feel a part of it; thus, never intend to move to competitors who may have favourable conditions than the ones they are loyal to. Key customer focus is a CRM segment that involves customer driven focus of the bank through consistently creating customised contributions, such as favourable investment avenues, flexible loan repayment terms and favourable interests, to the targeted key customers. Sin et al. (2005) argued that personalisation enables institutions to tailor their services according to the specific needs of the individual customers.

Similarly, prior studies have found out that key customer focus has indirect influence on customer retention and sales growth through customer satisfaction (Terrill & Middlebrooks, 2014). This demonstrates that financial institutions should concentrate on possible and beneficial customers as opposed to treating all customers similarly so as to take out unfruitful and uneconomical customers

(Cherif, 2020; Chernyak-Hai & Rabenu, 2018). It is important for banks to look out for customers such as high depositors, investors and executive class who bring value to them and then provide to meet their specific needs in a bid to increase the sales levels. Similarly, banks can manage the relationships of their dormant and new customers in order to induce the latter to improve upon their current transactions with them.

Customers of a bank are very important for the success of CRM. Banks adopt appropriate CRM practices in order to translate their customers information into customised products and services that meet the changing needs of the customers. This is all about developing a strong customer focus and continuously delivering superior value to selected key customers through personalised or customised offerings (Swartz & Iacobucci, 2014). CRM organisation refers to the organisational structure, incentives, resource allocation, and management controls that builds and sustains customer relationships (Dohnal, 2015). Managing CRM requires the whole firm to work as a unit towards enhancing and improving a stronger relationship with customers. This enables the firm to realise higher customer acquisition, development, retention, and return on investment. Newell (2017) suggested that organisations need to focus on their customers in order to deliver the needed value to them. Organising a whole bank around CRM implies that bank policies, bank structure, resource allocations, recruitment and training of staff, provision of services as well as office premises are all tailored to meet customers' expectations.

Parvatiyar and Sheth (2017) opined that knowledge management, from the customer management perspective, deals with the investigation of customers' information through knowledge generation, sharing, transfer and responsiveness. This demonstrates that knowledge management is the way towards assembling the knowledge and expertise in a firm and making use of that information for continuous innovation to create a value-added knowledge for the firm. Knowledge management permits banks to improve their competitiveness by developing a stronger relationship with customers and enhancing the service quality of the bank through customising the product and

service quality in response to the customer needs and demands (Rahimi & Kozak, 2017).

Technology-based CRM, as indicated by Sin et al. (2005), is a methodology of upgrading the customers support processes by incorporating CRM with technology. Through integrating technology into CRM, banks can develop connections and exploit current innovations so as to build up an adaptable assembling framework. It also enables information warehousing, information mining, and gives more prominent customisation of items and administration (Ohemeng, 2015). By co-ordinating CRM and data innovation, banks can concentrate more on connecting with customers through various channels and gadget of collaborations, for example, web and robotised telephone framework (Santouridis & Veraki, 2017). These are clear indications that the concept of CRM can never be achieved in the absence of technology that promote customer focus.

The theories and model review are applicable to the study in many ways. The arguments raised in the theoretical framework presume that people always make rational decisions regarding what make them satisfied and loyal. The review further shows that, if customers are well integrated in the CRM practices of a bank, they end up becoming satisfied with the practices of the bank which, in turn, makes them loyal to the bank (Santouridis & Veraki, 2017; Meena & Sahu, 2020). This will influence the customers to subscribe more to the bank's products and services, and even recommend more potential customers to do same. Giannakis-Bompolis and Boutsouki (2014) argued that CRM through technology is synonymous with customer engagement of retail banks in Greece. As a result, customers are highly likely to remain engaged with retail banks in the face of technology-based CRM. This situation, in the long run, will lead to a significant increase in the bank's performance in areas of improved profit margin, introduction of innovative products/services, increase number of outlets, return on investment, return on capital and sales margins.

Despite the universal acceptance of the organisational support theory, its assumptions expose it to some criticisms. For instance, the theory does not clearly emphasise the consequences of lack of organisational support of customers to organisations. Although it can be understood that a lack of support

by management of organisations is associated with negative consequences, including lack of customer satisfaction, poor commitment and loyalty issues, this theory fails to capture it. More precisely, a lack of support including favourable wages, promotion and career support is linked to poor performance. Also, although the theory suggests foundations for providing support systems to customers, it fails to clarify the effects of these support systems. The theory largely focuses on the effect of support systems to customers of organisations. To overcome this critique, this study suggests that customers also benefit from organisational support and, thus, are likely to exhibit high satisfaction, loyalty and invariably improved overall performance levels. Thus, the theory should also capture this dimension into its assumptions. For instance, if banks provide support services, such as internet banking, better investment offers and improved assistance to their customers, the latter is highly likely to enjoy improved value and, in turn, exhibit high satisfaction, commitment and loyalty. Similarly, improving service quality as a form of support services given to customers are related with positive outcomes. This study, therefore, clearly highlights the gaps in knowledge on the theories reviewed and consequently provide some relevant suggestions to address these limitations.

## **2.2 The Concept of Customer Relationship Management (CRM)**

CRM was built from marketing relationship that seeks to build, establish, and strengthen relationships with carefully targeted customers in order to optimise customer satisfaction, corporate profitability, and thus shareholders value (Day & Van den Bulte, 2014; Krishnamoorthy & Srinivasan, 2014; Buttle, 2016; Mena & Zaveri, 2020). It also builds on increased focus on customer satisfaction through the efficient management of customer relationships. This is because customer retention affects profits because it is more cost effective to maintain an existing partnership with a customer than to start a new one.

The concept of CRM has now been expanded to include other dimensions notably knowledge management, customer orientation and technology-oriented CRM that help in strengthening its impact (Mosad, 2014; Sofi, Bashir, Parry & Dar, 2020).

Amoako, Arthur, Bandoh and Katah (2012) argued that CRM capacity consists of three components: technology infrastructure comprising CRM technology and customer information; human analytical resources which focus on employees' ability to use data effectively and business architecture and structural capacity which include incentives and management controls that allow CRM). Many authors still debate over what should exactly constitute CRM. Zineldin (2014) maintained that customer orientation, customer-centric management systems, and CRM technologies have an effect on organization performance across three CRM capabilities (interaction management, relationship upgrade, and win-back).

Rahimi, Köseoglu, Ersoy and Okumus (2017) argued that CRM is a technology software while others say it encompasses more dimensions than just the four known broad dimensions, including managing knowledge, customer orientation, CRM organisation and CRM-oriented technology. Similarly, Oyelude and Fadun (2018) suggested that infrastructure factors, comprising IT, organisational culture, human resources, and strategic alignment, influence CRM processes. These processes include customer acquisition, retention, and expansion and they result in customer outcomes notably customer perceived value, customer satisfaction, and loyalty, in turn, contributing to positive financial results.

The concept of CRM was used for this study because the current factors considered with regard to their influence on customer satisfaction, customer loyalty, and organisational performance as a whole were technology infrastructure, service quality, personalisation, and customer orientation. These factors basically form the dimensions of CRM; therefore, it is appropriate to concentrate on CRM and not the broader concept, such as service dominant logic. The adopted dimensions of CRM are in line with that of (ElKordy, 2014; Kangu, 2017; Rahimi et al., 2017; Oyelude & Fadun, 2018).

CRM is a recurring mechanism by which businesses communicate with their customers. This includes generating, aggregating, analyzing consumer data, and using the findings for service and marketing activities (Knox, Maklan, Payne, Peppard & Ryals, 2015). Similarly, Peppers and Rogers (2016) describe CRM as separate software programs and analytical techniques that help to integrate

and leverage a large amount of customer data stored in databases. CRM consists of advanced applications and diagnostic tools that sort consumer information from all sources that perform a comprehensive review and use these findings to improve the customer relationship (Newell, 2017).

CRM is a transition to a consumer-based economy in which the customer is a key factor (Sofi et al., 2020). CRM allows a company to determine which customers are worth winning, which customers are worth sustaining and keeping, and which customers are worth profit, whereas other customers can be ignored in this economy. Customer relationship should be formed with a view to creating a partnership with the customer individually or through the network in order to meet the most relevant customer (Kumbirai & Nyasha, 2014; Wu & Wu, 2015).

CRM implementations have the capacity to enhance organizational efficiency in key areas of customer acquisition, retention, and growth. A research by Adikaram (2016) found that a two percent rise in customer retention had the same effect on revenues as a 10 percent increase in profits. The comments of most researchers support the argument that CRM is a value proposition for the achievement of market leadership and success. A quantitative study by Sofi et al. (2020), for instance, found all the four CRM dimensions to promote customer satisfaction with customer orientation having the highest effect (i.e.,46.4%); followed by CRM organisation (18.2%), managing knowledge (10.5%) and technology-based CRM (3.9%). Thus, customer orientation, a dimension of CRM, causes about 46.4 percent of change in customer satisfaction, indicating that orienting customers plays crucial roles in customer satisfaction and, consequently, customer retention. It can, therefore, be argued that customer orientation is more likely to promote customer retention by 46.4 percent, if properly implemented. Many studies have indicated that banks developing a customer-centric approach are making higher profits (Abbas & Sana, 2017; Santouridis & Veraki, 2017; Sofi et al., 2020).

Starting with early operation of ATMs, the banking industry then started providing telephone banking, network banking, and customer service centres, which, eventually, increased the investment in front-office services, which themselves are directly connected to customers (Mekhuma, 2020; AlQersh, 2020).

Mokhtar & Abas, 2020). Lebdaoui and Chetioui (2020), for instance, conducted a study on conventional and Islamic banks in Morocco to investigate how CRM practices, including technology-based CRM, affect their organisational performance. The study concluded that the adoption of technology, such as internet banking, ATMs and telephone banking into CRM activities has yielded better performance of the banks in Morocco. However, in focusing on three and four-star rated hotels in Kashmir, Sofi et al. (2020) found CRM dimensions, notably CRM-based technology, to positively affect customer satisfaction. These findings provide clear indications that implementing technology in CRM activities lead to high performance targets.

### **2.2.1 CRM measurement tools and systems**

Scholars such as Öztayşi, Sezgin and Özok (2011), AlQershhi et al. (2020) and Alqershhi, Ismail, Abualrejal and Salahudin (2020) proposed systems so as to measure CRM. These systems are arranged in ten groups as per their normal comprehension of CRM and estimation procedures (Torggler, 2009; Öztayşi et al., 2011). These procedures include: indirect measurement models, measurement of customer facing operations, critical success factors scoring (CSFS), behavioural dimensions of CRM effectiveness, CRM scale, relationship quality (RQ), customer measurement assessment tool (CMAT), customer management process (CMP), relationship management assessment tool (RMAT), and CRM scorecards (CRM-SC).

On the other hand, consumer value is divided into several dimensions: esteem value, brand value and maintenance value, and researchers have established the relationship between each part and CRM (Tabachnick, Mjomba, Omindo & Nyatichi, 2014). Other commonly known critical success factors of CRM include on-time delivery to customers, average collection period, monthly number of unconverted leads, email response rate, email click-through rate and sales conversions (Almotairi, 2009). As such, as the relevance of knowledge and information management increases, CRM software collects data from customers facing activities, consolidates data and shares within the firm during the evaluation of customers facing operations (Öztayşi et al., 2011). These operating CRM systems automate customer-related processes, which is why

organisations analyze process metrics to measure the performance of CRM (Reinartz, Krafft & Hoyer, 2014).

Again, Mendoza, Marius, Pérez and Grimán (2007) proposed other critical success factors scoring (CSFS) tools to measure CRM. Their tools use simple achievement factors as reasons for scoring. The model is strengthened by the dedication of a community of counsel created by the two experts and academics. There are 13 basic performance factors and more than 50 metrics defined in the model. These 13 factors include creation of multidisciplinary team, staff commitment, customer information management, definition of objectives, commitment of top management, inter-departmental integration, sales automation, customer service, staff commitment, communication of CRM to staff, customer contact management, marketing automation and integration of information systems. Inferred from the assortment in the idea of the components and the dimensions, the model additionally offers alternatives to each measurement. Garrido-Moreno, Lockett and García-Morales (2014) describe the need for a method that focuses on behavioural aspects to assess the efficacy of CRM

The behavioural dimensions are described in ten factors: attitude, knowing expectations, perceptions of quality, efficiency, communication, customization, appreciation, promise-keeping, satisfaction, and retention.

In addition, the CRM scale suggested by Sin et al. (2005) conceptualizes CRM in four facets: key customer focus, CRM organization, knowledge management, and CRM-based technology. Ohemeng (2015) adopted this scale by analysing the impact of CRM activities on consumer loyalty. Key customer focus is on the facets of customer-centric marketing, personalization, and contact between the business and the customer (Ata & Toker, 2012; Fotiadis & Vassiliadis, 2017).

The CRM organisation focuses on the organisational structure, the responsibility of the human and non-human capital. Knowledge management, on the other hand, focuses on the design, transition and presentation of information in a business, while the latest technology-based CRM emphasizes the creative value of firms. With respect to relationship quality (RQ), The

essence of the customer-seller relationship has long been a source of fascination for specialists and business students (Abbas & Sana, 2017; Nwakuna, 2017). The point of RQ estimation models, such as service quality, cardinal, parametric and cost estimation, characterise and measure the issues that create customers' recognition about the relationship. The models rely on factual reviews and use the review as an estimation method. Abu Amuna, Al Shobaki, Abu Naser and Badwan (2017) describe the components of RQ in consumer services as: confidence in a company's honesty, trust in accomplices' altruism, full of sense of duty, fulfilment and emotional conflict (antagonistic link).

Customer Measurement Tool (CMAT) is a 260-questioned questionnaire attributed to Payne and Frow (2005). The tool's statements and ratings are based on the best practices in each group of processes, people and organisations and technology. The instrument identifies specific assessment metrics of customer management, namely: information technology, people and organization, method, analysis and forecasting, proposals for customer management activities, impact evaluation, customer skills and antagonists (Payne & Frow, 2005; Abubakar & Mukhtar, 2015). On the other hand, the client management process (CMP) is part of a balanced scorecard. It is one of these activities that concentrate on customer management. The four sub-procedures of this class are described as: customer choice (i.e., convenience, customer service, facilities); customer achievement (i.e., dependability, responsiveness, meeting customer requirement), customer maintenance (i.e., reliability, tangibility, empathy) and customer growth (i.e., perceived quality, trust, satisfaction) (Ling, 2017; Buttle & Maklan, 2019). For each sub forms, organisations characterize goals and measurements that are utilized for estimation (Dalla Pozza, Goetz & Sahut, 2018). Customer management process is anything but a fixed estimation model; it relies upon organisations' systems and objectives (Ling). Subsequently, the targets and the measures ought to be distinguished for each organisation.

Relationship management assessment tool (RMAT) is an appraisal device created by Lindgreen, Palmer, Vanhamme and Wouters (2006) and is intended to assist directors to make self-evaluations about the phases of relationships. The components analysed in RMAT are: customer methodology (i.e., customer commitment, trust, involvement), customer-interaction technique (i.e.,

perceived convenience, ease of use, responsiveness), brand strategy (i.e., knowledge of target audience, value proposition, consistency, brand slogan) and value-creation procedure (i.e., technology and innovativeness, firm competence, responsiveness). Other components also include corporate culture (i.e., values and beliefs, incentives, produce/service benefit), data innovation (i.e., data quality, data dependability, relevance, accuracy), relationship management process (i.e., value, trust, technology, orientation) and, lastly, knowledge management and learning (competitive strategy, family orientation, organization learning).

The last framework is the CRM scorecards (CRM-SC), which are CRM output assessment models based on the BSC. The CRM-SC determines the key dimensions, describes the elements in each dimension and maintains a map defining the relationship between the dimensions and the elements (Mohammed, Rashid & Tahir, 2014; Lipiäinen, 2015). The discussion shows that there are many dimensions used to measure CRM. The current study adopted the CRM model with four major dimensions: technology infrastructure, service quality, personalisation, and customer orientation. The CRM model has been used in several studies (ElKordy, 2014; Ohemeng, 2015; Kangu, 2017; Rahimi et al., 2017; Oyelude & Fadun, 2018) and is also central to the various measurement dimensions of CRM as it consolidates the various measurement dimensions given by researchers, and these have been discussed below.

## **2.3 Dimensions of CRM**

### **2.3.1 Technology infrastructure**

Byrd and Turner (2000) define the technology infrastructure as physical hardware, software, communications, data and core application technological base (Cassia, Costa, da Silva & de Oliveira Neto, 2020). It also encompasses a human component of skills, abilities, competencies, responsibilities, principles, standards and awareness that combines to build information technology services that are usually IT services (Ali, Alam & Taylor, 2020). The technical component of the infrastructure of information technology consists of software, data and technological structures (Chung, Byrd & Lewis, 2005). On the other

hand, the human component of information technology infrastructure consists of the expertise and skills needed for the management of organisational information technology resources (Cassia et al., 2020). Similarly, Xia and King (2004) further argue that information technology infrastructure is a collection of organizational skills and information that are shared across the enterprise and provide the basis on which IT applications are built and business processes are supported. Again, Turban (2008) described technology infrastructure as physical services and management that support all of the organization's computing resources. They further explained that it supports all IT infrastructure applications organizations, including processes, documentation, integration and maintenance. Odum, Odum and Chukwu (2017), however, highlighted the difference between technology infrastructure and technology service. They explained that technology infrastructure includes the composite of network resources, hardware, software and storage capabilities that are being depended on by services. Technology service, on the other hand, are the various professional services which are designed to promote the use of technology infrastructure. It specifically provides special technology-related solutions by combining functions and processes of electronics, hardware and software.

In addition to technology systems and skills, researchers, like Edwards (2011); Terry (2011); Yu, Zhang and Gao (2012); Kim, Trimi and Chung (2014); Amirnejad and DADAR (2017), include a security component in their definition of technology infrastructure. Technology systems refer to network of agents such as machines, capital, energy and time, interacting in each specific technology area under a particular setting for the purposes of generating, diffusing, and utilising technology (Kim et al.). In this study, technology systems include all hardware and software equipment necessary for the development of banks' operations (servers, PCs, laptops, network of branches, ATM, bandwidth and others) that facilitate the speed of service delivery to satisfy customers and build relationships (Attaran & Gunasekaran, 2019). The banks' technology should facilitate business transactions, money transfer, ATM, credit card, and loan request. A study by Ogbu, Ugboego and Chibuike (2019) posited that the implementation of technology in deposit money banks in Nigeria helps to promote CRM and, in turn, improves organisations' resilience.

Similarly, technology has been found to assist banks to develop and manage relationships with their clients/customers through better communication, quick information exchange and better service deliveries (Abbad, Alkhatib, Qeisi, & Jaber, 2019; Lebdaoui & Chetioui, 2020). Yet, again, Queenan, Angst and Devaraj (2011) and Mbilla, Nyeadi, Gbegble and Ayimpoya (2020) show that technology systems have a positive impact on yield-management profitability. Mbilla et al. (2020), for instance, added that technology systems promote information transfer, monitoring and communication which, subsequently, lead to improved performance of Ghanaian banks. Security systems refers to the means or methods by which the bank system is protected through a system of interworking components and devices (Kumbhar & Veer, 2016). In a bank, many customers pass through almost all of the areas, including outside the bank and the banking hall, often with a mobile device in their hands (Son, Kwon, Tayi & Oh, 2020). They added that customer presence on the banks' premises makes safety management a key issue; being basic to ensure separation between corporate networks and customer communications, restricting access to data from other customers, compliance with data protection laws, safeguarding credit card information, safety of customers' money and other properties. Staff technology skills apply to employee technology usage for daily, everyday tasks; sending an email, making video call, searching the internet, using a tablet or cell phone and more (Burke & Maceli, 2020).

Likewise, Lauer and Brumberger (2016) described staff technology skills as individuals or employees having adequate knowledge in basic computer applications to enable them deliver quality banking services. Simply put, staff technology skills are concerned with employees not just using computers but having the needed knowledge and skills to use computer applications to deliver value to customers. In this current study, technology infrastructure consists of computers, internet access, data security, servers and staff technology skills that banks rely on as CRM dimensions to deliver better services in a bid to satisfy customers, build loyalty, and grow the bank. The study used a modified version of technology-based CRM developed by Sin et al. (2005) and Kangu (2017). These measures are technology system, security system and staff technology skills as one of the components of CRM to access its effect on organisational performance. Note that the scales developed by Sin et al. (2005) and Kangu

(2017) ignored security system and staff technology or expertise; creating limitations in their respective CRM scales.

### **2.3.2 Service quality**

Quality of service can be defined as the perceived decisions arising from an appraisal process in which consumers equate their perceptions with what they believe they have received (Meesala, & Paul, 2018). Abror et al. (2019) further argue that the quality of the service is the compliance of the service with the customer's requirements and expectations, and the higher the fit, the higher the satisfaction. Following this, Zamry and Nayan (2020) established three-dimensional approaches to service quality in terms of physical quality, interactive quality and company quality. Physical quality refers to the quality of the resources and facilities used to provide services. It focuses on the physical settings that promote perceived quality. Interactive quality is the outcome of interactions between the consumer and the interactive components such as contests, games and ATMs. Interactive components are used to promote quality of services given to customers. For instance, the use of ATMs, games, contests and quizzes allow organisations to test the knowledge capacities of their customers or clients. The corporate quality of a company refers to the perception of quality by its customers over a long period of time. Previous studies, such as Kangu's (2017), perceived corporate quality as the only quality dimension that consumers can determine before buying a service. It could be deduced that these three components of service quality are interrelated and they combine to promote quality of services given to customers in any organisational setting (Gong & Yi, 2018; Khan, Zubair & Malik, 2019).

Service quality is often conceptualized as a multi-faceted construction of five dimensions, which are Responsiveness, Assurance, Tangibility, Empathy and Reliability (RATER) (Parasuraman, Berry & Zeithaml, 1988; Cronin & Taylor, 1992). Tangibility applies to physical services, staff, and equipment used by the service provider (Sureschander, Rajendran & Anatharaman, 2002). Reliability represents the consistency of the service provider and accuracy of performance, while responsiveness means the willingness of employees to react quickly and

to be able to support customers (Aham & Nwokah, 2008). Assurance refers to the expertise, courtesy and trust of staff, while empathy is the capacity to provide customer service and individualized attention (Robledo, 2001). In addition, Zeithaml, Bitner and Gremler (2006) defined perceived service quality as a general attitude of judgment in relation to the overall excellence of service superiority. It is the degree of difference between the expectations of the customer and the perception of the service rendered. On the other hand, Sultan and Wong (2010) consider service quality as an attitude arising from customers' long-term evaluation of the services they receive. However, the current study adopted three dimensions of service quality, namely responsiveness, tangibility and reliability, as suggested by Parasuraman et al. (1988). This is basically due to their direct relevance to the study's objectives.

A modified version of SERVQUAL postulated by Parasuraman et al. (1988) was adopted in this research as Dean (2007); Yu et al., (2010); Kangu (2017); Meesela and Paul (2016), postulate that, they are the best predictors of service quality. Service quality can best be described by consumers because they are the beneficiaries and eventual users of services offered by commercial banks.

### **2.3.3 Personalisation of service**

Riecken (2000) described personalization as a customer loyalty strategy for creating a positive one-to-one relationship through identifying the needs of each individual and helping to achieve a target that addresses the needs of each individual effectively and knowledgeably in a given context. Furthermore, Kasanoft (2001) also argues that personalisation is the ability to provide users, customers, partners, and employees with the most appropriate web experience, such as decision-making purchasing products and information search (Toch, Wang & Cranor, 2012). Coner (2003) defines personalisation as an operation carried out by the company that is focused on a content matching the profiled users. Some researchers agree that personalisation constitutes the dimensions of customer intimacy, specialised services, and complimentary services (Ariffin, 2013; Hanson, 2000; Montgomery & Smith, 2009; Peppers and Rogers. 2017). Customer intimacy is a marketing strategy, by which firms get closer to the customer to understand their needs and want better (Habryn, 2014). Specialised services are a kind of service that the service providers offer some special things

to the customers based on the requirement and preference of the customer (Ball, Coelho, & Vilares, 2006). Complimentary services are those given to an audience or a customer without charge. The focus is on the additional services associated to product or services (Alix, Ducq & Vallespri, 2009).

In contrast, Shen and Ball (2009) conceptualised personalisation as ways of personalising products and services through technology. However, the current study adopted three dimensions of personalisation of service namely; customer intimacy, specialised services and complimentary services, as postulated by (Hanson, 2000; Peppers & Rogers, 2017; Kangu, 2017). These dimensions were adopted because of their direct relatedness to addressing issues in the study area.

#### **2.3.4 Customer orientation**

Customer orientation can be understood as an extension of relationship marketing, as both concepts emphasize the creation of sustainable competitive advantages through excellence in customer service (Steinman, Rohit & John, 2000). Similar to marketing relationships, customer orientation is aimed at enhancing and sustaining the profitability of a company by creating long-term relationships with customers and maximizing their satisfaction (Karatepe, 2011). According to Narver and Slater (1990), customer orientation is one of the main principles of market orientation. Good awareness and understanding of the needs of customers not only helps the business to generate superior value for the enterprise itself, but also for its customers. Blocker, Flint, Myers and Slater (2013) describe customer orientation as "a provider's ability to continuously test customers' latent needs and discover potential needs."

Customer orientation can increase customer loyalty, impose switching costs, and also decrease customer switching intentions (Yen, Teng & Tzeng, 2020). For service firms, understanding consumer needs is a must, as this information is essential for them to find a niche on the market and to address that niche with the right products (Khan et al., 2019). With the right market penetration strategy and services directed towards the launch and post-sales needs of consumers, goods would have a higher chance of success and thus lead to firm profitability (Pakurár, Haddad, Nagy, Popp & Oláh, 2019).

A set of task-oriented behaviours, such as customer support services, is referred to as consumer orientation. Since it is limited to behaviours that consumers are likely to anticipate from a salesperson in the position of a businessperson, it has been dubbed "functional customer orientation" (Homburg, Müller & Klarmann, 2011). Customer orientation also involves an employee's propensity to develop a personal relationship with customers. Meehan, Barwise, Vandenbosch and Smit (2007) suggested that customer orientation consists of behavioural and cultural characteristics (Farheen & Saxena, 2015). Whereas the behavioural perspective defines that customer orientation is associated with the production and distribution of market information and its responsiveness (Dhingra, Gupta & Bhatt, 2020), the cultural perspective is connected to the more fundamental characteristics of the company.

From the behavioural perspective, Narver and Slater (1990, p.23) describe market orientation as "organizational culture ... that produces the most successful and efficient behaviors necessary for the development of superior value for the purchaser and, therefore, continuous superior performance for the company." Therefore, activities to influence the organization's customer orientation fall into two categories (Homburg, Müller & Klarmann, 2011). Customer orientation is often conceptualized to cover customer needs recognition, customer engagement, customer concerns, and resolution channels (Griffin, 2005; Sin et al., 2005; Hoyer & McInnis, 2010; Lynch, O'Toole & Biemans, 2016). Cooper (2003) described the customer's need for identification as the process of deciding whether and how the customer wants the product or service to be provided. Customer requirement relates with a set of actions or behaviours that individuals predict when interacting with an organisation (Ulrich & Eppinger, 2012, Siagian, 2020).

Similarly, Majava et al. (2014) referred to customer involvement as the extent to which the customer takes part in the production and distribution of the service. This is further supported by Chen (2018), who suggested that the involvement of the customer is about exchanging knowledge, responsible actions and personal contact between the company and the customer. Similarly, Nakibin, Ismail, Marimuthu and Abu-Jarad (2011) define customer complaints as an indication of dissatisfaction with the products, service or purchase

situation of the customer. Neneh (2018) further suggests that this disappointment is based on the emotions and understanding of the consumer. This view is very important in the service sector as, to a certain extent, the quality assessment is focused on the subjectivity of the customer, and service failure will affect the outcome of the customer and the service process (Hansen, Wilke & Zaichkowsk, 2009). Complaint management is the manner in which businesses routinely deal with customer relations concerns (Siagian, 2020). He added that the management of complaints includes the receipt, review, resolution and avoidance of consumer complaints and the recovery of the customer.

Yet again, the customer resolution channel is defined by Papaioannou, Kriemadis, Mitsios and Kartakoullis (2018) as a systematic process for recording, investigating and resolving any dissatisfaction or problems of the customer with respect to the product or service of the company and the purchase situation. Likewise, Smirnova, Rebiyazina and Frösén (2018) postulate that business faces real issues much more often than not because consumers do not complain, and the lack of consumer complaints is typically a bad sign as they do not feel comfortable sharing their grievances or are not doing enough to receive input. This prompted Yang and Zhang (2018) to carry out a study and found that 96 percent of unhappy customers did not complain, 63 percent of those silent dissatisfied customers did not buy from you again, and 15 percent of all customers who switched product or service brands did so because the complaint was not answered to their satisfaction.

Likewise, Latyshova, Syaglova and Oyner (2015); and Anabila et al. (2020) also argued that customer orientation as a strategic decision is to focus all company resources to support and satisfy profit-making customers. Similarly, Fader (2011) argues that customer orientation implies the analysis of customer value and the immediate concentration of marketing activities on the actual consumer segment with high added costs in order to maximize profits. Then, again, Shavrovskaya (2013) conceptualized customer orientation as a company's ability to produce solid market results, meeting profitable customer requirements through a customer-centric company structure.

The study adopted a modified dimensions of customer orientation, namely: customer needs identification, customer involvement, customer complaints and customer channel resolution as suggested (Kangu, 2017; Yang & Fang, 2018). Researchers, such as Kangu (2017), Mohammed et al. (2014) and Choi et al. (2018), have used this framework. The framework was adopted to identify current practices, define future practices and define key words and key issues in the commercial banking sector in Ghana. The structure generally describes the key words and principles used to describe and address problems. CRM is a relatively new marketing term; littler researche has been performed on the dimensions of the relationship between a service provider and its customers. Similarly, five dimensions of this relationship have been repeatedly described in the study, namely trust, bonding, concern, reciprocity and loyalty (Dubihlela & Molise-Khosa, 2014; Choi et al., 2018).

Firstly, trust refers to the honesty of one party's actions in the long-term interests of the other party. A party to a relationship has trust if it thinks that the other party can count on it (Oluseye, Tairat & Emmanuel, 2014; Papaioannou et al., 2018). Secondly, the mutual state where two parties act in such a way that a bond is developed is called bonding (Dubihlela & Molise-Khosa, 2014). Customers would have a deep relationship with their banks if they feel part of the bank and would not switch to another bank. Thirdly, there is concern if two parties appreciate, care and feel emotionally attached to each other. This is evident in each party trying to have fruitful negotiations and interactions with each other. Fourthly, there is reciprocity where collaboration between the two parties appears to favour both parties. This is apparent in the benefits to both the consumer and the bank, such as interest on investment and profit. Last but not least, loyalty refers to the emotional and psychological engagement between the parties that urges them to do business with each other on an ongoing basis (Machirori & Fatoki, 2014). Customers are loyal when they consistently return to existing and new goods and services and even inform others about offers, while banks are loyal when they listen to their customers and concentrate on delivering to meet their needs (Wali, Wright, Nwokah & Reynolds, 2015).

As a result of the above-mentioned benefits, customers specifically may experience beneficial customised and valuable services, increased customer

satisfaction and decreased in the cost of doing business (Dhingra, Gupta, & Bhatt, 2020; Wali et al., 2015). The discussion show that it is important for organisations to ensure that customers are satisfied with the various CRM strategies put in place to help boost performance. The next concept reviewed was customer satisfaction.

#### **2.4 The concept of customer satisfaction**

Satisfaction as a term can be defined as a post-consumption or evaluative approach that differs from the hedonic spectrum that focuses on the product (Glowa, 2014). Customer satisfaction or dissatisfaction is a cognitive or affective reaction that surfaces in the form of a response to a single or prolonged series of service experiences. Murad (2021) assumed that there were three key components of customer satisfaction, namely cognitive, affective or conative; the topic to which the response was directed; and the length of the assessment. However, there are two main points of view of satisfaction as a process and satisfaction as a result in the literature (Gustafsson, Johnson & Inger, 2015). Satisfaction can, therefore, be characterized as an appraisal judgment of preference relating to a particular purchase decision.

In this study, customer satisfaction means that customers are pleased with the actions of banks, goods and services, and that banks have succeeded in attracting and retaining them. To the degree that consumers invest time and money in banks, they demand high value services. In other words, customer satisfaction is the popularity that the customer obtains from the different features of the product. In addition, it is a source of profit and an incentive for banks to carry out their activities (Khadka & Maharjan, 2017).

In the corporate world, customer satisfaction is understood as an overall customer attitude towards the services and products of a bank or service provider. Consumer satisfaction has also been held accountable for customer loyalty over the last few years and the customer loyalty which is referred to as a continuous positive customer purchasing behaviour towards a specific company or brand. Satisfaction is the most important factor contributing to customer loyalty and that customer satisfaction as a variable can influence customer loyalty and potential purchasing intentions (Machirori & Fatoki,

2014). Loyalty is also a major factor in boosting organisational performance (Preko & Adjetey, 2013). This shows that satisfaction has an indirect influence on organisational performance, it passes through customer loyalty.

Kotler (2007) was among the first to suggest that satisfaction is correlated with performance that meets expectations, whereas disappointment arises when performance falls below expectations. It is widely accepted that satisfaction is the feeling of enjoyment or dissatisfaction of an individual arising from a comparison of the perceived output of a product in relation to his or her expectations (Körner, Wirtz, Bengel & Göritz, 2015; Lenka, Suar & Mohapatra, 2015). This shows that, if the perceived output is lower than anticipated, consumers would be disappointed. Otherwise, if the perceived expectations are met with results, consumers would be at an indifferent or neutral level. Customer satisfaction can also be seen as a customer's overall assessment of the success of an offer to date (Santouridis & Trivellas, 2010; Machirori & Fatoki, 2014; Renuka, 2020;).

This overall satisfaction has a significant positive impact on consumer loyalty intentions across a wide variety of product and service categories. The satisfaction judgment applies to all the experience of a specific company with respect to its goods, the sales process and the after-sales operation. Whether the consumer is happy after purchase also depends on the success of the transactions. This makes the measurement of customer satisfaction complex. The next sub-heading to consider is techniques to measure customer satisfaction.

#### **2.4.1 Techniques to measure customer satisfaction**

Market research methods to assess customer satisfaction are: customer satisfaction survey methodologies, customer satisfaction study focus groups, structured customer satisfaction tracking packages and various computer applications (Moorman, Niehoff & Organ, 2014). There are issues with traditional customer satisfaction assessment methods, such as focus groups, survey methodology and customer satisfaction tools. These includes analytical methods, formal process, systems, and so on. Behavioural issues about the behaviours, values, expectations, perceptions, motivation, engagement and

behaviour of the people involved in the process. Organisational problems relating to the organizational structure, knowledge flows, management style and corporate culture, i.e., the context in which the procedure is being performed (Ranaweera & Prabhu, 2014).

Moreover, one bad experience will overshadow a whole lot of good experiences. Because of e-mail, WhatsApp, Facebook and instant messaging, that bad experience can be easily spread to thousands of other customers, increasing its influence. According to Rust and Zahorik (2017), it is important to give consumers the opportunity to provide feedback on their overall satisfaction level and specific likes and dislikes. It is equally important to measure and track the input on regular basis. Without an effective client satisfaction research programme in place, banks will lose customers, miss opportunities, and put them at a competitive disadvantage.

The key reason banks need to be worried with customer loyalty is that they need customers to be able to repurchase their products and services in the future. A positive view of the products and services that have been subscribed tends to retain customers. It is unlikely that people who judge a product or service negatively will use it and pay for it again. It is typically economical to maintain current customers rather than draw new ones (Pakurár, et al., 2019). As a result, banks seek to ensure customers have a satisfactory experienced for using or subscribing to their goods and services. Unfulfilled customers not only have a bad experience and share it with their friends and relatives, they can even go to court to seek redress (Oyelude & Fadun, 2018).

Banks will attract negative publicity that will harm their reputation and will take extra effort, time and resources to spend in defending the status of companies, including dealing with court cases and the press. In a challenging business climate, competing banks may take advantage of the situation. Customer satisfaction has a direct and indirect influence on customer loyalty and operational success of banks. The more the bank's customers are pleased with the goods and services of the bank, the more they become loyal to the bank. The next idea to be evaluated, therefore, is customer loyalty.

## 2.5 Customer loyalty

According to Buttle (2009), customer loyalty can be seen as a firmly held commitment to re-buy or repatronize the preferred product or service regularly in the future, resulting in repetitive purchases of the same brand. Loyal consumers are not influenced by circumstance and marketing efforts and thus do not show switching behaviour. According to Izogo (2017), loyalty is defined as real loyalty rather than a repetition of buying conduct, which is the actual re-purchase of a brand, irrespective of its dedication. This assertion was in line with a study by Ngo Vu and Nguyen (2016), who concluded that highly loyal customers provide free advertisements to their organisations by convincing potential customers to patronise same products or services with them.

Similarly, Aldaihani and Ali (2018) argued that loyalty is a multi-dimensional construct that requires both positive and negative reactions. However, a loyal customer cannot always be a satisfied customer. Customer defection is not necessarily the opposite of loyalty. Approximately half of the customers would remain with the company in situations where the problem is not resolved. This may be due to switching costs, lack of perceived differentiation between of alternatives, choice of location constraints, time or money constraints, habit or inertia that are not link to loyalty (Kandampully, Zhang & Bilgihan, 2015). Studies in the past have identified three essential variables that have been unavoidably linked to contributing to loyalty; these are quality, value and satisfaction (Markovic, Iglesias, Singh & Sierra, 2015; Opoku, 2016; Bricci, Fragata, & Antunes, 2016; Chang, 2016; Choi et al., 2018; Nowotarska-Romaniak, 2020).

Bricci et al. (2016), for instance, put forward a claim that highly satisfied customers exhibit commitment and loyalty to their organisations. They naturally feel a part of their organisations and, thus, have no intentions of switching to competitors. According to Krishnamoorthy and Srinivasan (2014), creating customer loyalty leads to a positive outcome, such as strong revenue, cost savings and benefit flows. It is vital to the survival and growth of an organisation (Magasi, 2016)). This supports the theory of customer relationship management, which postulates that the company's overall strategy should be to acquire and retain profitable customers, because loyal customers would buy

more in the long run and pay a premium for doing business with those they trust and like (Ofosu-Siaw, 2016; Ohemeng, 2015; Van Lierop, & El-Geneidy, 2016).

The conceptualization and evaluation of the idea of loyalty has become more nuanced. Most market analysts see loyalty as a multi-dimensional term, but there is controversy as to the number of dimensions it has. Shamsudeen (2016) claims that the results of many of the service organizations he has investigated have shown that loyalty can be measured by using only one indicator: command readiness. His results thus convey a one-dimensional conceptualization of loyalty. Another point of view of consumer loyalty is that of Krishnamoorthy and Srinivasan (2014) who suggest that loyalty can be conceptualized by two dimensions, that is, behavioural loyalty, evidenced by repeat-purchase activity and attitudinal behaviour, referring to the inherently successful and cognitive aspects of loyalty.

Attitudinal approach discusses both the emotional and psychological elements of loyalty (Anabila & Awonyo, 2014). The attitudinal outlook represents a sense of loyalty, devotion and allegiance. For example, a person may have a favourable attitude towards a specific commercial bank and may even recommend it to others, but may not subscribe to the bank's goods and services because it is too costly for them. Yet again, building attitudinal loyalty to a product or service is more than a simple motivation for a marketing transaction. Positive attitudes toward the product or service must be established over a longer period of time (Thompson, Paul, Devadoss & Shan, 2014). Indeed, commitment has a major role to play in terms of attitudinal loyalty, as commitment represents the self-assessment of consumer content by consumers and the deliberate decision to participate in a long-term relationship (Wu, Cheng & Hussein, 2019). While there is usually a close and positive relationship between customer satisfaction and customer loyalty, some literature studies indicate that there is no assurance that customer satisfaction will always lead to customer loyalty (Wu et al., 2019; Wang et al., 2019).

In a related study conducted by Lepojevic and Dukic (2018), it was found that customer satisfaction is a significant measure of customer loyalty, but that it is not sufficient to improve retention and organizational growth. Customer loyalty

and retention is potentially one of the most important tools that financial institutions of the 21st century can use in their battle to achieve a strategic advantage and succeed in today's ever-increasing competitive climate (Mohsan, Nawaz, Shaukat, & Aslam, 2011). The discussion may mean that both customer satisfaction and customer loyalty can better predict both the marketing and financial performance of banks. The next sub-topic to review is organisational performance.

## **2.6 Organisational performance**

Performance of a firm or organisation is the result of regulatory procedures and objective acknowledgment in the organisation. It can likewise be viewed as achieving tasks that hang on human power through firm. Firm performance nearly incorporates every one of the objectives of aggressiveness and assembling brilliance and is identified with cost, adaptability, speed, unwavering quality or quality. What is more, organisational performance can be characterised as an umbrella term that covers all ideas identified with firm achievement and activities. Financial institutions with high level of performance have explicit highlights as far as vision, mission, objectives, vital reasoning, initiative, structure, innovation and corporate procedures are concern. In an institution with unrivalled performance, the fundamental driver of performance is clarified by mission. A standout amongst the most significant and principal highlights of a firm with superior performance is its central goal (Al-Matari, AlSwidi & Fadzil, 2014).

As per O'mara (2015), performance measures in financial institutions must concentrate on what makes, recognises and conveys the drivers of success, support organisations learning and give a premise to evaluation and reward. Drucker (2014) and Brown (2017) are of the view that meaningful performance measures are those which empower firms to coordinate their activities towards accomplishing their strategic objectives. This is on the grounds that, as indicated by them, a bank's performance is integral to the future prosperity and success of any enterprise. Day and Van cave Bulte (2014), likewise, place that performance can be estimated at both organisational and individual dimensions

either subjectively or quantitatively. This estimation is once in a while alluded to as performance evaluation.

Generally, organisations have desired potentials in terms of capacity, attraction, manual share and financial strength, and performance. Rousan, Ramzi and Mohamed (2014) argue that the accumulation of human capital assets has a direct effect on the ability of companies to launch new products, while engaging in markets that have an impact on performance levels, increases the knowledge base within the organization's success and results. In addition, the availability and level of resources can be used to assess the performance of an organization. Resources, such as assets finance, employee skills and organisational processes, are key measures of one-time organizational success. In accordance with this, Robins (2014) indicated that resources could be divided into physical, human and capital resources and that a company would be able to improve its output only if firms were unable to mimic its resources. Robins added that while a good financial performance implies a strong institution, qualitative measures such as the nature of management and the level of education of the employees must complement quantitative indicators in order to allow the organization to achieve its goals and objectives.

Researchers, such as Drucker (2014) and Yilmaz and Alpkın (2018), contend that performance should be measured in terms of customer satisfaction. Yilmaz and Alpkın (2018) further argued that in order to be able to perform, organisations should critically look at their customers and know how best they are satisfying their needs. They added that organisations should continuously improve on their services through innovations and great value. This shows that, in order to assess performance, organisations should be examined in terms of quality of services, flexibility, utilisation and innovations. Therefore, the current study considered customers' level of satisfaction and loyalty as mediators that help in boosting organisational performance of commercial banks in Ghana. The review shows that organisational performance can be measured generally using three functional components, which are profitability, productivity and market value. These components are considered in terms of ten indicators: the leader in the industry, prospects and future outlook, profits, growth and profitability, growth and services, return on assets after deducting tax, service efficiency,

response and overall response to the competition, the success rate in commissioning new services and overall performance and success (Brown, 2017; Yilmaz & Alpkam, 2018). Other researchers also measured organisational performance using either financial or non-financial indicators (Nzioka & Njuguna, 2017; Jogartnam, 2017, Owusu, Mensah & Amenumey, 2019). However, most studies conducted in the banking sector regarding organisational performance made use of financial indicators (Han & Verma, 2012; Eklof et al., 2018; Fusva et al., 2020), neglecting the non-financial.

Within the realm of human and intrinsic factor motivation construct, such as CRM, there is the need to examine its impact on performance using non-financial indicators (Feuss, 2011; Molina, 2015). Therefore, the current study measured the banks' performance from customers' perspectives using non-financial indicators suggested by (Kaplan & Norton, 2007; Richard, Devinney, Yip & Johnson, 2009). These indicators include customer retention strategies, new product and services, customer attraction strategies, innovativeness of organisation, quality of service delivery, size of customers, productivity of employees compared to industry average. These indicators were selected based on the argument of the study, supported by the literature.

## **2.7 Background characteristics and CRM practices**

Demographic characteristics are quantifiable measures of a given population at a defined place, such as age, race, gender, education, income, mobility and marital status. These characteristics provide researchers with demographic details on their sample and make the classification of the sample meaningful and the analysis of the findings meaningful (Elanian, 2003). Marketing scholars have also shown the significance of moderator variables such as consumer characteristics in relation to customer satisfaction and loyalty in various industries (Ranaweera, McDougall & Basal, 2005; Evanschitzky & Wunderlich, 2006). Customer demographic factors have been described as significant in the evaluation of customer relationship management and satisfaction. Consumer characteristics and other moderator variables have the potential to increase comprehension of the relationship between independent and dependent variables (Wulsh, Evanschitzky & Wunderlich, 2008). There are a number of

demographic variables, but this study focused on age, gender, education, years of banking experience and bank type (foreign and local).

Studies have related these variables to customer relationship management, satisfaction with banking services. However, research investigating the impact of demographic characteristics on customer relationship management show mixed results and suggest both positive and negative outcomes (Evanschitzky & Wunderlich, 2006). A research conducted by Mwirigi (2018) to explore the moderating effects of demographic characteristics on the relationship between CRM and satisfaction of bank account holders using a sample of 400 respondents in Kenya found that age, gender and income had a positive moderating impact on the relationship between CRM, customer satisfaction. In addition, the result has shown that the degree of satisfaction among young commercial bank customers is high due to e-banking services.

Contrary to other finding from researchers, Zulkifli and Tahir (2012) found that there is no significant difference in the perception of customers towards CRM practices among various age groups, gender, educational level and employment. The old age groups of customers have higher brand loyalty because of long held relationships with the brand of a company (Cole et al., 2008). Likewise, Suhail and Musttaq (2019) investigated the significant difference between demographic variables groups on customer perception towards CRM capabilities in private banking sector among 409 customers. The study found no significant mean differences in the perception of customers towards CRM across age, gender, income and education. The study indicates that male and female customers, young and senior customers, high income and low-income customers, different education background customers have same perception towards CRM capabilities.

However, Ghazizadeh, Besheli and Talebi (2010) found that customer satisfaction and demographic factors, like age and level of education, had influenced customers' propensity to stay with the current bank. In a related study, Mburu (2014) examined the correlation between demographic variables, including age, gender, educational level, income, marital status and employment status, with customers' satisfaction and retention among 200 customers with 43 banks in Kenya. The findings revealed a correlation between some of the

demographic factors with customer satisfaction and retention in the Kenyan banks. The study showed that age, monthly income and highest level of education has significant relationship with customer satisfaction and retention. However, the test revealed that gender, occupation and marital status were not statistically significant. In addition, Farheen and Saxena (2015) examined the perception of managers towards demographic variables, such as age, gender and qualification, among 200 respondents, using ANOVA and Leven's test for the analysis of the data. The results showed that there is no significant difference between various age groups, gender and qualification variables of managers with respect to their perception towards CRM. This means that managers had the same perception towards CRM practices. Several researchers have again investigated the effect of gender, education and income on responses to CRM initiatives, but with somewhat conflicting results. For example, some studies suggest that female consumers are more likely to report a positive attitude to the CRM offer as well as to the company/brand that uses CRM than male consumers (Cui, Trent, Sullivan & Matiru, 2003; Trimble & Rifon, 2006).

Furthermore, Moosmayer and Fuljahn (2010) observed that while considering gender impact woman showed significantly higher score for consumer perception towards CRM campaign as compared to the male customers. Research studies have showed that women and men differ in their value, attitude and role behaviour (Narteh, 2017). However, other findings suggest that gender does not impact consumer responses to CRM initiatives (Pope, Voges, & Brown, 2004; Youn & Kim, 2008). This means that male and female perception towards CRM is not the same. This confirms the notion that findings on the variables are inconclusive.

Then, again, there are mixed findings with regard to the influence of educational level on CRM dimensions. According to Parthasarathy and Ramasary (2015), educational level does not have any significant difference on the perception of customers towards CRM capabilities. However, Ogdan and Ogden (2005) observed that educational level is a significant demographic factor, because higher levels of education increase demand for quality product and services increase. In addition, Mahalakshmi et al (2013) also postulate that there is positive and significant association between customers' education background

and perception towards CRM practices. Farheen and Saxena (2015) also argue that managers of different educational level do not differ significantly with regard to perception towards CRM. However, Setlow (2002) and Chi et al (2009) are of the opinion that the kind of experience and time of experience are influential factors of CRM practices and loyalty.

In addition, Popli and Rao (2009) studied relationship marketing in Ghanaian banks and revealed that private sector banks have been able to execute the relationship marketing practices more effectively as compared to the public sector banks. However, the study proved that public sector banks had the highest scores in term of reliability and assurance of service quality dimensions as compared to private sector banks. Likewise, Islam (2003) discussed developmental performance of domestic and foreign banks in Arab gulf countries and found that local and foreign banks in these countries have performed well over the years. Moreover, the study added that banks in the economics are well capitalised and the banking sector is well developed with intense competition among the banks.

Then, again, Kuara et. al (2014) used tangibility, information technology and human behaviour to measure service quality and performance in private and public banks and found that private banks recorded a better performance under human behaviour, tangibility and information technology, while public banks performed better in price and fairness. In a related study, Maheswan and Sundaran (2017) found that customers of the public sector banks experience more satisfaction compared to the private bank customers in the given sample. Further, it was evident that private banks are better off than the public banks regarding premises and administration and services.

However, the major factors of dissatisfaction of public banks are enquiry counter, while parking space for private banks. Similarly, Ali and Bisht (2018) tried to measure satisfaction level of customers of public and private banks and factors responsible for variation in customers' satisfaction between private and public bank in India. The study found that customers of private and public sector banks are satisfied except some tangibles and behavioural factors of the public banks employees due to the policies, strategies for tangibles and inefficiencies of some of the employees.

Furthermore, Saxana and Taneji (2018) conducted a study to measure the effectiveness of CRM practices in banks in Delhi. They found that customers prefer to bank with public banks because they consider it more reliable and process oriented. In addition, the study found a major trust factor in public banks is transparency of interest rate policies, customers receive value added information, SMS/call alerts for new offers.

However, customers like private sector banks because of their organisational commitment. They provide customised products and services, assess customer satisfaction regularly, take suggestions for improvement, and provide services at home, friendly behaviour of the staff as well as quick and fast services that they provide. Looking at the contradictory findings with regard to background characteristics and CRM, there is the need to further examine them to establish whether the findings are similar in the Ghanaian banking sector. Therefore, the current study is to examine the effect of demographic characteristics on CRM practices.

## **2.8 Empirical literature review**

The empirical literature review consists of previous empirical studies on the relationship between the variables of the study, including CRM practices, customer satisfaction, customer loyalty and organisational performance, conceptual framework depicting the hypothesized relationships and the summary of research gaps are also presented.

### **2.8.1 Technology infrastructure and organisational performance**

A number of prior studies have been done on the association between technology infrastructure and organisation performance; however, most of these studies focused on developed societies (Haque & Anwar, 2012; Chae, Chang & Prybutok, 2014; Meysam & Ghander, 2017; Sitorus & Prasetyg, 2018), and perspectives of employees (Shenghin & Bo, 2011; Kangu, 2017). The organisational establishment of such relationship is not simple, and researchers used different types of measures for exploring the relationship between technology infrastructure and organisational performance.

Haque and Anwar (2013) investigated top management support and information technology infrastructure with organisational performance and the mediating

role of knowledge application in Pakistan. Three categories of banks in Bahore regions were considered. The data were collected from 902 branches of these banks. The segregation of the branches was done according to local private, local international and foreign bank through stratified random sampling techniques. The branches were selected proportionately. The unit of analysis was the branch managers of the banks. Multiple regression analysis was used to analysed the data. Haque and Anwar (2013) found that top management support, IT infrastructure and knowledge application had positive effects on organisational performance.

In addition, they found that knowledge application mediated the relationship between top management support and IT infrastructure and organisational performance. This result is consistent with the position held by Maroofi, Kahrarian and Delighari (2013), who examined the effect of using it infrastructure on business process reengineering of small and medium sizes enterprises of Kermanshi province. Unlike Haque and Anwar (2013), Maroofi et al. (2013) used descriptive correlation design with structural equation (AMOS) model. Data were collected from 12 chief managers of small and medium size enterprises from manufacturing, contact, chemical, packaging, food, wood, machinery, production of raw material and other industries. Maroofi et al. found that ICT adoption had positive effect on business process reengineering, internal business performance and firm performance.

Inconsistently, Chae, Chang and Prybutok (2014) examined the relationship between IT compatibility and firm performance among some firms in USA, using a sample size of 296 IT leaders from 561. The IT leaders sampled were restricted to firms listed in IW500 for at least two of the four years. Firms' performance was measured, using five variables, ROA, ROS, operating income to assets, operating income to sales and operating income to employees. The IT compatibility was measured using firms' ability to assemble, integrate and deploy IT based resources. Regression analysis was done examine the effect of the independent variables and the dependent variable. The study found that the relationship between IT compatibility among IT leaders and firms' performance was weak contrary to earlier studies by Xue et al (2012), who found firm's superior IT compatibility related to the increase in the number of new products,

innovations or patents of organisations. These studies suggested further study in other sectors/industry to be considered to deepen the understanding of the effect of IT infrastructure, its impact on customer satisfaction and loyalty, for which this current study seek to do.

From the review, the studies revealed positive effect of technology infrastructure on customer satisfaction, loyalty and organisational performance (Haque & Anwar, 2012; Xue et al., 2012; Maroofi et al., 2013). In a related study, Mani Baul and Mohanty (2013) studied the impact of information technology infrastructure compatibility on digitally enabled customer management process in life insurance companies in India. The IT business value model by Melville et al (2004) was adopted. The study also adopted the quantitative approach and selected 10 insurance companies who have been in existence for over five years. IT capabilities include; data management services, partner integration services and customer management process outcome as market share and 61-month persistency. SmartPLS V 2.OM3 and XLSTAT V 2012.1.02 was used to analyse the data. The result of Mani, Baul and Mohanty (2013) found IT infrastructure digitally enabled customer management process.

This result is also consistent with the position held by Kangu (2017), who studied the effect of technology infrastructure of CRM on customer loyalty in Kenya. The study adopted both quantitative and qualitative approach. Data were collected from 147 customer relationship managers through questionnaire from 147 Hotels listed (KAHC) guide 2014. The census technique was used. Qualitative data were analysed, using ATLAS, and quantitative data, using AMOS version 18. The findings indicated that the hotel industry had effective technology infrastructure and that technology infrastructure facilities were key determinants of customer loyalty.

However, a study by DeStefano, Kneller and Timmis (2018) on UK firms with regard to broadband infrastructure, ICT use and firm performance showed that broadband and complimentary instruments in ICT are important but their impact on firms' productivity was less evidence. This study contradicts the previous findings that technology infrastructure facilities were key determinants of customer loyalty (Mani et al, 2013; Kangu, 2017). The study was conducted in the hotel sector of Kenya and generalisation of the findings was limited. For this

reason, Kangu (2017) suggested that research model may be expanded to investigate direct and mediated effects through other variables to assess the effect of IT infrastructure on organisational performance. And this is what the current study sought to achieve by examining the mediating effect of customer loyalty and customer satisfaction between CRM practices and organisational performance. From the above review, the studies revealed strong impact of technology infrastructure on organisational performance (Kangu, 2017; Mani et al., 2013).

Likewise, Shenghin and Bo (2011) examined the impact of technology selection on innovation success and organisational performance. The study developed a theoretical model for implementation of technology selection, consisting of technology capability, technology management capability, innovation success and organisational performance. Data were collected and tested using 120 Chinese companies through interview and survey. The industry in the sample included high-tech manufacturing, chemistry and public utility. The researchers distributed 360 questionnaires to CEOs and managers of these companies. All constructs were measured using seven-point multi-item scales. Data were analysed, using AMOS 6.0.

Shenghin and Bo (2011) found that companies' technology selection has no direct effect on innovation success. Technology selection had significant positive impact on technology capability and management capability. Innovation success had positive effect on organisational performance. The study further argued that only selecting a good technology strategy or advanced technology is not enough; it must be transformed into technological capability and technology management capability, which will then enable the company to achieve success and promote organisational performance. This is in line with a study by Meysam and Ghander (2017), who also investigated the interrelationship among CRM technology, customer satisfaction and customer loyalty in dealership of Iran Khodro Car company in Khuzestan province in the cities of Ahvaz, Behbaham, Ramhormoz and Omidiyeh. Data were collected from 200 customers. The model was tested on LISREL. Meysam and Ghander (2017) found that customers were not satisfied with CRM technology infrastructure of their companies.

In addition, customers were not loyal to their companies. The study, therefore, suggested CRM technology infrastructure impact on customer satisfaction and organisational performance be tested in different geographical environment within different industry. Contrarily, Sitorus and Prasetyg (2018) found that technology infrastructure in CRM significantly affects CRM process, but that it has no effect on profit increases among 30 banks listed on the financial service industry authority in Indonesia. In addition, Sitorus and Prasetyg found that profit growth is not determined by the technology in CRM directly and that CRM process mediates. The study only looked at how technology in CRM directly impact organisation profit.

However, the current study examined the combined effect of CRM practices, including technology infrastructure, customer satisfaction, customer loyalty on organisational performance. In addition, the current study also examines the indirect effect of technology infrastructure on organisational performance with customer satisfaction and customer loyalty mediating the relationship to assess how the relationship could be strengthened with mediating variables. Deductions from the works reviewed show that majority of the studies found a positive association between technology infrastructure and organisational performance (Xue et al., 2012; Mani et al., 2013; Maroofi et al., 2013; Hague & Anwar, 2012; Kangu, 2017). *H<sub>1</sub>: Therefore, one may hypothesis that technology infrastructure may have positive relationship with performance of banks within the Ghanaian cultural context.*

### **2.8.2 Service quality and organisational performance**

Service quality is commonly noted as critical prerequisite and determinants of competitiveness for establishing and sustaining relationship with customers. Johnston and Clark (2008) used the term ‘service quality’ to describe how an organization treats its customer. Accordingly, service quality covers how customer’s requirements and desire are met, as well as how the service delivered matched customers’ expectations. Furthermore, Johnston and Clark (2008) suggested that service quality is the consideration of various related components, including customer satisfaction, the relative impression of an organization’s service. Similarly, Kapoor, Paul, and Halder (2011) referred to service quality as a measure of the standard offered to the customer by the

service provider to the best satisfaction of the user. Similarly, Malik, Naeem and Arif (2011) described service quality as the customer's perception of the overall excellence of the service organization and the degree to which the service received meets customer expectations. The ultimate aim of successful service delivery is to improve the quality of service.

Service quality has received considerable attention from researchers and practitioners due to its significant contribution to market success, customer satisfaction (Prakash & Mohanty, 2013; Sulieman, 2011), customer loyalty (Siddiqi, 2011; Shanka, 2012), profitability (Angell, Heffernan, & Megicks, 2008; Santouridis & Trivellas, 2010) and increased business portfolio with current customers (Lepmets, Cater-Steel, Gacenga, & Ras, 2012). Similarly, a number of prior studies have focused on the association between service quality and organizational performance (Lau, Cheung, Lam & Chu, 2013; Meesela & Paul, 2016; Meryem, Blanton & Joires, 2017; Abd-Elrahman & El-Borsaly, 2020; Pakurar, Haddad, Nagy, Popp & Olal, 2020).

Lau et al. (2013) investigated service quality in the banking industry in Hong Kong. The study examined the interrelationships among service quality, customer satisfaction and customer loyalty. Descriptive design was adopted. A total of 150 retail banking customers of Hong Kong and Shanghai banking corporation were units of the analysis. Convenience sampling techniques was used. In addition, web-based self-administered survey was used to collect data from the customers. Multiple regression was used to analyze the data. Their key findings revealed that tangibility, responsiveness, reliability and assurance were more significant in contributing to customer satisfaction. However, empathy was not significant in contributing to customer satisfaction.

In addition, Lau, et al also found that customer satisfaction impacted positively on customer loyalty. This result is consistent with the position held by Tomic, Tesic, Kuzmanovic and Tomic (2018), who examined the relationships among employee loyalty, service quality, cost reduction and organizational performance among 100 service companies with 317 questionnaire surveys in the republic of Serbia and Bosnia and Herzegovina. Unlike Lau et al (2013), the sampling procedure was not clearly explained. A five-point Likert scale was used for measuring perception of customers with regards to employee loyalty,

service quality, cost reduction and organizational performance. Multiple regression tool was used to analyze the data. Tomic et al. (2018) found that service quality had positive strong effect on customer satisfaction. In addition, they found that employee loyalty significantly has positive influence on organizational performance.

However, they only examined the direct effect of these variable without using customer satisfaction as mediating variable to assess how the relationship could be strengthened. However, these findings contradict a study by Meesala and Paul (2016), who investigated the relationship between service quality and customer satisfaction and customer loyalty and company survival in India. The study adopted quantitative approach. Data were collected from 180 respondents who have undergone treatment in 40 different hospitals in Hyderabad during 2014 in India. Path analysis was done using SPSS AMOS 20.

Meesala and Paul (2016) found that empathy, tangibility and assurance did not influence patient's satisfaction, however, reliability and responsiveness contributed significantly to patient's satisfaction. They concluded that SERVQUAL dimensions were not fully relevant in the study, unlike Lau et al. (2013) since only two of the five constructs were found to have links with patient's satisfaction and, therefore, suggested that further study need to be conducted using the various SERVQUAL dimensions in different context to better clarify the findings to give deeper understanding. From the review done, the findings showed service quality has strong impact on organizational performance (Lau et al., 2013; Tomic et al., 2018; Abd-Elrahman & ElBorsaly, 2020).

Equally, Narteh (2014) analyzed the effects of perceived service quality on selfservice (SST) satisfaction in the retail banking sector in Ghana. The research focused on automated teller machines (ATMs) service quality dimensions and collected data from 530 ATM clients of 15 banks using a formal questionnaire. The study found that ease of use, reliability, responsiveness, fulfilment and convenience of services predicted customer satisfaction. This result is consistent with the position held by Khan and Jamil (2016), who noted that the quality of ATM service is positively related to customer satisfaction. However, the protection and privacy of ATMs did not have a huge impact on customer

satisfaction. The research suggested further studies in other self-service technologies to deepen understanding of the SST dimensional impact on customer satisfaction. This study was limited to ATM services, while the current study assessed the effect of technology-based CRM on satisfaction, customer loyalty and organisational performance of premium customers of banks in Ghana.

In addition, Meryem, Blanton and Joires (2017) assessed integration of six Sigma to traditional quality management theory and organizational performance. The study adopted the quantitative approach. The sample was drawn through simple random sampling from a list obtained from the Zeis textile in USA. Data were sought from textile and apparel industry members. Both path analysis and SEM were used for the analysis. Meryem, Blanton and Joires found that quality management significantly affect organizational performance. However, the total sample of 115 business limited the generalization of the results to a wider population of business.

Pakurar et al. (2020) conducted a study to examine the effects of service quality and organizational performance in Jordanian banks. They used a modified version of SERVQUAL, which includes: tangibility, responsiveness, empathy, assurance, reliability, access, financial aspect, and employee competency. Mixed data collection methods were adopted, traditional paper questionnaire and an online Google survey. A five-point Likert scale was applied. Unlike Meryem et al. (2017), Pokurar et al. (2020) did exploratory factor analysis for the data. Pokurar et al. found that all service quality dimensions in the model had significant relationship with customer satisfaction. However, they could have used both descriptive and strong inferential statistics, like regression or SEM, to analyze the data, that could have given different dynamics to the findings than just conducting exploratory study, looking at the purpose of the study. Similarly, the research is limited geographically as the subject of the research was restricted to Jordanian banks. The study only considered service quality and its effect on customers satisfaction. They, therefore, suggested that additional variables be added to service quality in a model to deeper the understanding of factors influencing customer satisfaction, and not only service quality. This results in also in line with study conducted by Abd-Elrahman and

El-Borsaly (2020), who investigated the impact of service quality on organizational performance in the mobile telecommunication sector in Egypt. They adopted the quantitative approach. The target population comprised all employees of Egyptian mobile telecommunication companies. Out of the sample frame of nearly thirty thousand employees of the selected Egyptian mobile companies, including Vodafone, Orange and Etisalat, 384 respondents were selected through convenience sampling methods. The units of analysis were managers, and supervisors (top, middle and supervisory management).

Unlike Pokurar et al. (2020), Abd-Elrahman and El-Borsaly (2020) did confirmatory factor analysis to assess the data for reliability and validity. Multiple regression analysis, using SPSS, was applied. In addition, F-test, t-test from ANOVA were all used to analyze the data. Abd-Elrahman and El-Borsaly found that service quality accounted for 80 percent of the variance related to organisational performance ( $R^2=.808$ ). They also found that six of the seven modified SERVQUAL dimensions; tangibles, reliability, responsiveness, assurance, network aspect and convenience were significant ( $P\text{-value}<0.05$ ). However, there was no statistically significant relationship between empathy and organizational performance. Since the research was conducted among Egyptian telecommunication sector, its generalization was limited to other sectors, like banks and hotels. The study also failed to examine the effect of demographic characteristic on the study variables.

Abd-Elraham and El-Borsaly (2020), therefore, suggested that the application of the research model be tested in other settings, such as banks, for which the current study sought to examine by investigating the combined effect of service quality, customer satisfaction, customer loyalty and organizational performance. Deductions from the works reviewed show that most of the studies found a positive association between service quality and organisational performance (Meryem et al., 2017; Abd-Elraham & El-Borsaly, 2020; Pokurar et al., 2020). *H<sub>2</sub>: Therefore, one may hypothesis that service quality may have positive relationship with performance of banks within the Ghanaian cultural context.*

### **2.8.3 Personalisation of service and organisational performance**

Contemporary customer's expectations are shaped by previous encounter with

day-to-day banking services. This indication shows that current customers demand for service personalization (Torrìco & Frank, 2019) and organisations are moving away from mass customization to mass personalization (Wang, Ma, Yang & Wang, 2017). Some studies (e.g., Coelho & Henseler, 2012; Kang & Namkung, 2019; Adam et al., 2019) investigated the effect of personalization on organizational performance and found both positive and negative relationships.

In a related study, Coelho and Henseler (2012) investigated the effect of service customization in creating customer loyalty. The study adopted cross-sectional of descriptive design. Data were collected, using survey of banking and cable TV customers, corresponding to the 2005 wave of the European customer satisfaction Index (ECSI) in a Western European country. Sample was 1582 observations of banking customers and 521 cable TV operators. Both questionnaire and interview were the tools for collecting the data. The questionnaire had items on the six constructs in the model (service customization, perceived quality, perceived value, customer satisfaction, trust and customer loyalty). Descriptive statistics such as mean and standard deviation and structural equation modelling were used to analyze the research hypotheses. Coelho and Henseler (2012) found that service customization strongly affects the creating of customer loyalty.

In addition, they found that customization on loyalty was mediated by perceived service quality, customer satisfaction, trust. However, Coelho and Henseler only investigated one possible outcome, which was customer loyalty. The study, therefore suggested other potential and favourable outcomes of service customization, like positive word of mouth, return on investment, innovation drive of the organisation and market share. Consistently, Kang and Namkung (2019) investigated the role of continuous purpose personalisation in food service mobile apps. The study applied privacy calculus theory and technology acceptance model (TAM). Convenience sampling techniques was adopted, using web-survey. Questionnaire about 2261 were distributed randomly to selected online panels by an online research company in Korea. Ultimately, 348 valid questionnaires from respondents that use branded mobile coffee apps, such as Starbucks. Thus, the response rate was 15.39 percent, below the online

surveys general baseline of 16.2 percent (Medway & Fulton, 2012). All items were measured on a seven-point Likert type scale with anchors of 1 (strongly disagree) to 7 (strongly agree). Descriptive statistics, such as frequency and percentages, means and SEM were used to analysed the data. Kang and Namkung (2019) found significant relationships between personalization of mobile apps and perceived benefits/perceived risk. However, the relationships between perceived profit were not moderated.

In addition, the study did not capture the effect of age on technology adoption, since Gurtner, Reinhardt and Soyez (2014) suggested that perception of mobile apps vary with age of users. Kang and Namkung (2019) recommended future research to consider examining effect of demographic characteristics, especially age, on personalization of service. The findings are in line with Adam et al.'s (2019), who studied the impact of personalization on students' success rate in UK business schools in Nottingham. Mixed methods approach was adopted. Interview and questionnaire were used to collect the data. Interview with members of the personalization team and those responsible for delivering personalization with the Nottingham Business school at Nottingham Trent University was done. Four key areas of the personalized learning experiences were: knowledge, learning styles, career support and experiential learning. Quantitative data were obtained on progression rates, those achieving a good degree, internship uptake, enterprise project uptake and international placement uptake.

Adam et al. (2019) found personalization contributed to improved students' success rates. Unlike Coelho and Henseler (2012), Kang and Namkung (2019) used only frequency and percentages, graphs to analyze the data; they could have used some inferential statistics, like regression, to give more meaning to the data. From the review, various researchers found strong positive relationship between personalization, customer loyalty and organizational performance (Coelho & Henseler, 2012; Kang & Namkung, 2019).

Similarly, Tweneboah-Koduah, Anning-Dorson and Nyamekye (2018) investigated the effect of customization and innovation on hospitality firms' performance in Ghana. The study used the quantitative approach. The study relied on the Ghana Business Directorate ([ghanawe.com](http://ghanawe.com)) as the main source of

listings of firms as the sampling frame. The survey selected service firms that have at least an office location in the three major Metropolis in Ghana, namely Accra, Kumasi and Sekondi-Takoradi. A total of 372 hotels, guesthouses and lodges were sampled. The units of analysis were chief executive officers, managing directors, marketing managers, operations managers, financial managers, accountants and business development managers. Seven-point Likert scale was used. Out of 372 questionnaires distributed the valid response was 184, representing 49.5 percent. The study assessed the model through confirmatory factor analysis (CFA) and tested the hypotheses through SEM using IBM SPSS AMOS 23 software.

Tweneboah-Koduah et al. (2018) found that customer involvement through customisation complements the effect of innovation strategy on firm performance positively. They also found that when innovation as a first order capability is aligned with a related second order capability, such as customization, from customer involvement perspectives (Ngo & O'cass, 2013), higher level of firms' performance is achieved. This is consistent with Anning-Dorson, Nyamekye and Odoom's (2017), who also found that customization of service serves as a differentiating factor in terms of firms' level of competitiveness and performance. However, the study recommended further testing of the model in other sectors of the economy, such as banking and insurance. Since their study was conducted in the hospitality industry generalization of the findings is a bit problematic. In addition, the study also focused on data collection at the organizational level for which customer perspectives are very key to be examined.

This finding is consistent with Saniuk, Grabowska and Gajdzik's (2020), who studied the impact of personalized production offered by the industry 4.0 concepts on sustainable consumption in Poland. The study focused on customer expectations, customer preferences for personalized products and services and conscious consumptions. The study adopted survey design where both interview and questionnaire were used to collect data. Computer-assisted web-interview was also done. The units of analysis were consumers residing in Poland. Unlike Tweneboah-koduah et al's. (2018), seven-grade Likert scale was adopted.

Descriptive statistics, such as frequency and percentages, mean, was used contrasting (Annin-Dorson, Nyamekye & Odoom, 2017).

Saniuk et al. (2020) found a high level of satisfaction with the purchase of personalized products and great interest in increasing consumer involvement in the process of adapting products. The result means that there is a great need for personalized products and services by customers and firms' need to develop a strategy in meeting those demands. This finding also confirmed a work by Wang et al. (2017) who found that firms are moving away from mass customization to mass personalization. However, looking at the objectives of the study, it could have been more appropriate to use inferential statistics such as regression or SEM, to further test the data to give more meaning to the results. The study was conducted in the manufacturing sector and there is the need to further test these variables to deepen the understanding of the relationships between personalization and organizational performance in the banking industry. From the review above, the discussion shows that personalization has strong positive effect on organizational performance (Anning-Dorson, Nyamekye & Odoom, 2017; Saniuk et al., 2020; TweneboahKoduah et al., 2018).

Then, again, some researchers (Huang & Shyu, 2009; Kang, Shin & Gong, 2016; Torrico & Frank, 2019) tried to explore the relationships between personalization and organizational performance in the developed countries, which resulted in different findings. Huang and Shyu (2009) investigated building personalized relationships with customers via emails. Experimental design comprised two groups: the impersonal group and the personalized group. Data were gathered, using a scenario-based experiment. The scenario and elements embedded in emails were sent to 268 students from a University in Northern, Taiwan. Questionnaire of seven-point scale was used. Confirmatory factor analysis was done to assess the data for reliability and validity test. Model parameters were analysed, using LISREL 8.30 program to test the fit between the data and proposed conceptual model. Huang and Shyu (2009) found that personalization of email significantly affects relationship quality, service quality and customer loyalty.

In addition, Huang and Shyu (2009) found that personalization of emails enhances the relationship quality more for female than for male respondents.

However, the study only concentrated on student e-retailers; the study could have checked for the mediating effect of customer satisfaction in the relationship, since customer satisfaction is key when building customer loyalty (Coelho & Henseler, 2012). The findings are consistent with the position held by Kang, Shin and Gong (2016), who explored the effect of personalization on customer engagement and trust in online communities in Korea. The subjects for the study were J University students in Korea. A total of 115 respondents were surveyed. Contrasting Huang and Shyu (2009), Kang, Shin and Gong's (2016) sample comprised 62 percent males of ages 21 to 24, 65 percent undergraduate students and 35 percent post graduate students. Seven-point Likert scale was adopted. SmartPLS software (Ringle, Wende, & Will, 2005) was used to analyse the data. Kang et al found that brand community engagement, personalized quality of customer-2-customer interaction were positively and significantly related. They also found that brand community trust moderates the effect of perceived personalization on the quality of customer-2-customer interaction.

Notwithstanding previous studies, Torrico and Frank (2019) studied consumer desire for personalization of product and service, cultural antecedents and consequences of customer evaluation on customer satisfaction among fast food restaurant in Japan and Mobile phones in Bolivia. Mailed questionnaire was used to collect the data. In Japan, a sample of 418 responses on 14 fast food restaurants brands and 876 responses on 11 Mobile phone brands in Bolivia. However, the sampling procedure was not clearly stated. Descriptive statistics, such as frequency and percentage and SEM, were used to analyse the data. Torrico and Frank (2019) found that desire for personalisation moderates customer satisfaction and perceived usage benefits. In addition, they found that personalisation was negatively influenced by age and positively by both individualism collectivism and uncertainly incidents. However, the study focused on factors that influence the desire for personalisation of product and service and did not further examine its effect on organisational performance. There is the need to further assess how personalization impacts on organisational performance and the mediating role of customer satisfaction and loyalty to deepen the understanding of the constructs.

Contrary to previous findings, Tamaddoni, Stakhoyeh and Ewing (2017) investigated the impact of personalized incentives on the profitability of customer retention campaigns in Australia. The study used transactional records of an Australian online fast-moving consumer food retailers. A total of 81, 385 customers were observed from 2011 to September, 2012. The study used predictive models, and especially data mining models, in predicting customer churn. Tamaddoni et al. (2017) found that personalized incentives do not impact on customer satisfaction. In addition, they found that 26.3 percent of unidentified churners are not worth retaining. On the other hand, Tamaddoni et al. found that personalized incentives for customers increase the total profit of the retention campaigns. The study failed to examine the moderating effect of age, gender, level of experience on the study variables. The study recommended that further study should be conducted in other geographical locations and industries as diverse cultural background can hold different outcomes (Tamaddoni et al., 2017).

From the above reviewed works, it can be deduced that numerous researchers found positive associations between personalization of service and organizational performance (Anning-Dorson et al., 2017; Huang & Shyu, 2009; Kang & Namkung, 2019; Torric & Frank, 2019; Tweneboah-Koduah et al., 2018; Saniuk et al., 2020). *H<sub>3</sub>: Therefore, one may hypothesis that personalization of service may have positive relationship with performance of banks within the Ghanaian cultural context.*

#### **2.8.4 Customer orientation and organisational performance**

Customer orientation is a key focus for any firm's relationship to its market (Leeflang, 2011; Frambach et. al., 2016). Frambach et. al. (2016) posit that highly performing firms configure themselves around their customers. Customer orientation is as important as market orientation (Kirca, Jayachandran & Bearden, 2005). Customer orientation is "the sufficient understanding of one's target market to be able to create superior value for them continuously" (Anabila & Awonyo, 2014). According to Ingenbleek, Tessema and Vain Trip (2013), customer orientation best reflects the fundamental of the marketing concept. In this competitive business environment, it is bestowed upon every

firm to be customer oriented, the era of production and sales are over, so that organisations can meet their particular needs at a profit (Kotler, 2007).

Marketing scholars agree that customer-oriented behaviour by service firms, especially banks, could enhance customer satisfaction, create customer loyalty and increase organisation's performance (Zablah, Franke, Brown, & Bartholomew, 2012). Numerous researches works have shown in the developed countries in the area of customer orientation and its impact on organisational performance (Atuahene-Gima, 2005; Olson, Slater, & Hult, 2005b; Slater, Hult & Olson, 2007). In a recent study, Ndubisi (2012) surveyed consumers of healthcare services in Malaysia and found all four dimensions of customer orientation affecting customer loyalty both directly and indirectly via customer satisfaction.

Similarly, Guo and Wang (2015) found that customer orientation and competitor orientation both influence customer relationship outcomes, such as increase market share, ROI, sales growth and profit. Other studies also looked at the behaviour of customer orientation as a moderating variable in a study (Leckie, Widing, & Whitwell, 2017) and found negative direct effect of manifest conflict on two outcomes measures, satisfaction with business outcomes and the evaluation of the exporter's overall performance. In addition, manifest conflict was negatively related to exporters' overall performance. This means that customer orientation does not moderate well among variables.

Even though previous customer relationship research ignored extant customer intimacy use in customer relationship research (Bugel, Verhoef & Buunk, 2011) as constructs of customer orientation, Balaji, Roy and Wei (2016) found customer intimacy as an important predictor of customer commitment in the multiple service sectors. In a related study Babakus, Yavas and Karatepe (2017) noted that customer orientation leads to positive customer outcomes in organisations. Notwithstanding previous studies, Ahmad and Ahmed (2019) also confirm that customer orientation executed by organisations impacts positively on customer gratitude and customer intimacy.

In a related study, Papaioannou, Kriemadis, Kapetaniou, Yfantidou and Kourtesopoulou (2018) investigated the associations between customer

orientation strategy and organisations' performance and found that not only does customer orientation build strong customer relations, but also it can boost firms' ROI, Profit, market share and sales volume of hotels. This means that customer orientation as a marketing concept is still very relevant, if banks want to survive and deliver value to their customers in this competitive business environment, then "the customer" should be the major focus (Drucker, 2014) for which good CRM practices are important for organisational performance.

Similarly, various studies found mixed findings with regard to the association between customer orientation and firm performance. While positive association of customer orientation and firm performance is confirmed (Brockman, Jones, & Becherer, 2012; Neneh, 2016a), others have even found a significant negative association between customer orientation and firm performance (Solberg & Olsson, 2010; Sorensen, 2011). Consequently, it has been recommended that more studies are needed to better understand the nature of association between customer orientation and firm performance in different settings (Brockman, Jones & Becherer, 2012; Kadic-Maglajlic, Micevski, Arslanagic-Kalajdzic, 2017).

In addition, Neneh (2018) examined the moderating effects of networking ties on the relationship between customer orientation and firm performance. The study adopted a survey approach to collect data from 251 respondents in the Manguang Metropolitan Municipality in the free state province, South Africa. Five-point Likert scale for data collection was operationalised from prior studies. Multi-stage sampling approach convenience and snowballing were adopted. The units of analysis were entrepreneurs. A total of 350 questionnaires were administered to entrepreneurs, of which only 251 were completed and returned, yielding a 71.7 percent response rate. Descriptive statistics and hierarchical regression models were used to analyse the data. Neneh (2018) found that customer orientation had a significant positive association with firm performance. They found that business, political and social network ties had positively moderated the association. The study was conducted in a different sector, SME, and country, and there is the need to replicate same in the banking sector and in Ghanaian context.

In a recent study, Feng, Wang, Lawton and Luo (2019) investigated the separate and joint moderating effects of ethical leadership and competitive intensity on customer orientation and firm performance in China. Social learning theory and interactional perspective served as the major theoretical foundation of the study. The study randomly chose firms based on the list of registered corporations from the economy's commerce committee. 300 firms were randomly selected to form the sampling frame, totaling 1500 firms from 5 province, while 539 firms participated in the study. Seven-point Likert scale was used. Descriptive statistics, such as mean, standard deviation, correlation and hierarchical regression, were used to analyse the data based on the purpose of the study.

Feng et al. (2019) found that human leadership helped firms to better leverage customer orientation and firm performance. In addition, justice leadership has positive impact on firm performance moderating customer orientation. Although customer orientation is positively related to financial performance (Gentry & Shan, 2010), customer orientation may affect other performance in different ways. Therefore, future studies should investigate the different impacts of customer orientation on various types of performance in different setting to better understand the constructs (Feng et al, 2019).

Notwithstanding the previous findings, Lee, Che-Ha and Alwi (2019) surveyed the impact of service customer orientation and social sustainability among small medium enterprises in Malaysia, using resource-based view theory (RBV). The study surveyed SME managers from the service industry. The classification of SMEs was in accordance with guidelines provided by SME corporation in Malaysia with an organisation having turnover of less than RM 20 million or 75 full-time employees. Hybrid approach of both paper-based and online based survey were used to administer the questionnaire. 3421 questionnaires were distributed to managers of these firms and 400 responses were received, representing 11.7 percent response rate, unlike Neneh's (2018). Descriptive statistics such as frequency and percentage, mean, standard deviation and SmartPLS, were used to analyse the data. Lee et al. found that service customer orientation has a significant positive effect on employee outcome.

In addition, they found that service customer orientation has significant positive effect on organisational outcome. The findings are consistent with previous

studies (Tajeddini, 2011; Wang et al., 2017), who found that the effect of customer orientation on innovation is stronger for service organisations when compared to the manufacturing counterpart. However, Osman, Mithat and Akin (2016) surveyed the effect of customer orientation on innovation by global-born firms in Turkey and found indirect effect of customer orientation on innovation through the mediating position of technology capability. The study examined the direct effect of customer orientation on organisational performance.

Again, the study was conducted in a different context for which it is important to analyse the effect of customer orientation in addition with other variables, such as service quality, technology infrastructure, personalisation of service, customer satisfaction, customer loyalty and organisational performance, within, the Ghanaian banking sector. This is consistent with recommendations by Olson et al. (2005b), Framback et al. (2016), who have argued that the best performance outcome of customer orientation can be obtained in combination with other strategic factors.

Deductions from the works reviewed show that majority of the studies found a positive association between customer orientation and organisational performance (Babakus, Yavas & Karatepe, 2017; Guo & Wang, 2015; Lee et al. 2019; Neneh, 2016a; Neneh, 2018; Papaionnon et al., 2018). *H4: Therefore, the current study may hypothesis that customer orientation may have positive relationship with performance of banks within the Ghanaian cultural context.*

### **2.8.5 CRM and organisational performance**

Many studies have investigated the impact of CRM on organisational performance. However, many of these studies measured the impact largely from the perspectives of organizations' (Reiman, Schiike & Thomas, 2010; Mesfin & Garedew, 2018; Nasution, 2018) at the expense of the customers' perspective (Kebede & Tegegne, 2018).

For instance, studies of Nasution (2018) investigated the effect of CRM on organizational performance in Indonesia. The quantitative study used survey method of self-administered questionnaire. The stratified sampling technique was chosen and 82 respondents, who were employees from three enterprises with telecommunication industry, were involved in the study. Descriptive,

correlation and multiple regression were used to analyse the data. Nasution found that organisational factors of CRM (top management, customer orientation, training orientation) have positive and significant impact on organizational performance.

Notwithstanding the previous studies, Sofi et al. (2020) explored the effect of CRM dimensions of hotel customers' satisfaction in Kashmir. Quantitative method was adopted, using a total of 176 responses received from systematic random sampling technique. The data were subjected to exploratory factor and regression analysis. Sofi et al. found customer orientation, managing knowledge and CRM organisation had positive significant effect on customer satisfaction. However, they found weak significant positive effect of CRM based technology on customer satisfaction. This is in congruence to previous studies (Akroush et al., 2011; Rahimi & Gunlu, 2016; Rahimi & Kozark, 2017) which found positive impact of CRM on satisfaction. The study of Sofi et al. failed to examine the effect of CRM dimensions on organizational performance.

Furthermore, the study was carried out in other country rather than Ghana. The finding of the study was based on hotels, not banking, which may have given different result if conducted using banks as case study. In similar a study, Mesfin and Garedew (2018) examined the effects of CRM on the banking sector in Ethiopia; the study used descriptive survey and mixed approach. Primary data were collected from managers and employees of Awash International Bank, Bank of Abyssinia and Wegagon Bank. Based on the grading information system from top and medium 12 branches in Addis Ababa, structured questionnaires were distributed to 178 employees out of which 78% responded. Descriptive statistical and regression tools were used to analysed the data.

Mesfin and Garedew (2018) found that CRM in all dimensions, key customer focus, CRM organization, technology-based CRM and customer knowledge management had significant positive relations with market performance. The findings were consistent with Abdul-Alem, Basir and Shaharuddin (2014) found CRM dimensions to have positive significant impact on different aspects of hotel performance in Malaysia. However, Mesfin and Garedew's study failed to identify surrogates of CRM and how each of the variables can affect market performance. Furthermore, the study was carried out in another country rather

than Ghana and based on selected private banks which may have given different and more insightful results.

Similarly, Reiman, Schiike and Thomas (2010) investigated the effect of CRM on firm performance a mediating role of business strategy in US. Quantitative and qualitative approach were adopted. The study was underpinned by industrial economic theory and sources-positions-performance framework. The sampling frame consisted of 2,045 U.S based business units identified through a commercial database. The units of analysis were, chief executive officers, vice president of marketing, vice president of sales, marketing director. Both interview and questionnaire were used to collect data. A total of 318 responses were returned representing 16% response rate. Descriptive statistics and PLSGraph 3.0 were used to analyse the data.

Reiman et al. (2010) found that CRM does not affect firm performance directly, but CRM performance link is fully mediated by differentiated and cost leadership strategy. However, the sampling techniques applied in the study were not clearly stated. The 16.1% response rate was small and could affect the generalization of the of the findings to other sectors. The CRM components used in the study were CRM initiation, CRM maintenance and CRM termination. The chosen set factors to research are not exhaustive of possible constructs (Reiman et al., 2010). They, therefore, suggested that other variables that may also play an important role in the CRM performance link be considered.

Contrary to the findings of Reiman et al. (2010), AlQershi, et al. (2020) explored the effect of innovative CRM on performance of SMEs into manufacturing businesses. The study was rooted in Resource-Based view (RBV) theory. The quantitative approach was adopted. CRM dimensions were key customer focus, CRM organisation, CRM knowledge management and technology-based CRM. Performance construct includes; return on investment, sales, market share, innovative products, new product development. A total sample of 475 owners of SMEs were administered with the questionnaire. Stratified sampling technique was used unlike Reiman et al.'s (2010). Their response rate was 59.8% as compared to Reiman et al. PLS-SEM was used to examine the study framework. AlQershi, et al. found only three dimensions (key customer, CRM knowledge management and technology-based CRM) had significant positive

association with firm performance. However, CRM organization was not found to significantly influence performance. In addition, they found moderating effects of relational capital on the relationships between CRM and performance. The positive effect of CRM on firm performance is consistent with previous studies (Dhliwayo & Madhova, 2017) which investigated the effect of CRM on performance of hotels in the city of Tshwane, South Africa, and found positive significant correlation between CRM and performance of hotels.

Similarly, Nam, Lee and Lee (2019) also found significant positive association with CRM and firm performance. AlQershi et al. (2020) had respondents who were owners of SMEs and the analysis concentrated only at the organisational level. Therefore, a detailed analysis of the study variables cannot be comprehensive at other levels, such as group and individual level. They suggested similar research be conducted in other sectors of the economy and from the individual levels.

Kebede and Tegegne (2018) analysed the impacts of CRM practices on commercial or universal banks' performance in Amhara region, Ethiopia. The components of CRM practices utilized by Kebede and Tegegne were key customer focus, knowledge management, CRM organisation and technology-based CRM. Cross-section survey design of quantitative was used. They employed lottery method of probability to select the banks and convenience sampling method of non-probability to select the customers of the banks; the units of analysis were customers, employees and managers of the banks; 196 questionnaires were distributed and a response rate of 94.4% was achieved. Binary-Logistics regression model was used to analyse the data.

Kebede and Tegegne (2018) found that CRM organisation, knowledge management and innovation-based CRM predicted banks' performance positively. In addition, they found that knowledge management had a great effect on bank performance. This is consistent with a study by Kafko (2017), who investigated the effect of CRM on marketing performance of commercial banks in Kenya. Quantitative and qualitative approaches were used, unlike Kebede and Tegegne's. Commercial banks in Kenya were stratified based on the size of their market share (large banks have 53.7%, medium banks 36.8%, and small bank 9.5% of the market share). Employees in sales and marketing

departments of 43 commercial banks in Kenya were involved. Purposive sampling technique was used to select a total of 86 employees, unlike Kebede and Tegegne (2018), who selected respondents from both organizational and individual levels. Descriptive statistical and multiple regression tools were used to analyse the data. Kafko found significant impact of customer orientation, service quality management, customer relationship marketing strategies and customer retention strategies. Both Kafko (2017), and Kebede and Tegegne (2018) found meaningful impact of CRM factors on bank performance.

However, they failed to examine the impact of gender, age, and years of service on the study variables. Also, mediating variables, such as customer satisfaction and loyalty, were not considered; that could have given more insightful results to the way these constructs behave when they are combined in one study. From the above reviewed work, it can be deduced that majority of studies found positive relationships of CRM practices on organisational performance (Mesfin & Garedew, 2018; Nasution, 2018; Kebede & Tegegne, 2018). *H<sub>5</sub>: Therefore, the current study may hypothesis that CRM practices may have positive relationship with performance of banks within the Ghanaian cultural context.*

### **2.8.6 CRM, customer satisfaction, customer loyalty and organisational performance**

A number of previous studies have been done on the association between CRM, customer satisfaction, customer loyalty and organisation performance; however, most of these studies focused on developed societies (Santouridis & Veraki, 2017; Aldaihani and Ali, 2018; Almohaimmeed, 2019; Dehghanpouri, Soltani, & Rostamzede, 2020; Fusva et al., 2020), and few from developing societies (Ohemeng, 2017; Salah & Abou-Shouk, 2019). The organisational establishment of such relationship is not simple, and researchers used different types of measures for exploring the relationship between CRM, customer satisfaction, customer loyalty and organisational performance.

For instance, Simmons (2015) investigated the effect of CRM use on customer satisfaction and business revenue in North America; correlational design of quantitative approach was used. The service-profit chain model forms the theoretical framework of the study. The population included 203 service

branches on company XYZ in North America; cluster sampling technique was used, secondary data from service director extracted from company database for the subject organisation of 178 branches were involved in the study. Descriptive statistics and multiple regression were used to analyse the data. Simmons (2015) found that CRM use contributes more to branch revenue than customer satisfaction. He failed to indicate, before CRM use, what the revenue target was and what it was after implementing CRM use. So, a comparative assessment can be done to show whether the revenue increase was as the result of CRM use. The study failed to indicate any control variables in its.

Similarly, Khadka and Mahrjah (2017) investigated the relationship between customer satisfaction and customer loyalty. Both quantitative and qualitative approaches were employed in the study; primary data was collected from 50 customers of Trivsel company located in Jakobstad, Finland. Questionnaire was used to collect the data. The study did not clearly state and explain the target population and the sampling methods used in selecting the 50 customers. Descriptive statistics, such as frequency and percentages, were used to analyse the data.

Simmons (2015) found that customer satisfaction affects customer loyalty. However, the study could have used some inferential statistics, such as regression, to give more clarity to the result. The sample size was small, limiting the generalisation of the results to other settings. Khadka and Maharjah (2017) suggested a similar study be conducted in different setting, using larger samples and rigorous statistical tools to provide more comprehensive understanding to the constructs.

This prompted Salah and Abou-Shouk (2019) to examine the effect of CRM practices on airline customer satisfaction in Egypt. The study adopted the quantitative approach; primary data were sourced from 215 EgyptAir passengers randomly, using questionnaire. However, the sample size was not stated; 5-point Likert scale was used. The CRM dimensions were shared values, bonding, trust, tangibility, commitment, dealing with conflicts. Descriptive statistics and SEM (AMOS), unlike Khadka and Maharjah's (2017), were used to analyse the data. Salah and Abou-Shouk (2019) found positive significant effects of shared values, bonding, commitment, trust, tangibility and handling

conflicts on passenger satisfaction and loyalty. This result is consistent with Kim et al.'s (2016) who found customer satisfaction as a crucial factor influencing customer loyalty.

However, long lasting effect of customer loyalty on organisational performance was not tested that could have given more insightful results within the airline industry. In addition, the study failed to examine the impact of gender, age, years of travel experience, level of education on the study variables. Since the emphasis of the study was based on respondents' perception and attitude, it could have been more appropriate if these background characteristics were considered. Those variables are controls and can influence respondents' perceptions.

Notwithstanding previous studies, Aldaihani and Ali (2018) explored the critical factors of service quality, customer value and brand image on customer loyalty in Kuwait restaurant industry. The study used correlational design. They used random sampling technique to pick 150 respondents who eat at different restaurants in Kuwait. Data were collected through questionnaire; useable questionnaires were returned. Descriptive statistics and Pearson's correlation tools were used to analyse the data. Aldaihani and Ali found customer value and brand image have strong and positive relationship with customer loyalty. In addition, they found positive weak relationship between service quality and customer loyalty. However, the study only assessed the direct relationship between independent variables and customer loyalty. The study could have used multiple regression to test the effect of these variables on customer loyalty to deepen the understanding of their interactions.

Similarly, Santouridis and Veraki (2017) investigated possible associations between CRM practices, relationship quality and customer satisfaction in Greece. Quantitative approach, using survey design, was employed. Seven points Likert scale was adopted while online version of the questionnaire was created for mobile telephony users having account on social media, such as Facebook, Twitter and Google+, the process yielded 187 usable questionnaires. However, target population, sample size and sampling methods were not clearly stated and explained. Descriptive statistics and multiple regression were used to analyse the data.

Santouridis and Veraki's (2017) study revealed that CRM practices have positive significant effect on customer satisfaction. In addition, they found that relationship quality fully mediates CRM practices and customer satisfaction. However, the sample size was small, limiting the generalisation of the findings to other sectors, such as banks and insurance industry. In addition, they failed to identify surrogates of CRM and how each of the variables can affect customer satisfaction. Furthermore, Santouridis and Veraki (2017) suggested that additional constructs, such as customer loyalty, could also be used to extend the model, thus drawing a more complete picture of the factors of relationship marketing and their association.

Consistently, Dehghanpouri, Soltani and Rostamzede (2020) examined the impact of trust, privacy and quality of service on the success of E-CRM; the mediating role of customer satisfaction in Iran. Five-point Likert scale was adopted. A total of 384 taxpayers of East Azerbaijan province of Iran were sampled and distributed with questionnaire. They found that trust, which is quality of service, has effect on success of E-CRM. In addition, they also found that satisfaction fully mediates the relationship between service quality and success of E-CRM system. The findings are consistent with previous studies (Akbar, Som, Wadood, & Alzaidiyeen, 2010; Picon, Castro, & Roldan, 2014; Chang, 2015; Kim et al, 2016) which found that customer mediates the relationship between various factors and customer loyalty. However, Dehghanpouri et al. failed to add customer loyalty to better enhance the understanding of the constructs. They suggested that further research could expand by adding additional variables to enhance the model.

In a recent study, Fusva et al. (2020) investigated loyalty formation and its impact on financial performance of Islamic banks in Indonesia. The study focused on loyalty formation and was based on service quality, perceived value, bank image and customer satisfaction as its drivers of financial performance as its consequences. Five-point Likert scale was adopted. The customer list of the bank was not available, but the number of accounts were estimated to give the total population of Islamic banks at 200,000 in Bandung region. Self-administered questionnaire was used to collect the data from Islamic banks customers, using convenience sampling technique. The questionnaire was

administered to 345 customers. However, total of 280 customers completed the questionnaire, amounting to 81% response rate. Partial least square structural equation modelling (PLS-SEM) was used to analyse the data.

Fusva et al. (2020) found that loyalty formation in Islamic bank is determined by service quality, perceived value, bank image and customer satisfaction. In addition, they found that customer loyalty significantly influences bank financial performance, but the effect of satisfaction on financial performance is not significant. However, these findings are inconsistent with previous studies which have found significant influence of both satisfaction and loyalty on business performance (Eklof et al., 2018; Eklof et al., 2020; Golovkova et al., 2019, Otto et al., 2019). Inconsistently, these findings contradict a study by Lariviere et al (2016), who found that customer loyalty directly impacts financial performance, but customer satisfaction's effect on financial performance is not direct but via customer loyalty. The current findings, therefore, means that customer satisfaction alone cannot guarantee high financial performance in banks. Furthermore, as the effect of satisfaction on customer loyalty is significant; this result implies that, rather than directly impacting financial performance, customer satisfaction strengthens customer loyalty which, subsequently, impacts financial performance.

The study of Fusva et al. (2020) failed to examine the controlling roles of gender, age, years of banking experience and level of education on the study variables, since the emphasis on the study was based on respondents' perception and attitude regarding the study variables. It could have been more appropriate if the impacts of the controlling variables were tested in the model. Since they are controls, they can influence respondents' perceptions.

Yet, again, Fusva et al. (2020) treated customer satisfaction and customer loyalty as parallel mediators to financial performance. However, the current study treated the two parallel variables sequentially in order to understand better their incremental effects on organisational performance. Additionally, the study focused on Islamic bank in Bandung, Indonesia, and the sample may differ from other Muslim and non-Muslim population. Fusva et al., therefore, recommended that future research could test the model or expand the model and relationships between the variables in other regions or countries. The current study addressed

this gap by examining the effect of CRM practices on organisational performance and assessing the sequential effect of customer satisfaction and loyalty on organisational performance in Ghana. The study also controls for age, gender, level of education and years of banking experience of customers on CRM practices.

Deductions from the works reviewed show that majority of the studies found a mediating role played by customer satisfaction and customer loyalty between CRM practices and organisational performance (Aldaihani and Ali, 2018; Almohaimmeed, 2019; Dehghanpouri, Soltani, & Rostamzede, 2020; Fusva et al., 2020; Santouridis & Veraki, 2017). *H<sub>6</sub>: Therefore, the current study may hypothesize that customer satisfaction and customer loyalty may have positive indirect influence on the relationship between CRM practices and performance of banks within the Ghanaian cultural context.*

## **2.9 Lessons learned**

The various studies reviewed adopted both qualitative and quantitative study designs. However, most of the studies adopted the quantitative approach. Studies that adopted the qualitative design looked at responses generated through interviews and other forms of data gathered from books and company documents. Quantitative design was used for data gathered from the field with the help of questionnaire. The scaling system was used and most of the studies adopted five and seven-points Likert scaling system. The main instruments for the studies were interview schedule and questionnaire. Data collected for the studies were from both primary and secondary sources. Secondary data were collected from published documents of the study institutions, while primary data were collected from the field by the researchers.

Again, Statistical Product and Service Solutions (SPSS) tools were employed to help analyse the data, using descriptive statistical tools, such as frequency, percentages, mean, and standard deviation to analyse the data. The data were mostly analysed further, using correlation, regression techniques, SmartPLS. These techniques were used to identify and establish the relationship between variables of the studies and develop a group of independent variables that are

useful in predicting the dependent variables. In summary, it is evidenced from the literature review that CRM practices is an area that researchers are still giving attention. Studies carried out on CRM strategy have indicated that the CRM strategy is beneficial to any organisation in this era of high competition and a volatile business environment. This is supported by several researchers (e.g, Al-Azzam 2016; Saani, 2017; Hasan, 2018; Das et al., 2020).

Several studies have been done on CRM as well as CRM dimensions. Mohammed et al. (2014); Kangu (2017) and Choi et al. (2018), among others researched on the CRM and organisational performance. Other researchers including Sitorus and Prasetyo (2018) and Meysam and Ghander (2017), studied technology infrastructure (Abd-Elrahman & El-Borsaly, 2020; Meryem, Blanton & Joires, 2019), service quality (Wang et al., 2017; Kang & Namkung, 2019) personalisation of service, and (Neneh, 2017; Papainnon et al., 2018) customer orientation while many others carried out research in other industries, like SMEs and hospitality (Papaionnon et al., 2018; Tweneboah-Koduah et al., 2018; AlQershi, et al., 2020).

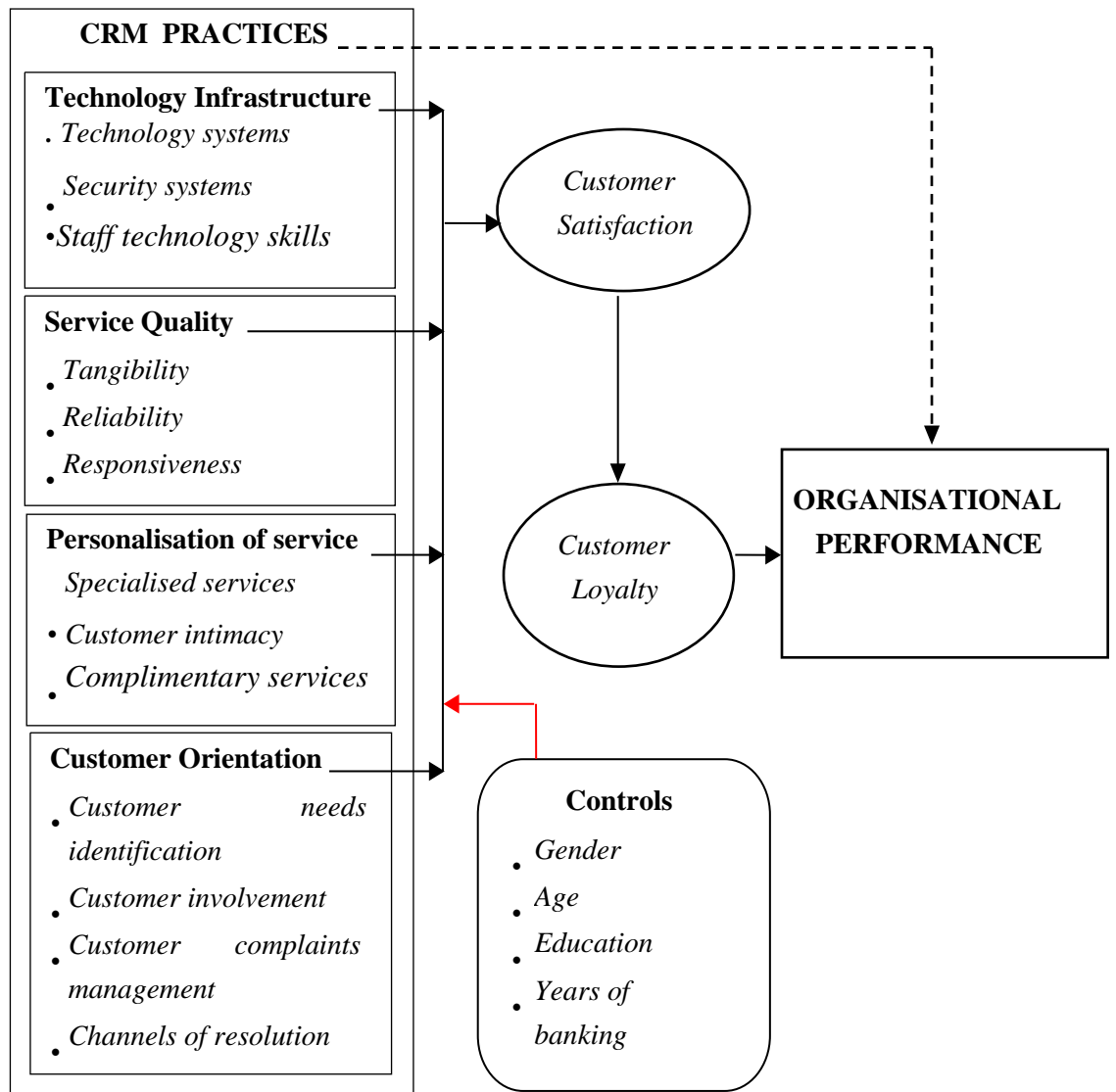
However, most of these studies only examined the direct relationships between CRM dimensions and organisational performance. Only few studies examine the indirect effect of CRM on organisational performance (Fusva et al, 2020). Likewise, most of these studies conducted collected data from organisations' perspectives. However, since customers are the main target of CRM practices, other researchers suggested that data should be collected from customers' perspective (Kim, 2012). Similarly, most of the studies did not examine the effect of background characteristics of respondents on the study variables. Yet, again, most of the studies were conducted in the developed countries (Gupta, 2019; Munandar et al., 2020; Sota et al., 2020); only few of the reviewed works were in developing countries (Kangu, 2017; Kebede & Tegegne, 2018, Tweneboah-Koduah, et al., 2018), especially Ghana. This study sought to fill the gap created by lack of sufficient studies on CRM and organisational performance in the banking sector, and especially the mediating roles of customer satisfaction and customer loyalty between CRM practices and organisational performance.

## **2.10 Conceptual framework**

The conceptual framework of the study was carved based on the observations and ideas imbibed from the literature and personal observation and experience made in the field of CRM practices. A careful analysis of the review of literature suggests that organisational performance of the banks is influenced by several factors and these factors can conceptually be grouped into three predicting variables: CRM practices, customer satisfaction, and customer loyalty. These variables form part of the conceptual framework of the study. The dependent variable is organisational performance. It is largely dependent on the customer; therefore, as long as the bank increases its customer base by keeping the existing ones, its performance margins are likely to increase, particularly non-financial indicators.

The conceptual framework is, therefore, based on four explanatory variables, two mediating variables, and one dependent variable as shown diagrammatically in Figure 2.1. The independent or explanatory variables are the four dimensions of CRM practices: technology infrastructure, service quality, personalisation, and customer orientation. Customer satisfaction and customer loyalty served as mediators with banks' performance serving as the dependent variable. Also, variables, such as gender, age, level of education and years of experience, are treated as controls. Figure 2.1 illustrates the conceptualised relationship between the explanatory, mediating, control, and dependent variables.

The general argument of the study is that, if these four dimensions of CRM practices of the banks are perceived positively by customers, the banks' performance will increase. However, this influence is not direct as it seems. It can be seen as a complex and hierarchical influence, because the fact that the banks' CRM practices are perceived positively by customers does not mean the banks' performance will increase significantly as expected. The banks' CRM practices must, first, boost customers' satisfaction which will, in turn, strengthen customers' loyalty. This, in a long run, will lead to an incremental positive effect on the banks' performance.



**Figure 2.1:** Conceptual framework of the study

Source: Author's own construct, (2019)

However, this incremental effect can be influenced by control variables, such as customers' gender, age, educational qualification, years of banking or experience as customers and bank type. That is, effective CRM practices will help boost customers' satisfaction which will, in turn, enhance their loyalty to the bank. Loyal customers would also mean more repeat businesses and encourages other individuals to subscribe to the banks' products and services which in the long run, will help increase the performance of the banks.

## **2.11 Chapter summary**

These sessions reviewed literature relevant on the research topic. The chapter covered the relevant theories underpinning this study, such as social exchange theory and organisational support theory. Various concepts under conceptual review were discussed, including customer relationship management practices and operational dimensions of CRM (technology infrastructure, service quality, personalization of service and customer orientation) and organizational performance. It laid emphasis on the interaction of the sub-variables of these concepts as they relate to the research objectives and theory. For example, technology infrastructure and organizational performance, service quality and organizational performance, personalization and organizational performance, customer orientation and organizational performance. Some similar empirical research has also been examined in order to better explain the existing concepts under study. In addition, knowledge gaps were established from the review. The chapter concluded on the conceptual framework for the study. After the review, the next chapter considers the methodology of the study.

## **CHAPTER THREE**

### **METHODOLOGY**

#### **3.0 Introduction**

The study was designed to investigate customer relationship management practices and organisational performance of commercial banks in Accra metropolis, Ghana. This chapter describes the research methods that were used to obtain the relevant data for the study. Kothari (2004) posits that research methodology is a method to systematically explain the research problem. In addition, Walliman (2011) said they are tools and techniques for conducting research. Specifically, the research philosophy, research approach, research design, variables, and instrumentation used to conduct this study are outlined in this chapter. Also included are the procedures, statistical method for data analysis and ethical consideration. Finally, a chapter summary was presented.

#### **3.1 Philosophical orientation of the study**

For well over a century there has been a persistent discussion about whether the focal tenets of any philosophical position can be utilised meaningfully in the study of human phenomenon and formulation or development of theories in order to explain human action. Obviously, this inquiry depends somewhat on what view is taken of those central tenets of philosophical orientation. There are many philosophical orientations in the literature. The common ones include constructivism, pragmatism, positivism, idealism, realism, existentialism, interpretivism, naturalism, phenomenology, and humanistic. These orientations can generally be grouped into three: those who believe that man is rational, those who believe that man is irrational, and those who believe in both. That is, positivism, interpretivism and pragmatism or critical theories. These orientations can be integrated within methodology, but, philosophically, they are very different. They are the foundation on which we design research.

The philosophical argument of the naturalist is that man is rational and his or her subjective thinking and ways of seeing reality must be the focus of the researcher. The main aim of this paradigm is to understand meaning from the perspectives of the participants. In relation to descriptive vividness, they ensure

that narratives are texturised, thick, and full of details. Researchers who agree with the naturalists show connections and level of membership in their research or writings (Ary. Jacobs, & Razavieh 2010). They recognise the phenomenon of the participant as applicable, meaningful and recognisable. This shows that, if one believes in the holistic view of human interaction and phenomenon, he or she will never satisfy the positivistic requirements. If he or she wants to texturise hard data findings, he or she may need another scientific rigour, such as naturalistic data. According to Best and Kahn (2012), even the current science of quantum physics requires a revised thinking, an inquiry that addresses the subjective thought.

Positivism, on the other hand, expressed a more general world view as a philosophy which lauded the achievements of science (Creswell, 2014). For the positivist, it is the aim of science to provide us with predictive or explanatory knowledge concerning societal problems. Scientific theories are to be seen, primarily, as sets of highly general, law-like statements, preferably taking the form of mathematically expressed functional relationships between measurable variables. From these laws, together with statements of observable 'initial conditions', can be deduced statements in the observation-language, describing events whose occurrence or non-occurrence are both tests of the truth or falsity of the theory, and what it is that the theory enables us to predict and explain (Creswell, 2014).

The brief discussion regarding naturalism and positivism so far shows that research philosophies differ on the goals of the research and the way to achieve these goals. Is the purpose to test theories and discover general principles, or is it to describe and explain complex situations? Should the work be primarily deductive; that is, should it start out with broad theories and suppositions and then systematically test their implications? Or should it be inductive; that is, should it build explanations from the ground up, based on what is discovered? Is there one truth out there that the researcher is trying to measure, or are there many, possibly contradictory ones?

As indicated earlier, positivists claim there is a single, objective reality that can be observed and measured without bias, using standardised instruments. In

addition, for the positivists, the goal is a universal truth, a rule or explanation that is always true so long as specified conditions hold (White, 2015).

The study's epistemological and ontological orientations with regard to the pursuit of the virtues of reality and truth were based on the ideas of positivism. That is, the current study saw reality as social construction that forms a complex interconnected whole. Thus, understanding of such social reality requires an understanding of the context in which that reality is constructed and from the general perspective from which the society agrees to such reality. This means the study uses positivism to understand a social reality, such as CRM practices and organisational performance of commercial banks, and the predictable association between the study variables that were measured numerically. The adoption of this paradigm created room for the researcher to use a deductive approach to understand issues that are socially constructed and standardised in the banking sector with quantitative measurement variables. Gravetter and Forzano (2018) put forward the claim that, in a positivists' world, there is room for prediction of phenomenon. Therefore, in order to examine the predictability of CRM on organisational performance of commercial banks in Ghana, taking into consideration the mediating roles of customer satisfaction and loyalty, there is the need to employ the doctrine of positivism. This will help in assessing appropriately the quantitative contribution of criteria variables on output variable. Therefore, the position of the study on truth and reality, as explained above through engagement with the literature, influenced the adoption of the quantitative approach for this study.

### **3.2 Research approach**

The researcher adopted the quantitative approach for this work. This approach differs from the qualitative approach with respect to its theory of knowledge and theory of being. This approach was used in order to measure the data collected from the field numerically, using discrete scale. According to Bryman and Bell (2015), quantitative approach normally addresses the question "how many?" and/or "how often?" where the information can easily be processed and converted into numbers. A quantitative approach is a process directed towards the development of testable hypotheses and theories which can be generalised across settings (Creswell, 2014).

In contrast, the qualitative approach involves interpretive, naturalistic and phenomenological approaches to its subject matter. According to Creswell (2014), case studies, interview guides and reviews are often more suitable for qualitative approach where subjective elements of the researcher and participants are built into the findings and conclusions. This approach is perceived to be more subjective, and since the researcher is more interested in more perceived objective approach, it was appropriate to adopt the quantitative approach. Also, quantitative approach helps to cover large sample size (Neuman, 2014). It is also possible to use the quantitative method in analysing data with statistical methods, since it is easier to measure and compute numerical values with standardised and acceptable criteria, and generalise the findings. The main reason that necessitated the adoption of the quantitative approach was based on the purpose of the study, which examines the relationships among CRM practices, customer satisfaction, customer loyalty and organisational performance for which quantitative approach allows. In addition, it permits variables to be measured numerically and analysed, using a range of statistical and graphical techniques that are quantitative in nature (Creswell, 2003; Saunders, Lewis & Thornhill, 2012).

### **3.3 Research design**

The structure of a particular research design depends on the research objectives or the research questions (Hair et. al., 2010). In this study, the research commenced with the positivist research paradigm based on the purpose of the study which steered the research towards a quantitative methodology. In quantitative approach, a deductive strategy was adopted in this study to test how CRM practices impact on organisational performance and whether customer satisfaction and customer loyalty mediate their relationship. Since this study is quantitative, and focused on collecting data from customers of selected commercial banks who are scattered, the descriptive survey design was deemed to be the most appropriate, as suggested by (Creswell, 2014).

#### **3.3.1 Descriptive survey design**

According to Copper and Schindler (2003), descriptive design involves “what, when, where and how” of human behaviour. It provides an accurate description

of predictions, narration of facts and characteristics of phenomena. This design also involves specifying objectives, data collection and analysis and determining relationships between the study variables (Saunders, Lewis & Thornhill, 2009). Similarly, Creswell (2014) posits that descriptive design is relevant when the research aims at addressing the casual relationships between variables in order to determine their significance. However, Hair, Bush and Ortinau (2003) argued that descriptive design is not capable of addressing any of the why questions associated with a given research problem.

In contrast, Segbenya, Oduro, Peniana and Ghansah (2019) proposed that descriptive design be adopted in research because of its high degree of representativeness and the ease at which data can be gathered from a large population. The study adopted descriptive design because the study ultimately aimed to describe the effect of customer relationship management practices on organisational performance of commercial banks in Ghana. In addition, this study adopted descriptive design since it allows the researcher to collect a large data from customers of commercial banks within the Greater Accra Region and design allowing for the use of descriptive and inferential statistics to state the fact without any human manipulations.

### **3.3.2 Time horizon**

Scholars have come out with two-time horizons that are used by researchers in seeking for explanations to research phenomena. Time horizon is an important indicator in any research. Time horizon is needed for any research design independent of the research methodology used. Time horizon is about the timescales the researcher wants to adopt in the study (Saunders et al., 2009). Crosssectional studies and longitudinal studies are the two main time frames.

#### **3.3.2.1 Cross-sectional studies**

According to Malhotra, Birks and Wills (2013), the cross-sectional study is the most frequently used descriptive design in marketing research. Cross-sectional design involves the collection of information from a given sample of population elements only once (Saunders et. al., 2009). Furthermore, Creswell (2014) posits that in cross-sectional studies, data are collected at a given point in time and the emphasis relies on the phenomena at a specific time. A cross-sectional

was adopted because it allowed the researcher to examine customer relationship management practices and performance of commercial banks in Ghana at a certain moment in time.

### **3.4 Study Area**

The study area is the Greater Accra Region. It has Accra as its regional capital for the Greater Accra region of Ghana. In addition, it serves as the national capital of Ghana. The centre of population of the Greater Accra Region is located in the Greater Accra Metropolitan Area, which comprises the Accra metropolitan, Tema Metropolitan, Adentan Municipal, La Nkwantanang Madina Municipal district, Ashiaman Municipal, Ledzorku-Krowor municipal, Ga East municipal, Ga west

Municipal, and Ga south municipal district. It covers a total land area of 3,245km<sup>2</sup> (GSS, 2014). The Greater Accra Region is bordered on the north by the Eastern region, on the East by the Volta region, on the south by the Gulf of Guinea, and on the west by Central Region. It made of 16 administrative areas.

The total population of the Greater Accra Region is about 4,943,100 (GSS, 2019). The coastline of the region has a series of resistant rock outcrops and platforms and sandy beaches near the mouth of the lagoons. The coastline is exposed and because of the close proximity of the continental shelf, a strong coastal and wind action, it is subject to severe erosion. The Greater Region lies in the dry equatorial climatic zone. It experiences two rainy seasons. There are three broad vegetation zones in Accra area, which comprise shrub land, grassland and coastal lands. Only the shrub land occurs more commonly in the western outskirts and in the north towards the Aburi Hills (GSS, 2014). Currently, there are many commercial banks in the region working to help develop and protect the financial sector of the economy. Figure 3.1 depicts a map of the Greater Accra Region.



**Figure 3.1: Map of the Greater Accra region**

Source: Ghana Statistical Service (2014)

The fast-growing nature of the city and its cosmopolitan nature are also evident by the number of commercial banks in the city. The region was chosen for the study because it is the fastest growing region in Ghana, with rapid development and growth of highly competitive financial institutions as well as private organisations (GSS, 2014). The proliferation of commercial banks in this area makes its worth researching. The number of banks naturally brings competition and the ability of the banks to attract and retain customers, thereby getting a larger share of the market will largely depend on the effectiveness of their CRM practices.

### **3.5 Population**

According to Malhotra, Birks and Wills (2013), population is the entire aggregation of cases that meet a designated set of criteria. In other words, it is the target group about which researchers are interested in gaining information and drawing conclusions. In this study the target population was all listed banks in Ghana. Specialised banks, such as saving and loans, micro-finance, rural banks credit unions, were excluded from the sample as these banks are serving specialized segments of the economy and these segments are quite dependent

on these banks. Therefore, measuring and analysing the CRM practices, satisfaction, loyalty and organisational performance of customers of these banks would have understandably produced positive results. However, the accessible population for the study was six listed commercial banks in Ghana. The total number of commercial banks in Ghana, as at the time of the study, was 23 (BOG, 2019). Current estimated data show that there are about 7,689,265 customers in the various commercial banks in Ghana (BOG, 2019). These banks were more accessible to the researcher and were used because of their large nature of branches and customer base, and ranked among the top ten commercial banks in Ghana with high asset base and high market share (BOG, 2019). These banks were Fidelity bank, Ghana Commercial Bank (GCB), Consolidated Bank, Ghana (CBG), United Bank for Africa (UBA), Standard Chartered Bank (SCB), and Ecobank as presented in Table 3.1.

**Table 3.1: Population Distribution of Customers of the Accessible Banks**

Name of Banks	No. of Branches	Number (No.) of Customers			Total
		Premium	General	Static	
<i>Foreign banks</i>					
SCB	15	95,463	357,986	23,866	477,315
Ecobank	18	54,378	203,918	13,594	271,890
UBA	10	20,554	77,078	5,138	102,770
<i>Local banks</i>					
GCB	38	57,448	215,432	14,362	287,242
CBG	65	124,111	465,416	31,028	620,555
Fidelity Bank	41	49,225	184,592	12,306	246,123
Total	187	401,179	1,504,422	100,294	2,005,895

Source: Bank of Ghana (BoG, 2019)

In this study, customers were classified into three groups according to the existing literature (Hong & Wang, 2006) and information from some managers

in the banking industry. The groups include ‘premium customers’, ‘general customers’, and ‘static customers’ based on transaction records. The accessible population for the study was 2,005,895 commercial bank customers, as indicated in Table 3.1 Further information shows that 401,179 (20%) were premium customers, 1,504,422 (75%) were general customers, and 100,294 (5%) were static customers.

### **3.6 Sampling method**

#### **3.6.1 Sample and sampling procedure**

Basically, a sample is a sub-set of a population. It, therefore, has properties which represent the whole. According to Malhotra, Birks and Wills (2013), sample is a portion of population that is selected for investigation. Sampling, on the other hand, involves the process of selecting a portion of the population to represent the entire population (Creswell, 2014), and on this basis infer to something about the larger group (population). Most researchers (Creswell, 2014; Malhotra, Birks & Wills, 2013) are of the view that the most used acceptable approach for determining a sample size in a survey is to specify the precision of estimation desired and then to determine the sample size necessary to insure it. The need to sample from the population was crucial to save the researcher time, money, other resources and enable the researcher to work within specific time-frame and generalise the result to the entire population (Malhotra & Birks, 2007).

In order to ensure that an adequate number of responses were received, the sample size was determined, using Hair, Bush and Ortinau’s (2003) sample size determination formula. As with confidence interval, there are separate, yet similar formulas for determining sample size based on a predicted population mean ( $\mu$ ) and a population proportion ( $p$ ). These formulas are fundamental in estimating the appropriate sample size for a simple random sample. In those situations where estimates of a population proportion are of concern, the standardized formula for calculating the needed sample size would be:

$$n = (Z^2B, CL) \left( \frac{P \times Q}{\alpha} \right)$$

Where:

ZB, CL = The standardized z-value associated with the level of confidence  $P$  = Estimate of expected population proportion having a desired characteristic based on intuition or prior information.

$Q = [1 - P]$ , or the estimate of expected population proportion not holding the characteristic of interest.  $\alpha$  = Acceptable tolerance level of error (stated in percentage points).

The information used in this formula includes an estimate of expected study population proportion of 50 percent with a corresponding z- value of 1.96. The adoption of this percent is consistent with the recommendations of most researchers who aver that studies that employed survey strategy with homogeneous subjects must use 50 percent of their population size to cater for unintended sampling errors (Best & Kahn, 2015; Kelly, 2016; White, 2015). A five (5) percent risk that the actual margin of error might exceed the acceptable margin of error was utilised. Adopting this formula, the minimum required sample size was estimated to be 384 customers. The calculated sample was approximated to 420 to take care of contingencies of non-response.

In relation to sampling procedures, multi-stage sampling procedures were used. First, the purposive sampling technique was used to select six (6) commercial banks in Greater Accra. Three of the banks were local banks, while the other three were foreign banks. The local banks were Fidelity bank, Ghana Commercial Bank (GCB), and Consolidated Bank, Ghana (CBG), while the foreign banks were United Bank for Africa (UBA), Standard Chartered Bank (SCB), and Ecobank. These banks were chosen because of their large nature of branches and customer base, and also ranked among the top ten commercial banks in Ghana with high asset base and high market share (BOG, 2019). After selecting the banks purposively, the study further employed stratified random sampling technique by putting the banks and customers into various strata (local and foreign banks, premium, general and static customers) after which the study made use of random sampling technique to select the respondents, as recommended by (Andersen, Sweeney, William, Camm, & Cochran, 2011). According to Andersen et al. (2011) random sampling techniques is recommended for picking a sample from an infinite population, where the population is large and it is difficult to generate sample frame. However, the

random sampling must satisfy two conditions, firstly, that each element is selected from the sampled population. Secondly, that each element is selected independently. Because the researcher could not get the sample frame of the customers of the banks, the population was considered infinite and random sampling method was selected. To achieve random sampling, the customers were selected came from the targeted population, and they were selected independently (Andersen, Sweeney, William, Camm, & Cochran, 2013; Chen, 2018; Setiawan, Wati, Wardana & Ikhsan, 2019) as they stepped out of the banking hall after bank transactions to fill the questionnaire. A proportion of 0.021 percent was used to portion customers based on the three strata used, that is, premium, general, and static customers. This proportion represents the percentage change in the sample-population ratio. This was done for each of the six (6) banks. Classification of customers was based on their average transaction amount for one week for five years. Customers with average of GH¢10,000.00 and above were classified as premium customers, while those who were active but with average week transaction rate of less than GH¢10,000.00 were general customers. Static customers were those who have minimum balance (Gh¢50.0) accounts for 90 days (BoG, 2020).

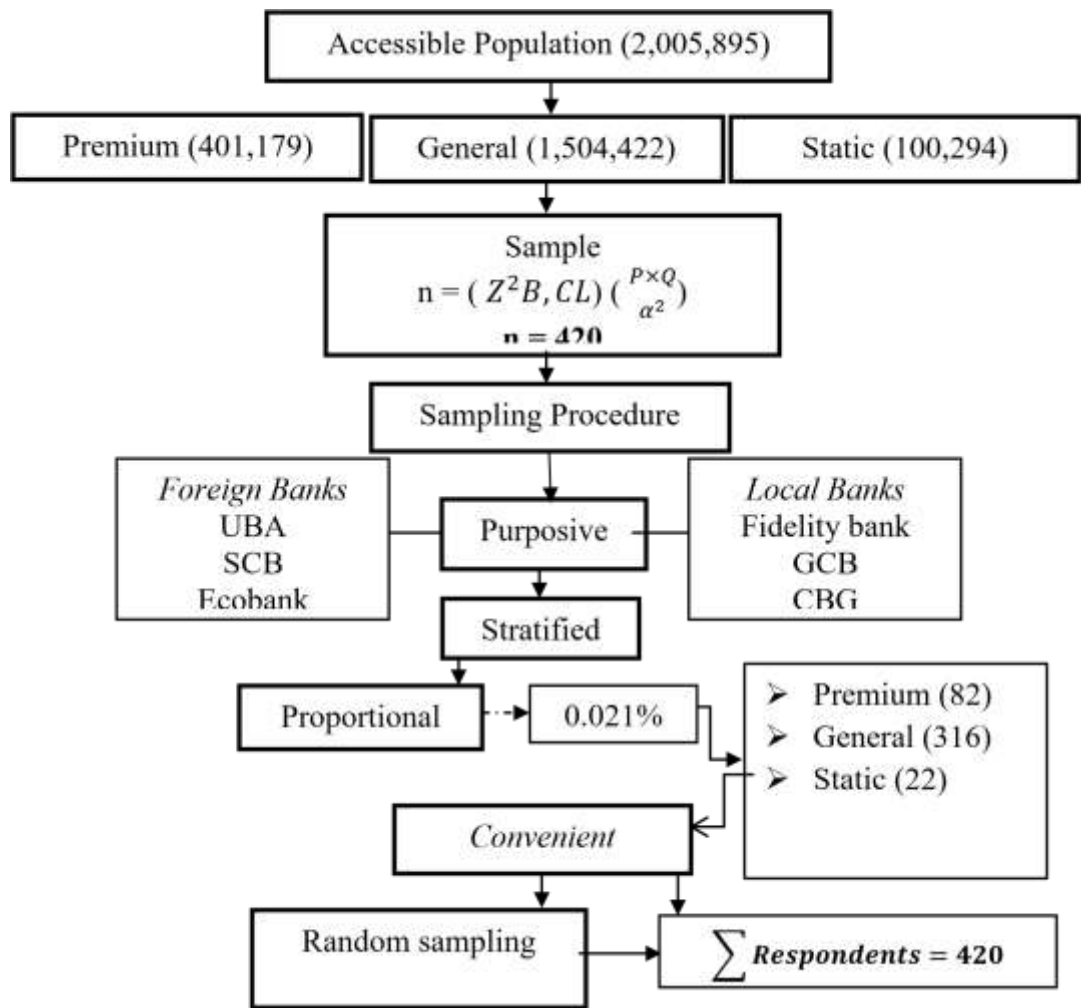
After grouping the banks into local and international, and categorising the customers into premium, general and static customers, random technique was used to select the individual customers. This technique was adopted in other to reduce the potential for human bias in the selection of the banks' customers to be included in the sample (Sharma, 2017). The first step was to identify the groups which were sub-groups of the population. As indicated earlier, three groups were identified (i.e. premium, general, and static customers). The sample distribution was calculated, using the calculated proportion of 0.021 percent of the population to generate Table 3.2.

**Table 3.2: Population and Sample Distribution of Customers of the Banks**

Name of Banks	Population Size	Sample Size			Total
		Premium	General	Static	
<i>Foreign banks</i>					
SCB	477,315	20	75	5	100
Ecobank	271,890	11	43	3	57
UBA	102,770	4	17	1	22
<i>Local banks</i>					
GCB	287,242	12	45	3	60
CBG	620,555	25	98	7	130
Fidelity Bank	246,123	10	38	3	51
Total	2,005,895	82	316	22	420

Source: Bank of Ghana (Field data, 2019)

The questionnaires were distributed among the selected banks proportionately, as indicated in Table 3.2. In addition, convenience sampling method was used to reach the banks' customers. The customers of these selected banks were reached at their branches conveniently. However, the customers of these banks were selected randomly after they have finished with their bank transactions and stepped out from the banking hall. Figure 3.2 presents the sample and sampling procedures of the study.



**Figure 3.2: Chart Flow of Sample Selection for the study**

Source: Author's construct (2020)

### 3.6.2 Sample size and response rate

A total number of four hundred and twenty (420) questionnaires were sent out to respondents' banks selected within the Greater Accra Region, but a total of three hundred and eighty-one (381) were retrieved, representing a response rate of 91%. The sample size selected was appropriate, since the researcher ensured that they were representative enough, using random sampling approach. According to Creswell (2014), sample size does not necessarily need to be large, but how it truly represents most of the characteristics of the subjects in the population is what one must look at.

### **3.7 Measurement of variables**

This subsection focuses on describing the measurement of the variables.

#### **3.7.1 Independent variables**

Following the studies of Sin et al. (2005); Mohammed et al. (2014); Kangu (2017) and Choi et al. (2018), the study adopted their measurements (technology infrastructure, service quality, personalisation of service and customer orientation) to assess CRM practices of commercial banks in Ghana. The definition of the various constructs and variables used are adequately explained in the previous chapter (Chapter Two). Specifically, the independent variable, CRM practices, had four dimensions. These are technology infrastructure, service quality, personalisation, and customer orientation which are referred to as the first order constructs. Each of the first order constructs has multiple sub-dimensions known as second order constructs. For example, technology infrastructure has three subdimensions, namely: technology systems, security systems, and staff technology skills, whilst the three sub-dimensions of service quality are tangibility, reliability and responsiveness.

The sub-dimensions of personalisation are customer intimacy, specialised services, and complimentary service as customer orientation has customer needs identification, customer involvement, customer complaints and channels of resolution as its sub-dimension. These dimensions were measured numerically, using discrete scale items with five-point discrete scale. Responses to these items were pooled together, using average response scores of the items. This was done in order to form each of the first order construct, so that CRM practices of the banks can be measured numerically. As indicated earlier, multiple close-ended items were used to elicit data on each of the dimensions. Specifically, responses to the items were measured numerically, using a discrete scale such that one (1) represents the strongest disagreement to the items, while five (5) represents the strongest agreement to the items. The number of items formulated for each of the dimensions can be seen under the data collection instrument. See Figure 2.1 for pictorial view of the variables used to measure CRM practices of the banks.

### **3.7.2 Mediating variables**

Customer satisfaction and customer loyalty were the mediating variables for this study. The contextual meaning of these variables is presented under the sub-heading, definition of terms. The two variables were measured, using eight and ten close-ended items, respectively. Numerical values were used to represent the responses to these items. They were measured, using five-point discrete scale items. The items (bank accessibility, waiting time for service, staff knowledge on service, quality of service, staff response to complaints, advocacy, repeat purchase) were adopted from the work of (Ohemeng, 2015; Leninkumar, 2017; Saani, 2017). In relation to each of the mediating variables, the multiple items were pooled together to form each major mediating variable, using the mean response scores. The number of items used is consistent with the recommendation of Best and Kahn (2012), who posit that it is appropriate to use three or more close-ended items to collect data in order to create a variable. This makes it appropriate to measure several aspects of the variable because multiple items are used to measure all or most of the aspect of the variable in question.

### **3.7.3 Dependent variable**

Organisational performance of the bank was the dependent variable of the study. The measurement items were adopted from the works of Richard et al. (2009), Al-Matari, Al-Swidi and Fadzil (2014), and Yilmaz and Alpkan (2018). The indicators considered were quality customer service delivery, innovative product and services, expansion of products and services, easy access to bank branches and customer patronage of services. Customers were to respond to multiple items formulated based on these indicators in order to assess their perception. The response scores of the customers were transformed and pooled together to form a variable, which was used as dummy to represent performance of the banks

### **3.7.4 Control variable**

Five control variables were considered: gender, age, educational qualification, years of experience and bank type. Gender and bank type were measured, using categorical scale, while educational qualification and years of experience were

measured, using ordinal and interval scales, respectively. The use of these measurement scales is in line with the works of Owusu (2017); Narteh (2017); and Mwirigi (2018). These control variables are perceived to be ascriptive as a result may influence the perception of a customer. Therefore, it was appropriate for the study to control them.

### **3.8 Data collection instrument**

The study relied mainly on primary data which was gathered by means of questionnaire. Dillman, Smyth and Christian (2014) put forward that questionnaire is a research instrument, consisting of a series of questions and other prompts for the purpose of gathering information from respondents. Furthermore, Jadhav (2018) posits that questionnaire entails instructions for completion, response alternative and specific means for recording responses. The main strength of the research instrument lies in its appropriateness for collecting data over large sample size. Furthermore, it is less costly and a fast means of collecting primary data. Despite its strengths, the research instrument used did not allow the researcher to ask follow up questions for further clarifications. However, this limitation did not hinder the use of the instrument.

The study collected primary data from customers of commercial banks within the Greater-Accra Region. Specifically, the four independent variables (technology infrastructure, service quality, personalisation, and customer orientation) were made up of multiple dimensions. To start with, technology infrastructure variable was made up of three dimensions: technology systems, security, and staff technology skills. Similarly, service quality (tangibility, reliability, and responsiveness) and personalisation of services (customer intimacy, complimentary services, and specialised services) variables were made up of three dimensions each. Customer orientation variable was also made up of three dimensions: customer needs identification, customer involvement, customer complaints and channels of resolution.

In relation to the two mediating variables (customer satisfaction and loyalty), eight and ten close-ended items were used, respectively, to measure these. Also, 10 close-ended items were used to measure the dependent variable: organisational performance. All items in the first part of the questionnaire were

close-ended. This part consisted of items that measure the independent, mediating, and dependent variables.

Responses to these items were measured quantitatively, using five-point discrete scale such that one (1) represents the strongest disagreement to the statements/items, while five (5) represents the strongest agreement to the statements/items. The second part was used to collect data on the demographic characteristics and other relevant information on the respondents. Items considered were gender, age, highest educational qualification, occupation, and length of stay with the respondents' bank and bank type. These variables were treated as controls in the study. The questionnaire used was deemed appropriate for the study because it provided a much quicker means of gathering information from such a fairly large population. In addition, it was economical and was easy to construct. According to Creswell (2014), questionnaire allows for anonymity of respondents, which normally makes it easier for respondents to volunteer information without fear of victimisation. In the case of this study, most of the respondents who were accessible to the study were literates and were in a position to understand the items in the questionnaire as expected. However, few clarifications were offered to some respondents for better understanding of some of the statements. The questionnaire was subject to reliability and validity tests.

### **3.8.1 Pre-testing of data collection instrument**

The researcher ensured reliability during the measurement of the scale to give the study results a high level of credibility. The degree of reliability of the quantitative study instrument was statistically assessed by the use of the Cronbach's alpha values. The Cronbach's Alpha measures the internal consistency of the questionnaire, using the inter-correlation of the items. The Cronbach alpha coefficient is generally accepted as a reliable indicator of the extent to which the various items of the questionnaire are positively correlated to one another.

The general rule is that for a questionnaire to be reliable, the Cronbach alpha result should be of the range of 0.7 to 0.9 (Best & Kahn, 2012; Kelly & Pomprasetmanit, 2016). The authors found that a higher value represents higher

reliability and vice versa. Rovai, Baker and Ponton (2014) recommended measuring internal consistency and reliability, using Cronbach's alpha. Reliability tests resulting in an alpha of 0.7 are generally accepted as having high reliability (Rovai et al.). Cronbach's alpha reliability coefficient generally ranges between zero (0) and one (1). There is actually lower limit to the coefficient of Cronbach's alpha reliability. The closer the Cronbach's alpha coefficient is to 1.0, the greater the internal consistency of the items in the scale (George & Mallery, 2003).

George and Mallery provide the following rules of thumb: “ $\alpha > .9$  – Excellent,  $\alpha > .8$  – Good,  $\alpha > .7$  – Acceptable,  $\alpha > .6$  – Questionable,  $\alpha > .5$  – Poor, and  $\alpha < .5$  – Unacceptable” (p. 231). Furthermore, Hinton et al. (2004) have also suggested four cut-off points for reliability, which includes excellent reliability (0.90 and above), high reliability (0.70-0.90), moderate reliability (0.50-0.70) and low reliability (0.50 and below). From the results obtained in the next chapter, all the scales were reliable (Table 3.3).

### **3.8.2 Content validity: Pre-testing of questionnaire**

The researcher also ensured content validity by conducting pre-testing to ensure correctness in the questionnaires and how respondents answer them. Pre-testing, according to Bowden, Fox-Rushby, Nyandiek and Wanjau (2002, pg. 323), “is the main chance for researchers to gauge the meaning attributed to survey questions before it is too late” The pilot-test was a smaller form of the study, which was carried out by the researcher to assess the validity and the reliability of the questions and to find out the feasibility of the study. Conducting the pre-test helped to identify problems with the questionnaire and to gauge the time needed to complete the questionnaire, which is important in obtaining consent to participate.

The researcher used a total of 50 respondents for the pre-testing. The questionnaire was pre-tested at the Takoradi branches of GCB and Ecobank plc. The banks were chosen because of their similar characteristics with other commercial banks in Ghana. Fifty (50) customers of the banks were chosen at random and issued with the questionnaire. The pre-testing helped to correct ambiguity, wrong wording, and unrealistic questions. The pre-tests also aided

in determining the reliability of the research instrument (Kelly, 2016). The Cronbach alpha reliability coefficient obtained from the questionnaire was between 0.845 and 0.861. Research has shown that scales with Cronbach's alpha co-efficient of 0.70 or more are considered reliable (Pallant, 2010; Field, 2009; Hair et al., 2010). Few modifications were made in the questionnaire in terms of items in the construct even though all the constructs scored the required Cronbach's alpha co-efficient of 0.70 after the pre-test study.

**Table 3.3: Cronbach's Alpha Co-efficient of the Tested Variables**

Variables	Number of Items	Cronbach's Alpha Co-efficient
Technology Infrastructure	10	.845
Service Quality	10	.847
Personalisation of Services	10	.851
Customer Orientation	10	.851
Customer Satisfaction	8	.859
Customer Loyalty	10	.856
Organisational Performance	10	.861

Source: Field data (2020)

### **3.8. 3 Validity of instrument**

According to Heale and Twycross (2015), validity is “the extent to which a concept is accurately measured in a quantitative study” (p.1). According to Heale and Twycross, face validity, content validity and construct validity are the three main types of validity.

#### **3.8.4 Face validity**

According to Oluwatayo (2012), face validity refers to researchers' subjective assessments of the presentation and relevance of the measuring instruments as to whether the items in the instruments appear to be relevant, reasonable,

unambiguous and clear. Further, Hair, Sarstedt, Matthews and Ringle (2016) also posit that face validity evaluates the appearance of the questionnaire in terms of feasibility, readability, consistency of style and formatting, and the clarity of the language. To achieve face validity in this study, a thorough review of the extant literature and relevant scales used in previous studies were considered. The researcher did not use his own scales but adopted already validated and tested scales from other researchers (Al-Matari et al., 2014; Choi et al., 2018; Kangu, 2017; Mohammed et al., 2014; Ohemeng, 2015; Saani, 2017; Sin et al., 2005; Yilmaz & Alpkhan, 2018). To further achieve face validity, the questionnaires were assessed, reviewed and approved by the supervisors in line with the guidelines of supervision and approval of questionnaire.

### **3.8.5 Construct validity**

To establish convergent and discriminant validity of the construct used, there is the need for an appropriate AVE (Average Variance Extracted) analysis. There is convergent validity when items measuring the same construct correlate highly with each other (Pallant, 2010; White, 2015). The researcher assessed convergent validity by ensuring there is adequate composite reliability, average variance extracted (AVE), and adequately high factor loadings as recommended (Komiak & Benbasat, 2006; Hair et al., 2016).

Convergent validity has traditionally been assessed, using Cronbach's Alpha (Hair et al., 2016), which is an evaluation of item variances and covariances to estimate how internally consistent a construct is, with a minimum alpha value of 0.7 recommended (Dijkstra & Henseler, 2015). The criterion for establishing reliability is that the AVE measures should exceed .50 to ensure that, on the average, the measures share at least half of their variation with the latent variable (Hair et al., 2016).

For discriminant validity, a test performed to see if the square root of every AVE value belonging to each latent construct is much larger than any correlation among any pair of latent constructs. AVE measures the explained variance of the construct. When comparing AVE with the correlation coefficient we actually want to see if the items of the construct explain more variance than do the items of the other constructs. It can easily be seen that the AVE values are

above 0.5 and, moreover, the square root of the AVE in the diagonal are above the correlation coefficients for each construct ensuring discriminant validity. For all the constructs, the items have high loadings, with majority above 0.50, therefore demonstrating convergent validity. The results of the validity test could be found in (Appendix B).

### **3.9 Common method variance**

Owing to the self-report or single-informant nature of the survey, methods variance is identified as a potential issue. Podsakoff, Organ, Mackenzie and Lee (2003) reported that the most frequently found sources of method variance is self-report bias. Several precautions were taken to minimise the problems associated with this method of data collection. The survey instrument was organised into various sections by separating the independent and dependent variables in an effort to reduce single-source method bias (Podsakoff et al., 2003). In addition, common method bias may also be produced by the characteristics of a survey item. Importantly, an item is more likely to produce method bias if it makes the task of responding difficult, because the item is complex, ambiguous, or abstract (Podsakoff, Mackenzie & Podsakoff, 2012). The complexity and difficulty of answering the questionnaire items may enhance the influence of respondents' own systematic response tendencies (Podsakoff et al., 2003). However, care was taken to select measurement items that have proved to be valid and reliable in several previous studies. In addition, pre-test was conducted with the researcher's supervisors, six doctoral students, two commercial bank managers and two bank customers, who examined the questionnaire for clarity, complexities, ambiguities and face validity of the measures. Feedback from this test led to revisions that improved the readability, wording and layout of the questionnaire. These procedural remedies, as recommended by Podsakoff et al. (2003), were used to minimise the potential impact of common method bias (Atuahene-Gima & KO, 2001; Patnayakuni et al., 2006). In addition, the study also followed recommendations by Harman (1967; Pallant, 2010) to test for common method variance bias. Exploratory factor analysis with the extraction of only one factor obtained a variance of 30%, which is less than 50% variance, thus showing absence of common method variance bias (Podsakoff et al., 2003).

### **3.10 Data collection procedure**

Data collection, according to Saunders et al. (2009), is the process of gathering and measuring information on variables of interest in a long-term systematic manner that allows one to answer stated research questions, test hypotheses, and evaluate outcomes. The component of research data collection is common to all or any fields of study, including physical and social sciences, humanities, and business (Saunders et al., 2009). While methods differ by discipline, the emphasis on ensuring accurate and honest collection remains same. The goal of all data collection is to collect high-quality evidence, which can then be translated into rich data analysis and used to build a convincing and credible case (Hair et al., 2016).

In this study, structured questionnaire was used to collect data from the respondents. The questionnaire was designed for the selected respondents, made up of 420 customers of the 6 selected commercial banks within Greater Accra. The questionnaire was made up of two parts. The first part, which focused on the study variables, was made up of seven sub-sections: technology infrastructure, service quality, personalisation, customer orientation, customer loyalty, customer satisfaction, and organizational performance.

The questionnaire was prepared personally and was self-administered. The branches of customers of the selected commercial banks were done conveniently. However, the selection of customers from the banks was done randomly. Each selected commercial bank was assigned questionnaires as per their sample size in Table 3.2. As the customer stepped out from the banking hall after business transaction, they were approached, consent sought first, once they agreed, they were given the questionnaire to fill, the process continued until the required sample was got. The researcher used six weeks from 12 January, 2020 to 26 February, 2020 to administer the questionnaire. At the end of the process, out of the 420-questionnaire administered, 381 were got representing 91% response rate.

### **3.11 Data analysis procedure**

According to Hair et al. (2010), data analysis is the process of inspecting, cleansing, transforming, and modelling data in order to uncover useful information, inform conclusions, and support decision-making. Data analysis has many facets and approaches, encompassing a wide range of techniques known by various names and used in a variety of business, science, and social science domains (Kothari, 2004). In order to analyse the research objectives, the researcher assessed the suitability of the data for the data analysis. This process involved data screening and preliminary analysis. Out of the 420 questionnaires administered, 381 were received and used.

The data were analysed quantitatively, using both descriptive and inferential statistical tools. These statistical tools were used, because the responses to the items with regard to the variables were measured, using a discrete scale, and the preliminary analysis at the pre-test stage shows that the distribution was normal. That is, the various statistical tools with regard to the data were used after the researcher had performed the test of normality to find out whether the distribution was normal or not. Mean and standard deviation coefficients are used when the distribution is normal, while median and skewness coefficients are used when the distribution is skewed (Lind, Marchal & Wathen, 2019).

According to Sarstedt and Mooi (2019), in a normal distribution the mean and the median are approximately the same. The skewness values must have a threshold of -0.5 to 0.5. The skewness values of the distribution were closer to each other, and were within an acceptable threshold of a normal distribution (they were within a range of -0.40 to 0.42). The standard deviations were also moderate and closer to each other, indicating the non-dispersion in a widely spread distribution. The moderateness of the standard deviations of the distribution shows that the views of the respondents were coming from a moderate homogeneous group, that is, a group with similar characteristics or similar understanding with regard to the issues under consideration. This means that the respondents' views on the issues were an approximation to a normal distribution (Pallant, 2010).

Additionally, test for normality of data distribution was undertaken (see appendix C). This study followed the approach adopted by (Hair et al., 2010; Lings & Greenly, 2010). These were done with the help of IBM SPSS version 22 software. Once the data were found to pass all necessary quality criteria, the researcher proceeded to perform confirmatory factor analysis for its reflective latent variables and multicollinearity test for its formative latent variables (Hair et al. 2016). For a scale to pass confirmatory factor analysis test, convergence and discriminant validity must be met.

To satisfy the conditions for discriminant validity, the square root of the minimum average variance extracted (AVE) must be higher than the highest inter-construct correlation (Fornell & Lacker, 1981; Hair et al. 2016). Optionally, an author may examine the item cross loadings to ensure that there are no significant cross loadings. Recent research postulated by Hensler, Ringle and Sarstedt (2015) also recommends performing the heterotrait-monotrait ratio (HTMT) of the correlations before concluding on discriminant validity. All the constructs (latent variables) in this study obtained HTMT correlations below 0.85, thus confirming discriminant validity (Hair et al., 2016).

To ensure that the formative latent variables have items that do not present multicollinearity problems, several researchers (Hair et al., 2016; Wong, 2013) recommend testing the variance inflation factors (VIFs) of the items under the formative latent variable and ensuring that none exceeds 5. After these tests the next stage was to perform the analysis. Specifically, frequency, percentage, mean, standard deviation, ANOVA, T-test, Pearson Product Moment correlation and hierarchical multiple regression tools were used to analyse the data in order to answer the research questions and also test the research hypotheses at 0.05 significant level.

### **3.12 Ethical consideration**

Ethics have simply been described as the appropriateness of a researcher's behaviour in relation to the right of those who became the subject of researcher (Saunders et al., 2012). Every researcher should have an explicit and fundamental responsibility towards the research. Ethical areas that were key to this study included; protection of respondents' anonymity, confidentiality of

data, maintenance of privacy, and consent of respondents. Protecting the image of respondents in research is keen. Anonymity is keen in keeping the information of respondents from the public domain without their consent. In administering the questionnaire, the researcher saw the need to protect the identity of the respondents to ensure that they were protected from any issue that might arise in the course of the conduction of the research. To achieve this, the purpose of the study was for academic purposes only and not to be used for any other purpose. The researcher ensured confidentiality in each level of the research. To maintain confidentiality, no participant was mentioned by name in the study.

Again, the identity of the respondents was coded to ensure that their identity was not compromised. To ensure that the respondents understood the motive behind the study, the researcher enumerated the objectives clearly and explicitly to them through the use of the introductory letter sent by Nobel International Business School to the selected respondents. All respondents were informed from the outset of the data collection that their involvement was voluntary and they could withdraw at any point without penalty.

### **3.13 Chapter Summary**

This chapter showed the various procedures and methodology adopted in the conduct of the research. Various philosophical assumptions and the paradigms were presented with the ideal choice of the researcher selected. The chapter also discussed the research approach and the research design. It further discussed the data collection procedure, and the statistical methods used have all been presented. The next chapter will show the results of the various tests conducted and the findings of the study.

## **CHAPTER FOUR**

### **DATA ANALYSIS, RESULTS AND DISCUSSION**

#### **4.0 Introduction**

The study was designed to investigate customer relationship management practices and organisational performance of commercial banks in Accra metropolis, Ghana. This chapter presents the analysis of the data collected from the field. It also presents the results of the study. The results were presented numerically, using tables. Both descriptive and inferential statistical tools were used to analyse the data. The first part of the chapter deals with the background characteristics of respondents, which serves as a preliminary analysis to the study. The second part is devoted to the objectives of the study. Both descriptive and inferential statistics were employed in the data analysis. At the end of data collection, the study had retrieved 381 completed questionnaires, which approximately represents 91.0 percent response rate. These retrieved questionnaires were used for the analysis.

#### **4.1 Background characteristics of respondents**

This part of the chapter deals with the demographic data distribution of the respondents, which is based on their gender, age, highest educational qualification, occupation, years of banking, and bank type. These variables were treated as controls in the conceptual model of the study. The argument of the study is that these variables can boost or thwart customers' perception regarding Customer Relationship Management (CRM) practices of the banks. The data on the background characteristics of the respondents were analysed, using frequency and percentage distributions. The results are presented in Tables 4.1.

**Table 4.1: Background Characteristics of Respondents**

		Gender of respondents					
		Male (n = 195)		Female (n = 186)		Total (n = 381)	
Variables	Categories	Freq.	%	Freq.	%	Freq.	%
Age respondents	of 18 - 30 years	106	54.4	91	48.9	197	51.7
	31 - 40 years	55	28.2	67	36.0	122	32.1
	41 - 50 years	29	14.9	26	14.0	55	14.4
	51 years and above	5	2.5	2	1.1	7	1.8
Highest educational qualification	BECE	4	2.1	4	2.2	8	2.1
	SSCE/WASSCE	42	21.5	28	15.1	70	18.4
	First degree	122	62.6	137	73.6	259	68.0
	Second degree	24	12.3	17	9.1	41	10.7
	Terminal degree	3	1.5	0	0.0	3	0.8
Occupation	Self-employed	62	31.8	46	24.7	108	28.3
	Privately employed	76	39.0	103	55.4	179	47.0
	Government	57	29.2	37	19.9	94	24.7
Years banking	of Below 1 year	27	13.9	27	14.5	54	14.2
	1 - 5 years	86	44.1	78	41.9	164	43.0
	6 - 10 years	64	32.8	69	37.1	133	34.9
	Above 10 years	18	9.2	12	6.5	30	7.9
Bank type	Foreign	93	47.7	81	43.5	174	45.7
	Local	102	52.3	105	56.5	207	54.3

		Gender of respondents					
		Male (n = 195)		Female (n = 186)		Total (n = 381)	
Variables	Categories	Freq.	%	Freq.	%	Freq.	%
Age respondents	of 18 - 30 years	106	54.4	91	48.9	197	51.7
	31 - 40 years	55	28.2	67	36.0	122	32.1
	41 - 50 years	29	14.9	26	14.0	55	14.4
	51 years and above	5	2.5	2	1.1	7	1.8
Highest educational qualification	BECE	4	2.1	4	2.2	8	2.1
	SSCE/WASSCE	42	21.5	28	15.1	70	18.4
	First degree	122	62.6	137	73.6	259	68.0
	Second degree	24	12.3	17	9.1	41	10.7
	Terminal degree	3	1.5	0	0.0	3	0.8
% of respondents by gender		51.2%		48.8%		100%	

As contained in Table 4.1, the majority (51.2%) of the customers who participated in the study were males, while 48.8 percent were females. Based on this finding, one can conveniently indicate that, in terms of percentage, the total number of male customers in the various commercial banks in the Greater-Accra Region, Ghana who took part in the study outnumbered that of female customers.

The next background characteristic variable considered was age distribution of respondents. The results are presented in Table 4.1. The results show that the majority (51.7%) of the customers were between 18 - 30 years, while 32.1 percent and 14.4 percent were within the age groups of 31 – 40 years and 41 – 50 years, respectively. Also, 1.8 percent of the respondents indicated that they were 51 years and above.

The study further elicited data on respondents' highest educational qualification, using a close-ended item. The results are presented in Table 4.1. As presented in the table, majority (68.0%) of the respondents indicated that their highest level of educational qualification was First degree. Also, 18.4 percent and 10.7 percent of the respondents indicated that their highest educational qualification were SSCE/WASSCE and second degree, respectively. Only 2.1 percent and 0.8 percent of the respondents indicated that their highest educational qualification were BECE and terminal degree, respectively. Specifically, none of the female customers had terminal degree.

Overall, the results show that all respondents had some level of education. This proved supportive to the study because the questionnaires used in eliciting data from the respondents were designed and constructed with the English language such that people with basic school education could read and understand, as expected by the researcher. It, therefore, means that the respondents were able to read and understand the various items in the questionnaires, as expected. In relation to occupation of the respondents, 24.7 percent, 28.3 percent, and 47.0 percent of the respondents indicated that they are publicly employed, self-employed, and privately employed, respectively. This shows that the customers captured for the study are economically active and are working.

In most cases, the longer a customer establishes relation with an institution, all things being equal, the better he or she expresses his or her view on the institution's products, services and performance (Machirori & Fatoki, 2014; Parvatiyar & Sheth, 2017). The distribution of respondents with regard to how long they have been banking with their respective commercial banks in Greater Accra Region is presented in Table 4.1. The results show that more of the respondents have been banking with their respective banks for 1 – 5 years (43.0%) and 6 – 10 years (34.9%), respectively. Only 14.2 percent of the customers indicated that they have been banking for less than a year.

The combined percentage shows that majority (85.8%) of the respondents have been dealing with the banks as customers for a year and above. This shows that most of the respondents have been dealing with the bank for some time now. This is a good sign for the study because relatively respondents have some level of banking experience and may have enough ideas with regard to the banks'

CRM practices, and its effect on customer satisfaction and loyalty, and the organisational performance of the banks.

The last control variable considered was bank type of customers. As indicated in Table 4.1, majority (54.3%) of the respondents indicated that they are banking with a local bank, while 45.7 percent indicated that they are banking with a foreign bank. This shows that most of the banking population in Greater Accra Region prefer dealing with a local bank, as compare to a foreign bank.

#### **4.2 Analysis of the data regarding the research questions and hypotheses**

This section presents the results pertaining to the specific research questions and hypotheses of the study. The data were analysed quantitatively, using both descriptive and inferential statistical tools. These statistical tools were used, because the responses to the items with regard to the variables were measured, using a discrete scale, and the preliminary analysis at the pre-test stage shows that the distribution was normal. That is, the various statistical tools with regard to the data were used after the researcher had performed the test of normality to find out whether the distribution was normal or not. Mean and standard deviation coefficients are used when the distribution is normal, while median and skewness coefficients are used when the distribution is skewed (Lind, Marchal & Wathen, 2019). According to Sarstedt and Mooi (2019), in a normal distribution the mean and the median are approximately the same. The skewness values must have a threshold of -0.5 to 0.5.

The skewness values of the distribution were closer to each other and were within an acceptable threshold of a normal distribution (they were within a range of -0.40 to 0.42). The standard deviations were also moderate and closer to each other, indicating the non-dispersion in a widely-spread distribution. The moderateness of the standard deviations of the distribution shows that the views of the respondents were coming from a moderate homogeneous group, that is, a group with similar characteristics or similar understanding with regard to the issues under consideration. This means that the respondents' views on the issues approximated a normal distribution (Appendix C).

Responses to the close-ended items, used in eliciting data on the issues regarding the concepts, were measured on a five-point discrete scale ranging

from one (1) to five (5), where one (1) represents the strongest disagreement to the issues, while five (5) represents the strongest agreement to the issues. The results showing the views of the respondents regarding the stated research questions and hypotheses are presented as follows:

#### **4.2.1 Customers’ View on the Various CRM Practices of Commercial Banks in the Greater Accra Region, Ghana**

The rationale behind the first research question of the study was to examine customers’ views on the various CRM practices of commercial banks in the Greater Accra Region, Ghana. Each of the components or dimensions of CRM practices was created by pooling multiple items together. These items were used to elicit data on the variables. The items were pooled together, using average or mean responses of the respondents to form each of the major variables. The dimensions of CRM practices considered were technology infrastructure, service quality, personalisation of services, and customer orientation. After transforming the items into dimensions of CRM practices, descriptive statistics, such as means and standard deviations, were used to analyse the data in order to answer the first research question of the study. The results are presented in Table 4.2.

**Table 4.2: Customers’ Views on CRM Practices of the Banks**

Dimensions of CRM Practices	Mean	Std. Dev.
<i>Technology systems</i>	4.007	.559
<i>Security systems</i>	3.829	.617
<i>Staff technology skills</i>	3.745	.646
<b>Technology Infrastructure</b>	<b>3.859</b>	<b>.488</b>
<i>Tangibility</i>	3.909	.657
<i>Reliability</i>	3.875	.587
<i>Responsiveness</i>	3.821	.635
<b>Service Quality</b>	<b>3.868</b>	<b>.528</b>

<i>Customer intimacy</i>	3.642	.698
<i>Complimentary services</i>	3.765	.664
<i>Specialised services</i>	3.659	.588
<b>Personalisation of Services</b>	<b>3.688</b>	<b>.549</b>
<i>Customer needs identification</i>	3.718	.675
<i>Customer involvement</i>	3.686	.666
<i>Customer complaints</i>	3.758	.699
<i>Channels of resolution</i>	3.631	.674
<b>Customer Orientation</b>	<b>3.698</b>	<b>.548</b>
Customer Relationship Management Practices	3.779	.451

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Source: Field data (2020) (N = 381)                      Std. Dev. = standard deviation

As depicted in Table 4.2, respondents perceived technology systems (Mean = 4.007, Std. Dev. = .559), security systems (Mean = 3.829, Std. Dev. = .617), and staff technology skills (Mean = 3.745, Std. Dev. = .646) in positive terms. This shows that customers of the various commercial banks in the Greater-Accra Region of Ghana perceived the technology infrastructure (Mean = 3.859, Std. Dev. = .488) of the banks positively. This means that commercial banks in the Greater-Accra Region are able to employ appropriate systems, devices, machines, and techniques to offer effective and efficient services and products to their customers.

Again, the results show that tangibility (Mean = 3.909, Std. Dev. = .657), reliability (Mean = 3.875, Std. Dev. = .587), and responsiveness (Mean = 3.821, Std. Dev. = .635) were factors those respondents perceived positively. That is, customers of the various commercial banks in the Greater-Accra Region view the service quality (Mean = 3.868, Std. Dev. = .528) of the banks in positive terms. This shows that the banks have critical prerequisite and determinants of competitiveness that will help them establish and sustain relationship with customers. This means the banks treat their customers well, as expected. One can posit that the services provided by the banks, how the services are delivered,

and the outcome of both technical quality and functional quality of the services offered by the banks are good.

Furthermore, the results in Table 4.2 show that customer intimacy (Mean = 3.642, Std. Dev. = .698), complimentary services (Mean = 3.765, Std. Dev. = .664), and specialised services (Mean = 3.659, Std. Dev. = .588) are facets of personalisation of services that respondents perceived positively. Overall, respondents perceived personalisation of services (Mean = 3.688, Std. Dev. = .549) of the banks in positive terms. Various commercial banks in the Greater Accra Region of Ghana relatively provide warm, friendly, distinct individual treatment and customised service.

In relation to customer orientation, the results show that customer needs identification (Mean = 3.718, Std. Dev. = .675), customer involvement (Mean = 3.686, Std. Dev. = .666), customer complaints (Mean = 3.758, Std. Dev. = .699), and channels of resolution (Mean = 3.631, Std. Dev. = .674) were perceived positively. That is, customer orientation (Mean = 3.698, Std. Dev. = .548) as a component of CRM practices were perceived in positive terms by the customers. Furthermore, as indicated in Table 4.2, the mean of all means show that CRM practices (Mean = 3.779, Std. Dev. = .451) are positively perceived by customers of the banks. This shows that commercial banks in the Greater-Accra Region are able to put in place systems and practices that help them in managing the relation between the banks, employees, and customers.

All the dimensions of CRM practices were rated moderately in positive terms. The strongest dimension of CRM practices viewed by customers was service quality and the weakest was personalisation of services. The results, therefore, mean that the customers of the various commercial banks in the Greater-Accra Region of Ghana view the banks' CRM practices in positive terms. In addition, the standard deviations were small and closer to each other, indicating the narrow dispersion about the mean responses of customers with respect to the banks' CRM practices dimensions. This suggests that the views of the customers were coming from a homogeneous group that is, a group with similar characteristics in terms of the way they think or perceive issues relating to the banks' CRM practices.

#### 4.2.2 Customers' Level of Satisfaction Regarding CRM practices and their loyalty to the Commercial Banks in the Greater Accra Region, Ghana.

The second research question of the study focused on customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in the Greater Accra Region, Ghana. Again, multiple close-ended items were used to collect data in order to answer this research question two and the results are presented in Table 4.3. As indicated in the table, respondents agreed that they are satisfied with the quickness at which employees of their respective banks respond to their requests (Mean = 3.659, Std. Dev. = .887). Similarly, respondents agreed that the banks provide information on products/services and prices (Mean = 3.816, Std. Dev. = .822). Also, respondents agreed that they are satisfied with the reliability of the banks' Automated Teller Machines [ATM] (Mean = 3.837, Std. Dev. = .870).

**Table 4.3: Customers' Level of Satisfaction and Loyalty to the Banks**

Statements	Mean	Std. Dev.
<i>I am satisfied with the quickness at which employees of the bank respond to my requests</i>	3.659	.887
<i>The bank provides information on products/services and prices</i>	3.816	.822
<i>I am satisfied with the reliability of the bank's Automated Teller Machines (ATM)</i>	3.837	.870
<i>The bank offers good value services for money</i>	3.772	.776
<i>The bank charges reasonable service fees</i>	3.751	.822
<i>The branches of the bank are easily accessible</i>	3.790	.893
<i>The waiting time for service at the bank is normal</i>	3.732	.898
<i>Staff of the bank understands my specific needs</i>	3.756	.805
<b>Mean of means (Customer satisfaction)</b>	<b>3.764</b>	<b>.556</b>

<i>I have confidence that the bank provides the best deal</i>	3.861	.836
<i>I like the products offered by the bank</i>	3.832	.796
<i>The bank acts in my best interest</i>	3.816	.825
<i>I find it necessary to be cautious in dealing with the bank</i>	3.787	.858
<i>The bank does hold me in high regard as a customer of its services</i>	3.777	.864
<i>The bank can be relied upon to keep their promises</i>	3.827	.795
<i>I trust the brand of the bank</i>	3.845	.771
<i>The bank is interested in my satisfaction</i>	3.861	.775
<i>I often encourage other people to stay and subscribe to the bank's products/services</i>	3.793	.795
<i>I always say positive things about the bank to other people</i>	3.848	.759
<b>Mean of means (Customer loyalty)</b>	<b>3.825</b>	<b>.558</b>

Source: Field data (2020) (N = 381)      Std. Dev. = Standard Deviation

Furthermore, respondents agreed that the banks offer good value services for money (Mean = 3.772, Std. Dev. = .776), they charge reasonable service fees (Mean = 3.751, Std. Dev. = .822), and their branches are easily accessible (Mean = 3.790, Std. Dev. = .893). Again, respondents indicated that the waiting time for service at the various commercial banks in the Greater-Accra Region of Ghana is within an acceptable period (Mean = 3.732, Std. Dev. = .898). Also, respondents agreed that staff of the banks understands their specific needs (Mean = 3.756, Std. Dev. = .805). Overall, the results show that customers of the various commercial banks in the Greater-Accra Region of Ghana are satisfied with the CRM practices of the banks (Mean = 3.764, Std. Dev. = .556). This shows that customers of the banks are comfortable or happy about the nature of the services the banks offer them, and the conditions relating to these customer related services.

Furthermore, as indicated in Table 4.3, respondents indicated that they have confidence that the various banks provide the best deal (Mean = 3.861, Std. Dev. = .836) and that they like the products and services offered by the banks (Mean = 3.832, Std. Dev. = .796). Again, respondents agreed that the banks act in customers best interest (Mean = 3.816, Std. Dev. = .825). Also, they indicated that they find it necessary to be cautious in dealing with their respective commercial bank (Mean = 3.787, Std. Dev. = .858). Similarly, respondents agreed that the banks do hold them in high regard as customers of their services (Mean = 3.777, Std. Dev. = .864), and that the banks can be relied upon to keep their promises (Mean = 3.827, Std. Dev. = .795).

In addition, respondents were of the view that they trust the brand of the banks (Mean = 3.845, Std. Dev. = .771) and that the banks are interested in their satisfaction (Mean = 3.861, Std. Dev. = .775). Also, respondents agreed that they often encourage other people to stay and subscribe to their respective banks' products/services (Mean = 3.793, Std. Dev. = .795). Similarly, respondents agreed that they always say positive things about their respective banks to other people (Mean = 3.848, Std. Dev. = .759). In all, the results show that customers of the various commercial banks in the Greater Accra Region of Ghana are loyal to their respective banks (Mean = 3.825, Std. Dev. = .558). This shows that customers of the commercial banks have held obligation to repurchase or re-patronise their respective banks' products or services constantly in the future, thereby causing monotonous same brand-set purchasing, despite situational influences and market efforts, having the potential to cause switching behaviour. This means the customers continuously patronise the banks' products and services and continue to tell others about their banks' products and services.

#### **4.2.3 Effects of Background Characteristics on Customers' View Regarding the Various CRM Practices of Commercial Banks in the Greater Accra Region**

The rationale of the third research question was to know and understand the background characteristics that have effect on customers' views regarding CRM practices of the banks. As indicated earlier, the pooling system was used to create the variables, that is, the facets of CRM practices. In relation to the

background characteristics, the control variables were considered. These variables are gender, age, education, years of banking, and bank type. The independent samples t-test and one-way analysis of variance were used to analyse the data. The first variable considered was gender of the respondents. The results are presented in Table 4.4.

The results in Table 4.4 show that there was a statistically significant gender difference in male (Mean = 3.913, Std. Dev. = .507) and female (Mean = 3.805, Std. Dev. = .463) respondents with regard to their views on technology infrastructure of the banks [ $t = 2.171$ ,  $df = 379$ ,  $p = .031$ ]. This shows that gender has a positive effect on the views of customers of the banks with regard to technology infrastructure. Specifically, as indicated in the table, male customers view the set of shared IT resources of the banks more positively than female customers. Based on Cohen, Manion and Morrison's (2011) guidelines on the interpretation of the eta square, the magnitude of the difference between the mean scores of male and female customers with regard to their views on technology infrastructure was small (eta square ( $\eta^2$ ) = .012). This shows that 1.2 percent of the variances in customers' views regarding technology infrastructure could be explained by their gender.

**Table 4.4: Gender Differences in Customers' Views on CRM Practices of Commercial Bank in the Greater Accra Region**

Variables	Gender	N	Mean	Std. Dev.	t-value	p-value	$\eta^2$
Technology infrastructure	Male	195	3.913	.507	2.171*	.031	.012
	Female	186	3.805	.463			
Service quality	Male	195	3.911	.557	1.602	.110	
	Female	186	3.824	.493			
Personalisation of services	Male	195	3.734	.544	1.650	.100	
	Female	186	3.641	.552			
Customer orientation	Male	195	3.736	.533	1.371	.171	
	Female	186	3.659	.561			
CRM Practices	Male	195	3.823	.456	1.976*	.044	.010
	Female	186	3.732	.443			

Source: Field data (2020)      \*\*p<0.01      df = 379      (N = 381)

Where  $\eta^2$  = Eta Square and Std. Dev. = standard deviation

In relation to service quality [t = 1.602, df = 379, p = .110], personalisation of services [t = 1.650, df = 379, p = .100], and customer orientation [t = 1.371, df = 379, p = .171], there were no statistically significant differences between male and female customers. This means, in effect, gender has no influence on the views of customers with regard to service quality, personalisation of services, and customer orientation practices of the banks. Overall, as indicated in Table 4.4, the results show that there was a statistically significant gender difference in male (Mean = 3.823, Std. Dev. = .456) and female (Mean = 3.732, Std. Dev. = .443) respondents with regard to their views on CRM practices of the banks [t = 1.976, df = 379, p = .044]. This shows that gender has an effect on the views

of customers of the banks with regard to CRM practices. Specifically, as indicated in the table, male customers view CRM practices of the banks more positively than female customers. Based on Cohen, Manion and Morrison's (2011) guidelines on the interpretation of the eta square, the magnitude of the difference between the mean scores of male and female customers with regard to their views on CRM practices was small (eta square ( $\eta^2$ ) = .010). This shows that 1.0 percent of the variances in customers' views regarding CRM practices could be explained by their gender.

The next control variable considered was age of the customers. The rationale was to examine the age differences that exist among the respondents with regard to their views on CRM practices of the banks. In order to deal with this purpose, one-way analysis of variance (ANOVA) was used to analyse the data and compare the means scores of respondents' views on CRM practices by age. In addition, a post-hoc test was conducted, using Tukey HSD, to find out where the actual differences lied. In order to assess the differences and to know the margin of the differences, the eta square value was calculated for the differences. The descriptive statistics regarding respondents' views on CRM practices and their age group are depicted in Table 4.5. The predictor variable was age group, which has four levels: Between 18 - 31 years, 31 – 40 years, 41 – 50 years, and 51 years and above.

**Table 4.5: Descriptive Statistics on Age Group Differences among Customers with Regard to the Banks' CRM Practices**

Variables	Age group	N	Mean	Std. Dev.
Technology infrastructure	18 - 30 years	197	3.826	.580
	31 - 40 years	122	3.869	.356
	41 - 50 years	55	3.951	.387
	51 years and above	7	3.948	.272
	Total	381	3.859	.488
Personalisation services	of 18 - 30 years	197	3.633	.616
	31 - 40 years	122	3.682	.488
	41 - 50 years	55	3.880	.375
	51 years and above	7	3.873	.386

	Total	381	3.688	.549
Customer orientation	18 - 30 years	197	3.633	.619
	31 - 40 years	122	3.696	.456
	41 - 50 years	55	3.921	.413
	51 years and above	7	3.827	.356
	Total	381	3.698	.548
Service quality	18 - 30 years	197	3.854	.626
	31 - 40 years	122	3.802	.397
	41 - 50 years	55	4.017	.338
	51 years and above	7	4.274	.370
	Total	381	3.868	.527
CRM Practices	18 - 30 years	197	3.736	.527
	31 - 40 years	122	3.762	.357
	41 - 50 years	55	3.942	.299
	51 years and above	7	3.980	.208
	Total	381	3.778	.451

Source: Field data (2020)

(N = 381)

In terms of the CRM practices, the criterion variables were technology infrastructure, service quality, personalisation of service, and customer orientation. As indicated in Table 4.5, there were differences in mean scores of the respondents in each of the variables. In relation to technology infrastructure, respondents who fall within the age groups of 18 - 30 years (Mean = 3.826, Std. Dev. = .580) and 31–40 years (Mean = 3.869, Std. Dev. = .356) perceived it lower than the other two groups. Respondents who indicated that they were within the age group of 41–50 years (Mean = 3.951, Std. Dev. = .387) perceived technology infrastructure of the banks more positively than any of the groups. Similarly, respondents who indicated that they were within the age group of 41–50 years perceived personalisation of services (Mean = 3.880, Std. Dev. = .375) and customer orientation practices (Mean = 3.921, Std. Dev. = .413) of the banks more positively than any of the groups.

With regard to service quality practice of the banks, respondents who were within the age groups of 18-30 years (Mean = 3.854, Std. Dev. = .626) and 31

– 40 years (Mean = 3.802, Std. Dev. = .397) perceived is lower as compared to those who were within the age groups of 41 – 50 years (Mean = 4.017, Std. Dev. = .338) and 51 years and above (Mean = 4.274, Std. Dev. = .370). In all, the results from Table 4.5 show that customers who were between 18 - 30 years (Mean = 3.736, Std. Dev. = .527), and those who were within the age group of 31 – 40 years (Mean = 3.762, Std. Dev. = .357) perceived CRM practices of the banks lesser when compare with those who were within the age groups of 41 – 50 years (Mean = 3.942, Std. Dev. = .299) and 51 years and above (Mean = 3.980, Std. Dev. = .208). This implies that customers who were above 40 years perceived the CRM practices of the banks more positively than those who were 40 years or less. This means the CRM practices of the banks are less appreciated by the youth population.

The differences that exist between the groups, as indicated, were examined further, using an ANOVA table, to find out whether the differences were statistically significant. The results are presented in Table 4.6. As indicated in the table, there were no statistically significant differences between the various age groups with respect to respondents' views on technology infrastructure of the banks [ $F(3, 380) = 1.037, p = .376$ ]. However, in relation to personalisation of services [ $F(3, 380) = 3.241, p = .022$ ], customer orientation [ $F(3, 380) = 4.211, p = .006$ ], and service quality [ $F(3, 380) = 3.599, p = .014$ ], the results show that there were statistically significant differences between the various age groups. Overall, the results show that there were statistically significant differences between the various age groups with respect to their views on CRM practices of the banks [ $F(3, 380) = 3.577, p = .014$ ].

The results from Table 4.6 illustrate that the Technology infrastructure, personalisation of service, customer orientation and service quality influence CRM practices with regard to customer acquisition, retention, and expansions, are influenced by the age of the customer that perceived it. This means the strategic approach of the banks that is concerned with creating improved shareholder value through the development of appropriate relationships with customers and customer segments is influenced by the age of the customer. This shows that getting closer to the customer, understanding his/her needs and

providing to meet his/her needs, thereby serving him/her better, the bank must consider the age dynamics of the customer.

Since there was a statistically significant difference among the respondents with regard to their age group and their views on CRM practices of the banks, the study went further to calculate the effect size, which shows that the margin of the difference is small ( $\eta^2 = .028$ ).

**Table 4.6: ANOVA Table on Age Group Differences among Customers with Regard to Their Views on the Banks' CRM Practices**

Variables		Sum of Squares	df	Mean Square	F	Sig.	$\eta^2$
Technology infrastructure	Between Groups	.742	3	.247	1.037	.376	
	Within Groups	89.902	377	.238			
	Total	90.644	380				
Personalisation of services	Between Groups	2.878	3	.959	3.241*	.022	.025
	Within Groups	111.601	377	.296			
	Total	114.480	380				
Customer orientation	Between Groups	3.695	3	1.232	4.211**	.006	.032
	Within Groups	110.263	377	.292			
	Total	113.957	380				
Service quality	Between Groups	2.946	3	.982	3.599*	.014	.028
	Within Groups	102.880	377	.273			
	Total	105.826	380				
CRM Practices	Between Groups	2.141	3	.714	3.577*	.014	.028
	Within Groups	75.201	377	.199			
	Total	77.342	380				

Source: Field data (2020)

\*\*p<0.01, \*p<0.05

(N = 381)

Also, the post-hoc comparison, which makes use of the Tukey HSD test, was conducted to know exactly where the difference is coming from with regard to CRM practices of the banks. The results are presented in Table 4.7. As indicated in Table 4.7, there were differences in mean scores of the respondents with regard to their views on CRM practices of the banks. The post-hoc comparisons, using the Tukey HSD test, indicated that the mean score for respondents who were between 18-31 years (Mean = 3.736, Std. Dev. = .527) was significantly different from those who were within the age groups of 41–50 years (Mean = 3.942, Std. Dev. = .299) with regard to their views on CRM practices of the banks. The mean difference between the groups was 20.6 percent (MD = .206).

**Table 4.7: Post-Hoc Comparisons of Respondents' Age Group with regard to their Views on the Banks' CRM Practices**

Tukey HSD	(I) Age group of respondents	(J) Age group of respondents	MD (I-J)	Sig.
Technology infrastructure	31 - 40 years	18 - 30 years	.043	.873
	41 - 50 years	18 - 30 years	.125	.340
		31 - 40 years	.082	.731
		51 years and above	.002	1.000
	51 years and above	18 - 30 years	.122	.915
		31 - 40 years	.079	.975
Personalisation services	of 31 - 40 years	18 - 30 years	.048	.865
	41 - 50 years	18 - 30 years	.247*	.016
		31 - 40 years	.199	.112
		51 years and above	.007	1.000
	51 years and above	18 - 30 years	.240	.660
		31 - 40 years	.192	.802
Customer orientation	31 - 40 years	18 - 30 years	.064	.738
	41 - 50 years	18 - 30 years	.288*	.003
		31 - 40 years	.225	.053
		51 years and above	.094	.973
	51 years and above	18 - 30 years	.195	.786
		31 - 40 years	.131	.925
Service quality	Below 31 years	31 - 40 years	.053	.817
	41 - 50 years	18 - 30 years	.163	.175
		31 - 40 years	.215	.056
	51 years and above	18 - 30 years	.419	.159
		31 - 40 years	.472	.094
		41 - 50 years	.257	.610
CRM Practices	31 - 40 years	18 - 30 years	.026	.960
	41 - 50 years	18 - 30 years	.206*	.014

	31 - 40 years	.180	.064
51 years and above	18 - 30 years	.244	.487
	31 - 40 years	.219	.589
	41 - 50 years	.038	.996

Source: Field data (2020) MD = Mean Difference \*p<0.05 (N = 381)

This explains that the views of customers regarding the CRM practices of the banks were slightly influenced by their age group. Deductions from the findings also demonstrate that customers who are old exhibit or demonstrate a high level of satisfaction in the CRM practices of the banks. This means that the older customers of the banks perceived more positively the repeated process adopted by the banks to interact with customers.

The next variable considered was level of educational qualification of the respondents. The one-way analysis of variance was conducted to explore the effect customers' academic qualification has on their views regarding CRM practices of the banks. The respondents' educational qualification was in five groups (Group 1: BECE; Group 2: SSCE/WASSCE; Group 3: First degree; Group 4: Second degree; Group 5: Terminal degree). The educational qualification of the respondents was treated as the independent variable while the dependent variable considered was a respondents' view regarding CRM practices of the banks. The results are depicted in Table 4.8. As indicated in Table 4.8, respondents' views regarding technology infrastructure, personalisation of services, customer orientation, and service quality do not differ as a result of their educational qualification. Overall, the results show that educational qualification of respondents has no effect on respondents' views regarding CRM practices of the banks [ $F(4, 380) = .611, p = .655$ ]. Since there was no significant difference in the views of the respondents with regard to the CRM practices of the banks, the study did not go further to calculate the effect size.

**Table 4.8: ANOVA Table on Highest Academic Qualification Differences among Customers with Regard to Their Views on the Banks' CRM Practices**

Variables		Sum of Squares	df	Mean Square	F	Sig.
Technology infrastructure	Between Groups	.315	4	.079	.328	.859
	Within Groups	90.328	376	.240		
	Total	90.644	380			
Personalisation of services	Between Groups	.646	4	.161	.533	.711
	Within Groups	113.834	376	.303		
	Total	114.480	380			
Customer orientation	Between Groups	.470	4	.117	.389	.817
	Within Groups	113.487	376	.302		
	Total	113.957	380			
Service quality	Between Groups	1.469	4	.367	1.323	.261
	Within Groups	104.357	376	.278		
	Total	105.826	380			
CRM Practices	Between Groups	.500	4	.125	.611	.655
	Within Groups	76.842	376	.204		
	Total	77.342	380			

Source: Field data (2020)

(N = 381)

Also, there was no need to conduct a post-hoc comparison, using Turkey HSD test, since there were no statistically differences in the views of the respondents. The background characteristic variable considered was occupation of the customers. Again, one-way ANOVA was conducted to explore the differences that occur in the perception of customers with regard to CRM practices of the banks. Occupation of respondents was in three groups (Group 1: Self-employed; Group 2: Privately employed; Group 3: Government). Occupation of the respondents was treated as independent variable, while their views on the banks' CMR practices were treated as dependent variables. The results are depicted in Table 4.9.

**Table 4.9: ANOVA Table on Occupation Differences among Customers with Regard to Their Views on the Banks' CRM Practices**

Variables		Sum of Squares	df	Mean Square	F	Sig.
Technology infrastructure	Between Groups	.071	2	.036	.149	.862
	Within Groups	89.329	374	.239		
	Total	89.400	376			
Personalisation of services	Between Groups	.647	2	.324	1.080	.341
	Within Groups	112.044	374	.300		
	Total	112.691	376			
Customer orientation	Between Groups	.916	2	.458	1.538	.216
	Within Groups	111.349	374	.298		
	Total	112.264	376			
Service quality	Between Groups	.219	2	.110	.399	.671
	Within Groups	102.716	374	.275		
	Total	102.935	376			
CRM Practices	Between Groups	.242	2	.121	.601	.549
	Within Groups	75.359	374	.201		
	Total	75.601	376			

Source: Field data (2020)

(N = 381)

As indicated in Table 4.9, there were no statistically significant differences at the  $p < .05$  level in the views of the respondents with regard to technology infrastructure [ $F(2, 376) = .149, p = .862$ ], personalisation of services [ $F(2, 376) = 1.080, p = .341$ ], customer orientation [ $F(2, 376) = 1.538, p = .216$ ], and service quality [ $F(2, 376) = .399, p = .671$ ]. In all, the results show that occupation of respondents has no effect on their views regarding CRM practices of the banks [ $F(2, 376) = .601, p = .549$ ]. This shows that differences in the views of respondents with regard to CRM practices of the banks are not as a result of the differences in their occupation.

The next demographic characteristics item considered was the years of banking experience of respondents. The rationale was to examine the differences that exist among the respondents' views on CRM practices of the banks based on their years of banking. Again, the One-way ANOVA was conducted to explore the differences among the respondents. Also, a post-hoc test was conducted, using Tukey HSD, to find out where the actual differences lie. The respondents' years of banking experience was categorised into four groups (Group 1: Below 1 year; Group 2: 1 – 5 years; Group 3: 6 – 10 years; Group 4: Above 10 years). The years of banking of the respondents was treated as the independent variable, while the dependent variable considered was their views on CRM practices of the banks. The results are presented in Table 4.10.

**Table 4.10: ANOVA Table on Years of Banking Differences among Customers with Regard to Their Views on CRM Practices**

Variables	Years of banking	N	Mean	Std.		F	Sig.	$\eta^2$
				Dev.				
Technology infrastructure	Below 1 year	54	3.709	.674	2.341	.073		
	1 - 5 years	164	3.871	.456				
	6 - 10 years	133	3.882	.452				
	Above 10 years	29	3.970	.380				
Personalisation of services	Below 1 years	54	3.497	.726	5.176**	.002	.040	
	1 - 5 years	164	3.672	.534				
	6 - 10 years	133	3.718	.470				
	Above 10 years	29	3.974	.448				
Customer orientation	Below 1 years	54	3.576	.718	5.589**	.001	.043	
	1 - 5 years	164	3.649	.515				
	6 - 10 years	133	3.727	.482				
	Above 10 years	29	4.046	.505				
Service quality	Below 1 years	54	3.695	.688	2.808*	.039	.022	
	1 - 5 years	164	3.888	.525				
	6 - 10 years	133	3.890	.439				
	Above 10 years	29	4.007	.509				
CRM Practices	Below 1 years	54	3.619	.599	4.859**	.002	.037	
	1 - 5 years	164	3.770	.428				
	6 - 10 years	133	3.804	.401				
	Above 10 years	29	3.999	.389				

Source: Field data (2020)

(N = 381)

As indicated in Table 4.10, there was no statistically significant differences in the views of respondents with regard to technology infrastructure [ $F(3, 379) = 2.341, p = .073$ ]. However, in relation to respondents' views on CRM practices, such as personalisation of services [ $F(3, 379) = 5.176, p = .002$ ], customer orientation [ $F(3, 379) = 5.589, p = .001$ ], and service quality [ $F(3, 379) = 2.808, p = .039$ ], there were statistically significant difference in the views of respondents that can be explained by their years of banking. In all, the results show that the years of banking of respondents has statistically significant effect on their views regarding the CRM practices of the banks [ $F(3, 379) = 4.859, p = .002$ ]. This may mean that the longer a customer keeps doing business with a bank, the higher he/she perceives the CRM practices of the bank in positive terms. That is, the repeated process through which the banks interact with their customers, thereby generating, aggregating and analysing customer data, and employing the results for service and marketing activities are influenced by customers' years of banking. However, the actual difference in mean scores between the groups were relatively small for personalisation of services ( $\eta^2 = .040$ ), customer orientation ( $\eta^2 = .043$ ), and service quality ( $\eta^2 = .022$ ) were moderate. That is, the overall effect margin with regard to customers years of banking and their views on CRM practices of the bank was 3.7 percent ( $\eta^2 = .037$ ). The study further examined the post-hoc comparisons of the levels, using the Tukey HSD test, in order to know exactly where the differences are coming from with regard to the views of respondents on CRM practices that were statistically significant. The results are presented in Table 4.11.

**Table 4.11: Post-Hoc Comparisons of Respondents' Years of Banking with regard to their Views on the Banks' CRM Practices**

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Tukey HSD

Dependent Variable (I)	Years of banking	(J) Years of banking	MD (I-J)
Technology infrastructure	1 - 5 years	Below 1 years	.162
	6 - 10 years	Below 1 years	.172
		1 - 5 years	.010
		Above 10 years	Below 1 years
	Above 10 years	1 - 5 years	.099
		6 - 10 years	.089
Personalisation services		of 1 - 5 years	Below 1 years
	6 - 10 years	Below 1 years	.221
		1 - 5 years	.046
		Above 10 years	Below 1 years
	Above 10 years	1 - 5 years	.302*
		6 - 10 years	.256
Customer orientation		1 - 5 years	Below 1 years
	6 - 10 years	Below 1 years	.152
		1 - 5 years	.079
		Above 10 years	Below 1 years
	Above 10 years	1 - 5 years	.397*
		6 - 10 years	.318*
Service quality		1 - 5 years	Below 1 years
	6 - 10 years	Below 1 years	.195
		1 - 5 years	.002
		Above 10 years	Below 1 years
	Above 10 years	1 - 5 years	.118
		6 - 10 years	.117
CRM Practices		1 - 5 years	Below 1 years
	6 - 10 years	Below 1 years	.185
		1 - 5 years	.034
		Above 10 years	Below 1 years
	Above 10 years	1 - 5 years	.229
		6 - 10 years	.195

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Source: Field data (2020) MD = Mean Difference \* $p < 0.05$  (N = 381)

As presented in Table 4.11, in relation to personalisation of services, customers who have been banking for more than 10 years perceived it more positively than those who have been banking for less than a year (MD = .477,  $P < .05$ ) and 1 – 5 years (MD = .302,  $P < .05$ ). Similarly, with regard to customer orientation, customers who have been banking for more than 10 years perceived it more positively than those who have been banking for less than a year (MD = .470,  $P < .05$ ), 1 – 5 years (MD = .397,  $P < .05$ ), and 6 – 10 years (MD = .318,  $P < .05$ ).

Again, customers who have been banking for more than 10 years perceived service quality of the banks more positively than those who have been banking for less than a year (MD = .312,  $P < .05$ ). Overall, customers who have been banking for more than 10 years perceived CRM practices of the banks more positively than those who have been banking for less than a year (MD = .380,  $P < .05$ ).

This shows that customers with more years of banking with a particular bank are likely to perceive the CRM practices of the bank more positively, as compare to those with less years of banking. This is so, because customers who are dissatisfied with the CRM practices of a bank are likely to be disloyal to the bank which, in the long run, will lead to a significant decrease in the subscription of the bank's products and services. Such a customer may even leave the bank. The last item considered under the third research question of the study was bank type. The study looked at the effect of bank type on customers view regarding CRM practices of the banks. Again, an independent samples t-test was conducted to compare customers' views on CRM practices of foreign and local commercial banks in the Greater Accra Region of Ghana. The results are presented in Table 4.12.

**Table 4.12: Effect of Banks Type on Customers Perception Regarding the Banks' CRM Practices**

Variables	Bank Type	N	Mean	Std. Dev.	T	Sig.
Technology infrastructure	Foreign	174	3.828	.489	-1.148	.252
	Local	207	3.886	.486		
Service quality	Foreign	174	3.842	.557	-.894	.372
	Local	207	3.891	.501		
Personalisation of services	Foreign	174	3.649	.536	-1.282	.201
	Local	207	3.722	.557		
Customer orientation	Foreign	174	3.662	.527	-1.186	.236
	Local	207	3.729	.563		
Customer relationship management practices	Foreign	174	3.745	.443	-1.322	.187
	Local	207	3.807	.456		

Source: Field data (2020) (df = 379)

The results in Table 4.12 show that there was no statistically significant difference in the views of foreign banks' customers and local banks' customers with regard to their views on technology infrastructure ( $t = -1.148$ ,  $df = 379$ ,  $p = .252$ ), service quality ( $t = -.894$ ,  $df = 379$ ,  $p = .372$ ), personalisation of services ( $t = -1.282$ ,  $df = 379$ ,  $p = .201$ ), and customer orientation ( $t = -1.186$ ,  $df = 379$ ,  $p = .236$ ). In all, the results show that bank type has no statistically significant effect on customers view regarding CRM practices of the banks ( $t = -1.322$ ,  $df = 379$ ,  $p = .187$ ). This means, the CRM practices adopted by both foreign and local commercial banks in the Greater Accra Region of Ghana do not differ significantly in the eyes of the customers. They perceived both practices positively and in the same direction.

#### **4.2.4 Effect of CRM Practices on Organisational Performance of Commercial Banks in the Greater Accra Region, Ghana**

The rationale of the fourth specific objective of the study was to determine the effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region, Ghana. In dealing with this objective, the study first examined the relationships between the study variables. The first four

hypotheses of the study focused on these relationships. Each of the variables has been defined, explained and measured in the third chapter of this report. As indicated earlier, the items were measured, using a discrete scale. These items were combined together, using means or average response scores, to form the main variables. The Pearson product moment correlation was used to examine the relationship between the main variables. The results are presented in Table 4.13. The four hypotheses formulated to be tested are presented as follows:

H1<sub>1</sub>: There is positive relationship between technology infrastructure and organisational performance of commercial banks in the Greater Accra Region.

H2<sub>1</sub>: There is positive relationship between service quality and organisational performance of commercial banks in the Greater Accra Region.

H3<sub>1</sub>: There is positive relationship between personalisation of service and organisational performance of commercial banks in the Greater Accra Region.

H4<sub>1</sub>: There is positive relationship between customer orientation and organisational performance of commercial banks in the Greater Accra Region.

**Table 4.13: Relationships between CRM Practices and Organisational Performance of Commercial Banks in the Greater Accra Region.**

Variables	CS	CL	OP
Technology infrastructure	.538**	.559**	.532**
Service quality	.632**	.655**	.542**
Personalisation of services	.630**	.662**	.570**
Customer orientation	.729**	.742**	.604**
CRM practices	.743**	.769**	.659**

Customer satisfaction (CS)	1	.752**	.644**
Customer loyalty (CL)	.752**	1	.731**

Source: Field data (2020)                      \*\*p<0.01                      (N = 381)

Where CS = customer satisfaction, CL = customer loyalty, and OP = organisational performance

The results in Table 4.13 show that all the four dimensions of CRM practices of the banks have positive and statistically significant relationships with customer satisfaction, customer loyalty, and organisational performance. Specifically, technology infrastructure ( $r = .532, p < .01$ ), service quality ( $r = .542, p < .01$ ), personalisation of services ( $r = .570, p < .01$ ), and customer orientation ( $r = .604, p < .01$ ) have positive and statistically significant relationships with organisational performance of the banks. Overall, CRM practices of the banks have statistically significant positive relationship with customer satisfaction ( $r = .743, p < .01$ ), customer loyalty ( $r = .769, p < .01$ ), and organisational performance ( $r = .659, p < .01$ ). In line with Gravetter and Forzano's (2018) recommendation that correlation coefficient of 60.0 percent or more ( $r \geq .6$ ) can be described as strong relationship, the study suggests that the relationships between CRM practices and customer satisfaction, customer loyalty and organisational performance can be described as strong.

A possible explanation for this finding might be that the banks have implemented strategies to improve the relationships they have with customers and to understand their needs in order to serve them better when perceived positively by customers, it will translate into a significant increase in customers' feeling of pleasure towards the banks' products and services, and their obligation to repurchase or re-patronise the banks' products and services. These dynamics will also boost the banks' success and activities with respect to their financial and marketing performance.

Based on the finding that emerged from Table 4.13, the study rejects the first four null hypotheses that there is no statistically significant relationship between the four facets of CRM practices (technology infrastructure, service quality, personalisation of service, and customer orientation) and organisational

performance of commercial banks in the Greater Accra Region. This shows that customer relationship management practices have statistically significant positive relationship with organisational performance of commercial banks in Greater Accra Region, Ghana. After examining the relationship between the variables, the study further explored the influence of CRM practices on organisational performance of the banks. The independent variables were the four dimensions of CRM practices, while the dependent variable was organisational performance of the banks. As indicated earlier, multiple items were used to collect data on the variables. The segregation of the variables is shown in the conceptual framework of the study. It must be noted that researchers' argument on CRM theories has for long established mediators as variables that work to influence the performance of organisations. The study adopted the linear multiple regression analysis procedure to test the fifth hypothesis formulated.

H5<sub>1</sub>: CRM practices have statistically significant effect on organisational performance of commercial banks in the Greater Accra Region, Ghana.

Using the hierarchical multiple regression analysis to test the fifth and sixth hypotheses, a diagnostic test was, first, conducted to check for multi collinearity among the independent and mediating variables. This was used to examine the possible undesirable situation where the correlations among the variables are strong. The PASW Version 21.0 was used to assess the Variance Inflation Factor (VIF) that measures multicollinearity in the regression model, since multicollinearity misleadingly inflates the standard errors, thereby making some variables statistically insignificant, while they should otherwise be significant.

The VIF was used to measure how much the variance of the estimated coefficients increased over the case of no correlation among the independent and mediating variables. All the VIF values for the independent variables were within the acceptable threshold. This shows that none of the values was greater than five (5), which means that there was no collinearity associated with the variables. The VIF values were also inversely related to the Tolerance values ( $VIF = 1/Tolerance$ ). According to Sarstedt and Mooi (2019), large VIF values

(a usual threshold is 10.0, which corresponds to a tolerance of 0.10) indicate a high degree of multicollinearity among the independent variables.

In addition, under the collinearity diagnostics table, condition index values of all the entered variables were less than 15, indicating that there was no problem. According to Sarstedt and Mooi (2019), a condition index value greater than 15 indicates a possible problem, while an index greater than 30 suggests a serious problem with collinearity. The test, therefore, suggests that the contribution of the independent and mediating variables on the dependent variable was largely not as a result of the strong association between variables. The results of the analysis are presented in Tables 4.14, 4.15, and 4.16.

The analysis involved testing of three models. In the first model, the dimensions of CRM practices: technology infrastructure, service quality, personalisation of service, and customer orientation were entered as independent variables. As depicted in Table 4.14, the dimensions of CRM practices that influence organisational performance of the banks significantly in order of importance were customer orientation ( $\beta = .308, p < .01$ ), technology infrastructure ( $\beta = .161, p < .01$ ), service quality ( $\beta = .159, p < .01$ ), and personalisation of services ( $\beta = .142, p < .05$ ). All the dimensions of CRM practices contributed positively to organisational performance of the banks in the first model.

**Table 4.14: Effects of CRM Practices on Organisational Performance of Commercial Banks in Accra**

Variables	Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
	B	Std. Error	Beta ( $\beta$ )	t	Sig.	Tolerance	VIF
Technology infrastructure	.181	.062	.161**	2.909	.004	.486	2.056
Service quality	.165	.059	.159**	2.804	.005	.465	2.152
Personalisation of services	.143	.063	.142*	2.275	.023	.380	2.629
Customer orientation	.309	.061	.308**	5.087	.000	.406	2.462
Constant	.789						
R	.663						
R Square	.439						
Adjusted R Square	.433						
Source: Field data (2020)	**p<0.01, *p<0.05		(N = 381)	Dependent Variable: Organisational Performance			

As indicated in Table 4.14, it is, however, significant to observe that the total contribution of the independent variables to the variance on the dependent variable is .439 with an adjusted  $R^2$  of .433. This means that customers' views on the various CRM practices of the banks are able to influence or explain 43.9 percent of the variance on organisational performance of the banks. It further means that, quite apart from the entered dimensions of CRM practices, other variables that are not yet considered in the model have a chance of contributing 56.1 percent to organisational performance of the banks. The study, therefore, introduced the mediators into the model to examine their effects. Based on the findings, the study rejects the fifth hypothesis, which states that CRM practices have no statistically significant effect on organisational performance of the banks.

#### **4.2.5 Exploring the Mediating Roles of Customer Satisfaction and Loyalty on the Relationship between CRM Practices and Organisational Performance of Commercial Banks in the Greater Accra Region, Ghana**

Explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana was the fifth specific objective considered. Table 4.14 shows the results of the first module. In the second model, customer satisfaction, which was the first mediating variable considered, was entered into the model to examine its role. The theory here is that the potency of the independent variables (CRM practices) can be enhanced by the mediating variable. That is, the mediating variable can help enhance the contribution of the independent variables on the dependent variable. The result of the second model is presented in Table 4.15.

**Table 4.15: Effects of CRM Practices on Organisational Performance, Mediated by Customer Satisfaction**

Variables	Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
	B	Std. Error	Beta ( $\beta$ )	T	Sig.	Tolerance	VIF
Technology infrastructure	.170	.060	.151**	2.854	.005	.486	2.058
Service quality	.070	.059	.067	1.187	.236	.430	2.324
Personalisation of services	.114	.060	.114	1.901	.058	.378	2.645
Customer orientation	.137	.065	.136*	2.113	.035	.327	3.057
Customer satisfaction	.344	.057	.349**	6.030	.000	.407	2.455
Constant	.649						
R	.699						
R Square	.489						
Adjusted R Square	.482						

Source: Field data (2020)      \*\*p<0.01, \*p<0.05      (N = 381)      Dependent Variable: Organisational Performance

Table 4.15 shows that technology infrastructure ( $\beta = .151, p < .01$ ) and customer orientation ( $\beta = .136, p < .05$ ) were still statistically significant when customer satisfaction was introduced into the first model. However, service quality ( $\beta = .067, p > .05$ ) and personalisation of services ( $\beta = .114, p > .05$ ) lost their significance level at 0.05. Customer satisfaction ( $\beta = .349, p < .01$ ) was statistically significant when it was entered into the model. It contributed 34.9 percent to organisational performance of the banks. This suggest that customer satisfaction has a significant role to play when examining the relationship between CRM practices and organisational performance of the banks. As contained in Table 4.15, when customer satisfaction as a first mediator was entered into the first model in order to generate the second model, the beta coefficients of technology infrastructure and customer orientation shrank, while that of service quality and personalisation of services became non-significance. This shows that the explanatory powers of CRM practices are shared with customer satisfaction. The total contribution ( $R^2$ ) of the variables when customer satisfaction was introduced to the first model increased from .439 to .489, while the adjusted  $R^2$  increased to .482. The results further show that when customer satisfaction entered into the first model, the rate of increase of the  $R^2$  was 10.2 percent.

In the third model, the second mediating variable, which was customer loyalty was entered into the second model to serve as a mediating factor. The results are shown in Table 4.16.

**Table 4.16: Effects of CRM Practices on Organisational Performance of Commercial Banks in Accra, Mediated by Customer Satisfaction and Customer Loyalty**

Variables	Unstandardised Coefficients		Standardised Coefficients			Collinearity Statistics	
	B	Std. Error	Beta ( $\beta$ )	t	Sig.	Tolerance	VIF
Technology infrastructure	.158	.055	.140**	2.887	.004	.486	2.059
Service quality	-.026	.055	-.025	-.475	.635	.412	2.425
Personalisation of services	.065	.055	.065	1.179	.239	.374	2.674
Customer orientation	-.011	.062	-.011	-.171	.864	.301	3.318
Customer satisfaction	.168	.056	.170**	2.984	.003	.352	2.839
Customer loyalty	.497	.058	.506**	8.508	.000	.324	3.087
Constant	.553						
R	.756						
R Square	.572						
Adjusted R Square	.565						

Source: Field data (2020)      \*\*p<0.01      (N = 381)      Dependent Variable: Organisational Performance

The point being established here is that CRM practices do not directly influence organisational performance of the banks strongly, and that they do so indirectly when customer satisfaction and loyalty are considered. When customer loyalty was entered into the second model as a mediating variable, the beta coefficients of all the entered variables shrank, as depicted in Table 4.16. Again, service quality, personalisation of services and customer orientation were non-significant. Technology infrastructure ( $\beta = .140$ ,  $p < .01$ ) and customer satisfaction ( $\beta = .170$ ,  $p < .01$ ) were still statistically significant contributors of organisational performance. As indicated in Table 4.16, customer loyalty ( $\beta = .506$ ,  $p < .01$ ) was statistically significant when it was entered into the second model. Specifically, customer satisfaction and loyalty contributed 17.0 percent and 50.6 percent respectively to organisational performance. This shows that the mediating variables contributed meaningfully in boosting organisational performance of the banks.

The total contribution ( $R^2$ ) of the variables when customer satisfaction and loyalty were introduced to the second model, to generate the third model, increased from .489 to .572, while the adjusted  $R^2$  increased to .565. This means that when the mediating variables entered the model, the rate of increase of the  $R^2$  was 14.5 percent. This finding reinforces most researchers' arguments that customer satisfaction and loyalty are mediating variables that help in boosting the influence of CRM practices on performance of banks.

Further analysis was conducted to establish the direct, total, and indirect effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region of Ghana through customer satisfaction and loyalty. A model was estimated simultaneously, taking into consideration the dimensions of CRM practices: Technology infrastructure, service quality, personalisation of services, and customer orientation. A serial-multiple mediation model six was conducted to find out how the effect of the predictors on the criterion is explained through causal effect of one mediator to the other. Statistical significance of the tested model in the current research was studied through the software developed by Hayes (2018), the approach based on ordinary least squares regression, and the bootstrap method. The analysis used 10,000

bootstrap samples, using 95 percent confidence level. The summary of the mediation analysis can be found in Table 4.17.

The results, as shown in Table 4.17, have revealed that although the effect of CRM practices on organisational performance of the banks is explained by customer satisfaction and loyalty, the serial path seems to differ with specific dimensions of the predictors. For technology infrastructure to influence organisational performance of the banks, the relationship needs to be serially mediated by customer satisfaction and loyalty,  $b = .009$ , *BootCI* [.000 - .012].

Variables	Total Effect of X on Y				Direct Effect of X on Y				Indirect Effect (Ind) of X on Y				
	Point Est.	Boot SE	Boot LLCI	Boot ULCI	Point Est.	Boot SE	Boot LLCI	Boot ULCI	No.	Point Est.	Boot SE	Boot LLCI	Boot ULCI
Technology infrastructure (X <sub>A1</sub> )	.043*	.024	.004	.091	.020	.024	.027	.067	Ind1	.009*	.005	.002	.020
									Ind2	.009*	.005	.000	.020
									Ind3	.005*	.003	.000	.012
Service quality (X <sub>A2</sub> )	.100*	.024	.053	.146	.085*	.023	.040	.130	Ind1	.006	.004	-.000	.014
									Ind2	.005*	.003	.000	.012
									Ind3	.004	.003	-.000	.012
Personalisation of services (X <sub>A3</sub> )	.013	.023	.059	.032	.033	.023	.077	.011	Ind1	.009*	.004	.002	.019
									Ind2	.004	.003	-.002	.011
									Ind3	.007*	.004	.002	.016
Customer orientation (X <sub>A4</sub> )	.061*	.020	.023	.099	.030	.020	.009	.068	Ind1	.014*	.006	.003	.027
									Ind2	.007*	.004	.001	.016
									Ind3	.011*	.005	.003	.021

X (Predictors) – CRM Practices [X<sub>A1</sub>-X<sub>A4</sub>]; M (Mediators) – Customer Satisfaction (CS) and Customer Loyalty (CL); Y (Criterion) Organisational

Performance of Commercial Banks

\*significant at .05 level

A similar result was found for personalisation of services,  $b = .007$ , *BootCI* [.002 - .016] and customer orientation,  $b = .011$ , *BootCI* [.003 - .021], suggesting that customer satisfaction and loyalty are serial mediators in the influencing factors and the criterion. Only customer loyalty was found as a mediator between service quality and organisational performance of the banks,  $b = .005$ , *BootCI* [.000 - .012]. Based on the results, the study rejects the sixth hypothesis, which states that customers' satisfaction and loyalty hierarchically are not able to mediate the positive relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, since the evidence shows that they do.

The study, therefore, adopts the conceptual framework of the study, since it reflects the trend of the results. The model was found to be fit based on the assertion of Hayes (2018) that the Mean Square Error (MSE) of the model should be closer to zero. In the case of this model, MSE obtained was .139, which shows that the model is fit. The findings mean that the various strategies put in place by the banks to develop and maintain appropriate relationships with customers in order to get closer to customers, understand their needs, in order to serve them better, have a significant influence value on performance of the banks.

However, this influence can be described as multifunctional, since the interventions of customer satisfaction and loyalty will be required to strengthen it to enhance their performance significantly. That is, when customers are satisfied with the banks' CRM practices, they end up being loyal to the banks and, as a result, keep subscribing to the banks' products and services. These dynamics in the long run will lead to a significant increase in both financial and marketing performance of the banks.

#### **4.3 Discussion of Results**

This section presents the discussion of results and findings that emerged from the data analysed. The discussion includes the interpretations of the data with reference to previous findings, theory and specific responses given by the respondents in accordance with the specific objectives of the study, which includes; to examine

customers' views on the various CRM practices of commercial banks in the Greater Accra Region, Ghana, to examine customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in Greater Accra region, Ghana, to examine the effects of background characteristics on customers' view regarding the various CRM practices of commercial banks in the Greater Accra Region, Ghana, to determine the effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region, Ghana and to explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana. The discussion is presented in line with the objectives of the study.

#### **4.3.1 Background Characteristics**

The results regarding background characteristics of the respondents revealed that there are more male customers than female customers. One can conveniently indicate that, in terms of percentage, the total number of male customers in the various commercial banks in the Greater Accra Region, Ghana outnumbered that of female customers. In relation to the idea of ensuring that there is gender equality regarding representation within the banking industry in Ghana, the results may be seen as good, since the percentage gap is not large when compared with other studies. Abbas and Sana's (2017) study revealed that, in Pakistan, there are more male (71.3%) customers than female (28.7%) customers in the banking industry. Similarly, Hasan's (2018) study, which was conducted in Bangladesh, also indicated that there are more male (66.1%) customers in the banking sector than female (33.9%) customers.

Again, the findings regarding gender distribution of customers are in line with the perceived social expectation in traditional Ghanaian society, which is largely patriarchal (Owusu et al., 2017) in nature, where males are more prone to deal with organisations operating within the formal space (Banks) than females, who prefer dealing with organisations operating within the non-formal and informal sectors (Susu collectors) (Narteh, 2014). Also, the findings may imply that the banks would be making a good investment if they target females when designing their product

and services. In relation to age, the results show that most of the customers in the various commercial banks, in the Greater Accra Region, Ghana were within the youth age group (18–45 years) in Ghana (GSS, 2014). This result reflects the population of the Ghanaian society, which is dominated by the youth.

The finding that less than two percent of the customers were above 50 years may mean that a lot of old people in Greater Accra Region of Ghana do not subscribe to active banking system with commercial banks as compared to the youth group. This is consistent with earlier studies reviewed. For example, Kebede and Tegegne (2018) in a study found that there are higher rates of youth group actively dealing with commercial banks as customers as compare to the aged group. This is because the aged group tends to experience significant decrease in earnings and income, and also become economically inactive and, as a result, are likely not to save or have financial dealings with the banks.

Results in Table 4.1 reveal that the commercial banks in the Greater Accra Region would be having active workforce for some time if they target the youth group when designing their products, services, and reward systems, since it will help in retaining young, strong and active customers (Hassan & Bin-Nashwan, 2017). This shows that the future prospects of the banks may be bright, since most of their customers are relatively young. In addition, most of the customers have longer time to be active in the economy before their retirement age and it will be prudent if the banks in the Greater Accra Region of Ghana could implement CRM practices and packages that would make customers more satisfied and loyal.

Regarding the years of banking, the results show that most of the respondents have been banking for some time now. This means that most customers of the various commercial banks in the Greater Accra Region of Ghana are loyal and able to stay with their banks as expected. This finding supports that of Koçoğlu and Kirmaci (2012), who reported that customers of commercial banks are known to have stable source of income as a result are more committed to the banking system as compare to customers of other lesser banks. These dynamics make them to continue subscribing to the banks' products and services. The next section will present

discussions of the result based on the stated first research objective, which sought to examine customers' view on the various CRM practices of commercial banks in the Greater Accra region, Ghana.

#### **4.3.2 Customers' Views on the Various CRM Practices of Commercial Banks in the Greater Accra Region, Ghana**

In examining the views of customers with regard to the various CRM practices of commercial banks in the Greater Accra Region of Ghana, the results show that that the set of shared information technology resource which is a bases for communication defined across commercial banks and the implementation of today and tomorrow's business application of the banks are attractive to the current customers of the banks. That is, software, hardware, software, applications the networks, tangibles information technology resources, and skills and knowledge of people in managing information technology facilities in the banks and among customers to build and maintain relationship are perceived by customers in positive terms.

The findings are consistent with the comments of Chanopas, Krairit and Khang (2006), who asserted that modern commercial banks are able to employ systems that enable information dissemination, system expansion and continuousness information technology operations with slight time and effort which help in boosting staff satisfaction with the banks' products and services. The importance of technology infrastructure in commercial banks cannot be overemphasised. Banks are information-intensive industry in which information technology plays a strategic role (Chanopas et. al, 2006). Banks are heavy information technology investors and users within the financial sector because information technology is one of the major ways by which banks attract, build and maintain relationship with their customers through quality customer service delivery.

In this 21<sup>st</sup> century, the progress of banks largely depends on strong information technology infrastructure, because the core of their daily operations depends on information technology which makes information technology infrastructure one of the key elements in CRM practices in organisations. As a result, commercial banks

are now putting much effort in boosting their technology infrastructure. Therefore, it is not surprising that customers of the various commercial banks in the Greater Accra Region of Ghana perceived the technology infrastructure of their banks in positive terms. That is, they are happy and comfortable with the banks' technology infrastructure.

The finding that service quality of the banks is perceived positively by the customers may imply that the banks are able to meet customers' requirements and deliver products and services that match customers' expectations. According to Johnston and Clark (2008), service quality is the consideration of various related components, including customer satisfaction, the relative impression of an organisation's service. This shows that the overall judgement or attitudes of customers about the superiority of services delivered by the banks are positive. Therefore, delivering service quality should be based around the expectations of customers, as one of the most common causes for poor service quality by service organisation revolved around not knowing what the customer expected. Customers receive the service and form an image about the bank based on the service delivered (Boshoff & Du Plessis, 2009). Therefore, the measurement of the standard rendered to the customer by the bank to the best satisfaction of the customer must be perceived positively by the customers if the bank is interested in boosting its customer base and performance.

In addition, the findings are consistent with the comments of Malik et al. (2011), who put forward a claim that most customers in modern world perceive the overall excellence of commercial banks in positive terms. According to Malik et al. (2011), they are able to provide services that match customer expectations. The ultimate goal of good service delivery is to gain service quality. Service quality has drawn a tremendous consideration from researchers and practitioners due to its significant contribution on customer satisfaction, customer loyalty, and business performance (Angell et al., 2008; Siddiqi, 2011; Sulieman, 2011; Shanka, 2012; Lepmets et al., 2012; Prakash & Mohanty, 2013).

This study confirms findings that personalisation of services is positively perceived by customers of the banks which is consistent with previous studies. Contemporary customers' expectations are shaped by previous encounter with day-to-day banking services. This indication usually shows the current customers demand for service personalisation. Personalisation is somewhat challenging to determine, because it is a context-sensitive term due to its multi-form and subjective nature (Riecken, 2000). According to Ariffin (2013), most modern financial institutions ensure that they establish and strengthen personal associations between their employees, customers and the institutions, which lead to building trust, empathy and intimacy.

Furthermore, the finding that customers of the banks perceived personalisation of services in positive terms support the comments of Hanson (2000) who claimed that any bank which is capable of providing truly personalised service differentiates itself from other banks as each customer is served with unique services to target their unique needs and demands. This shows that the banks understand the needs of their customers and, as a result, they help in satisfying these needs efficiently and knowledgeably within a context. The major goal of personalisation is to identify and manage influencing factors for better customer relationship management for organisational performance. However, the findings are incongruent with that of Koçoğlu and Kirmaci (2012), who asserted that most banks are unable to personalise their services, especially banks that are structurally small.

Customer orientation is a key focus for any firm's relationship to its market (Frambach et. al., 2016). As a result, it is important for firms to ensure that their customer orientation interventions are perceived positively by customers. Highly performing firms configure themselves around their customer orientation. The findings show that the banks sufficiently understand their target market and, as a result, are able to create and provide continuous and superior value for their customers. The finding that customers perceived the orientation package of the banks in positive terms are consistent with the comments of Ingenbleek, Tessema and Vain Trip (2013), who argued that firms always aimed at high customer orientation perception by customers, since it best reflects the fundamental of

marketing concepts. In this competitive business environment, it is bestowed upon every firm to be customer oriented; the era of production and sales are over, so that organisations can meet their particular needs at a profit (Kotler, 2007).

In relation to the first objective of the study, the result clearly indicates a positive relationship between customers perceptions and customer relationship management practices in Ghanaian commercial banks. Therefore, the goal of CRM is to build up long term links with customers, not seeking maximisation of short-term income, however, pursuing key customers (Anabila & Awonyo-Victor, 2014). These are in line with the comments of Wainaina (2018), who suggested that those banks are now able to meet the realistic demands of customers through the instruction of modern customer service-oriented technologies. These dynamics have helped in boosting CRM practices of most banks. According to Wainaina, commercial banks that apply CRM are customer-driven in that all their decisions must take into consideration customers' interests and welfare. They added that most commercial banks have attempted to design their offers in a personalised way to their key customers.

In fact, the advancement in information technology has enabled the bank to collect huge and precise information about customers, competitors and the other key actors in the banking sector, analyse and share such information with other functional areas and other key service providers in a way that allows for customisation of the needed offerings, which, in turn, leads to satisfied and, thus, loyal customers (Vershina, 2017). Recently, banks have started using different tools, such as: computer-aided design/manufacturing, database, data mining and CRM software systems that enable them to provide greater customisation with better quality at lower cost. In addition, it helps the staff at all contact points to serve the customers better.

Furthermore, the findings show that commercial banks in the Greater Accra Region of Ghana involve and integrate customers, suppliers and other infrastructural partners into the banks' developmental and marketing activities. According to Choi et al. (2018), this brings about close interactive relationships with customers,

suppliers or other value chain partners of the banks. They added that interaction is very important in the banking industry, and to make interaction more effective, it is imperative that the two parties – bank and, customers are actively involved. It, therefore, means that it will be appropriate if commercial banks in Greater Accra research on the needs of the customer and also the customer should know what the bank offers. The result indicates that commercial banks in the Greater Accra Region of Ghana must ensure that they put the banks in the driver's seat with a hunting gun instead of putting the customer in the driver's seat with a hunting gun. In other words, the banks empower their customers rather than targeting them. The banks do not just send mails to sell their products (a product-centred approach) rather, the banks ask their customers what they are interested in (and not interested in), what information they would like, what services they would want, and how, when, and how often they would accept communications from the banks.

This indicates that, commercial banks in the Greater Accra Region do not rely on information about customers, but rather rely on information from customers. It is, therefore, not surprising that the customers perceived the banks' CRM practices in positive terms, since the banks are in a much better position to make meaningful offers to individual customers with much less waste of banks' money and customers' time. Again, the findings are consistent with the assertions of Choi et al. (2018), who argued that banks must utilise customer-related information or knowledge to deliver relevant products or services to its customers. Co-operation is significant in the banking industry, and to make communication productive, it is basic that the two parties: bank and customers are effectively included. The interaction process involves three major factors: information exchange, business or financial and social exchange. The bank should research the needs of the customer and the customer should also know what the bank offers. This calls for the need for social exchange. Social exchange involves more of maintaining long-term relationship with customers and sees confidence, trust, ethics and friendship as aspects of the social exchange (Wilson, 2018).

With the increasing knowledge and superiority of the customers, banks are now trying to woo the customers by determining the aspects which are really vital to them. Relationship marketing has turned out to become an important factor in financial services. CRM implementations have the capacity to improve organisational performance in the important areas of customer acquisition, retention and development. Therefore, it is good that customers in the study area perceived the CRM practices of the banks in positive terms. Customers see CRM as offering customisation, simplicity and convenience for completion of transactions, notwithstanding the channel used (Hasan, 2018). Many businesses today realise the importance of CRM and its potential to help them achieve and sustain a competitive edge. The next section presents discussions on research objective two, to examine customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in the Greater Accra Region, Ghana.

#### **4.3.3 Customers' Level of Satisfaction Regarding CRM Practices and Their Loyalty to the Commercial Banks in the Greater Accra Region, Ghana**

In assessing customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in the Greater Accra Region of Ghana, the study found that customers of the banks are satisfied with the CRM practices of the banks. This shows that customers of the banks feel pleased and are not disappointed when they compared the performance of the products and services they are getting from their respective banks when compare with their expectations. This means customers of the banks' total evaluation of the performance of the banks' offering or service is good and satisfactory. This may be attributed to the fact that the customers of the banks are satisfied with banks' behaviour, products, and services, and the banks have succeeded in attracting and maintaining them.

The result that customers are satisfied with the banks' CRM practices corroborate with that of Mesfin and Garedew (2018), who found that customers of banks in Ethiopia are satisfied with the services they receive from the banks as a result of good CRM practices. Similarly, the finding is in line with that of Lau et al. (2013), who investigated the interrelationships between service quality, customer

satisfaction and customer loyalty. Lau et al. found that retail banking customers in Hong Kong are satisfied with the banks' products and services. They added that service quality dimensions, such as tangibility, responsibility, reliability and assurance, when perceived positively, are able to boost customers' satisfaction.

In addition, the finding supports the argument of Narteh (2014), who asserts that positively perceived service quality leads to satisfaction. This assertion is in agreement with a position held by Khan and Jamil (2016), who noted that ATM service quality is positively associated with satisfaction. However, ATM security and privacy did not have a significant effect on customer satisfaction. Khan and Jamil added that most customers of banks are becoming more satisfied with their banks' services and products, because of improvements in the use of modern technologies. These results further support the idea of Ohemeng (2015), who found that customers of the Standard Chartered Bank (SCB) are satisfied with the services and products of the bank.

In relation to the finding that customers of the commercial banks are loyal to their respective banks, it may mean that the customers have developed deep held commitment to rebuy or re-patronise their respective banks' products and services consistently in the future, thereby causing repetitive same brand-set purchasing. Loyal customers are not influenced by situation and marketing efforts, and, as a result do not exhibit switching behaviour.

The findings are in line with previous studies, which have identified three essential variables that have been unavoidably linked to contributing to loyalty that are quality, value and satisfaction (Markovic et al., 2015; Chang, 2016; Fusva et al. 2020). The finding supports the argument of customer relationship management theory, which assert that a firm's overriding strategy should be the attraction and retention of profitable customers, because loyal customers will in the long-term buy more and pay a premium for doing business with those they trust and like (Ohemeng, 2015).

However, the finding that customers of the commercial banks were satisfied and loyal to the banks are incongruent with that of Meysam and Ghanbar (2017), who

investigated the interaction between CRM technology infrastructure, loyalty and customer satisfaction in dealership of Iran Khodro Car Company in Khuzestan province in the cities of Ahvaz, Behbahan, Ramhormoz and Omidiyeh. The result that emerged from Meysam and Ghanbar's study showed that customers were not satisfied with CRM technology infrastructure of their companies. In addition, the result showed that customers were not loyal to their companies. Nowadays, organisations need to use new techniques, like CRM, due to intensified competitive economy and changing environment. Similarly, the findings do not corroborate with that of Bambale and Goni (2017), who found that customers in the hotel industry are not satisfied and loyal to their respective firms. The next section presents discussion of result with regard to research objective three that sought to examine the effects of background characteristics on customers' view regarding CRM practices of commercial banks in the Greater Accra region, Ghana.

#### **4.3.4 Effects of Background Characteristics on Customers' View Regarding CRM Practices of Commercial Banks in the Greater Accra Region, Ghana**

The study, again, looked at the effects of background characteristics on customers' view regarding the various CRM practices of commercial banks in the Greater Accra Region, Ghana. The results show that male customers perceived the banks software, hardware, networks, tangibles IT resources, and staff skills and knowledge in managing IT facilities more positively than female customers. This may mean that the banks' technology infrastructure and systems that enable information dissemination, system expansion and continuous IT operations with slight time and effort are appreciated more by the male customers as compare to female customers. The importance of IT infrastructure in an organisation cannot be overemphasised, especially in the financial sector. Banks are information-intensive industry in which IT plays a strategic role (Chanopas et. al, 2006). Therefore, the banks technology infrastructure must meet the demands and needs of all customers irrespective of their gender in order to attract, build and maintain effective relationship with all customers through quality customer service delivery. Also,

the findings that gender has no statistically significant effect on customers' views with regard to the components of CRM practices, such as service quality, personalisation of service, and customer orientation, are consistent with findings of previous studies (Pope et al., 2004; Youn & Kim, 2008) which suggest that gender does not impact consumer responses to CRM initiatives. The findings may mean that both male and female customers' comparisons of their expectations and perceptions of products and services delivered by the banks do not differ significantly. The findings are in line with the comments of Kapoor, Paul, and Halder (2011), who posit that, in modern societies, both men and women are treated same with regard to banking services. Therefore, in most cases, there is no difference between male and female customers with regard to their views on service quality of the banks. Similarly, Guo and Wang (2015) also found that gender has no effect on customers' views regarding personalisation of service and customer orientation. However, the findings are incongruent with that of Leckie et. al. (2017), who found that gender has effect on personalisation of service and customer orientation interventions put in place by firms. In addition, Moosmayer and Fuljahn (2010) found that women showed significantly higher score for consumer perception towards CRM campaign, as compared to the male customers.

Furthermore, the findings are congruent with the assertion of Ariffin (2013), who posits that contemporary customers' expectations are shaped by previous encounter with day-to-day banking services. As a result, current customers demand for service personalisation is largely influenced by their previous experiences. However, the call for gender equality in the banking industry has created room for most firms to be warmer, friendlier, and offer distinct and individual treatment to customers irrespective of gender. Ariffin concludes that gender has no effect regarding personalisation of service by banks. Again, the findings are in line with that of Torrico and Frank (2019), who studied consumer desire for personalisation of product and services, cultural antecedents and consequences of customer evaluation on customer satisfaction among fast food restaurants in Japan and Mobile phones in Bolivia. Torrico and Frank's study indicated that desire for personalisation tends is not to be influenced by gender; however, it is influenced negatively by age.

Generally, the findings show that gender has a statistically significant effect on customers' views regarding CRM practices of the banks. The findings are consistent with previous studies, which indicate that interventions put in place by firms to create, develop and enhance relationships with carefully targeting customers to maximise customer value, corporate profitability and, thus, shareholders value are not based or influenced by gender (Buttle, 2016; Day & Van den Bulte, 2014; Krishnamoorthy & Srinivasan, 2014). Looking at the results, and considering the fact that the formal sector in Ghana is male dominated, the dominance of males in the financial system could have accounted for differences in views regarding CRM practices of the banks. This is because it is argued that in a male dominated culture, a woman is expected to accept whatever is given to her as a privilege and not as a right. It should be noted that although other reasons beyond the scope of this study may have accounted for the results observed, it has been ascertained that gender does significantly influence customers views regarding CRM practices of commercial banks in the Greater Accra Region of Ghana. Therefore, the gender of a customer must be considered by the banks when developing any marketing strategy.

In relation to age of the customers, the results show that age is a factor that significantly influences customers' views on CRM practices of the banks. That is, customers who are within the youth age group in Ghana are less satisfied with the banks' CRM practices, as compared to those who are above the youth age group. The findings are in line with the arguments of the lifespan perspective of personality model, which is based on the plasticity principle. According to Suhail and Musttaq (2019), there is a significant relationship that exists between an individual and his or her environment, which creates a dialectic situation between continuity and change throughout the lifespan of the individual. Therefore, as the individual customer grows old with a bank, he or she cumulatively adopts a high level of attachment with the bank's products and services than when he/she was young. Large-scale longitudinal studies have demonstrated that the most active period of customers' sense of belongingness development to a product or service appears to be between the ages of 25 and 45 (Bambale & Goni, 2017). According to Bambale

and Goni, customers' positive perception towards banks' products and services grows increasingly consistent with age and plateaus sometime around age 50, but never reaches a period of total stability. However, the finding is incongruent with the assertion of Zulkifli and Tahir (2012), and Bindu et al. (2019), who posit that age has no effect on customers' perception regarding CRM practices of banks.

Furthermore, the results show that customers' highest level of educational qualification and occupation have no statistically significant effect on their perception with regard to the various CRM practices use by the banks. Even though, customers with terminal degree perceived the CRM practices of the banks more positively than the other groups, the differences are not statistically significant. This may mean that the variations in customers' perceptions regarding CRM practices of the banks are not because of the differences in their level of educational qualification or type of occupation. The findings are consistent with the argument of Farheen and Saxena (2015) who indicated that managers of different educational level do not differ significantly with regards to their perceptions towards CRM.

However, the findings are incongruent with the comments of Ogdan and Ogden (2005), Makalashew (2013) and Robins (2014), who indicated that customers view on products and services of a firm is largely influenced by their level of education and type of occupation they are involve in. Similarly, the findings do not corroborate with the assertion of Saputra (2019), who indicates that customers' perception on a firm's CRM practices is largely influenced by their level of educational qualification and the type of job they do. Saputra added that customers working within the formal sector usually perceived CRM practices of institutions more positively, as compared to those working in the informal sector.

In relation to the influence of customers' years of banking on their views regarding CRM practices, the results show that customers' years of banking do influence significantly their views of CRM practices of the banks. Specifically, the results show that customers who have been banking with a particular bank for a longer period is likely to perceive the CRM practices of the bank more positively as compare to those who have been banking for a shorter period. The finding is

consistent with that of Setlow (2002); Chi et al. (2009); Abbas and Sana (2017), and Karsalari et al. (2017). Abbas and Sana's study indicated that customers' years of banking or banking experience has statistically significant effect on their views regarding CRM practices within the banking industry. Similarly, Hassan (2018) in a study on the impact of customer relationship management on customer loyalty in banks in Bangladesh found that customers' banking experience had statistically significant effect on their views regarding CRM practices of the bank and their loyalty.

However, the finding that customers' years of banking have statistically significant effect on their views regarding CRM practices of the banks is incongruent with that of Yilmaz and Alpan (2018), and Karim (2020). Yilmaz and Alpan indicated in their study that customers banking experience does not have any statistically significant effect on their perception regarding technology infrastructure, service quality and personalisation of services. Also, Karim's study looked at the influence of service quality on customer satisfaction and customer loyalty in private Banking sector of Bangladesh. He found that customers' years of banking do not influence their perception regarding the service quality within the private banking sector.

Then, again, the study revealed that bank type, either foreign or local, has no significant effect on customers' perception regarding CRM practices of the banks. The possible explanation for this finding is that same standards are used to measure and regulate commercial banks in Ghana. As a result, their products and services look alike and same. Therefore, it is not surprising that customers of foreign and local commercial banks in the study area perceived the CRM practices of the banks almost the same such that there is no significance difference between the two categories of banks. This finding confirms the finding of Ohemeng (2015), who averred that in modern Ghanaian banking industry, both local and foreign commercial banks are given same and fair platform to compete. This situation makes it imperative for them to employ the same and similar CRM tools and practices. Therefore, according to Ohemeng, customers of these banks see no difference between the banks with regard to their products and services. However,

the finding is incongruent with that of Oyelude and Fadun (2018), who put forward that most foreign banks exhibit high level of CRM practices, as compared to local banks in most developing countries. Therefore, in such countries, customers perceived the CRM practices of foreign commercial banks more positively than local commercial banks. The next section presents discussion of result to objective four that sought to examine the effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region, Ghana.

#### **4.3.5 Effect of CRM practices on Organisational Performance of Commercial Banks in the Greater Accra Region, Ghana**

In order to examine the effects of CRM practices on organisational performance of commercial banks in the Greater Accra Region of Ghana, the researcher formulated five (5) hypotheses that were tested at 0.05 significant level. The preliminary results that emerged show that CRM practices are positively and strongly related to customers' satisfaction and loyalty. Also, the results show that CRM practices are related positively with organisational performance of the banks. The findings are in line with the assertions of Kondasani and Panda (2015); and Nasution (2018), who posit that organisations adapt certain strategies and make them part of their culture with the main goal to maximise customer satisfaction and loyalty and thus company profitability. The findings further support the comments of Kangu (2017), who affirms that one critical variable impacting customer loyalty in the hotel industry has been identified in CRM literature, that of the customer experience. Similarly, the findings are congruent with the submission of Koçoğlu and Kirmaci (2012), who aver that there is a significant relationship between customer relationship management and customer loyalty. One can, therefore, conclude that banks' ability to make their customers satisfied and loyal, and gain new customers depends on accurate CRM practices.

The finding that service quality has a significant and positive relationship with customer satisfaction, customer loyalty, and organisational performance is consistent with the submission of Meryem et al. (2017), who posit that there are many factors that influence service quality. Some customers may perceive the

quality of services provided by an organisation as effective due to the organisations' relationship management practices or the lack of real substitutes. Past studies have pointed out that perceived service quality has an impact on CRM practices. In their study on impact of CRM practices on service quality in the banking industry, Meryem et al. discovered a positive relationship between service quality and organisational performance, just like the current study.

Furthermore, the findings are consistent with the assertions of Choi et al. (2018), who submit that organisations that ensure that clients experience beneficial customised and valuable services end up increasing customers' satisfaction and decreasing prices, which, in the long run, strengthen customers' retention and loyalty; a situation that, in the long run, ensures high level of financial and market performance.

The findings that technology infrastructure is positively related to customer satisfaction, loyalty, and performance of the organisation support the findings of (Bhatnagar, 2016). Bhatnagar found a positive relationship between technology infrastructure and organisational performance in the banking sector. All these researchers have unilaterally agreed that CRM practices are related to behavioural outcomes, especially in the form of word-of-mouth, complaint, recommendation, and switching. In addition, the findings corroborate that of Shamsudeen (2016), who found out that CRM practices are positively associated with customer satisfaction and firm profitability. However, the findings are inconsistent with Reiman et al. (2010), who found that CRM does not affect firm performance directly, but suggest that CRM is fully mediated by business strategies (differentiation and cost leadership).

Notwithstanding the previous study, the findings that CRM practices are positively and strongly related to customers' satisfaction and organisational performance are congruent with the assertions of Drucker (2014), who asserted that the logic for the implementation of CRM strategies is its ability to enhance customer satisfaction and increase customer loyalty, thereby improving business performance. Effective CRM strategies can lead to many benefits for a firm, but the extent and quality of

the strategies implemented by a firm may be influenced by many variables, such as service quality and customers' satisfaction.

The findings further support that of Wali et al. (2015), who argued that the critical factor to attaining customer satisfaction is good CRM practices, because a customer who highly perceives the CRM practices of an organisation positively or in good terms will exhibit the following characteristics: may stay loyal longer, be more satisfied in the company's product and services, buy more as the company introduces new products and upgrades existing ones, talk favourably about the company and its products, pay less attention to competing brands and advertising, and is less sensitive to price, and cost less to serve than new customers, because transactions are routinized. The findings further support that of Shaikh and Siddiqui (2018), who found out that behaviour of employees of a company or an organisation is significantly related to and contribute to customer satisfaction and loyalty significantly.

The finding that customers' views on the various CRM practices of the banks are able to influence or explain 43.9 percent of the variance on organisational performance of the banks are consistent with the submissions of Shamsudeen (2016); Saberi and Kalimdast (2017); Kebede and Tegegne (2018), who contended that CRM practices should be strongly related to customer satisfaction and loyalty, and that when customers perceive the CRM practices of the bank high, their view on the bank's service quality will also be high and positive, which will, in turn, become more potent as predictors of customers' loyalty. Tomic et al.'s (2018) study on the impact of CRM practices on service quality in the banking industry also discovered that CRM practices influence organisational performance positively.

Tomic et al. (2018) added that there is an incremental link between organisations CRM practices, customer loyalty and organisational performance. According to Tomic et al., perceived CRM practices have an impact on customer loyalty and organisational performance. The findings further support the assertion of Abu-Amuna et al. (2017); Nam, Lee and Lee (2019); AlQershi et al. (2020), who affirm that organisations' CRM practices have an incremental effect on its customers'

loyalty and performance, respectively. The last section under discussion of result of the research objective five that sought to explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana is present below.

#### **4.3.6 The Mediating Roles of Customer Satisfaction and Loyalty on the Relationship between CRM Practices and Organisational Performance of Commercial Banks in the Greater Accra Region, Ghana**

In order to further explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana, the researcher formulated one (1) hypothesis that customers' satisfaction and customer loyalty do not change the direction or strength of the relationship between CRM practices and organizational performance of commercial banks in Ghana was tested at 0.05 significant level. The results show that the explanatory powers of CRM practices are shared with customer satisfaction and loyalty. That is, technology infrastructure, service quality, personalisation of services, and customer orientation affect performance of the banks strongly only when customers view CRM practices of the banks positively and when they are satisfied with the banks' CRM practices, which leads to their loyalty to the banks.

The results indicate clearly that mere positive perception of the banks' CRM practices on its own will not increase the performance of the banks significantly. It will produce such a result only if this positive view on CRM practices makes customers more satisfied with the banks' CRM practices and loyal to the banks. These influences, in the long run, will ignite the incremental effects of CRM practices, customers' satisfaction, and loyalty on organisational performance of the banks.

The findings are congruent with the comment of Ghasemi et al. (2017), who argued that the need for understanding of CRM practices as the antecedents of customer behavioural intentions is motivated, firstly, by the recognition that customer

satisfaction does not, on its own, produce customer lifetime value. Ghasemi et al. added that CRM practices and customer satisfaction are closely linked to market share and customer retention, since they help in boosting customers' loyalty to the firm which, in the long run help increase performance of the firm. Furthermore, the findings are in line with the assertions of Hassan and Bin-Nashwan (2017), who posit that the effect of constructs, such as CRM practices, on behavioural intentions, in addition to customer satisfaction, is a crucial point to consider by management when making decisions concerning customer loyalty and retention. Hassan and Bin-Nashwan added that both customers' satisfaction and loyalty help in boosting the incremental effects of CRM practices on organisational performance.

The findings further support the submission of Oyelude and Fadun (2018), who examined the place of customer relationship management in enhancing customer satisfaction in the banking industry. Oyelude and Fadun found that organisations with strong CRM practices end up attracting more customers who are satisfied with the organisations' products and services. These influences help the organisations to see a repeated purchase by the same customers and their willingness to recommend the product to other customers without any outright benefits, and, eventually, the repeated usages, which would generate positive and quantifiable financial results. Loyal customers are those who are not easily swayed by price inducement from competitors, and they usually purchase more than those less loyal customers (Oyelude & Fadun, 2018). Therefore, service providers must avoid being complacent as retained customers may not always be the satisfied ones and, similarly, not all satisfied customers may always be retained.

In examining the impact of CRM factors on customer satisfaction and loyalty, focusing on selected banks in Beijing, Choi et al. (2018) also added that some customers may remain loyal due to high switching barriers or the lack of real substitutes, while others continue to be loyal because they are satisfied with the services provided by the organisation. Past research has pointed out that positively perceived CRM practices have significant impact on organisational performance, through the mediating roles of customer satisfaction (Kim et al., 2016; Santouridis

& Veraki, 2017). Choi et al. further discovered a positive relationship between CRM practices and customer loyalty. The views of the researchers show clearly that CRM practices, customers' satisfaction and loyalty have incremental effect on organisational performance. This means effective CRM practices have significant impact on customer loyalty; effective CRM practices have long or short-term financial impact on the organisation, managing customer relationship effectively builds customer trust in the organisation and customer satisfaction leads to repurchase (Amoako, Arthur, Bando & Katah, 2012; Hasan, 2018; Iriqat & Daqar, 2018; Jadhav, 2018; Eklof et al., 2020; Fusva., 2020).

Furthermore, the findings show that when customers become satisfied and comfortable with the CRM practices of the banks, the higher the level of performance of the banks. In situating the current finding within the framework of the social exchange theory, it must be noted that this theory seeks to explain what motivates actors to behave as they do. The theory assumed that humans seek reward and avoid punishment, that, humans are rational beings and that humans' evaluation of cost and rewards vary from person to person. In addition, the theory makes another assumption on relationships that relationships are interdependent and relational life is a process (Zainol et al., 2014).

The fundamental principle of social exchange theory is that humans in social situations choose behaviours that maximise their likelihood of meeting self-interest in those situation (Wetzel et al., 2014). Therefore, CRM practices that customers perceived to maximise their interest will end up producing positive output. That is, the customers will pay back by being loyal to the banks and, as a result, keep subscribing to their products and services which, in the long run, will help boost their performance.

Furthermore, the finding confirms the one reported by Jadhav (2018), who examined CRM practices in the telecom sector in Maharashtra State. Jadhav concluded that CRM practices are significant predictors of organisational performance, through customers' satisfaction and loyalty. Jadhav added that CRM practices that are relatively free from physical and psychological stress tend to

promote high levels of customer satisfaction leading to increase in organisational performance. Therefore, management of the banks can improve their CRM practices by creating better customer support services to make customers feel they are integral parts of the banks. This will help boost customer loyalty which will, in turn, boost the performance of the organisations.

#### **4.4 Chapter summary**

The chapter analysed and discussed the results based on each specific research objectives. The data were analysed quantitatively, using both descriptive and inferential statistical tools. Preliminary tests were conducted to clean the data and check for normality, reliability and validity of the data. The results and discussion were presented under each research objective. The results showed that customers of the various commercial banks in the Greater Accra viewed the banks' CRM practices in positive terms. Also, customers of the various commercial banks were satisfied and loyal to their respective banks. In addition, CRM practices of the banks have statistically significant positive strong relationship with customer satisfaction, customer loyalty and organisational performance. Finally, customer satisfaction and customer loyalty strongly mediate the relationships between CRM practices and organisational performance. The next chapter provides the summary of findings, conclusions and recommendations which will be the focus of the study.

## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter presents the summary of major findings of the study and the conclusions drawn from the study. The first part focuses on the summary of the study and the key findings. The key findings are reported based on the objectives of the study. These research objectives were: one, to examine customers' views on the various CRM practices of commercial banks in the Greater Accra Region, Ghana. Two, to examine customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in the Greater Accra Region, Ghana. Three, to examine the effects of background characteristics on customers' views regarding the various CRM practices of commercial banks in the Greater Accra Region, Ghana. Four, to determine the effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region, Ghana. Five, to explore the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana. These are followed by the conclusions and recommendations of the study. The chapter also presents the suggestions for future research.

#### **5.1 Summary of the Study**

The purpose of the study was to investigate the effect of CRM practices on organisational performance in the banking industry in Ghana, focusing on the mediating roles of customer satisfaction and loyalty. The study concentrated on both foreign and local commercial banks operating in Ghana. The study adopted positivists' philosophy, because it allowed the use of quantitative approach and data that created room for generalisation. Since the study was quantitative, the design proposed was the descriptive design. The study area was the Greater Accra Region of Ghana. In relation to population, current estimated data show that there are about

7,689,265 customers in the various commercial banks in Ghana (BOG, 2019). However, the accessible population for the study was six commercial banks in Greater Accra. These banks were Fidelity bank, Ghana Commercial Bank (GCB), Consolidated Bank, Ghana (CBG), United Bank for Africa (UBA), Standard Chartered Bank (SCB), and Ecobank. In this study, customers were classified into three groups: Premium customer, general customers, and static customers. The accessible population for the study was 2,005,895 commercial banks customers made up of 401,179 (20%) premium customers, 1,504,422 (75%) general customers, and 100,294 (5%) static customers.

The sample size of the study was 420. In relation to sampling procedures, multistage sampling procedures were used. First, the purposive sampling technique was used to select the six (6) commercial banks in the Greater Accra Region. Three of the banks were local banks while the other three were foreign banks. The local banks were Fidelity bank, Ghana Commercial Bank (GCB), and Consolidated Bank, Ghana (CBG), while the foreign banks were United Bank for Africa (UBA), Standard Chartered Bank (SCB), and Ecobank. After selecting the banks purposively, the study employed stratified random sampling technique to the various banks in the groups. Random sampling was applied in the selection of the respondents as they stepped out of the banking hall after bank transactions to complete the questionnaire. A proportion of 0.021 percent was used to apportion customers based on the three strata used, that is, premium, general, and static customers.

Structured questionnaire was the instrument used to collect the data. The Cronbach alpha reliability coefficients obtained from the questionnaire with regard to the study variables were between 0.845 and 0.861. Both descriptive and inferential statistical tools were used to analyse the data. Specifically, cross tabulation was used to analyse data regarding the background characteristics of the study. Mean and standard deviation were used to analyse data regarding the first and second specific objectives of the study. Data regarding the third specific objective of the study were analysed, using independent samples t-test and one-way analysis of

variance. Data regarding the fourth and fifth specific objectives of the study were analysed, using Pearson product moment correlation, hierarchical multiple regression analysis and Hayes (2018) mediation analysis.

## **5.2 Key Findings of the Study**

The key findings are presented in line with the specific objectives of the study: The first objective of the study assessed customers' views on the various CRM practices of commercial banks in the Greater Accra Region, Ghana. The key findings that emerged were that:

1. Commercial banks in the Greater Accra Region are able to employ appropriate systems, devices, machines, and techniques to offer effective and efficient services and products to their customers.
2. The services provided by the banks, how the services are delivered, and the outcome of both technical quality and functional quality of the services offered by the banks are good.
3. The commercial banks in the Greater Accra Region of Ghana relatively provide warm, friendly distinct individual treatment and customised service.
4. Customer needs identification, customer involvement, customer complaints, and channels of resolution were perceived positively.
5. Commercial banks in the Greater Accra have put in place systems and practices that help them in managing the relation between the banks, employees, and customers.

The second objective of the study examined customers' level of satisfaction regarding CRM practices and their loyalty to the commercial banks in the Greater Accra Region, Ghana. The findings that emerged were that:

1. Customers of the various commercial banks in the Greater Accra Region of Ghana are satisfied with the CRM practices of the banks. These include, reliable ATM machines, accessible bank branches, quickness of which employee response to their request, reasonable service fees charged and

shorten waiting time at the banks. This shows that customers of the banks are happy about the nature of the services the banks offer to them, and the conditions relating to these services.

2. Customers of the various commercial banks in the Greater Accra Region of Ghana are loyal to their respective banks. This means the customers continuously patronise the banks' products and services, and, they continue to tell others about their banks' products and services.

The third objective of the study examined the effects of background characteristics on customers' views regarding the various CRM practices of commercial banks in the Greater Accra Region, Ghana.

1. Gender has an effect on the views of customers of the banks with regard to CRM practices. However, only 1.0 percent of the variances in customers' views regarding CRM practices could be explained by their gender.
2. Customers who were above 40 years perceived the CRM practices of the banks more positively than those who were 40 years or less. This means the CRM practices of the banks are less appreciated by the youth population.
3. Educational qualification of customers has no effect on their views regarding CRM practices of the banks.
4. Also, occupation of customers has no effect on their views regarding CRM practices of the banks.
5. The longer a customer keeps doing business with a bank, the higher he/she perceives the CRM practices of the bank in positive terms.
6. CRM practices adopted by both foreign and local commercial banks in the Greater Accra Region of Ghana do not differ significantly in the eyes of the customers.

The fourth objective of the study determined the effect of CRM practices on organisational performance of commercial banks in the Greater Accra Region, Ghana. The findings that emerged were that:

1. CRM practices of the banks have statistically significant positive and strong relationship with customer satisfaction, customer loyalty, and organisational performance.
2. Customers' views on the various CRM practices of the banks can influence 43.9 percent of the variance on organisational performance of the banks.

The fifth objective of the study explored the mediating roles of customer satisfaction and loyalty on the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana.

The key findings that emerged from this objective were that:

1. Customer satisfaction has a significant role to play when examining the relationship between CRM practices and organisational performance of the banks. That is, the explanatory powers of CRM practices are shared with customer satisfaction.
2. Customer loyalty plays meaningful role in the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana.
3. Customer satisfaction and loyalty contributed 17.0 percent and 50.6 percent respectively to organisational performance of commercial banks in the Greater Accra Region, Ghana. That is, the two variables contributed meaningfully in boosting organisational performance of commercial banks in the Greater Accra Region, Ghana.
4. Customer satisfaction and loyalty are mediating variables that help in boosting the influence of CRM practices on organisational performance of banks. That is, the two variables hierarchically mediate positively the relationship between CRM practices and organisational performance of commercial banks in the Greater Accra Region, Ghana.

### 5.3 Conclusions

In today's dynamic global banking environment, CRM practices play a critical role in building a competitive advantage in the industry. The various dimensions of CRM practices (technology infrastructure, service quality, personalisation of services, and customer orientation) have a positive influence on organisational performance. However, the various dimensions of CRM practices of the banks do not influence organisational performance of the banks in Ghana strongly. They do so through customer satisfaction and loyalty hierarchically. That is, the strong influence occurs only if customers are satisfied with the banks' CRM practices in order to be loyal to the banks. That is, they will be satisfied with the banks' packages and, eventually, they will exhibit high levels of loyalty to the bank. This, in the long run, will lead to a significant increase in financial and marketing performance of commercial banks in Ghana.

The conclusion then is that when customers of the commercial banks in Ghana perceive the banks' CRM practices, such as technology infrastructure, service quality, personalisation of services, and customer orientation, in positive terms, they are likely to be satisfied with the banks' products and services, which will, in turn, boost their loyalty to the banks. These dynamics will translate into them increasing their dealings with the banks, leading to increase patronage of banks' products and services, opening of more bank branches for easy access, introduction of innovative products and services, provision of more corporate social responsibility for image building, increase in market share and financial growth. This means that the influence of CRM practices on organisational performance of commercial banks in Ghana becomes more significant and potent when customers view the banks' CRM practices positively and are satisfied with them, leading to an increase in their loyalty to the banks' products and services. It is, therefore, necessary for commercial banks in Ghana to strengthen their CRM practices and also enhance its products and services. This will boost customers' satisfaction and loyalty, as this will make the banks increase their market and financial performance as a whole.

## **5.4 Contribution of the study to knowledge**

### **5.4.1 Contribution to theory**

This study contributes to the body of knowledge by providing a strategic framework based on CRM dimensions that organisations can use to attract and retain customers. The findings of this study have led to the development of a new model which states that the CRM dimensions: technology infrastructure, service quality, customer orientation, personalization of service, customer satisfaction, and customer loyalty can be adopted as a strategy to influence organisational performance contrary to some of the previous findings.

In addition, the findings of the mediation effects on the relationships between CRM practices and organisational performance reveal that CRM has a significant positive effect on organisational performance directly and indirectly through customer satisfaction and customer loyalty. This suggests that commercial banks can reduce customer switching tendencies in the sector by practicing effective CRM practices. Also, CRM can help the banks customise their services for their customers, ensure reliability and consistency in providing service and effectively control the stages of relationship building.

The study further contributes to new knowledge by conceptualising variables that were previously studied individually. The current study treated CRM practices and organisational performance of commercial banks in Ghana as composite variables. In addition, the study provides a conceptual framework that serves as a tool for predicting the relationship between CRM practices and organisational performance in the banking sector. It validates the mediating role of customer satisfaction and customer loyalty between CRM and organisational performance of commercial banks. In addition, the study found that demographic characteristics, such as age, gender and years of banking, had effect on the perception of customers with regard to CRM practices of the banks. However, educational level, customer occupation and bank type variables had no effect on the perception of customers with regards to commercial banks' CRM practices. Therefore, the study identifies some of the

knowledge gaps cited in the literature and contributes to frontiers of knowledge related to CRM practices in the banking sector.

Then, again, the study makes significant contribution to the advancement of academic knowledge and theory on CRM practices and organisational performance in the context of the banking sector in an African setting. The literature reviewed clearly shows insignificant scholarly studies on CRM practices, customer satisfaction, customer loyalty and organisational performance from the African banking sector. Therefore, this study contributes to literature on CRM practices and organisational performance by providing empirical evidence on the effect of CRM on organisational performance.

#### **5.4.2 Contribution to practice**

The results of this study have useful managerial implications. It was found that an alignment between CRM practices, customer satisfaction and customer loyalty is important for organisational performance. This finding suggests that managers should plan and implement effective practices of CRM to improve customer perception about the banks when they are satisfied with the services of the banks, in turn build loyalty and increase organisational performance. In effect, many service providers implement strategies to improve customer satisfaction with the goal of strengthening ties with customers and increasing their market and financial performance.

In addition to the study findings, commercial bank managers in Ghana should enhance their CRM strategies, in order to provide quality services that satisfied customers and build loyalty. In terms of technology infrastructure, banks managers should implement self-service technologies that are user friendly, thus the need to train customers on mobile banking. Commercial banks in Ghana have invested heavily in technology infrastructure, but need to train customers and bank personnel on services, such as mobile banking, internet use, and bank security systems, to increase accessibility and convenience of banking.

Similarly, personalisation of service was found to positively affect organisational performance. Therefore, commercial banks in Ghana should enhance their personalised communication techniques, develop customised products and services that meet customer needs and wants. Commercial bank managers in Ghana should focus on service quality improvement through appropriate customer orientation initiatives, such as customer need identification, good customer compliant management strategy, and service improvement process, banking hall re-organisation and employee's skill development in technology and customer care. Commercial bank managers in Ghana need to often collect information on customer aspirations and profiles in respect to designing products and services that satisfy their needs. Bank staff should be engaged in a continuous learning process in order to broaden their knowledge on CRM and understanding of their customers.

In addition, the discoveries of this investigation could make more prominent mindfulness among commercial banks of the benefits of prevalent CRM practices, the factors affecting them, and how they can adjust these factors to emphatically impact their CRM practices. The findings of the study will be expected to turn around the banking industry. For instance, it will offer banks an opportunity of rethinking of the current CRM strategies they are using that might be archaic or not yielding the needed impact.

#### **5.4 3 Contribution to policy**

The management of commercial banks must communicate its CRM policy very well to customers to maximise the value of customer interactions. In addition, the introduction of some loyalty programmes and the provision of discount rates to reward loyalty would help bolster customer loyalty and business growth on a sustainable basis.

Again, if CRM practices are important for customer satisfaction, customer loyalty and organisational performance, the task for managers is how to effectively design strategies that differentiate themselves from competitors by embracing customer centred business process, rebranding their banking halls and maintaining a user-friendly bank website for faster customer-bank interaction. Managers of banks

should formulate effective CRM and loyalty programmes to ensure that banks attract and build strong relationship with the customers to increase their market and financial performance.

Commercial banks in Ghana play a critical role in the economy by contributing significantly to the realisation of banks' missions and objectives through savings, wealth mobilisation and creation and massive job creation. The findings suggest that the Central Bank (BOG) and government should develop policies relating to CRM practices, customer satisfaction and customer loyalty, in order to protect customers, employees and the entire financial sector.

### **5.5 Recommendations**

Based on the key findings and conclusions drawn for this study, the under listed recommendations are made for practical and policy purposes to enhance customers' satisfaction and loyalty, and general performance of the banks as a whole.

1. Management of commercial banks in Ghana should develop, nurture and maintain attractive CRM practices as an administrative support system. This is because customers are more satisfied and loyal to a bank when they perceive the CRM practices of the bank as attractive, conducive, positive and appropriate.
2. Management of commercial banks in Ghana should ensure that their respective banks strengthen their customer focus, technology, organisational structure, and knowledge management base, since this will help in boosting their customers' level of satisfaction and loyalty.
3. Management of commercial banks in Ghana should ensure that the banking environment is friendly to encourage and motivate both employees and customers. Customers will be more satisfied with the banks' products and services, which will, in turn lead to their loyalty to the bank as a whole.
4. Management of commercial banks in Ghana should ensure that the services they render to customers are of higher quality to exceed the expectation, to help in boosting customer satisfaction and loyalty.

5. Management of commercial banks in Ghana should ensure that their respective banks upgrade their technology infrastructure to meet current trends and the requirements of their customers, since service quality alone may not necessarily contribute to customer loyalty.

### **5.7 Suggestion for further studies**

Firstly, the study focused on six (6) commercial banks in Ghana. Future investigations may be necessary to determine if the relationships identified can be generalised to other banks through comparative studies, considering rural banks and commercial banks. Secondly, the study includes only four CRM dimensions. However, there could be some relevant factors, such as brand attachment and corporate image, that may be perceived as important by customers. Further research works, which incorporate diversified CRM dimensions, will be advisable.

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## **APPENDICES**

### **Appendix A**

#### **QUESTIONNAIRE FOR CUSTOMERS TOPIC: Customer Relationship Management Practices on Organisational Performance of Commercial Banks in Ghana: The roles of customer satisfaction and customer loyalty**

Dear Sir/Madam,

This questionnaire has been designed to solicit information for a research work being undertaken to investigate the above topic, focusing on commercial banks in Ghana. The information obtained from the survey will in no way reflect the identities of the people participating. Your cooperation, attitudes, preferences, and opinions are very important to the success of the study and will be kept strictly confidential. Your response will only be used when grouped with those of the other people taking part in the study. I deeply appreciate your cooperation in taking part in the study.

#### **Consent to Participate in Research:**

I understand that any information I share will remain confidential and that when the results of the research are published or discussed in conferences, no information will be included that would reveal my identity or that of my institution. I am eighteen years of age or older. By agreeing to continue with the survey and submit a response to the researcher in question, I am giving consent to participate in this research work.

**I consent to participate in this survey:**       **Yes**       **No**

**Please Note:** This questionnaire is for bank account holders of this bank only.

**PART ONE**

Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your bank’s customer relationship management practices using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

**SECTION A**

**TECHNOLOGY INFRASTRUCTURE**

<b>Statements on Use of Technology Systems</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank has sufficient technological facilities					
2. Technology of the bank plays a significant role in increasing my loyalty to the bank					
3. I have strong preferences for technological services of the bank					
4. I am likely to use more technological services in the future					
<b>Statements on Security</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank is keen on practicing data security and privacy					
2. The bank has its own established ICT department					
3. The bank budgets for the cost of upgrading security systems					
<b>Statements on Staff Technology Skills</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. It is costly for the bank to employ highly skilled technological personnel					
2. The bank has employed enough skilled personnel					

3. The bank gives on the job training to its staff on the use of technology					
-----------------------------------------------------------------------------	--	--	--	--	--

Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your bank's customer relationship management practices using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

## SECTION B

### SERVICE QUALITY

<b>Statements on Tangibility</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank's physical layout of equipment and furniture are comfortable for customers					
2. The bank has modern looking appropriate equipment					
3. The bank's physical features are visually appealing					
<b>Statements on Reliability</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank has operating hours convenient to me					
2. When I have a problem, the bank shows a sincere interest in solving it					
3. The bank is dependable when it comes to service delivery					
4. The bank keeps customer transaction records accurately and confidential					
<b>Statements on Responsiveness</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank insists on error free transactions					

2. The bank provides prompt services to me					
3. The bank is always willing to help its customers					
4. The bank does not appear to be too busy in responding to my request					

Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your bank's customer relationship management practices using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

## SECTION C

### PERSONALISATION OF SERVICES

<b>Statements on Customer Intimacy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank offers new insights into consumer behaviour surroundings price-quality trade offs					
2. I always scan the bank's product/service options and develop a consideration set when considering a purchase					

in a particular product/ service category					
3. The bank has a reward programme that is meant to lock its customer					
<b>Statements on Complimentary Services</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. I am given importance, cared and looked after sincerely anytime I visit the bank					
2. My privacy as a customer of the bank is not intruded into under any circumstances					
3. The bank strongly meets my expectations in order for me to be retained and also refer the bank to others.					
<b>Statements on Specialised Services</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank collects customer likes, dislikes, and preferences frequently					
2. The bank differentiates the customers according to value and need					
3. The prevalence of frequent customer programmes makes targeted promotions easier for the bank to retaining customers					
4. Personalisation of services by the bank leads to improved customer loyalty					

Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your bank's customer relationship management practices using the following five-point scale of one (1) to five (5). Note that one represents

the strongest disagreement to the statements while five represents the strongest agreement to the statements.

## SECTION D

### CUSTOMER ORIENTATION

<b>Statements on Customer Needs Identification</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank has clear ideas of its customers and their needs					
2. Managers of the bank sometimes spend time with the customers					
3. In this bank, meeting customers' needs is a priority compared to meeting the bank's own internal needs					
<b>Statements on Customer Involvement</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. The bank encourages me to get involved in the process of defining service targets and standards in the bank					
2. The bank knows exactly what aspects and characteristics of its service customers value the most					
3. The bank surpasses its customers' expectations as regards the things which are most important for them					
<b>Statements on Customer Complaints</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. Customers are encouraged to regularly give the bank feedback about its business performance					
2. Management of the bank regularly analyses customer complaints and the information its get is then used in the process of strategy development					
<b>Statements on Channels of Resolution</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>

1. The bank responds quickly to my comments and complaints					
2. In this bank, all staff are responsible for solving customers problems					
3. The bank has a defined channel for customers to resolve their difficulties					

**Part two** Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your satisfaction with your bank services using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

#### **CUSTOMER SATISFACTION**

<b>Statements on Customer Satisfaction</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. I am satisfied with the quickness at which employees of the bank respond to my requests					
2. The bank provides information on products/services and prices					
3. I am satisfied with the reliability of the bank's Automated Teller Machines (ATM)					
4. The bank offers good value services for money					
5. The bank charges reasonable service fees					
6. The branches of the bank are easily accessible					
7. The waiting time for service at the bank is normal					
8. Staff of the bank understands my specific needs					

**Part three**

Please, indicate with a tick [√] your level of agreement or disagreement with the following statements on your level of loyalty to your bank using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

**CUSTOMER LOYALTY**

<b>Statements on Customer Loyalty</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
1. I have confidence that the bank provides the best deal					
2. I like the products offered by the bank					
3. The bank acts in my best interest					
4. I find it necessary to be cautious in dealing with the bank					
5. The bank holds me in high regard as a customer of its services					
6. The bank can be relied upon to keep their promises					
7. I do not trust the brand of the bank					
8. The bank is interested in my satisfaction					
9. I often encourage other people to stay and subscribe to the bank's products/services					
10. I always say positive things about the bank to other people.					

**Part four** Please, indicate with a tick [√] your level of agreement with the following statements which best describe your perception of your bank's performance using the following five-point scale of one (1) to five (5). Note that one represents the strongest disagreement to the statements while five represents the strongest agreement to the statements.

## ORGANISATIONAL PERFORMANCE

Statements on Financial Performance	1	2	3	4	5
1. The is increase rate of bank staff helping customer transact businesses					
2. The bank is among the top 10 banks in Ghana and is satisfactory to me					
3. The bank has introduced more innovative services and products better than competitors and is satisfactory to me					
4. The bank provides a perfect just in time services to meet customer expectation and is satisfactory to me					
5. There is increase rate of easy access to bank branches by customers					
6.The bank is visible in building it image through the provision of social amenities as its corporate responsibilities					
7The bank is effective in achieving its mission, purpose or goals					
8There optimal use of resources in the bank to obtain the desired result					
9The is increase in customer patronage of bank's services					
10The bank offers quick service delivery to its customers and it is satisfactory to me					

## PART FIVE

Please tick to indicate your answer for the questions 1. What is your gender?

a. Male [     ]

b.Female [ ]

2. Which of the age groups do you fall into?

1. Between 18- 30 years [ ]

2. 31 – 40 years [ ]

3. 41 – 50 years [ ]

4. 51 years and above [ ]

3. What is your highest educational qualification?

1. No formal education [ ]

2. Basic Education Certificate Examination (BECE) [ ]

3. West African Senior Secondary Certificate Examination (WASSCE) [ ]

4. First degree (BA, BEd, BSc, BFA, BBA, etc.) [ ]

5. Second degree (MPhil, MBA, MSc, MA) [ ]

6. Terminal degree (PhD, DSc, DEd etc.) [ ]

4. What is your occupation?

a. Self-employed [ ]

b. Privately employed [ ]

c. Government employed [ ]

5. How long have you been with the bank?

- 1. Below 1 year [     ]
- 2. 1 – 5 years     [     ]
- 3. 6 – 10 years    [     ]
- 4. Above 10 years    [     ]

***Thank you for taking your quality time to respond to this research questionnaire.***

## Appendix B

### Confirmatory Factor Analysis

The thirteen subdimensions of CRM practices, customer satisfaction, customer loyalty, and organisational performance subjected to confirmatory factor analysis. Convergent validity of first-order constructs of this study.

Table 1: Reliability and Convergent Validity

<b>Codes</b>	<b>Loading</b>
<b>Technological Systems (<math>\alpha=0.672</math>; CR=0.820; AVE=0.604)</b>	
The bank has sufficient technological facilities	0.782
Technology of the bank plays a significant role in increasing my loyalty to the bank	0.836
I have strong preferences for technological services of the bank	0.709
<b>Security Systems (<math>\alpha=0.651</math>; CR=0.810; AVE=0.588)</b>	
The bank is keen on practicing data security and privacy	0.777
The bank has its own established ICT department	0.788
The bank budgets for the cost of upgrading security systems	0.733
<b>Staff Technology (<math>\alpha=0.665</math>; CR=0.811; AVE=0.596)</b>	
It is costly for the bank to employ highly skilled technological personnel	0.600
The bank has employed enough skilled personnel	0.813
The bank gives on the job training to its staff on the use of technology	0.894
<b>Tangibility (<math>\alpha=0.756</math>; CR=0.859; AVE=0.670)</b>	
The bank's physical layout of equipment and furniture are comfortable for customers	0.803

The bank has modern looking appropriate equipment	0.840
The bank's physical features are visually appealing	0.812
<b>Reliability (<math>\alpha=0.751</math>; CR=0.842; AVE=0.572)</b>	
The bank has operating hours convenient to me	0.731
When I have a problem, the bank shows a sincere interest in solving it	0.791
The bank is dependable when it comes to service delivery	0.782
The bank keeps customer transaction records accurately and confidential	0.719
<hr/>	
<b>Responsiveness (<math>\alpha=0.771</math>; CR=0.854; AVE=0.594)</b>	
The bank insists on error free transactions	0.727
The bank provides prompt services to me	0.800
The bank is always willing to help its customers	0.826
The bank does not appear to be too busy in responding to my request	0.726
<b>Customer Intimacy (<math>\alpha=0.720</math>; CR=0.842; AVE=0.640)</b>	
The bank offers new insights into consumer behaviour surroundings price-quality trade offs	0.790
I always scan the bank's product/service options and develop a consideration set when considering a purchase in a particular product/service category	0.849
The bank has a reward programme that is meant to lock its customer	0.759
<b>Complimentary Services (<math>\alpha=0.730</math>; CR=0.846; AVE=0.648)</b>	
I am given importance, cared and looked after sincerely anytime I visit the bank	0.824

My privacy as a customer of the bank is not intruded into under any circumstances 0.787

The bank strongly meets my expectations in order for me to be retained and also refer the bank to others. 0.803

**Specialised Services ( $\alpha=0.618$ ; CR=0.796; AVE=0.567)**

The bank differentiates the customers according to value and need 0.669

The prevalence of frequent customer programmes makes targeted promotions easier for the bank to retaining customers 0.839

Personalisation of services by the bank leads to improved customer loyalty 0.741

**Customer Needs Identification ( $\alpha=0.741$ ; CR=0.853; AVE=0.656)**

The bank has clear ideas of its customers and their needs 0.807

Managers of the bank sometimes spend time with the customers 0.836

In this bank, meeting customers' needs is a priority compared to meeting the bank's own internal needs 0.792

**Customer Involvement ( $\alpha=0.753$ ; CR=0.859; AVE=0.669)**

The bank encourages me to get involved in the process of defining service targets and standards in the bank 0.799

The bank knows exactly what aspects and characteristics of its service customers value the most 0.843

The bank surpasses its customers' expectations as regards the things which are most important for them 0.812

**Customer Complaints ( $\alpha=0.679$ ; CR=0.862; AVE=0.757)**

Customers are encouraged to regularly give the bank feedback about its business performance 0.869

Management of the bank regularly analyses customer complaints and the information its get is then used in the process of strategy development 0.871

**Channel of Resolution ( $\alpha=0.661$ ; CR=0.810; AVE=0.590)**

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The bank responds quickly to my comments and complaints 0.820

In this bank, all staff are responsible for solving customers problems 0.647

The bank has a defined channel for customers to resolve their difficulties 0.823

**Customer Satisfaction ( $\alpha=0.772$ ; CR=0.846; AVE=0.525)**

I am satisfied with the quickness at which employees of the bank respond to my requests 0.786

The bank provides information on products/services and prices 0.669

The branches of the bank are easily accessible 0.680

The waiting time for service at the bank is normal 0.752

Staff of the bank understands my specific needs 0.728

**Customer Loyalty ( $\alpha=0.866$ ; CR=0.895; AVE=0.515)**

I have confidence that the bank provides the best deal 0.711

I like the products offered by the bank 0.717

The bank acts in my best interest 0.711

The bank does not hold me in high regard as a customer of its services 0.701

The bank can be relied upon to keep their promises 0.704

I do trust the brand of the bank 0.706

I often encourage other people to stay and subscribe to the bank's products/services 0.725

I always say positive things about the bank to other people. 0.764

**Organisation Performance ( $\alpha=0.847$ ; CR=0.884; AVE=0.522)**

There is increase rate of bank staff helping customers transact business 0.777

The bank is among the top 10 banks in Ghana and is satisfactory to me 0.763

The bank has introduced more innovative services/products better than competitors and satisfactory to me 0.734

The bank provides a perfect just in time services to meet customer expectation and it is satisfactory to me 0.654

There increase rate of easy access to bank branches by customers which is satisfactory to me 0.723

The bank is visible in building it image through the provision of social amenities as its corporate responsibilities 0.775

The bank is effective in achieving its mission, purpose or goals 0.652

There is optimal use of resources in the bank to obtain the results desired 0.687

The is increase in customer patronage of bank's services 0.714

The bank offers quick service delivery to its customers and it is satisfactory to me 0.725

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Source: Field Data (2020)

Table 2: Discriminant Validity of first-order constructs-Fornel-Larcker approach

Construct	Fornell-Larcker Criterion														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Organisational Performance	<b>0.72</b>														
Technology Systems	0.43	<b>0.78</b>													
Security Systems	0.44	0.50	<b>0.77</b>												
Staff Technology Skills	0.41	0.43	0.50	<b>0.77</b>											
Tangibility	0.39	0.44	0.43	0.48	<b>0.82</b>										
Reliability	0.48	0.41	0.43	0.49	0.56	<b>0.76</b>									
Responsiveness	0.52	0.48	0.47	0.51	0.55	0.60	<b>0.77</b>								
Customer Intimacy	0.52	0.39	0.45	0.42	0.36	0.42	0.52	<b>0.80</b>							
Complimentary Services	0.45	0.45	0.46	0.46	0.47	0.54	0.58	0.54	<b>0.80</b>						
Specialised Services	0.45	0.32	0.42	0.36	0.33	0.36	0.42	0.53	0.55	<b>0.75</b>					
Customer Needs Identification	0.50	0.40	0.48	0.45	0.39	0.44	0.54	0.55	0.55	0.53	<b>0.81</b>				
Customer Involvement	0.51	0.37	0.44	0.44	0.34	0.46	0.51	0.53	0.53	0.53	0.60	<b>0.82</b>			
Customer Complaints	0.46	0.35	0.40	0.35	0.33	0.39	0.48	0.49	0.51	0.49	0.56	0.54	<b>0.87</b>		

Channels of Resolution	0.51	0.37	0.33	0.35	0.39	0.43	0.42	0.45	0.45	0.40	0.51	0.55	0.50	<b>0.77</b>	
Customer Satisfaction	0.61	0.48	0.41	0.45	0.46	0.50	0.62	0.54	0.53	0.44	0.55	0.60	0.54	0.64	<b>0.72</b>
Customer Loyalty	0.65	0.50	0.45	0.43	0.48	0.55	0.61	0.58	0.53	0.51	0.62	0.58	0.57	0.62	0.65

Source: Field Data (2020)

Table 3: Discriminant Validity of first-order constructs-HTMT approach

Construct	Heterotrait-Monotrait Ratio (HTMT) inference criterion													
	1	2	3	4	5	6	7	8	9	10	11	12	13	
Organisational Performance														
Technology Systems	0.572													

Security Systems	0.593	0.748											
Staff Technology Skills	0.508	0.626	0.738										
Tangibility	0.479	0.610	0.615	0.634									
Reliability	0.592	0.575	0.622	0.656	0.751								
Responsiveness	0.637	0.669	0.658	0.696	0.718	0.782							
Customer Intimacy	0.662	0.558	0.667	0.600	0.484	0.553	0.700						
Complimentary Services	0.563	0.640	0.666	0.610	0.621	0.717	0.764	0.745					
Specialised Services	0.617	0.475	0.667	0.528	0.471	0.519	0.594	0.795	0.817				
Customer Needs Identification	0.625	0.558	0.679	0.616	0.514	0.576	0.711	0.759	0.740	0.779			
Customer Involvement	0.634	0.520	0.625	0.625	0.453	0.603	0.670	0.726	0.718	0.764	0.808		
Customer Complaints	0.608	0.507	0.606	0.508	0.462	0.547	0.665	0.700	0.721	0.746	0.786	0.759	
Channels of Resolution	0.652	0.539	0.479	0.473	0.507	0.567	0.561	0.640	0.630	0.604	0.721	0.765	0.729
Customer Satisfaction	0.752	0.668	0.570	0.591	0.602	0.656	0.802	0.726	0.702	0.621	0.715	0.785	0.740
Customer Loyalty	0.839	0.649	0.597	0.535	0.592	0.677	0.749	0.737	0.665	0.684	0.774	0.717	0.742

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Source: Field Data (2020)

### **Second-order Constructs**

Table 4 shows that convergent and discriminant validity are adequately met at the second-order construct level.

**Table 4: Convergent and Discriminant Validity of Second-order constructs (Square root of AVEs in diagonal-bold)**

Construct	Convergent Validity			Fornell-Larcker Criterion							Heterotrait-Monotrait Ratio (HTMT) inference criterion						
	A	CR	AV	1	2	3	4	5	6	7	1	2	3	4	5	6	7
1. Org. Performance	0.84	0.88	0.52	<b>0.7</b>													
2. Tech. Infrastructu.	0.69	0.81	0.51	0.5	<b>0.7</b>						0.6						
3. Service Quality	0.81	0.86	0.51	0.5	0.5	<b>0.72</b>					0.6	0.7					
4. Personalisation	0.76	0.84	0.51	0.5	0.5	0.63	<b>0.7</b>				0.7	0.8	0.8				
5. Customer Orienta.	0.83	0.87	0.50	0.5	0.5	0.61	0.6	<b>0.7</b>			0.6	0.7	0.7	0.8			

6. Customer Sat.	0.77	0.84	0.52	0.6	0.5	0.61	0.6	0.6	<b>0.7</b>		0.7	0.7	0.7	0.8	0.8	
	2	6	5	1	4		1	6	<b>2</b>		5	4	6	0	1	
7. Customer	0.86	0.89	0.51	0.6	0.5	0.63	0.6	0.6	0.6	<b>0.7</b>	0.8	0.7	0.7	0.7	0.8	0.8
Loyalty	6	5	5	5	5		5	9	5	<b>2</b>	4	1	5	9	1	8

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GET

FILE\Desktop\NOW\ERIC PHD\ERIC CURRENT - SELD DATA\ERIC U  
SED DATA (16-06-20).sav'.

DATASET NAME DataSet0 WINDOW=FRONT.

EXAMINE VARIABLES=Techsystems Securitysystems Stafftechskills Tech  
nfrastructure tangibility reliability responsiveness servicequali

ty guesintimacy complementaryservice specialisedservice personalisationser  
vices customerneediden customerinvolvement

customercomplaints channelsofresolution customerorientation customersatis  
faction customerloyalty financialperformance marketperf

ormance orgperformance CRMP BY Gender

/PLOT BOXPLOT HISTOGRAM NPLOT

/COMPARE GROUP

/STATISTICS DESCRIPTIVES

/CINTERVAL 95

/MISSING PAIRWISE

/NOTOTAL.

**Explore**

**Notes**

Output Created	29-Jul-2020 22:21:15	
Comments		
Input	Data	C:\Users\Dr. A-J. Saani\Desktop\NOW\ERIC PHD\ERIC CURRENT - SELD DATA\ERIC USED DATA (16-06-20).sav
	Active Dataset	DataSet1
	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	381
Missing Value Handling	Definition of Missing	User-defined missing values for dependent variables are treated as missing.
	Cases Used	Statistics are based on cases with no missing values for the dependent variable or factor(s) being analyzed.

Syntax

EXAMINE

VARIABLES=Techsystems

Securitysystems Stafftechskills

Techinfrastructure tangibility

reliability responsiveness

servicequality guesintimacy

complementaryservice

specialisedservice

personalisationservices

customerneediden

customerinvolvement

customercomplaints

channelsofresolution

customerorientation

customersatisfaction customerloyalty

financialperformance

marketperformance orgperformance

CRMP BY Gender

/PLOT BOXPLOT HISTOGRAM

NPLOT

/COMPARE GROUP

/STATISTICS DESCRIPTIVES

/CINTERVAL 95

/MISSING PAIRWISE

/NOTOTAL.

Resources

Processor Time

00:00:27.016

Elapsed Time

00:00:27.766

[DataSet1] C:\Users\Dr. A-

J. Saani\Desktop\NOW\ERIC PHD\ERIC CURRENT - SELD DATA\ERIC U  
SED DATA (16-06-20).sav

**Gender**

### Case Processing Summary

		Cases				
		Valid		Missing		Total
		N	Percent	N	Percent	N
Technology systems	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Security systems	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Staff technology skills	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Technology Infrastructure	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Tangibility	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Reliability	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Responsiveness	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Service Quality	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Guest intimacy	Male	195	100.0%	0	.0%	195

	Female	186	100.0%	0	.0%	186
Complimentary services	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Specialised services	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Personalisation of Services	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer needs identification	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer involvement	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer complaints	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Channels of resolution	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer Orientation	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer Satisfaction	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer Loyalty	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186

Financial performance	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Market performance	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Organisational Performance	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186
Customer Relationship Management Practices	Male	195	100.0%	0	.0%	195
	Female	186	100.0%	0	.0%	186

## Descriptives

Gender			Statistic	Std. Error
Technology systems	Male	Mean	4.0628	.04021
		95% Confidence Interval Lower Bound for Mean	3.9835	
			Upper Bound	4.1421
		5% Trimmed Mean	4.0855	
		Median	4.0000	
		Variance	.315	
		Std. Deviation	.56151	
		Minimum	2.00	
		Maximum	5.00	
		Range	3.00	
		Interquartile Range	.75	
		Skewness	-.442	.174
		Kurtosis	.761	.346
		Female	Mean	3.9476
95% Confidence Interval Lower Bound for Mean	3.8675			
	Upper Bound		4.0276	
5% Trimmed Mean	3.9537			
Median	4.0000			

		Variance	.306	
		Std. Deviation	.55350	
		Minimum	2.25	
		Maximum	5.00	
		Range	2.75	
		Interquartile Range	.75	
		Skewness	-.224	.178
		Kurtosis	-.037	.355
Security systems	Male	Mean	3.8957	.04462
		95% Confidence Interval Lower Bound for Mean	3.8077	
		Upper Bound	3.9837	
		5% Trimmed Mean	3.9122	
		Median	4.0000	
		Variance	.388	
		Std. Deviation	.62311	
		Minimum	1.33	
		Maximum	5.00	
		Range	3.67	
		Interquartile Range	.67	
		Skewness	-.536	.174

		Kurtosis	.598	.346
	Female	Mean	3.7581	.04427
		95% Confidence Interval Lower Bound for Mean	3.6707	
		Upper Bound	3.8454	
		5% Trimmed Mean	3.7702	
		Median	3.6667	
		Variance	.365	
		Std. Deviation	.60380	
		Minimum	2.00	
		Maximum	5.00	
		Range	3.00	
		Interquartile Range	.75	
		Skewness	-.245	.178
		Kurtosis	.213	.355
Staff technology skills	Male	Mean	3.7795	.05007
		95% Confidence Interval Lower Bound for Mean	3.6807	
		Upper Bound	3.8782	
		5% Trimmed Mean	3.8020	
		Median	4.0000	
		Variance	.489	
		Std. Deviation	.69923	

		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	1.00	
		Skewness	-.547	.174
		Kurtosis	.908	.346
	Female	Mean	3.7079	.04283
		95% Confidence Interval Lower Bound for Mean	3.6234	
		Upper Bound	3.7924	
		5% Trimmed Mean	3.7244	
		Median	3.6667	
		Variance	.341	
		Std. Deviation	.58415	
		Minimum	1.33	
		Maximum	5.00	
		Range	3.67	
		Interquartile Range	.67	
		Skewness	-.502	.178
		Kurtosis	1.203	.355
Technology Infrastructure	Male	Mean	3.9127	.03632
		Lower Bound	3.8410	

	95% Confidence Interval Upper Bound for Mean	3.9843	
	5% Trimmed Mean	3.9344	
	Median	3.9722	
	Variance	.257	
	Std. Deviation	.50723	
	Minimum	1.67	
	Maximum	5.00	
	Range	3.33	
	Interquartile Range	.69	
	Skewness	-.756	.174
	Kurtosis	1.474	.346
Female	Mean	3.8045	.03393
	95% Confidence Interval Lower Bound for Mean	3.7376	
	Upper Bound	3.8715	
	5% Trimmed Mean	3.8135	
	Median	3.8194	
	Variance	.214	
	Std. Deviation	.46276	
	Minimum	2.31	
	Maximum	4.81	

		Range	2.50	
		Interquartile Range	.53	
		Skewness	-.299	.178
		Kurtosis	.508	.355
Tangibility	Male	Mean	3.9333	.04899
		95% Confidence Interval Lower Bound for Mean	3.8367	
			Upper Bound	4.0300
		5% Trimmed Mean	3.9563	
		Median	4.0000	
		Variance	.468	
		Std. Deviation	.68414	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	1.00	
		Skewness	-.493	.174
		Kurtosis	.929	.346
			Female	Mean
		95% Confidence Interval Lower Bound for Mean	3.7926	
			Upper Bound	3.9745
		5% Trimmed Mean	3.8945	

		Median	4.0000	
		Variance	.395	
		Std. Deviation	.62878	
		Minimum	2.00	
		Maximum	5.00	
		Range	3.00	
		Interquartile Range	1.00	
		Skewness	-.139	.178
		Kurtosis	-.115	.355
Reliability	Male	Mean	3.8949	.04437
		95% Confidence Interval Lower Bound for Mean	3.8074	
		Upper Bound	3.9824	
		5% Trimmed Mean	3.9156	
		Median	4.0000	
		Variance	.384	
		Std. Deviation	.61957	
		Minimum	1.75	
		Maximum	5.00	
		Range	3.25	
		Interquartile Range	.75	
		Skewness	-.470	.174

		Kurtosis	.633	.346
	Female	Mean	3.8548	.04037
		95% Confidence Interval Lower Bound for Mean	3.7752	
		Upper Bound	3.9345	
		5% Trimmed Mean	3.8566	
		Median	3.7500	
		Variance	.303	
		Std. Deviation	.55058	
		Minimum	1.50	
		Maximum	5.00	
		Range	3.50	
		Interquartile Range	.75	
		Skewness	-.253	.178
		Kurtosis	1.531	.355
Responsiveness	Male	Mean	3.9038	.04772
		95% Confidence Interval Lower Bound for Mean	3.8097	
		Upper Bound	3.9980	
		5% Trimmed Mean	3.9298	
		Median	4.0000	
		Variance	.444	
		Std. Deviation	.66633	

		Minimum	1.75	
		Maximum	5.00	
		Range	3.25	
		Interquartile Range	1.00	
		Skewness	-.564	.174
		Kurtosis	.339	.346
	Female	Mean	3.7343	.04317
		95% Confidence Interval Lower Bound for Mean	3.6492	
		Upper Bound	3.8195	
		5% Trimmed Mean	3.7520	
		Median	3.7500	
		Variance	.347	
		Std. Deviation	.58876	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	.50	
		Skewness	-.867	.178
		Kurtosis	3.302	.355
Service Quality	Male	Mean	3.9107	.03990
		Lower Bound	3.8320	

	95% Confidence Interval Upper Bound for Mean	3.9894	
	5% Trimmed Mean	3.9329	
	Median	3.9444	
	Variance	.311	
	Std. Deviation	.55723	
	Minimum	1.92	
	Maximum	5.00	
	Range	3.08	
	Interquartile Range	.67	
	Skewness	-.663	.174
	Kurtosis	1.008	.346
Female	Mean	3.8242	.03611
	95% Confidence Interval Lower Bound for Mean	3.7530	
	Upper Bound	3.8955	
	5% Trimmed Mean	3.8386	
	Median	3.8056	
	Variance	.243	
	Std. Deviation	.49252	
	Minimum	1.69	
	Maximum	5.00	

		Range	3.31	
		Interquartile Range	.50	
		Skewness	-.683	.178
		Kurtosis	2.529	.355
Guest intimacy	Male	Mean	3.6872	.04935
		95% Confidence Interval Lower Bound for Mean	3.5898	
			Upper Bound	3.7845
		5% Trimmed Mean	3.7066	
		Median	3.6667	
		Variance	.475	
		Std. Deviation	.68917	
		Minimum	1.67	
		Maximum	5.00	
		Range	3.33	
		Interquartile Range	.67	
		Skewness	-.447	.174
		Kurtosis	.229	.346
			Female	Mean
95% Confidence Interval Lower Bound for Mean	3.4929			
	Upper Bound	3.6971		
5% Trimmed Mean	3.6055			

		Median	3.6667	
		Variance	.498	
		Std. Deviation	.70579	
		Minimum	1.33	
		Maximum	5.00	
		Range	3.67	
		Interquartile Range	1.00	
		Skewness	-.239	.178
		Kurtosis	.121	.355
Complimentary services	Male	Mean	3.8205	.04670
		95% Confidence Interval Lower Bound for Mean	3.7284	
		Upper Bound	3.9126	
		5% Trimmed Mean	3.8324	
		Median	3.6667	
		Variance	.425	
		Std. Deviation	.65210	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	1.00	
		Skewness	-.340	.174

		Kurtosis	.964	.346
	Female	Mean	3.7061	.04932
		95% Confidence Interval Lower Bound for Mean	3.6088	
		Upper Bound	3.8034	
		5% Trimmed Mean	3.7350	
		Median	3.6667	
		Variance	.452	
		Std. Deviation	.67267	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	.67	
		Skewness	-.778	.178
		Kurtosis	1.895	.355
Specialised services	Male	Mean	3.6936	.04279
		95% Confidence Interval Lower Bound for Mean	3.6092	
		Upper Bound	3.7780	
		5% Trimmed Mean	3.7016	
		Median	3.7500	
		Variance	.357	
		Std. Deviation	.59748	

	Minimum		1.75	
	Maximum		5.00	
	Range		3.25	
	Interquartile Range		.75	
	Skewness		-.256	.174
	Kurtosis		.196	.346
Female	Mean		3.6223	.04229
	95% Confidence Interval Lower Bound for Mean		3.5389	
		Upper Bound	3.7057	
	5% Trimmed Mean		3.6235	
	Median		3.7500	
	Variance		.333	
	Std. Deviation		.57671	
	Minimum		2.00	
	Maximum		5.00	
	Range		3.00	
	Interquartile Range		.75	
	Skewness		-.116	.178
	Kurtosis		.257	.355
Personalisation of Services Male	Mean		3.7338	.03892
		Lower Bound	3.6570	

	95% Confidence Interval Upper Bound for Mean	3.8105	
	5% Trimmed Mean	3.7478	
	Median	3.7778	
	Variance	.295	
	Std. Deviation	.54351	
	Minimum	1.69	
	Maximum	4.81	
	Range	3.11	
	Interquartile Range	.69	
	Skewness	-.512	.174
	Kurtosis	.594	.346
Female	Mean	3.6411	.04047
	95% Confidence Interval Lower Bound for Mean	3.5613	
	Upper Bound	3.7210	
	5% Trimmed Mean	3.6571	
	Median	3.6667	
	Variance	.305	
	Std. Deviation	.55192	
	Minimum	1.78	
	Maximum	5.00	

		Range	3.22	
		Interquartile Range	.67	
		Skewness	-.479	.178
		Kurtosis	.832	.355
Customer identification	needs Male	Mean	3.7607	.04888
		95% Confidence Interval Lower Bound for Mean	3.6643	
		Upper Bound	3.8571	
		5% Trimmed Mean	3.7806	
		Median	3.6667	
		Variance	.466	
		Std. Deviation	.68258	
		Minimum	1.67	
		Maximum	5.00	
		Range	3.33	
		Interquartile Range	1.00	
		Skewness	-.423	.174
		Kurtosis	.176	.346
		Female	Mean	3.6738
		95% Confidence Interval Lower Bound for Mean	3.5775	
		Upper Bound	3.7701	
		5% Trimmed Mean	3.6886	

		Median	3.6667	
		Variance	.443	
		Std. Deviation	.66573	
		Minimum	1.67	
		Maximum	5.00	
		Range	3.33	
		Interquartile Range	.67	
		Skewness	-.359	.178
		Kurtosis	.510	.355
Customer involvement	Male	Mean	3.7316	.04607
		95% Confidence Interval Lower Bound for Mean	3.6408	
		Upper Bound	3.8225	
		5% Trimmed Mean	3.7431	
		Median	3.6667	
		Variance	.414	
		Std. Deviation	.64332	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	.67	
		Skewness	-.406	.174

		Kurtosis	1.425	.346
	Female	Mean	3.6380	.05040
		95% Confidence Interval Lower Bound for Mean	3.5386	
		Upper Bound	3.7374	
		5% Trimmed Mean	3.6547	
		Median	3.6667	
		Variance	.472	
		Std. Deviation	.68735	
		Minimum	1.00	
		Maximum	5.00	
		Range	4.00	
		Interquartile Range	.67	
		Skewness	-.527	.178
		Kurtosis	1.326	.355
Customer complaints	Male	Mean	3.8000	.04990
		95% Confidence Interval Lower Bound for Mean	3.7016	
		Upper Bound	3.8984	
		5% Trimmed Mean	3.8198	
		Median	4.0000	
		Variance	.486	
		Std. Deviation	.69683	

		Minimum	1.50	
		Maximum	5.00	
		Range	3.50	
		Interquartile Range	.50	
		Skewness	-.284	.174
		Kurtosis	.180	.346
	Female	Mean	3.7151	.05140
		95% Confidence Interval Lower Bound for Mean	3.6137	
		Upper Bound	3.8165	
		5% Trimmed Mean	3.7351	
		Median	3.5000	
		Variance	.491	
		Std. Deviation	.70096	
		Minimum	1.50	
		Maximum	5.00	
		Range	3.50	
		Interquartile Range	.50	
		Skewness	-.349	.178
		Kurtosis	.563	.355
Channels of resolution	Male	Mean	3.6513	.04903
		Lower Bound	3.5546	

	95% Confidence Interval Upper Bound for Mean	3.7480	
	5% Trimmed Mean	3.6595	
	Median	3.6667	
	Variance	.469	
	Std. Deviation	.68471	
	Minimum	1.33	
	Maximum	5.00	
	Range	3.67	
	Interquartile Range	.67	
	Skewness	-.294	.174
	Kurtosis	.310	.346
Female	Mean	3.6093	.04870
	95% Confidence Interval Lower Bound for Mean	3.5132	
	Upper Bound	3.7054	
	5% Trimmed Mean	3.6235	
	Median	3.6667	
	Variance	.441	
	Std. Deviation	.66418	
	Minimum	1.67	
	Maximum	5.00	

		Range	3.33	
		Interquartile Range	.67	
		Skewness	-.423	.178
		Kurtosis	.460	.355
Customer Orientation	Male	Mean	3.7359	.03820
		95% Confidence Interval Lower Bound for Mean	3.6606	
		Upper Bound	3.8112	
		5% Trimmed Mean	3.7514	
		Median	3.7500	
		Variance	.285	
		Std. Deviation	.53344	
		Minimum	2.04	
		Maximum	5.00	
		Range	2.96	
		Interquartile Range	.58	
		Skewness	-.441	.174
		Kurtosis	.712	.346
	Female	Mean	3.6591	.04112
		95% Confidence Interval Lower Bound for Mean	3.5779	
		Upper Bound	3.7402	
		5% Trimmed Mean	3.6691	

		Median	3.7083	
		Variance	.315	
		Std. Deviation	.56084	
		Minimum	1.96	
		Maximum	5.00	
		Range	3.04	
		Interquartile Range	.59	
		Skewness	-.342	.178
		Kurtosis	.880	.355
Customer Satisfaction	Male	Mean	3.7853	.04012
		95% Confidence Interval Lower Bound for Mean	3.7061	
		Upper Bound	3.8644	
		5% Trimmed Mean	3.8018	
		Median	3.8750	
		Variance	.314	
		Std. Deviation	.56028	
		Minimum	1.75	
		Maximum	5.00	
		Range	3.25	
		Interquartile Range	.75	
		Skewness	-.547	.174

		Kurtosis	.480	.346
	Female	Mean	3.7419	.04055
		95% Confidence Interval Lower Bound for Mean	3.6619	
		Upper Bound	3.8219	
		5% Trimmed Mean	3.7667	
		Median	3.8750	
		Variance	.306	
		Std. Deviation	.55303	
		Minimum	2.00	
		Maximum	4.88	
		Range	2.88	
		Interquartile Range	.75	
		Skewness	-.714	.178
		Kurtosis	1.001	.355
Customer Loyalty	Male	Mean	3.8688	.04317
		95% Confidence Interval Lower Bound for Mean	3.7837	
		Upper Bound	3.9540	
		5% Trimmed Mean	3.8998	
		Median	4.0000	
		Variance	.363	
		Std. Deviation	.60280	

		Minimum	1.50	
		Maximum	5.00	
		Range	3.50	
		Interquartile Range	.70	
		Skewness	-.867	.174
		Kurtosis	1.742	.346
	Female	Mean	3.7785	.03710
		95% Confidence Interval Lower Bound for Mean	3.7053	
		Upper Bound	3.8517	
		5% Trimmed Mean	3.7866	
		Median	3.8000	
		Variance	.256	
		Std. Deviation	.50604	
		Minimum	2.30	
		Maximum	5.00	
		Range	2.70	
		Interquartile Range	.50	
		Skewness	-.352	.178
		Kurtosis	.950	.355
Financial performance	Male	Mean	3.7990	.04639
		Lower Bound	3.7075	

	95% Confidence Interval Upper Bound for Mean	3.8905	
	5% Trimmed Mean	3.8202	
	Median	3.8000	
	Variance	.420	
	Std. Deviation	.64776	
	Minimum	1.00	
	Maximum	5.00	
	Range	4.00	
	Interquartile Range	.80	
	Skewness	-.571	.174
	Kurtosis	1.285	.346
Female	Mean	3.7806	.03757
	95% Confidence Interval Lower Bound for Mean	3.7065	
	Upper Bound	3.8548	
	5% Trimmed Mean	3.7857	
	Median	3.8000	
	Variance	.263	
	Std. Deviation	.51239	
	Minimum	2.20	
	Maximum	5.00	

		Range	2.80	
		Interquartile Range	.60	
		Skewness	-.094	.178
		Kurtosis	.525	.355
Market performance	Male	Mean	3.8215	.04380
		95% Confidence Interval Lower Bound for Mean	3.7351	
		Upper Bound	3.9079	
		5% Trimmed Mean	3.8422	
		Median	3.8000	
		Variance	.374	
		Std. Deviation	.61170	
		Minimum	1.80	
		Maximum	5.00	
		Range	3.20	
		Interquartile Range	.80	
		Skewness	-.459	.174
		Kurtosis	.384	.346
	Female	Mean	3.7882	.03909
		95% Confidence Interval Lower Bound for Mean	3.7111	
		Upper Bound	3.8653	
		5% Trimmed Mean	3.8051	

		Median	3.8000	
		Variance	.284	
		Std. Deviation	.53309	
		Minimum	2.00	
		Maximum	5.00	
		Range	3.00	
		Interquartile Range	.40	
		Skewness	-.478	.178
		Kurtosis	.996	.355
Organisational Performance	Male	Mean	3.8103	.04319
		95% Confidence Interval Lower Bound for Mean	3.7251	
		Upper Bound	3.8954	
		5% Trimmed Mean	3.8318	
		Median	3.9000	
		Variance	.364	
		Std. Deviation	.60308	
		Minimum	1.40	
		Maximum	5.00	
		Range	3.60	
		Interquartile Range	.70	
		Skewness	-.547	.174

		Kurtosis	1.080	.346
	Female	Mean	3.7844	.03576
		95% Confidence Interval Lower Bound for Mean	3.7139	
		Upper Bound	3.8550	
		5% Trimmed Mean	3.7958	
		Median	3.8000	
		Variance	.238	
		Std. Deviation	.48771	
		Minimum	2.20	
		Maximum	5.00	
		Range	2.80	
		Interquartile Range	.40	
		Skewness	-.324	.178
		Kurtosis	1.189	.355
Customer Relationship Management Practices	Male	Mean	3.8233	.03263
		95% Confidence Interval Lower Bound for Mean	3.7589	
		Upper Bound	3.8876	
		5% Trimmed Mean	3.8373	
		Median	3.8646	
		Variance	.208	
		Std. Deviation	.45559	

	Minimum	2.44	
	Maximum	4.81	
	Range	2.36	
	Interquartile Range	.52	
	Skewness	-.534	.174
	Kurtosis	.406	.346
Female	Mean	3.7322	.03247
	95% Confidence Interval Lower Bound for Mean	3.6682	
	Upper Bound	3.7963	
	5% Trimmed Mean	3.7433	
	Median	3.7691	
	Variance	.196	
	Std. Deviation	.44287	
	Minimum	2.16	
	Maximum	4.78	
	Range	2.62	
	Interquartile Range	.44	
	Skewness	-.531	.178
	Kurtosis	1.036	.355

### Tests of Normality

	Gender	Kolmogorov-Smirnov <sup>a</sup>			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Technology systems	Male	.158	195	.000	.946	195	.000
	Female	.113	186	.000	.972	186	.001
Security systems	Male	.133	195	.000	.954	195	.000
	Female	.144	186	.000	.964	186	.000
Staff technology skills	Male	.133	195	.000	.957	195	.000
	Female	.139	186	.000	.956	186	.000
Technology Infrastructure	Male	.072	195	.015	.969	195	.000
	Female	.058	186	.200*	.986	186	.059
Tangibility	Male	.103	195	.000	.947	195	.000
	Female	.113	186	.000	.961	186	.000
Reliability	Male	.116	195	.000	.964	195	.000

Responsiveness	Female	.129	186	.000	.952	186	.000
	Male	.127	195	.000	.960	195	.000
Service Quality	Female	.129	186	.000	.937	186	.000
	Male	.072	195	.015	.972	195	.001
Guest intimacy	Female	.101	186	.000	.961	186	.000
	Male	.142	195	.000	.960	195	.000
Complimentary services	Female	.110	186	.000	.972	186	.001
	Male	.145	195	.000	.952	195	.000
Specialised services	Female	.159	186	.000	.939	186	.000
	Male	.127	195	.000	.973	195	.001
Personalisation of Services	Female	.098	186	.000	.977	186	.004
	Male	.065	195	.043	.981	195	.009
	Female	.066	186	.048	.982	186	.017

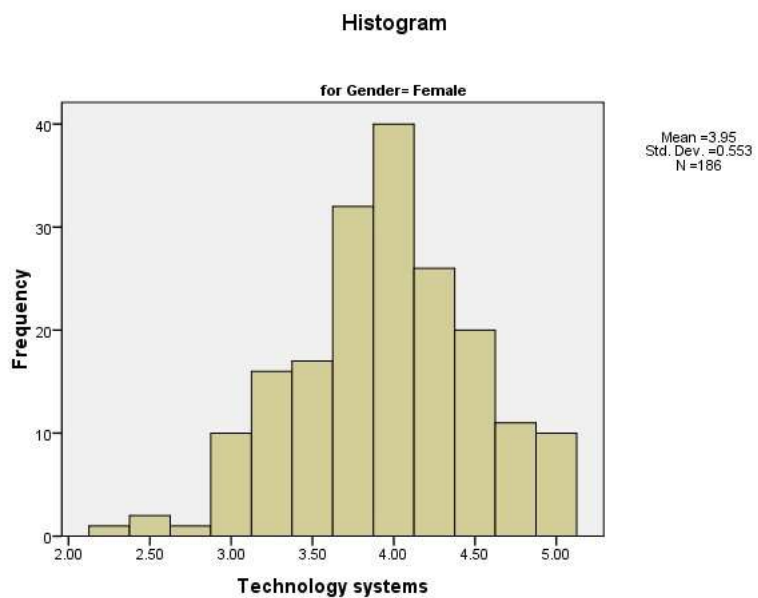
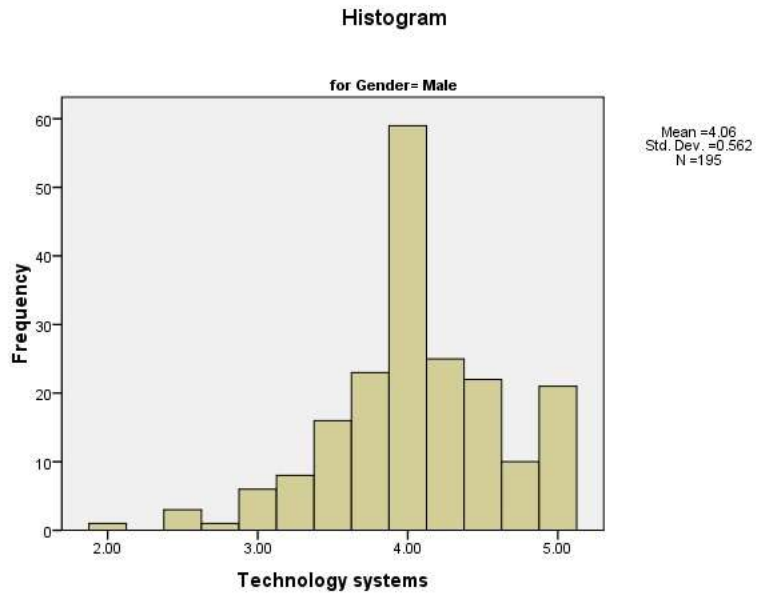
Customer needs identification	Male	.143	195	.000	.961	195	.000
	Female	.168	186	.000	.958	186	.000
Customer involvement	Male	.154	195	.000	.948	195	.000
	Female	.156	186	.000	.951	186	.000
Customer complaints	Male	.149	195	.000	.941	195	.000
	Female	.175	186	.000	.937	186	.000
Channels of resolution	Male	.129	195	.000	.967	195	.000
	Female	.147	186	.000	.958	186	.000
Customer Orientation	Male	.076	195	.008	.979	195	.005
	Female	.105	186	.000	.972	186	.001
Customer Satisfaction	Male	.121	195	.000	.975	195	.001
	Female	.111	186	.000	.959	186	.000
Customer Loyalty	Male	.126	195	.000	.949	195	.000

Financial performance	Female	.103	186	.000	.960	186	.000
	Male	.108	195	.000	.967	195	.000
Market performance	Female	.130	186	.000	.970	186	.000
	Male	.101	195	.000	.975	195	.001
Organisational Performance	Female	.142	186	.000	.958	186	.000
	Male	.074	195	.012	.975	195	.001
Customer Relationship Management Practices	Female	.116	186	.000	.966	186	.000
	Male	.096	195	.000	.975	195	.002
	Female	.109	186	.000	.973	186	.001

a. Lilliefors Significance Correction

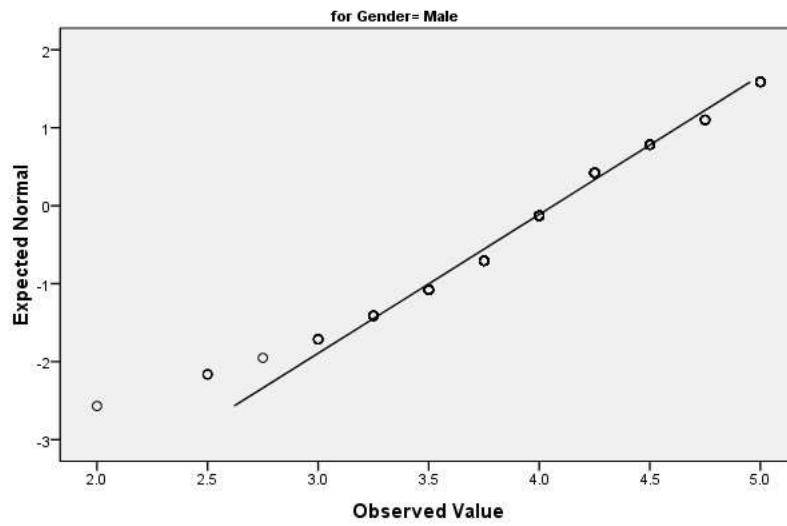
\*. This is a lower bound of the true significance.

## Technology systems Histograms

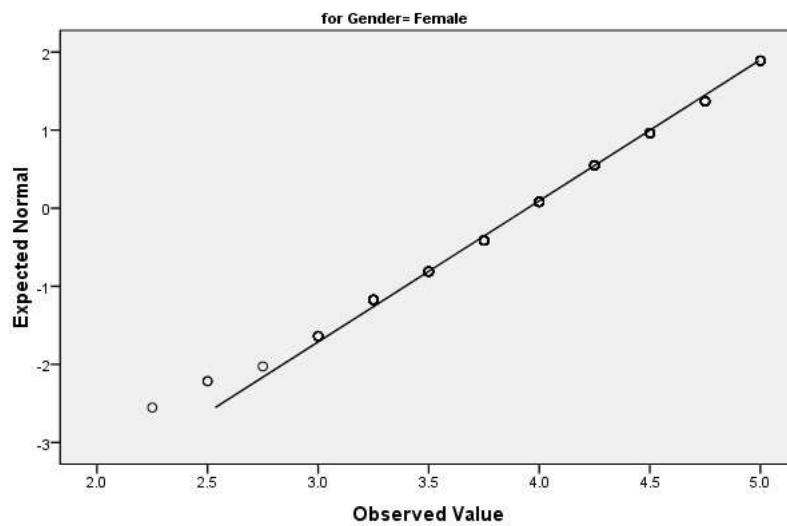


## Normal Q-Q Plots

Normal Q-Q Plot of Technology systems

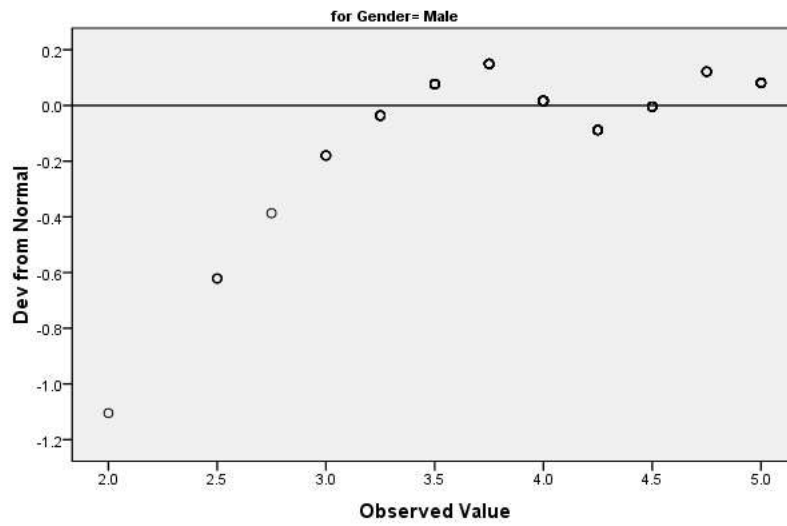


Normal Q-Q Plot of Technology systems

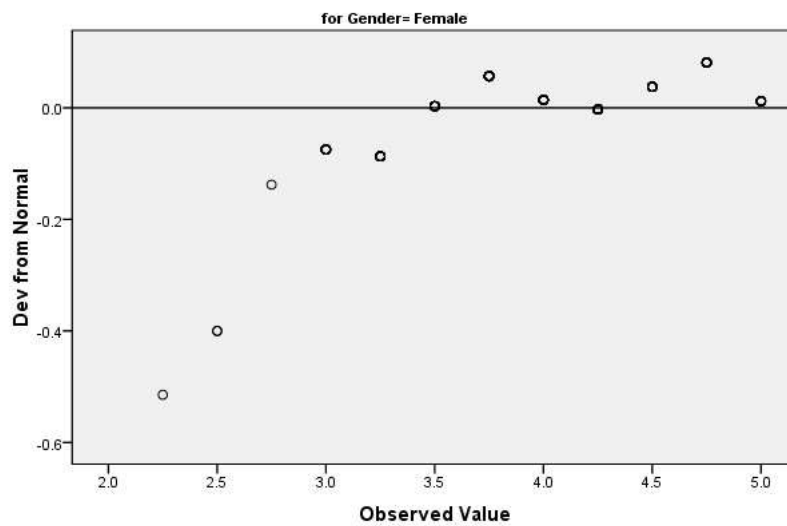


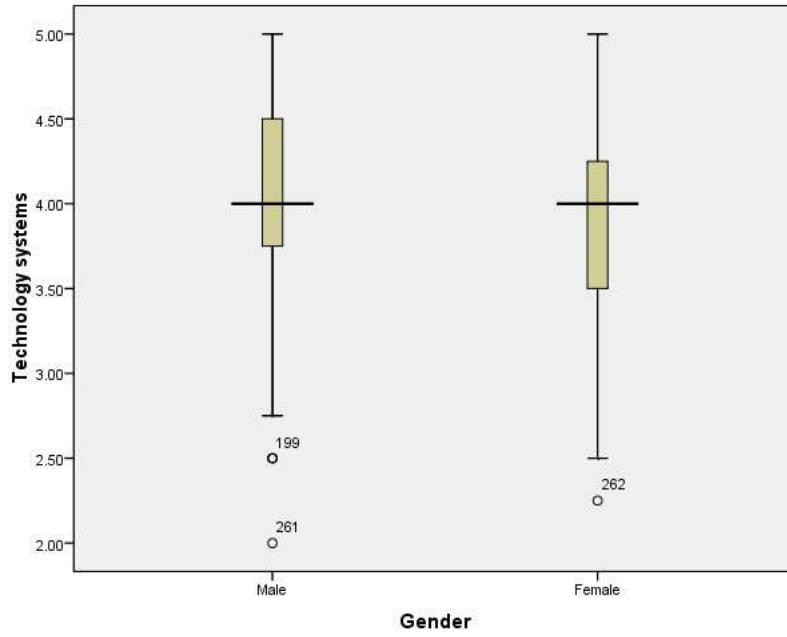
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Technology systems

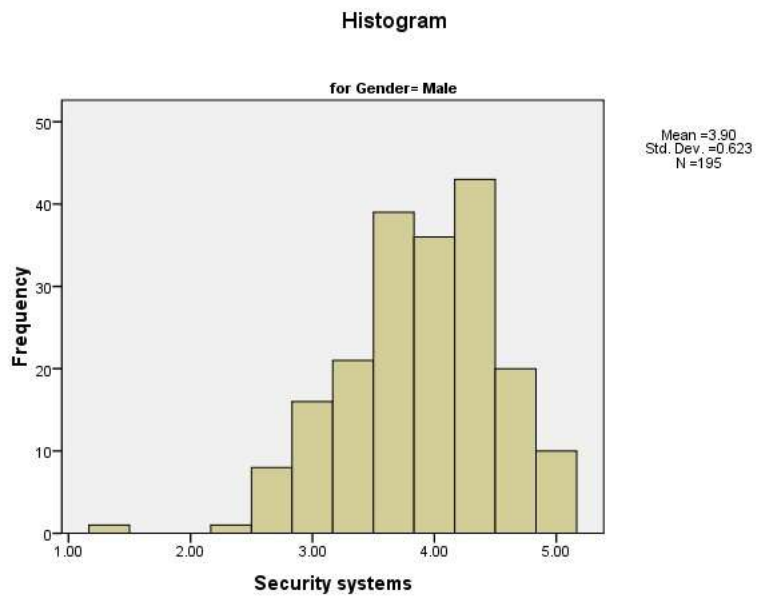


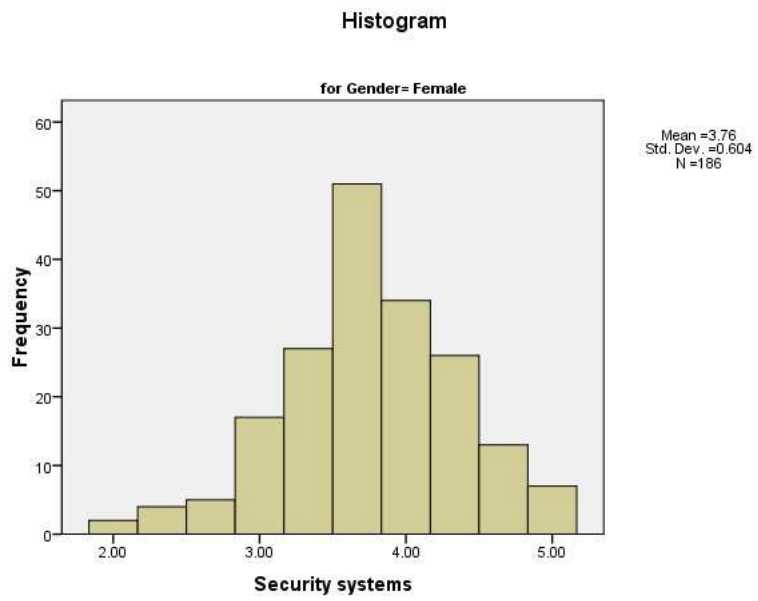
Detrended Normal Q-Q Plot of Technology systems



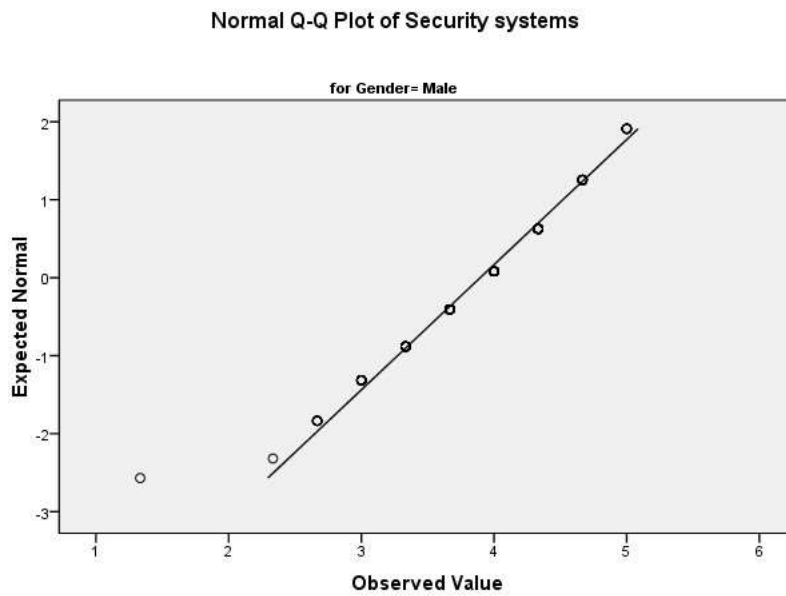


### Security systems Histograms

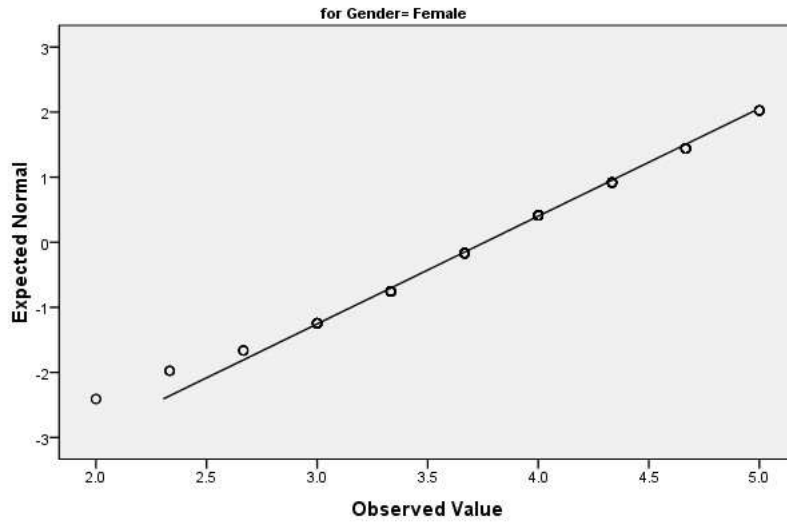




## Normal Q-Q Plots

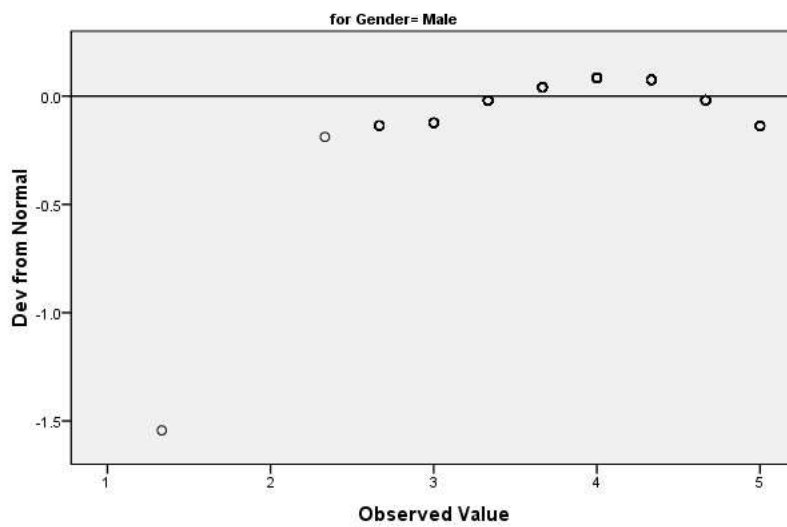


### Normal Q-Q Plot of Security systems

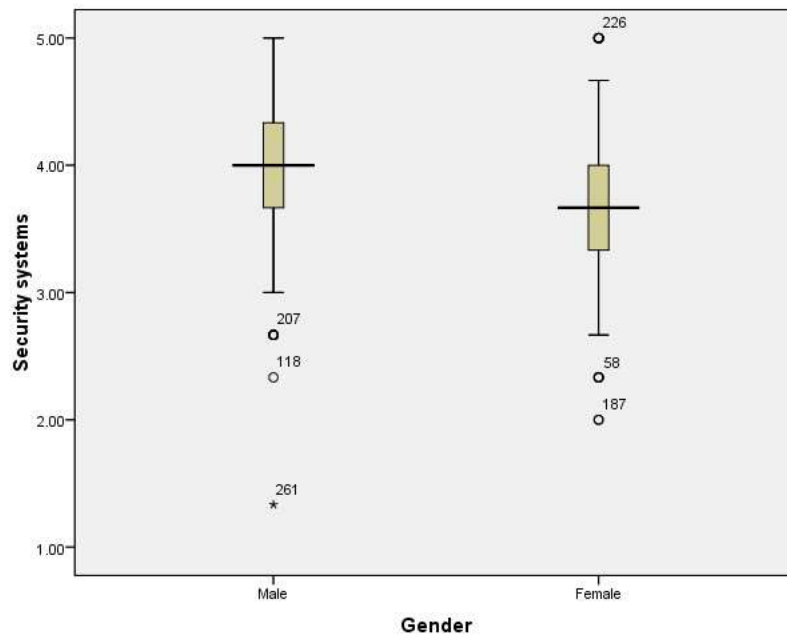
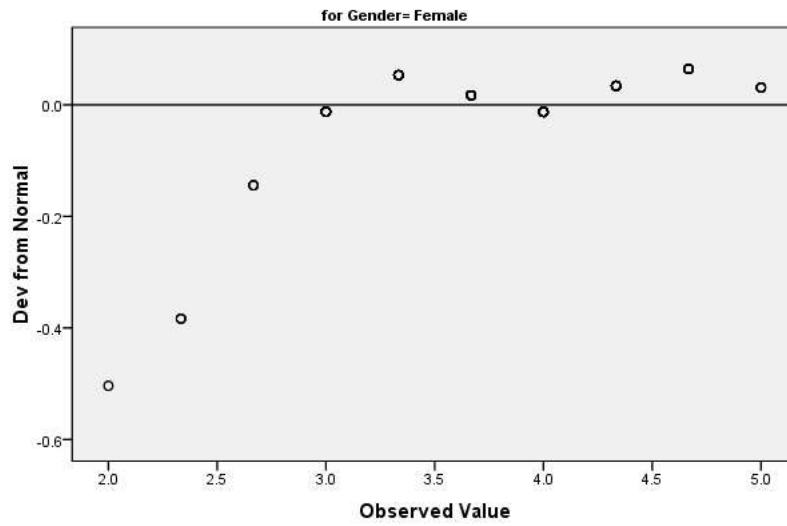


### Detrended Normal Q-Q Plots

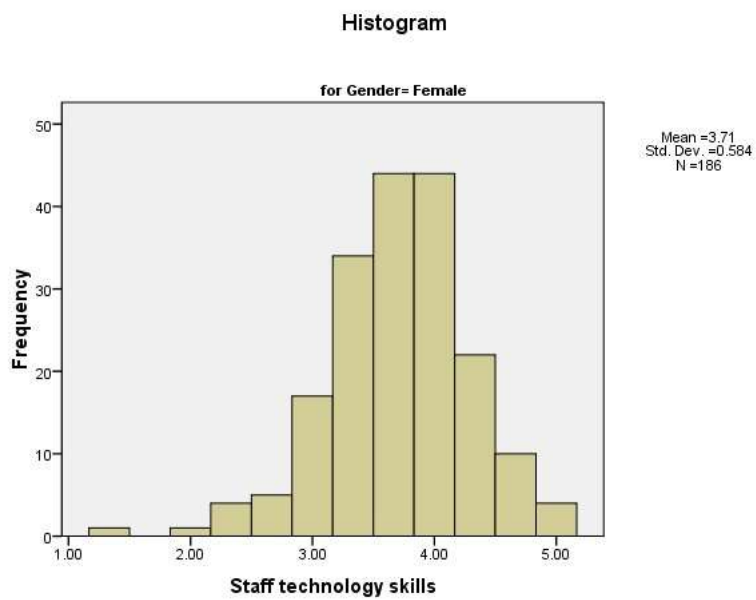
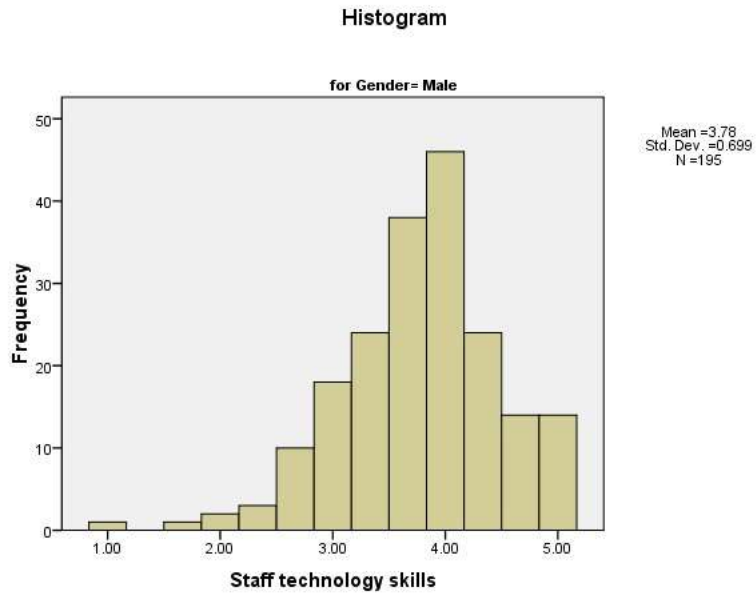
#### Detrended Normal Q-Q Plot of Security systems



Detrended Normal Q-Q Plot of Security systems

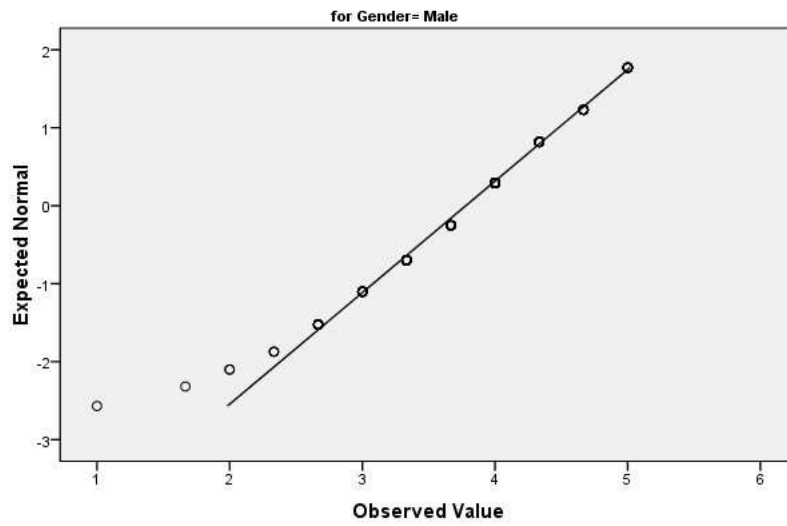


## Staff technology skills Histograms

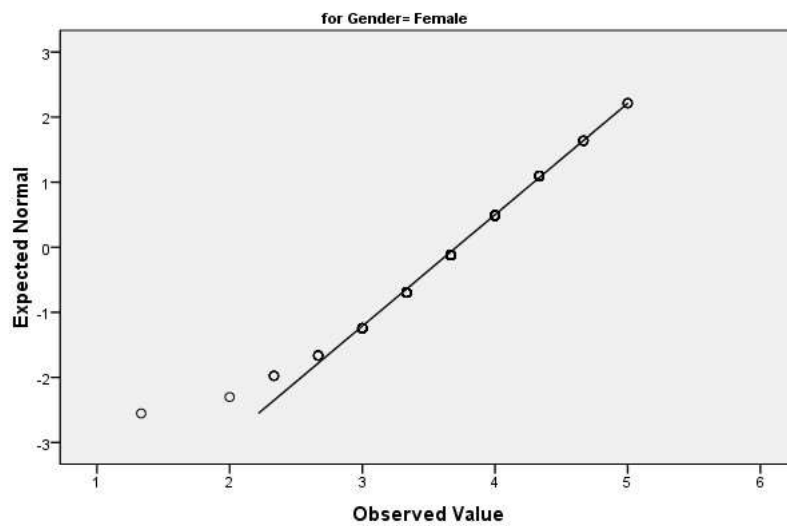


## Normal Q-Q Plots

Normal Q-Q Plot of Staff technology skills

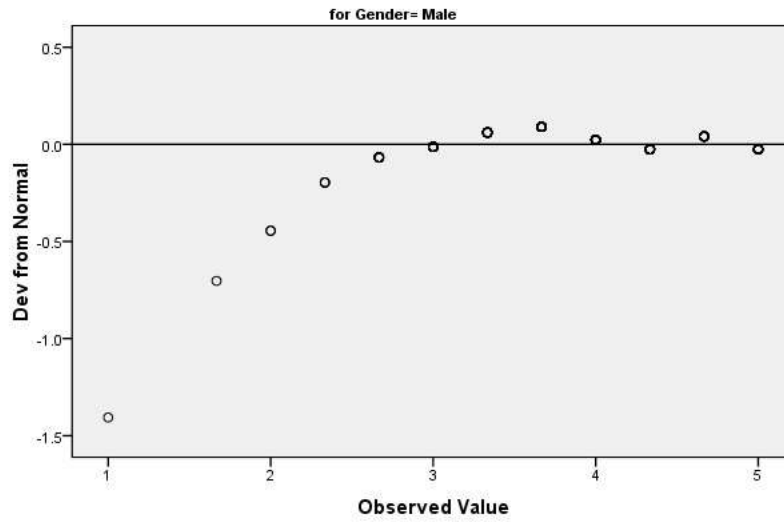


Normal Q-Q Plot of Staff technology skills

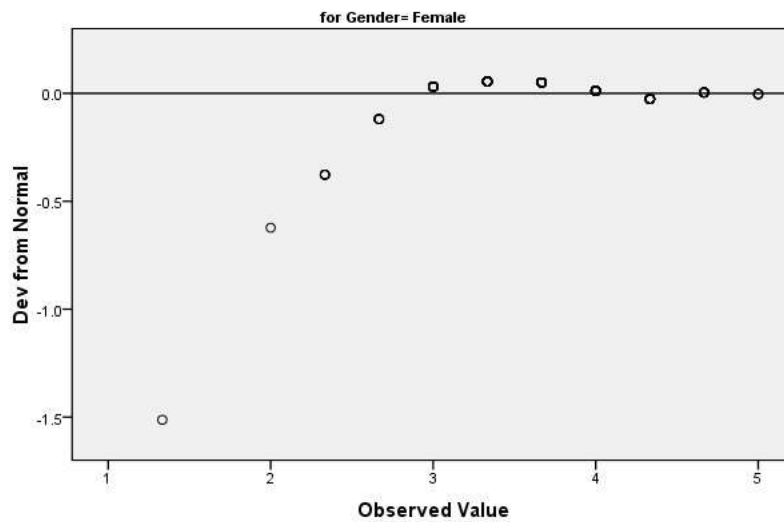


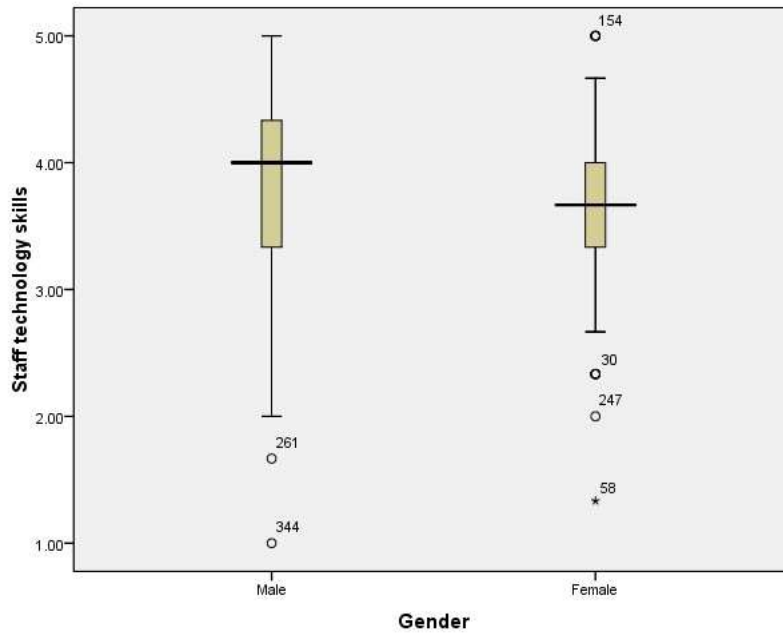
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Staff technology skills

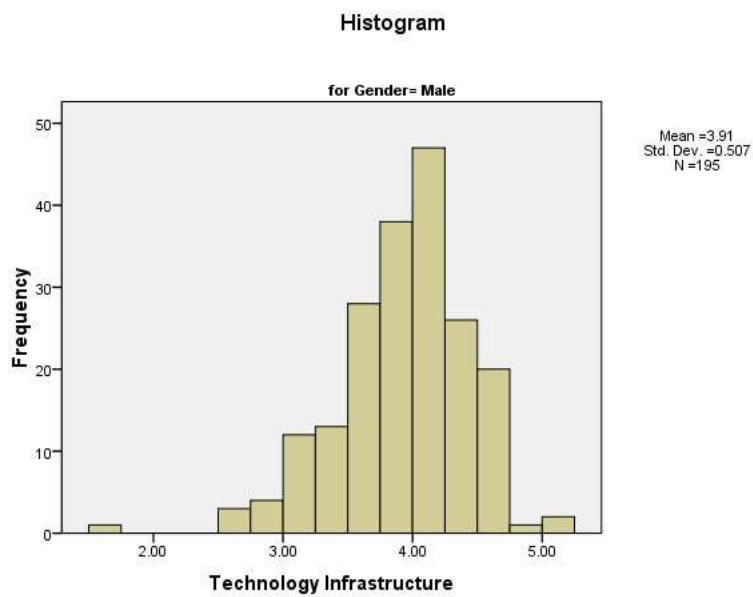


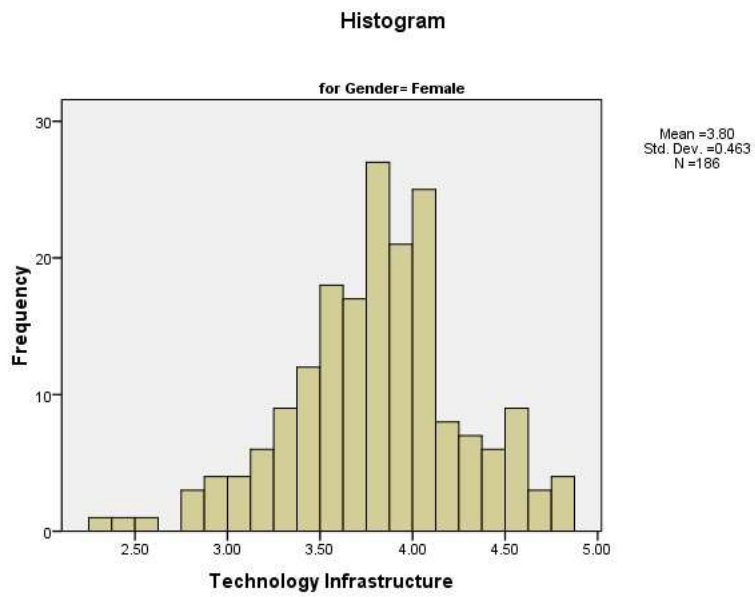
Detrended Normal Q-Q Plot of Staff technology skills



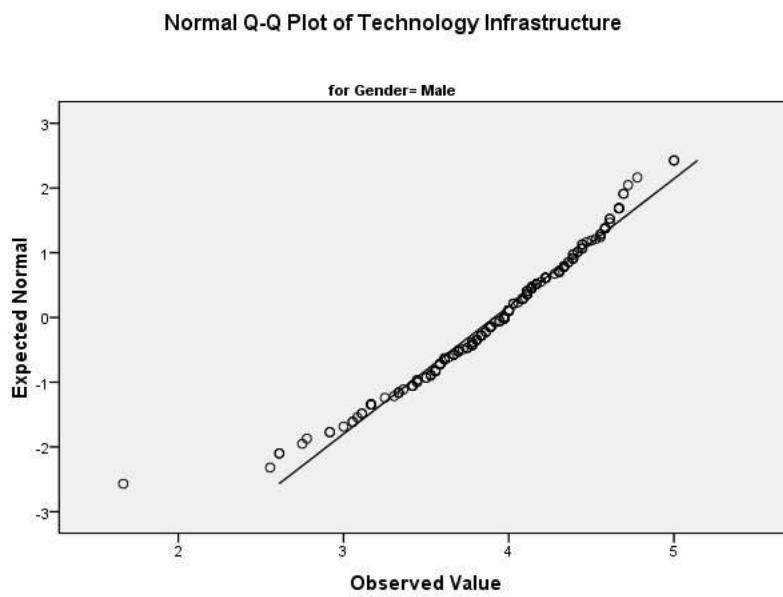


## Technology Infrastructure Histograms

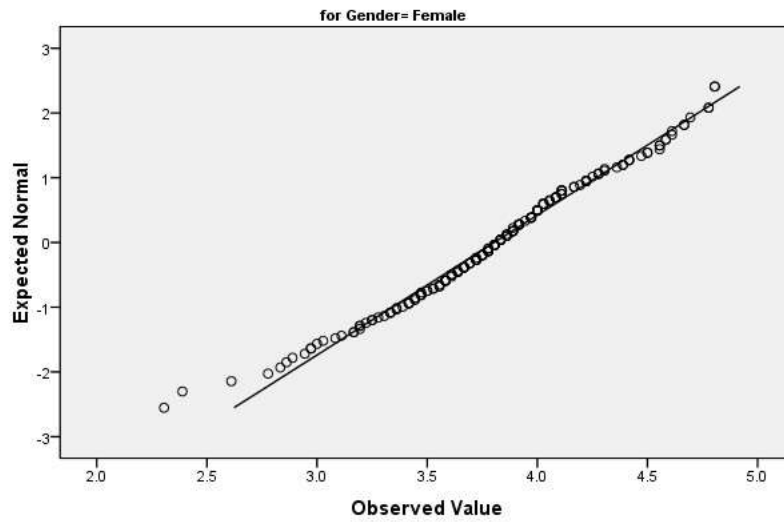




## Normal Q-Q Plots

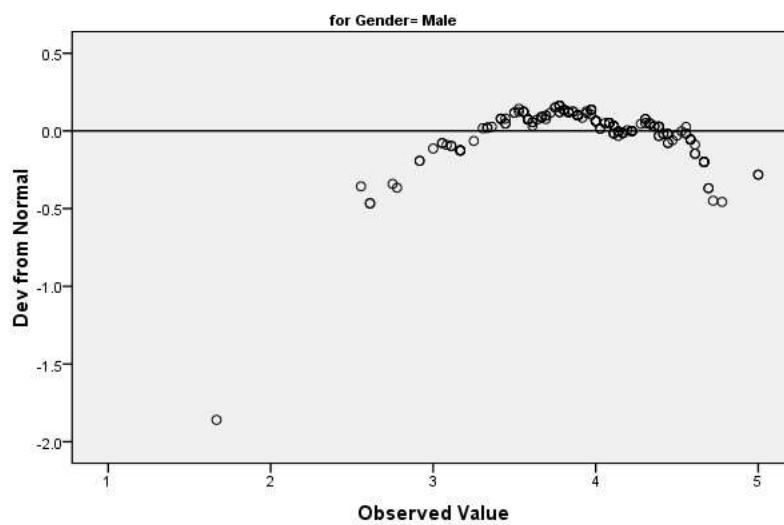


### Normal Q-Q Plot of Technology Infrastructure

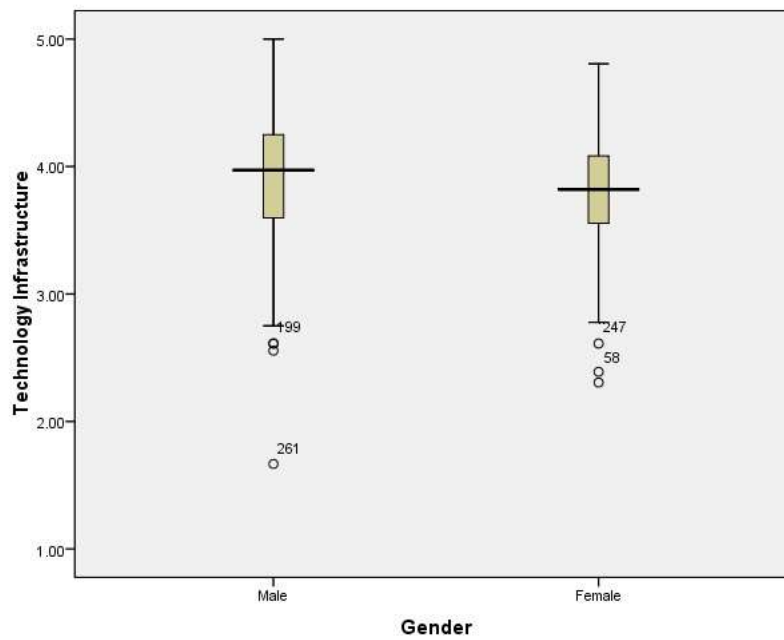
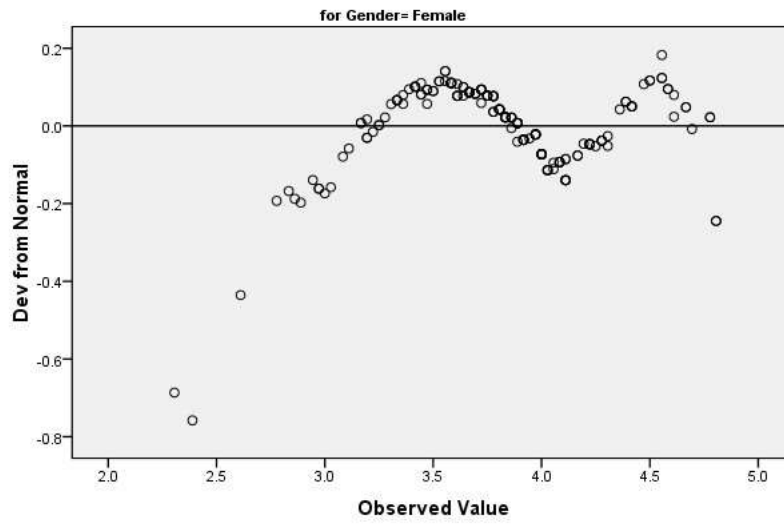


### Detrended Normal Q-Q Plots

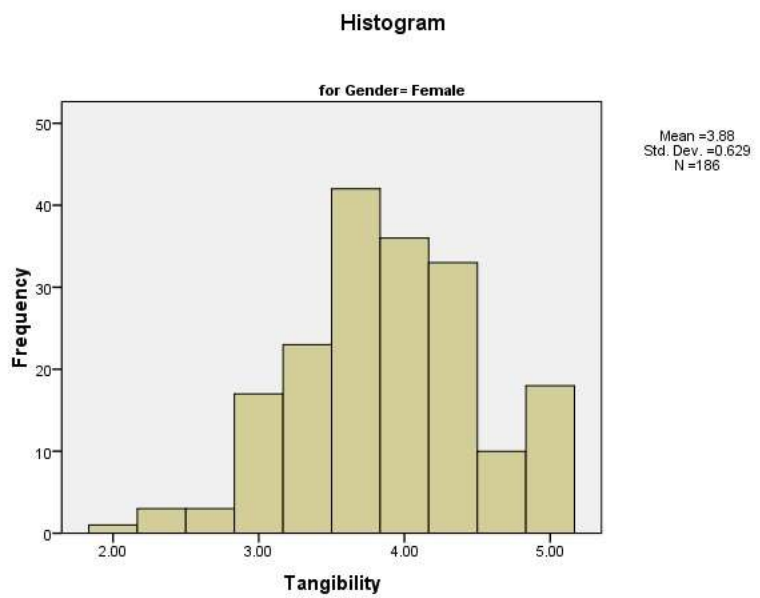
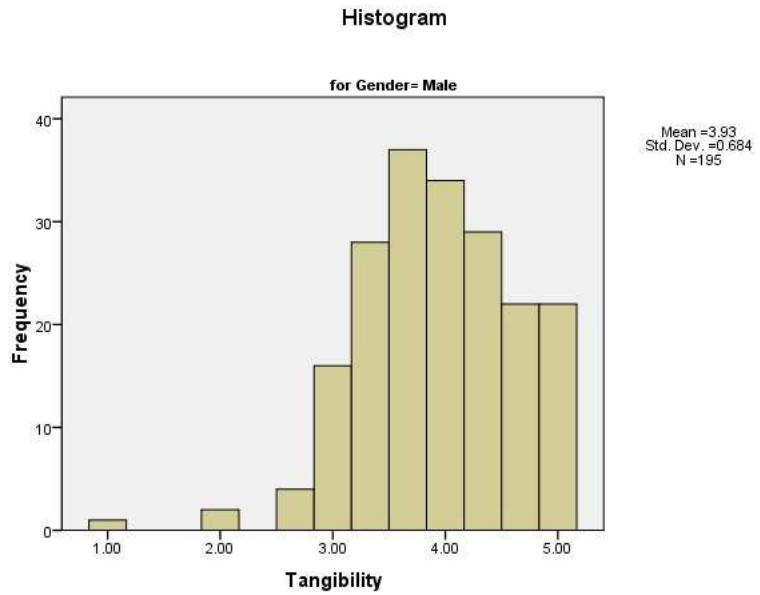
#### Detrended Normal Q-Q Plot of Technology Infrastructure



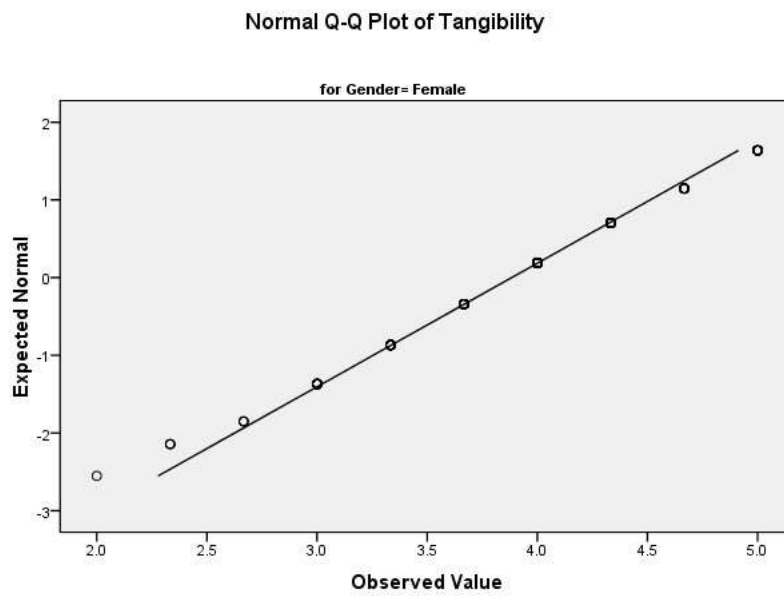
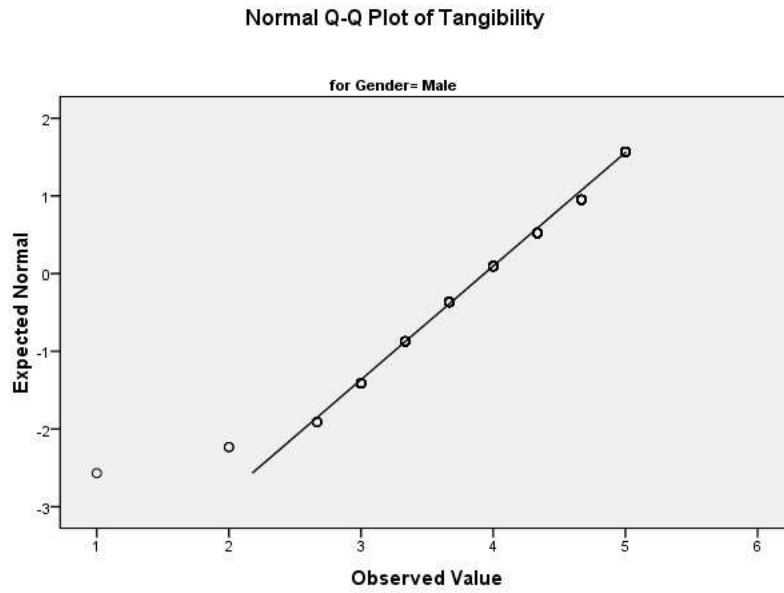
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## Tangibility Histograms

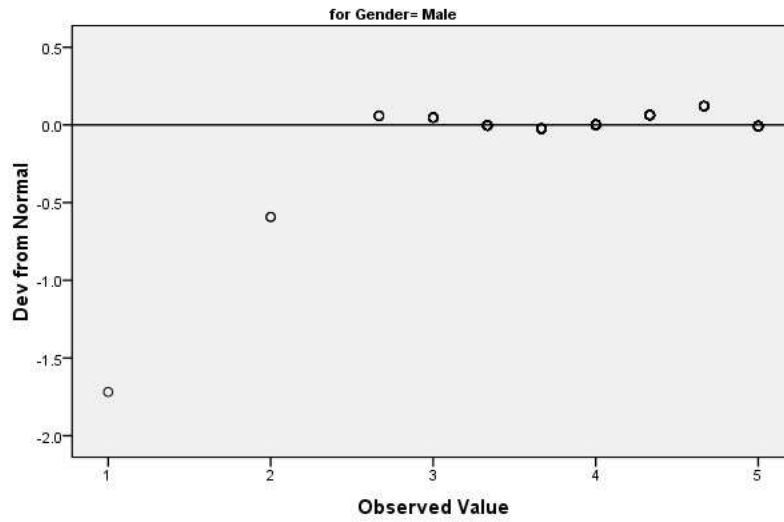


## Normal Q-Q Plots

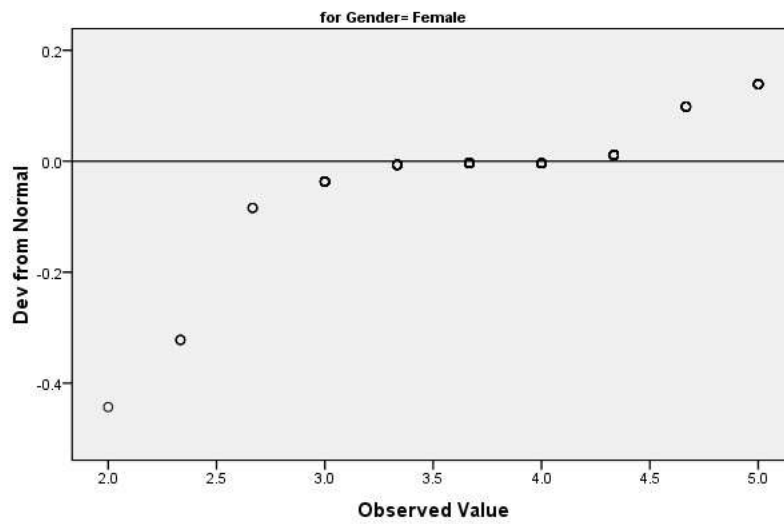


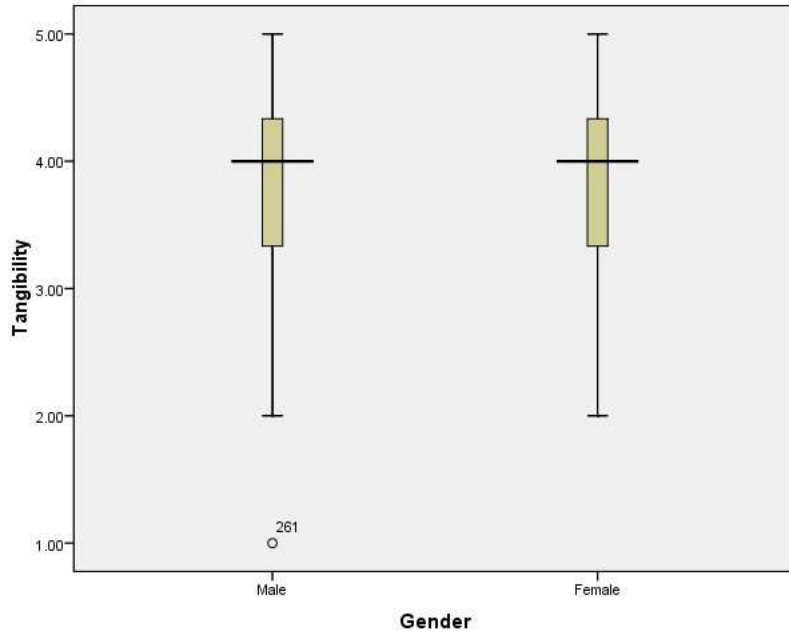
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Tangibility

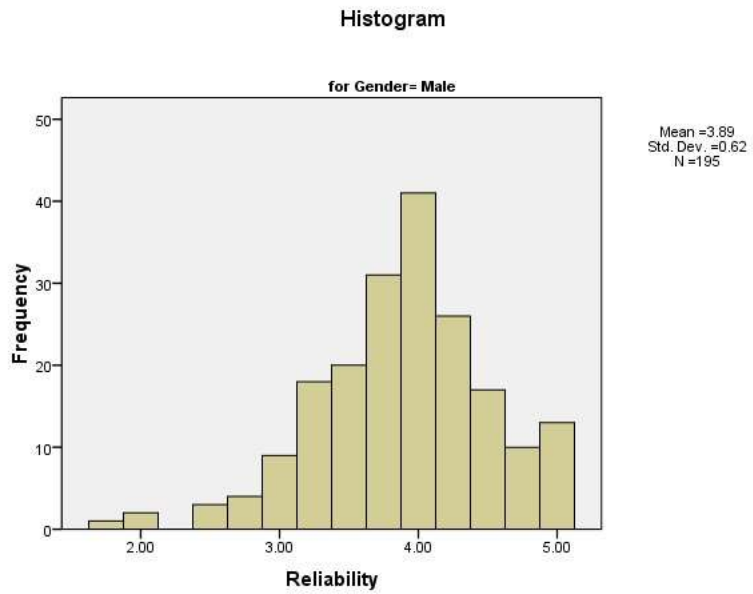


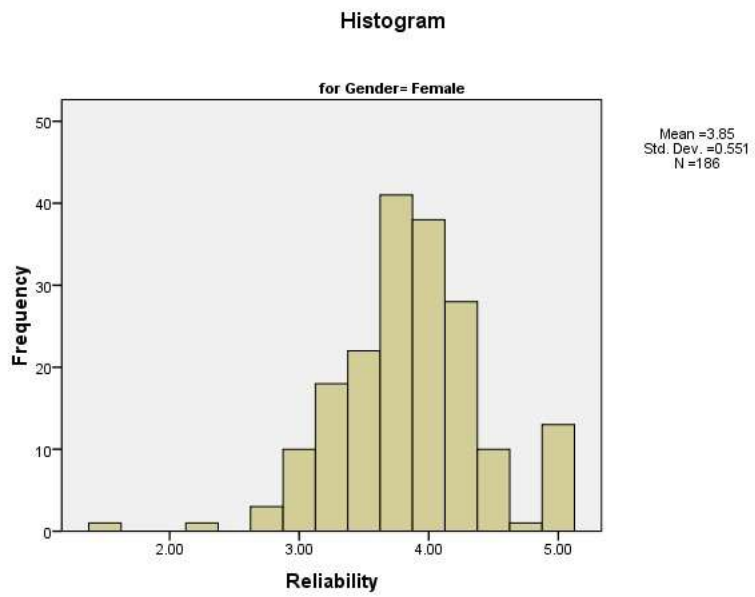
Detrended Normal Q-Q Plot of Tangibility



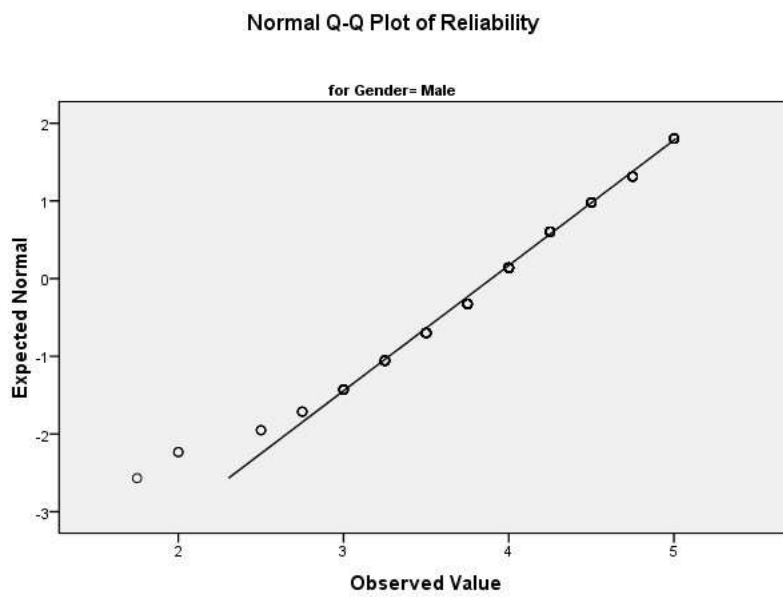


## Reliability Histograms

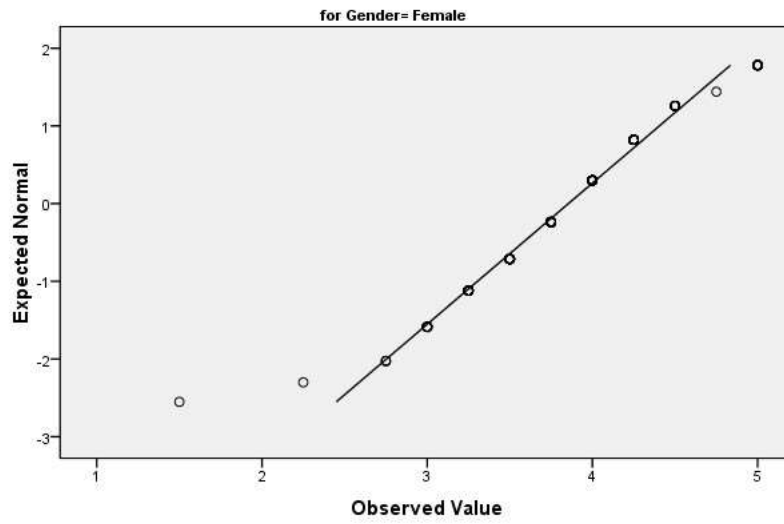




## Normal Q-Q Plots

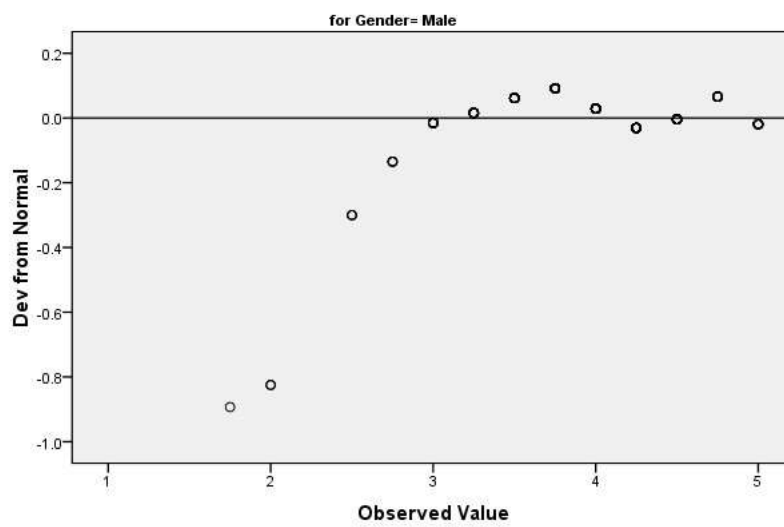


### Normal Q-Q Plot of Reliability

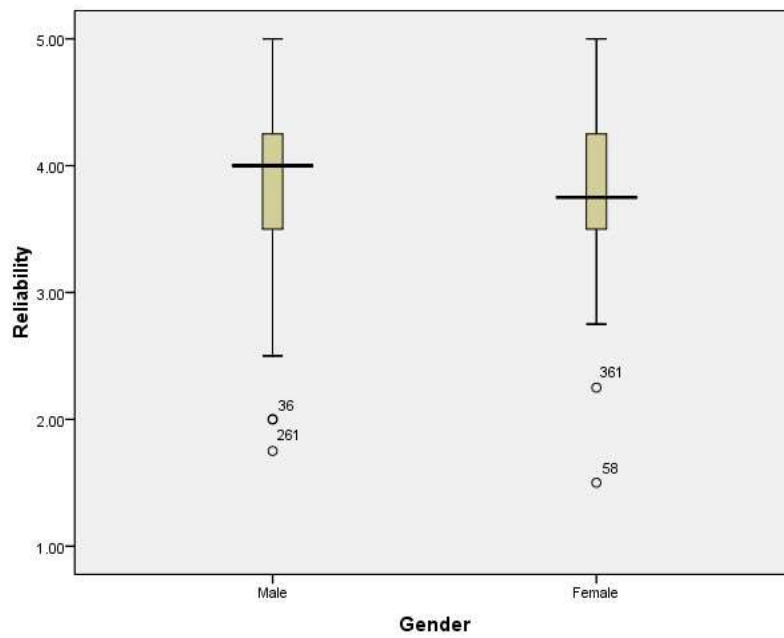
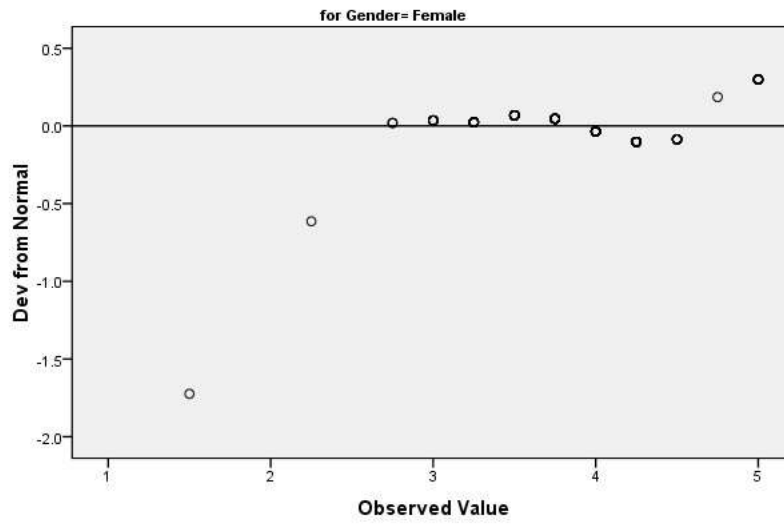


### Detrended Normal Q-Q Plots

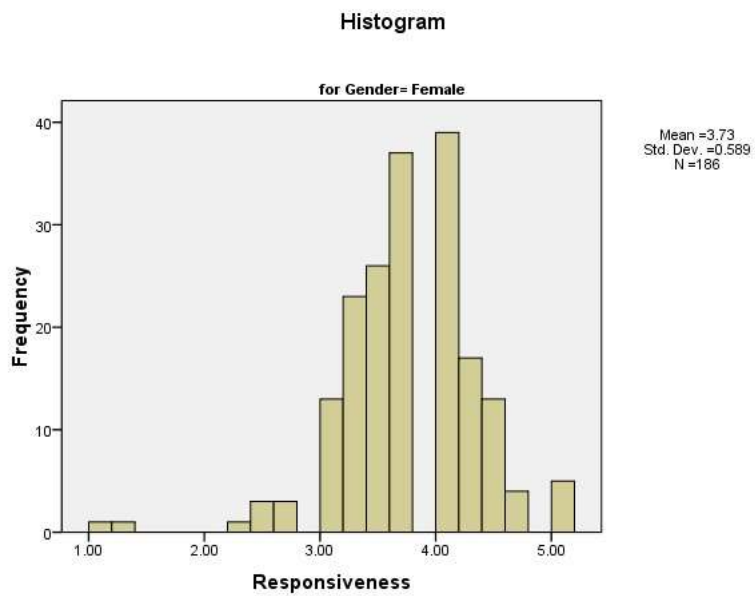
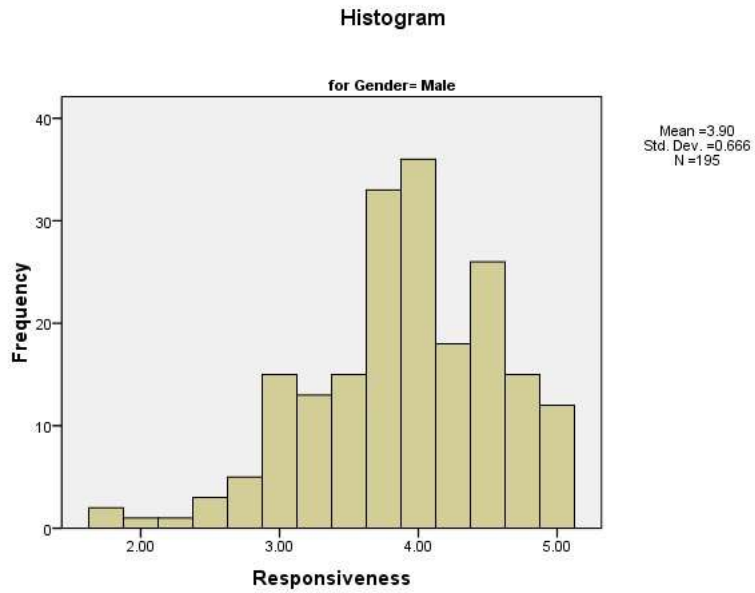
#### Detrended Normal Q-Q Plot of Reliability



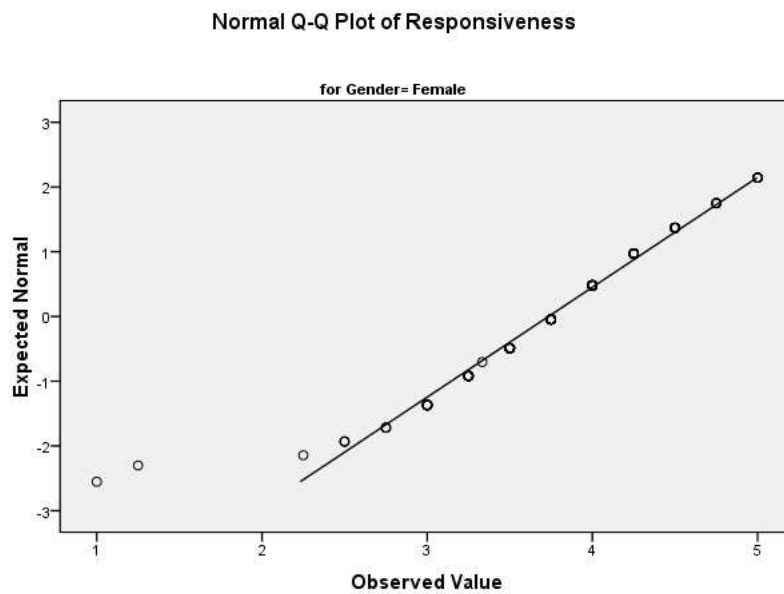
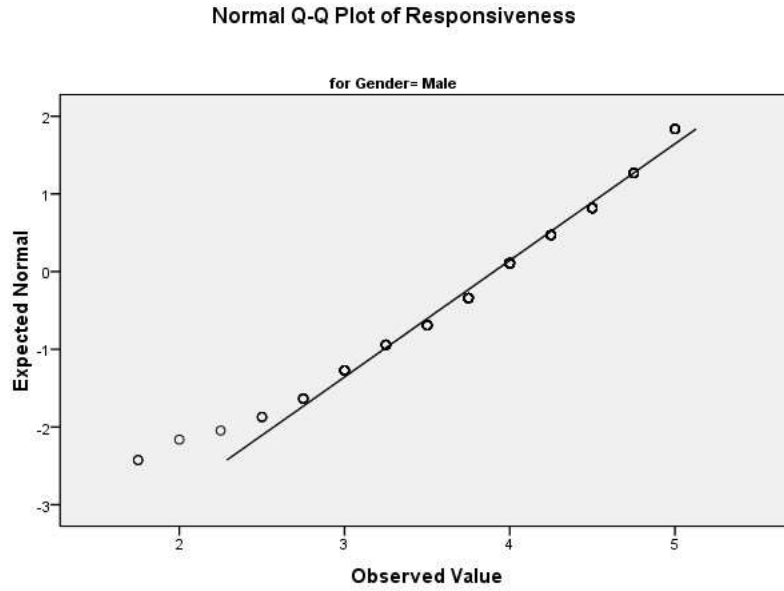
Detrended Normal Q-Q Plot of Reliability



## Responsiveness Histograms

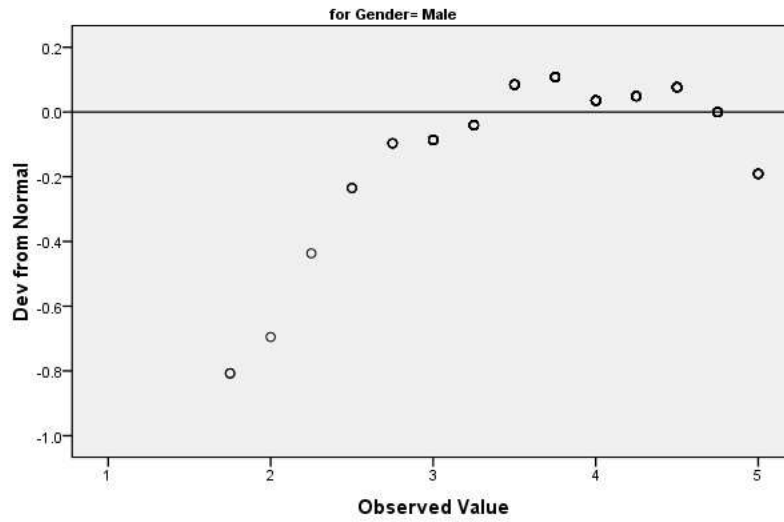


## Normal Q-Q Plots

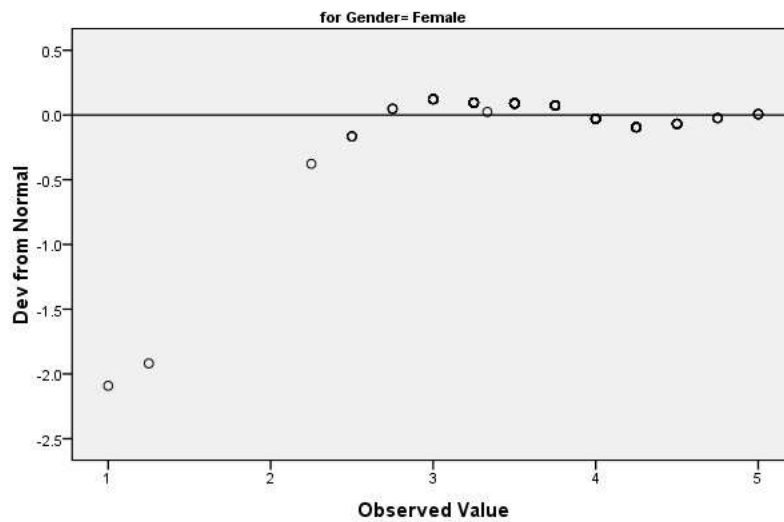


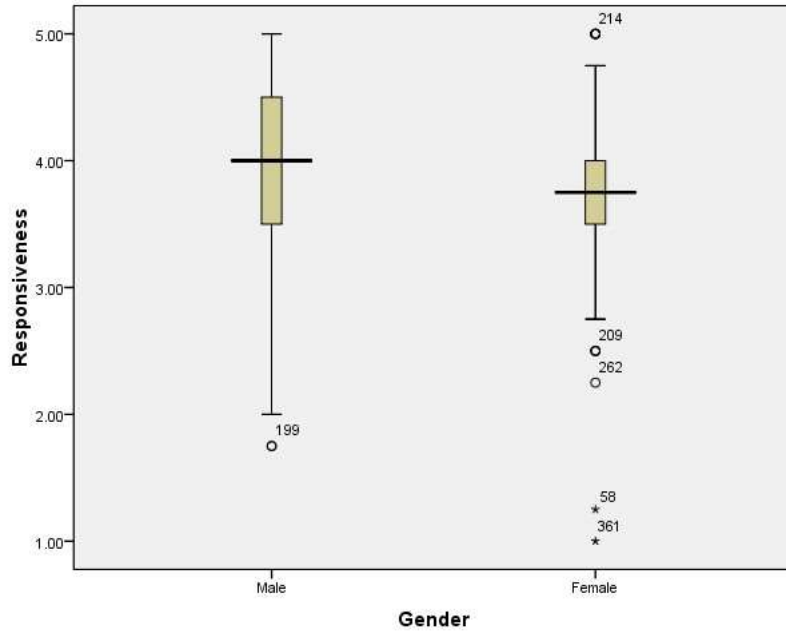
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Responsiveness

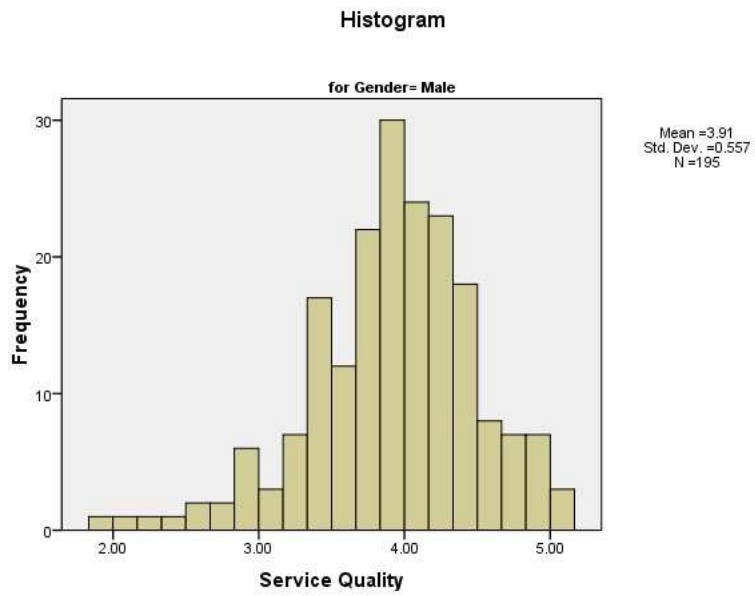


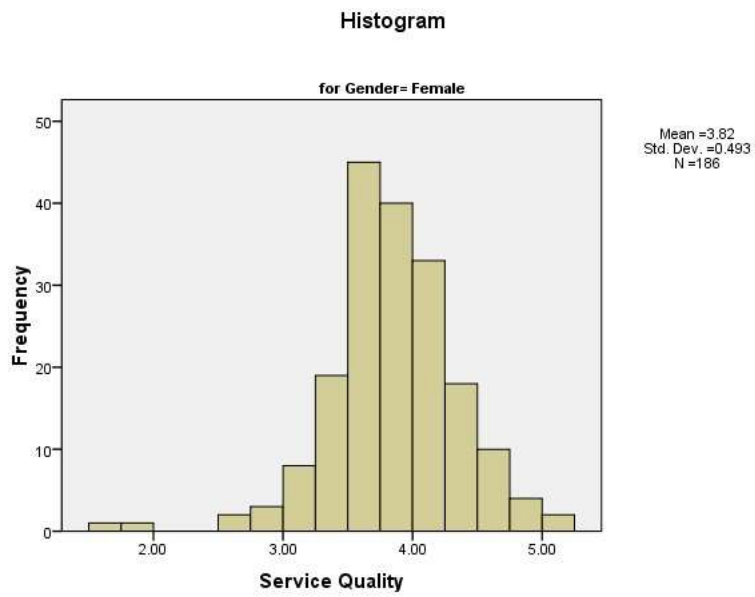
Detrended Normal Q-Q Plot of Responsiveness



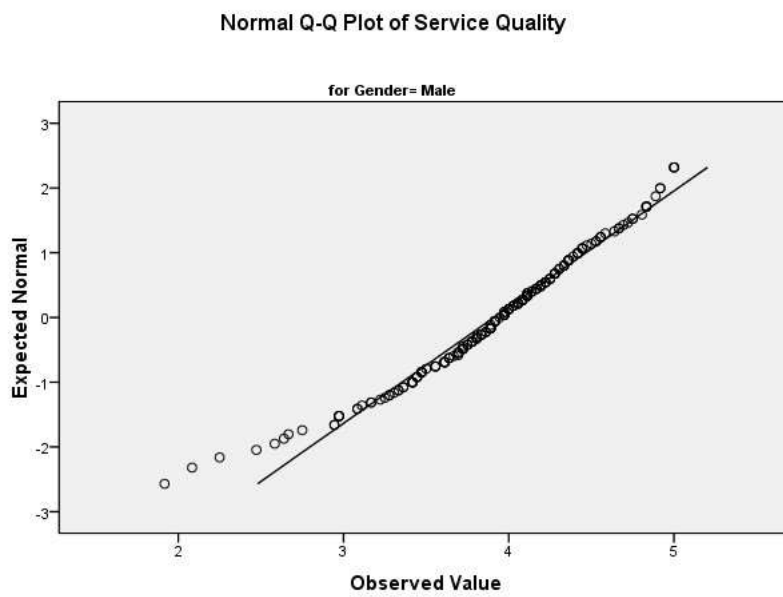


**Service Quality Histograms**

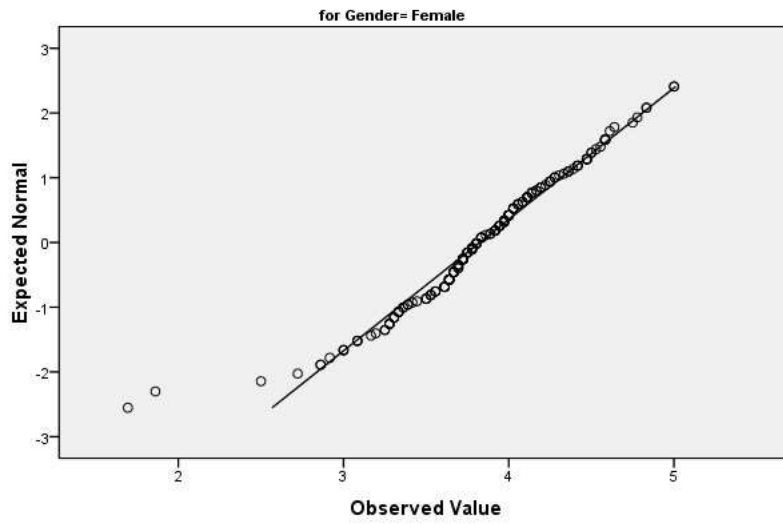




## Normal Q-Q Plots

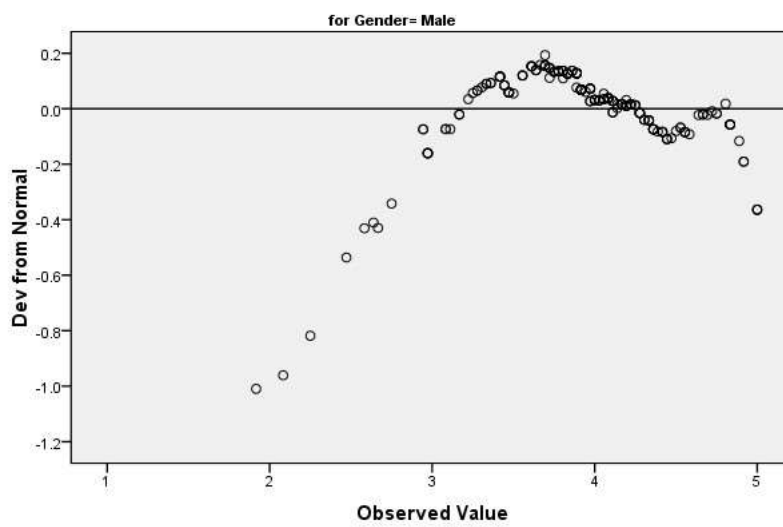


### Normal Q-Q Plot of Service Quality

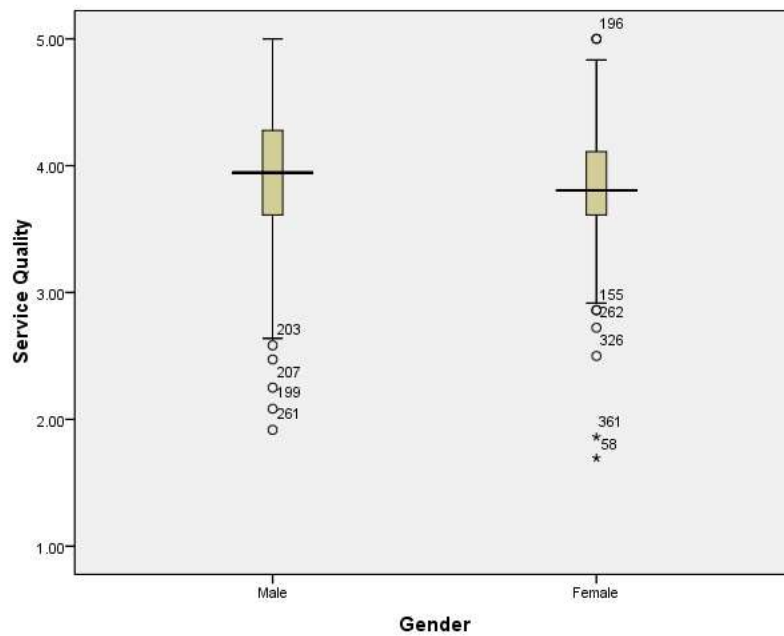
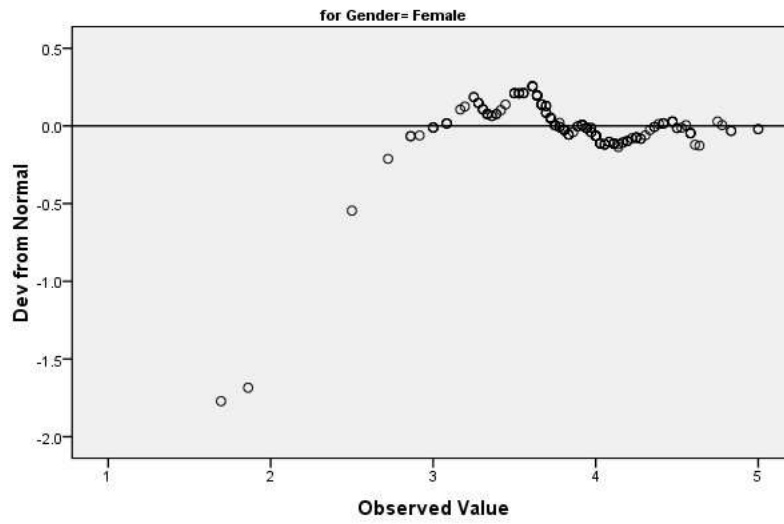


### Detrended Normal Q-Q Plots

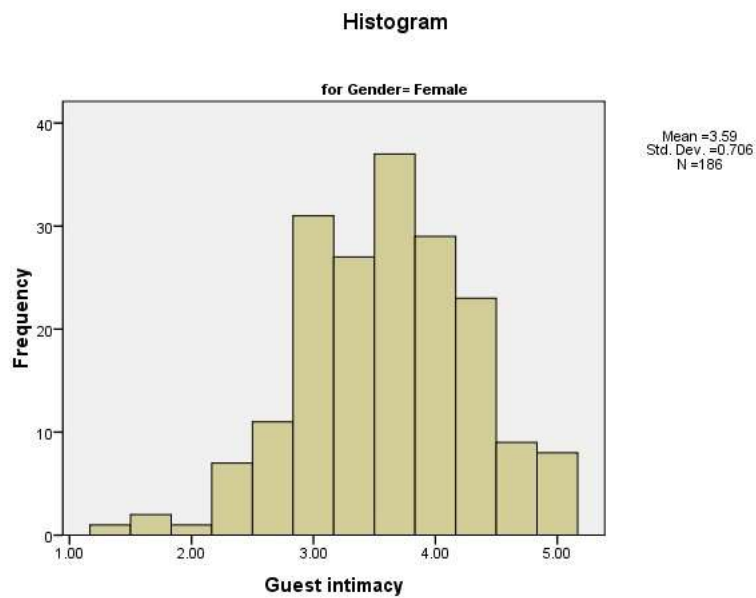
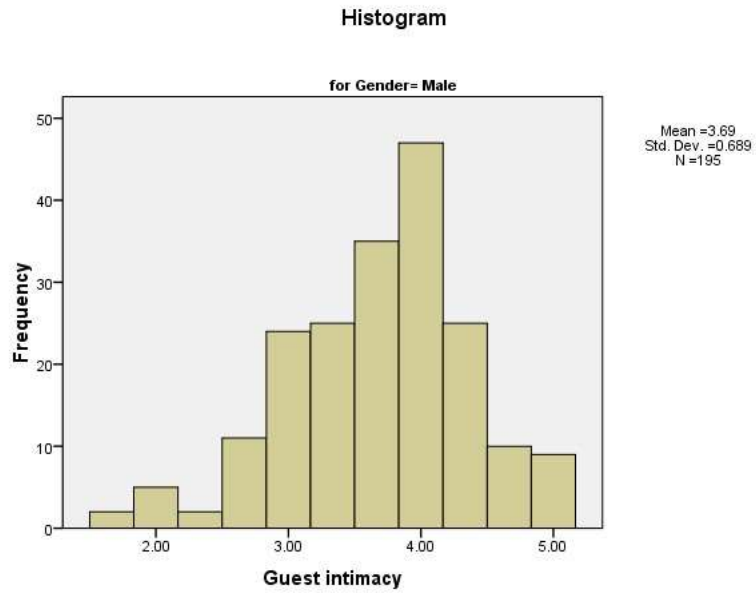
#### Detrended Normal Q-Q Plot of Service Quality



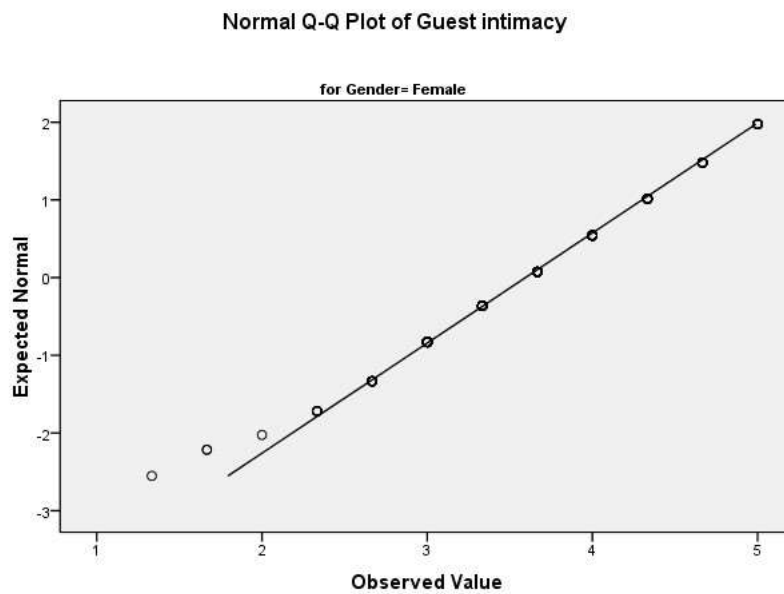
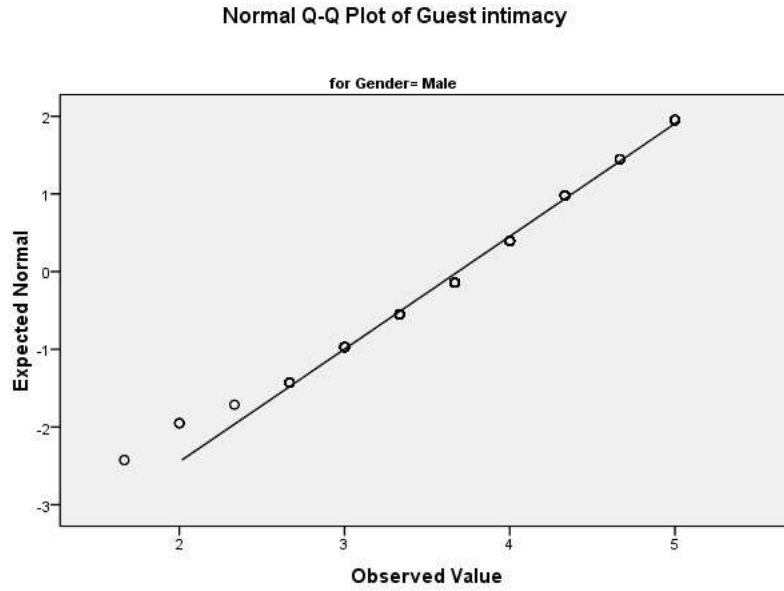
Detrended Normal Q-Q Plot of Service Quality



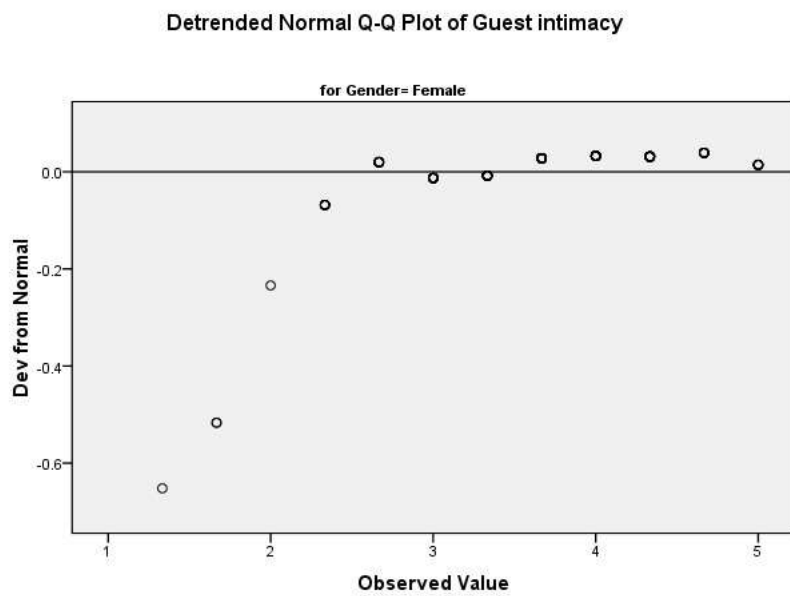
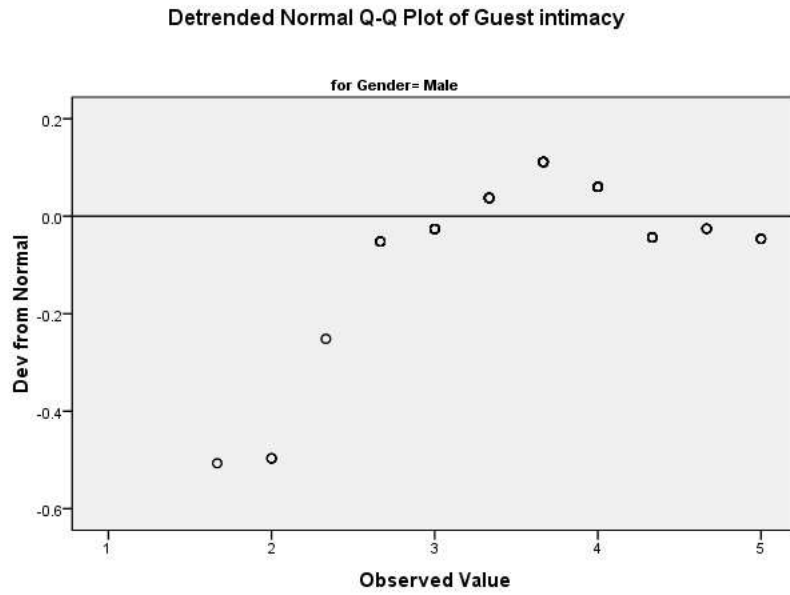
## Customer intimacy Histograms

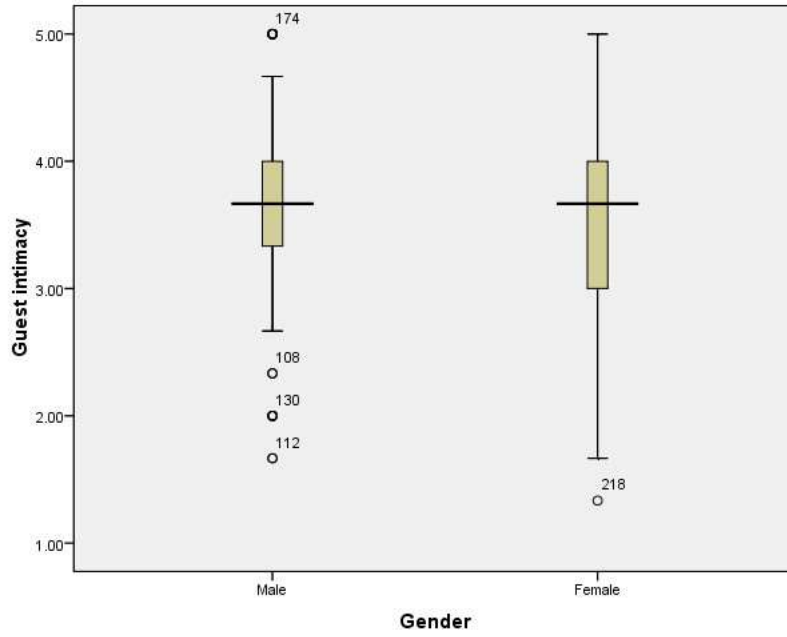


## Normal Q-Q Plots

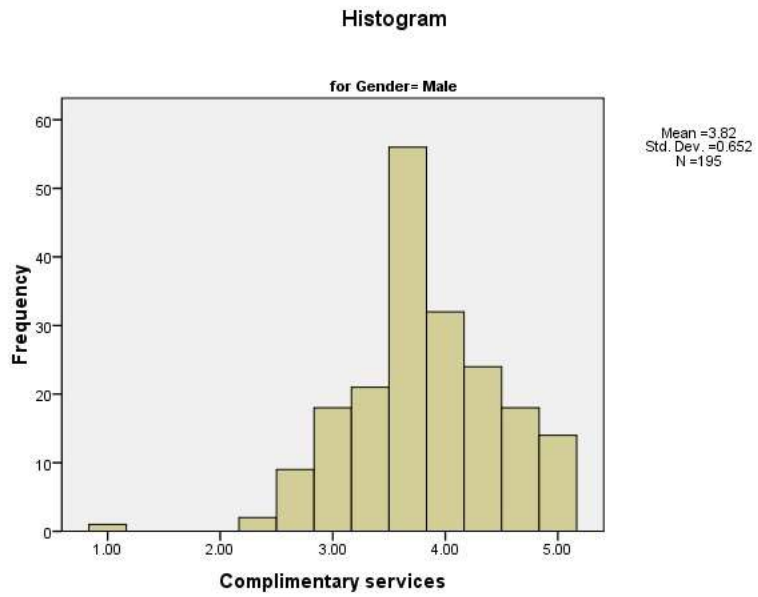


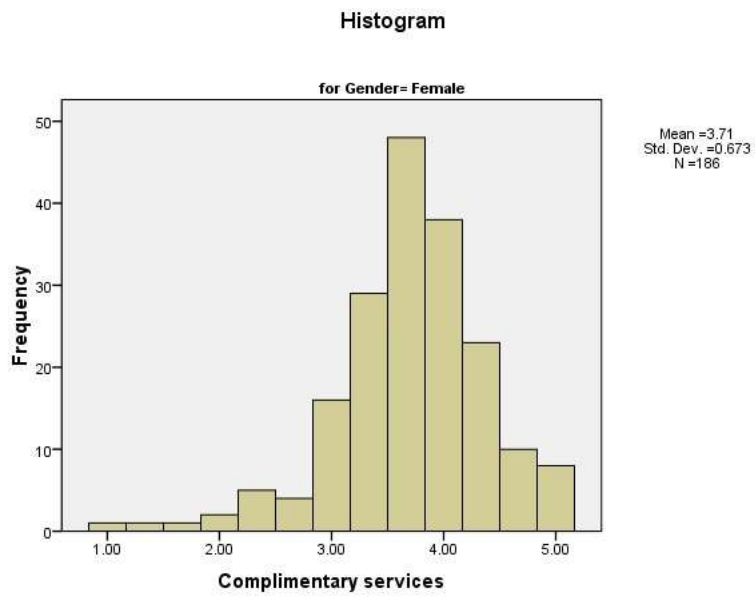
## Detrended Normal Q-Q Plots



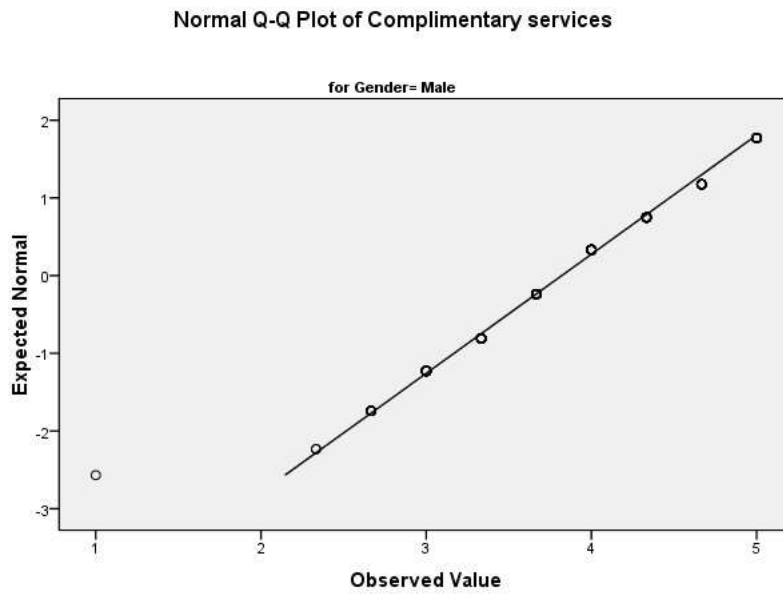


### Complimentary services Histograms

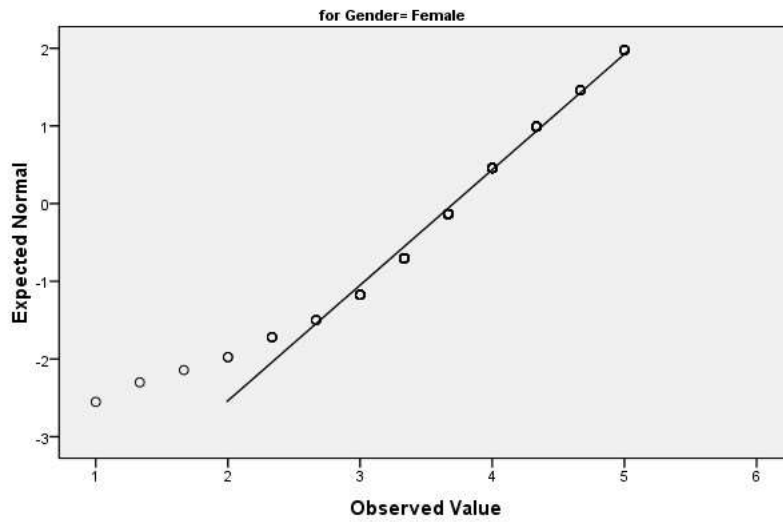




## Normal Q-Q Plots

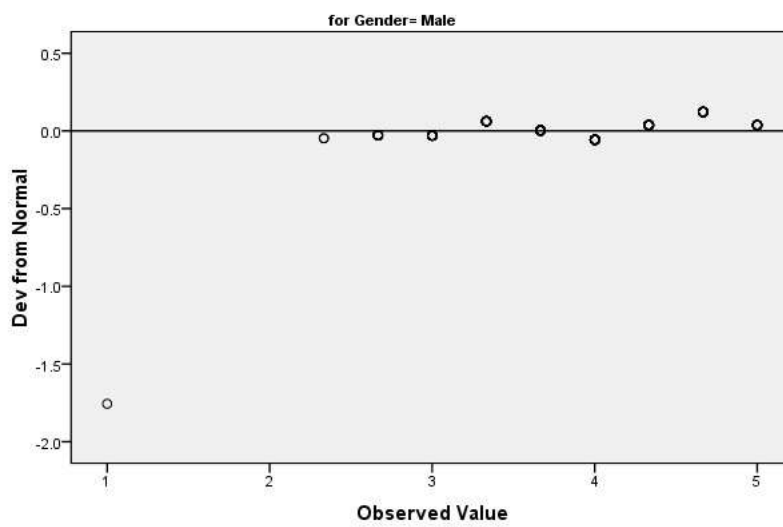


### Normal Q-Q Plot of Complimentary services

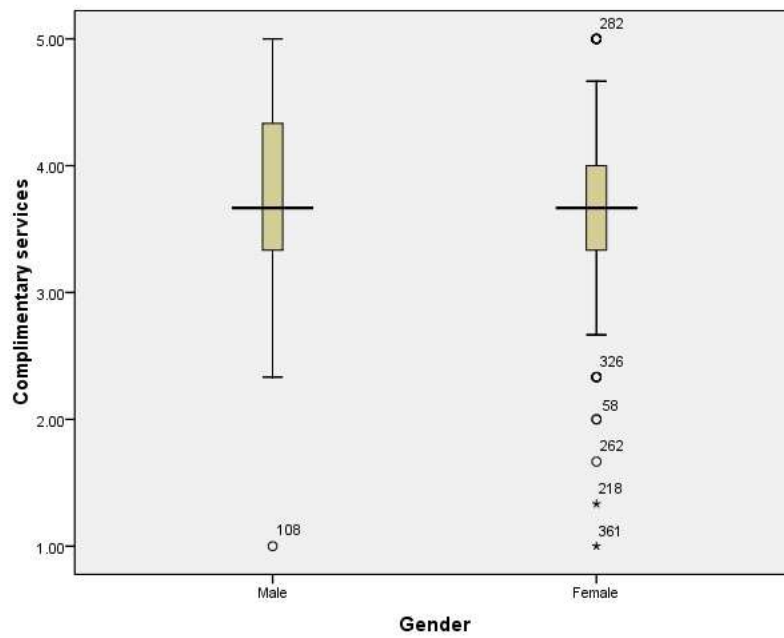
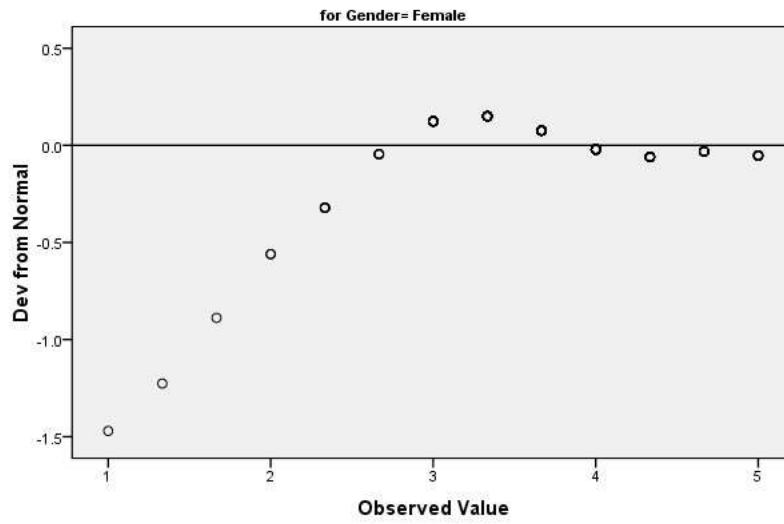


### Detrended Normal Q-Q Plots

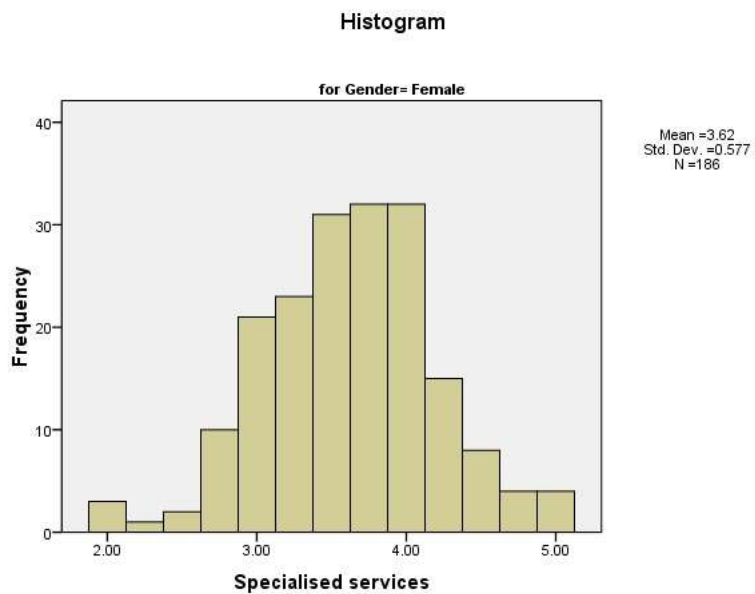
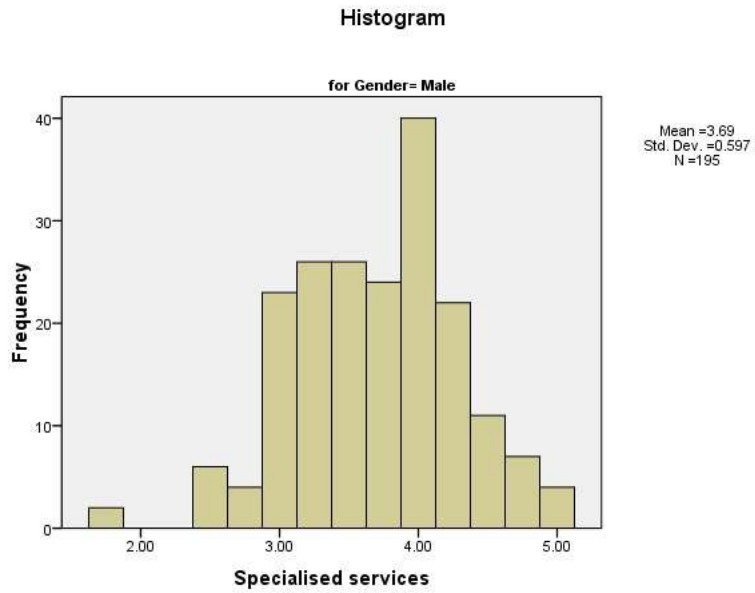
#### Detrended Normal Q-Q Plot of Complimentary services



Detrended Normal Q-Q Plot of Complimentary services

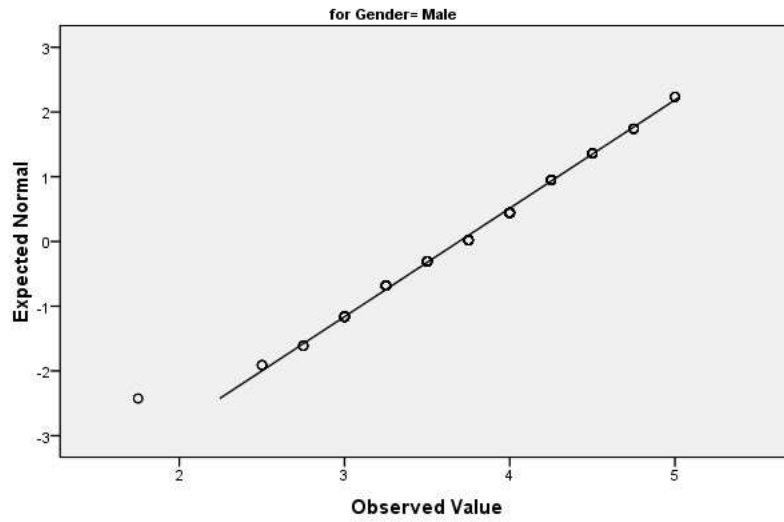


## Specialised services Histograms

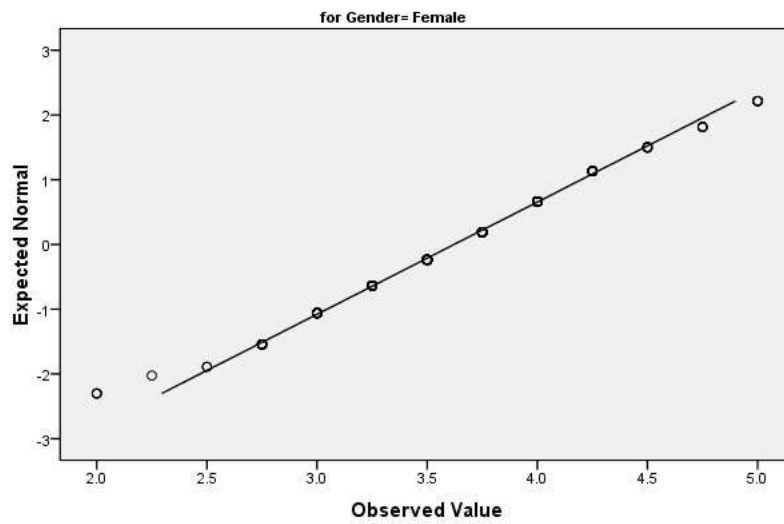


## Normal Q-Q Plots

Normal Q-Q Plot of Specialised services

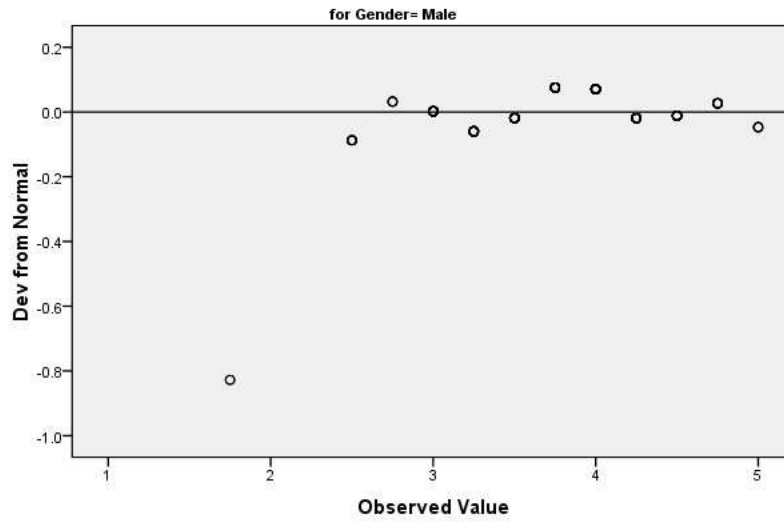


Normal Q-Q Plot of Specialised services

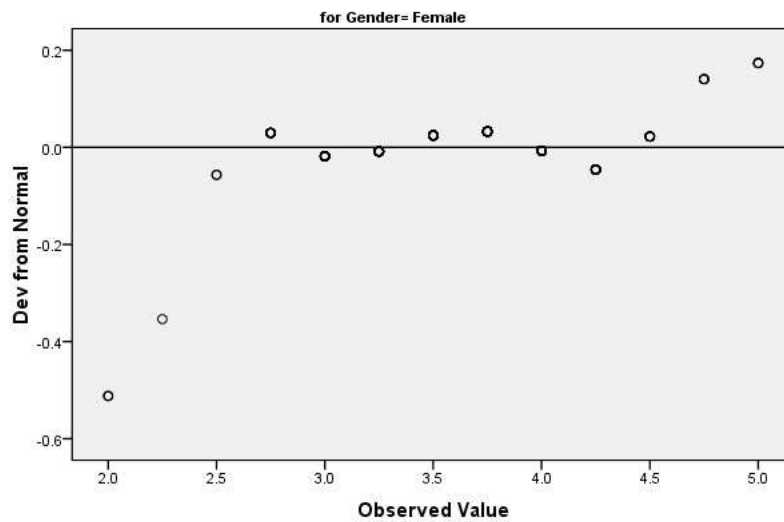


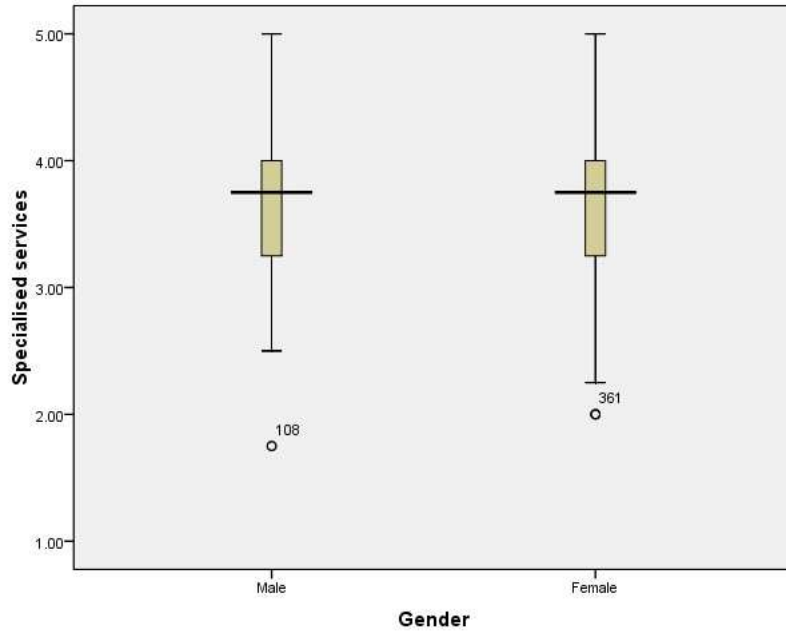
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Specialised services

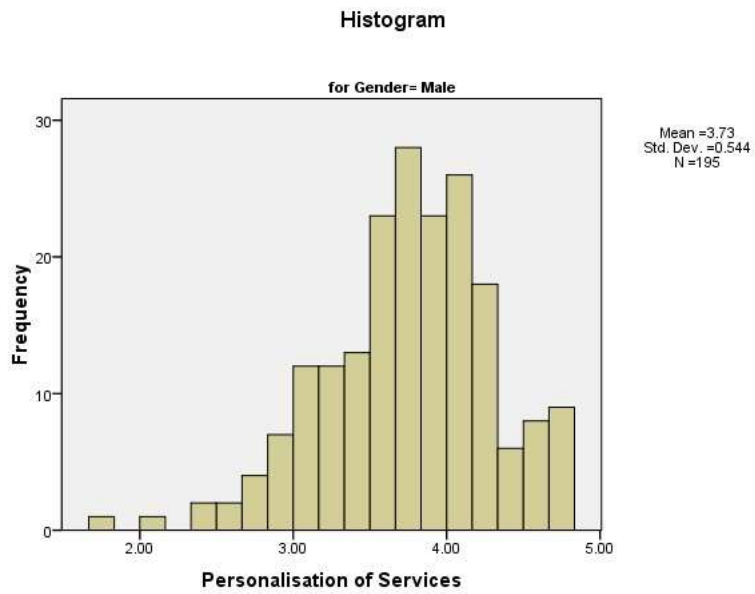


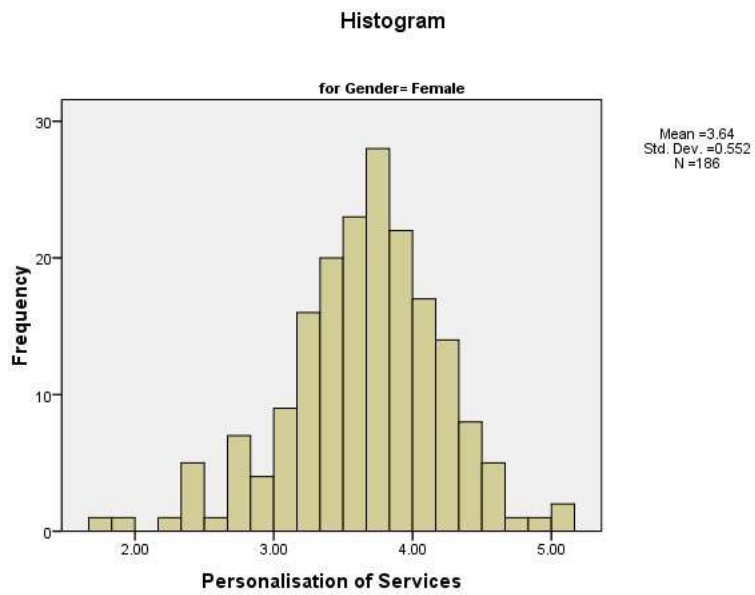
Detrended Normal Q-Q Plot of Specialised services



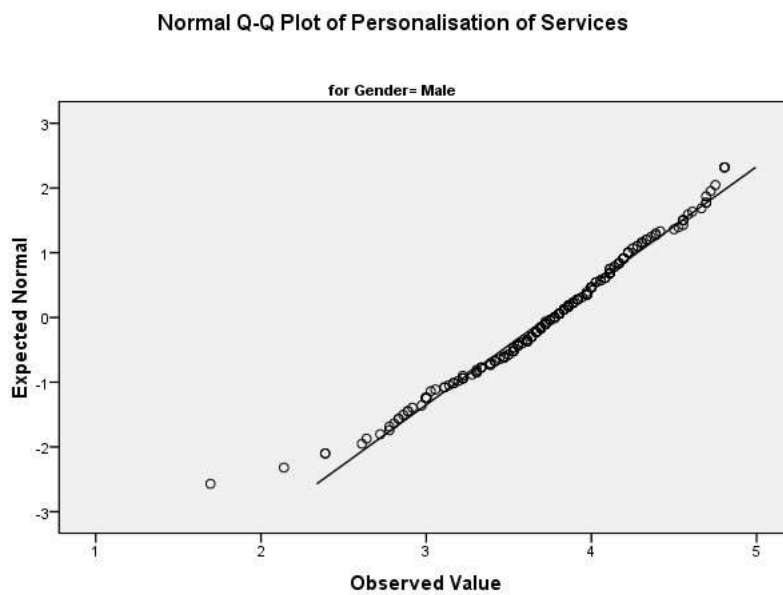


### Personalisation of Services Histograms

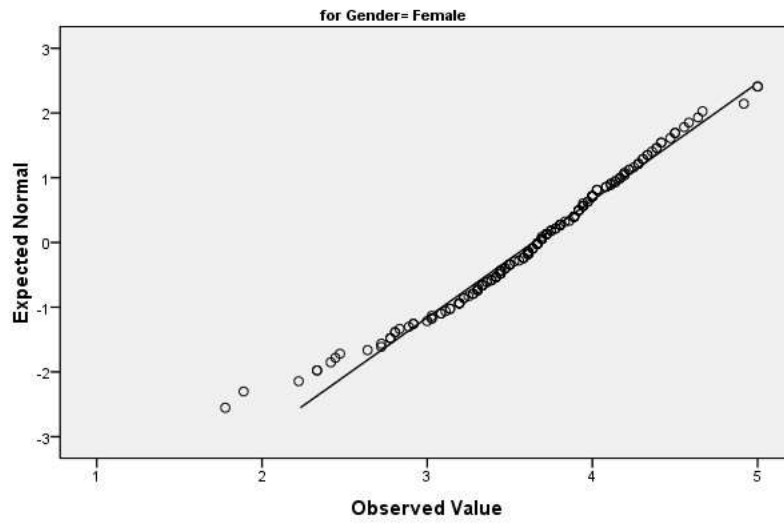




## Normal Q-Q Plots

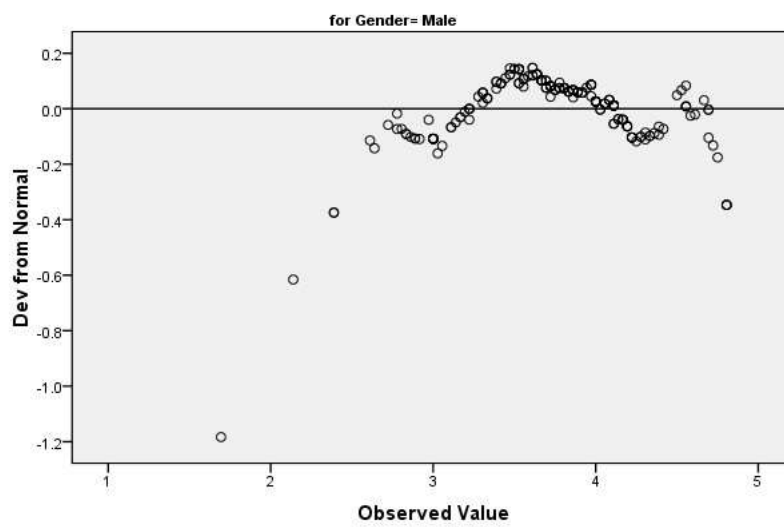


### Normal Q-Q Plot of Personalisation of Services

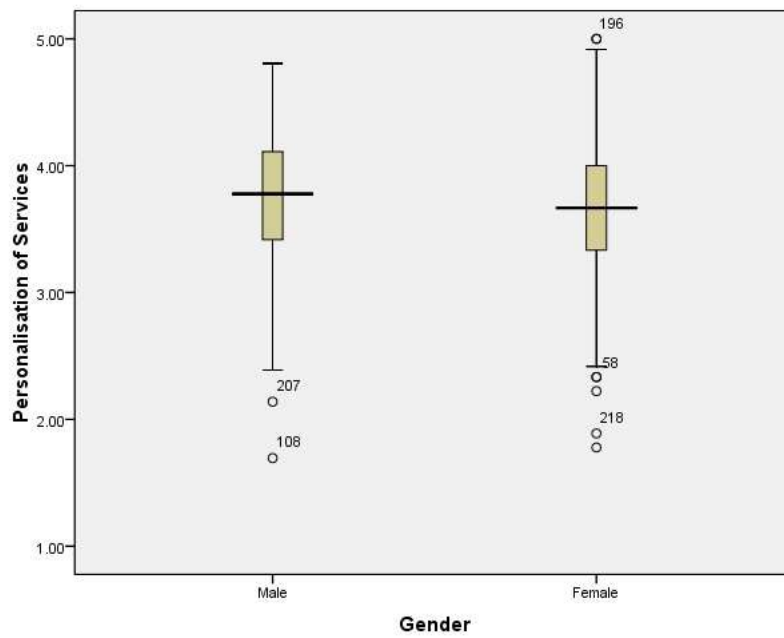
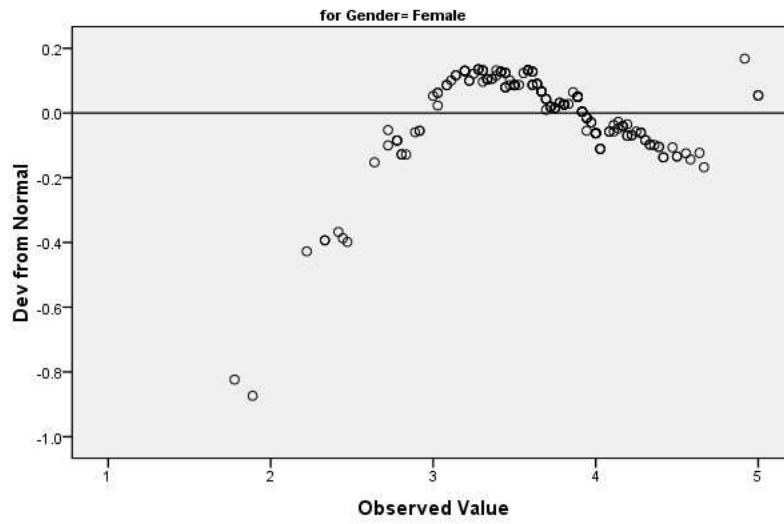


### Detrended Normal Q-Q Plots

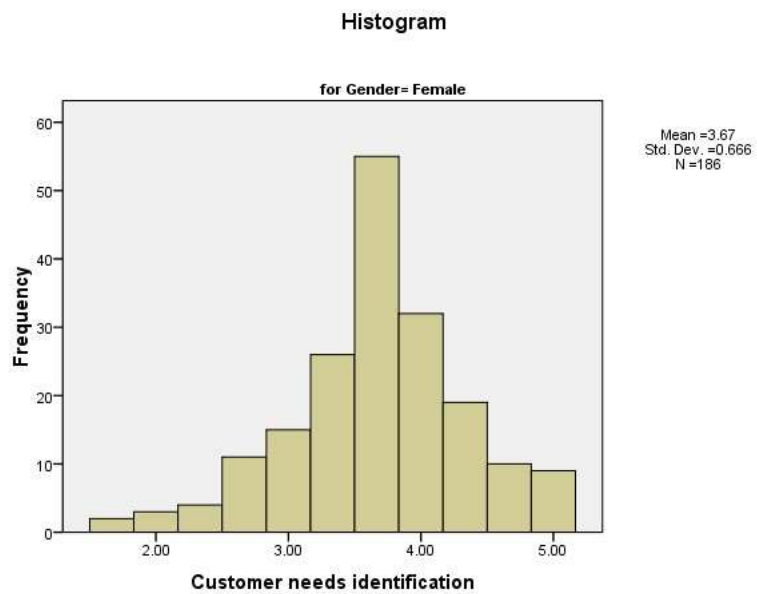
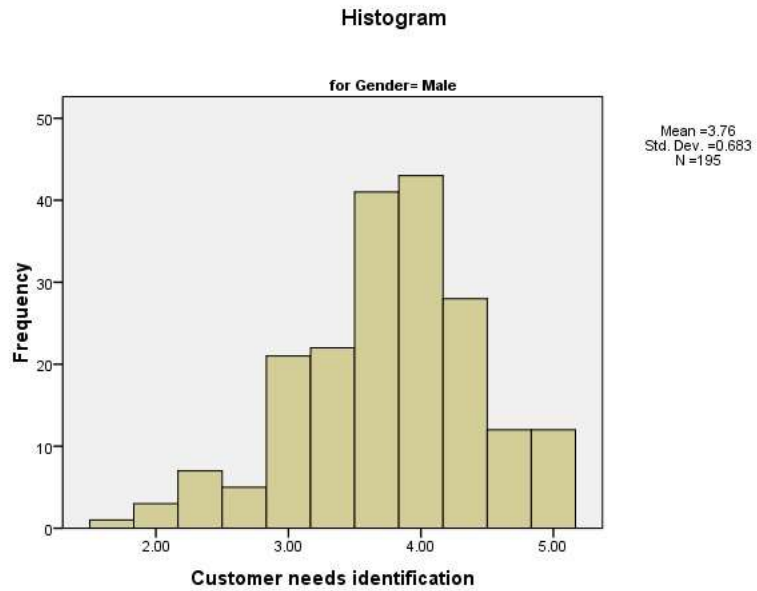
#### Detrended Normal Q-Q Plot of Personalisation of Services



Detrended Normal Q-Q Plot of Personalisation of Services

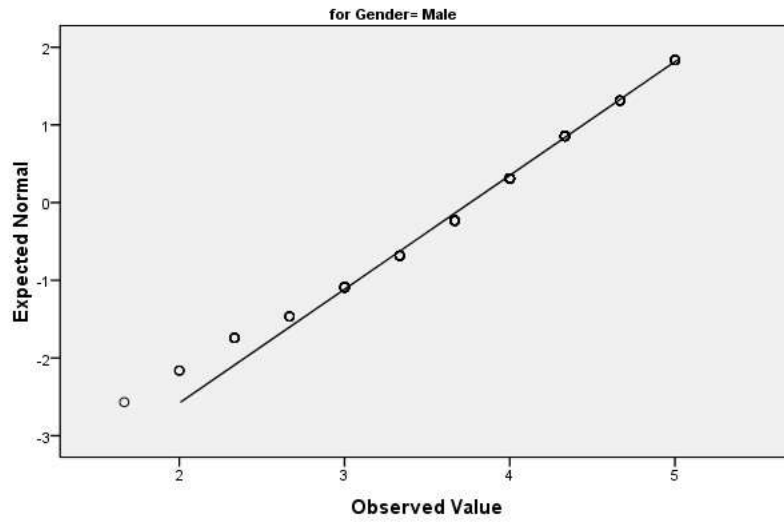


## Customer needs identification Histograms

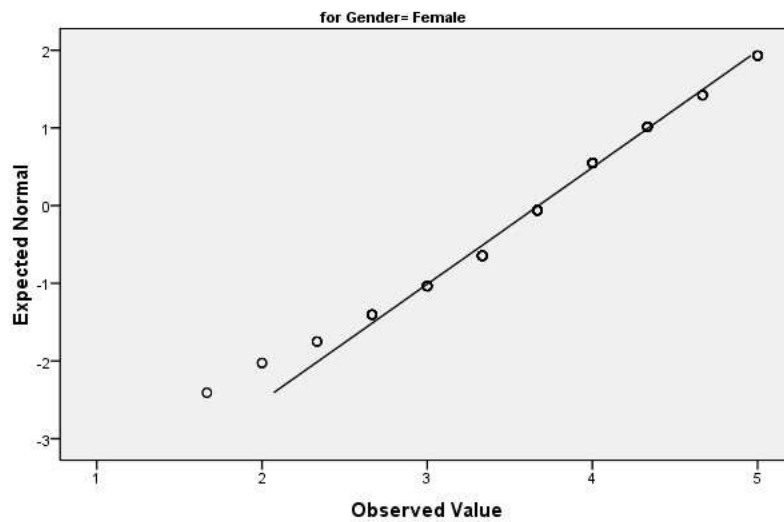


## Normal Q-Q Plots

Normal Q-Q Plot of Customer needs identification

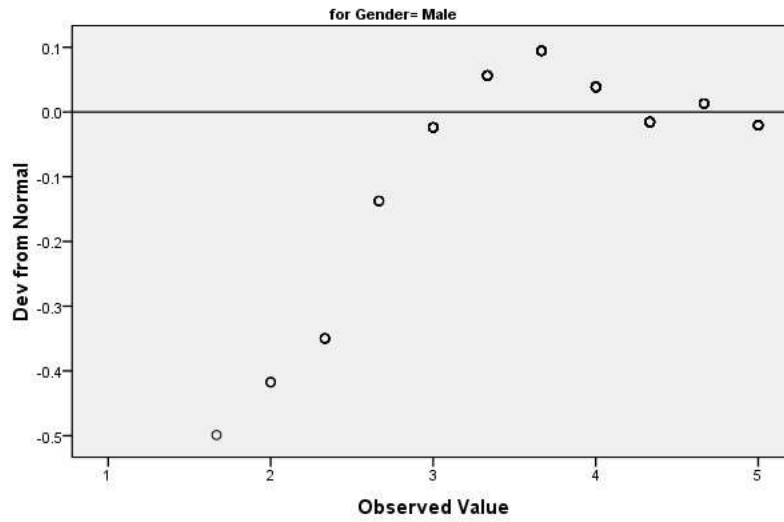


Normal Q-Q Plot of Customer needs identification

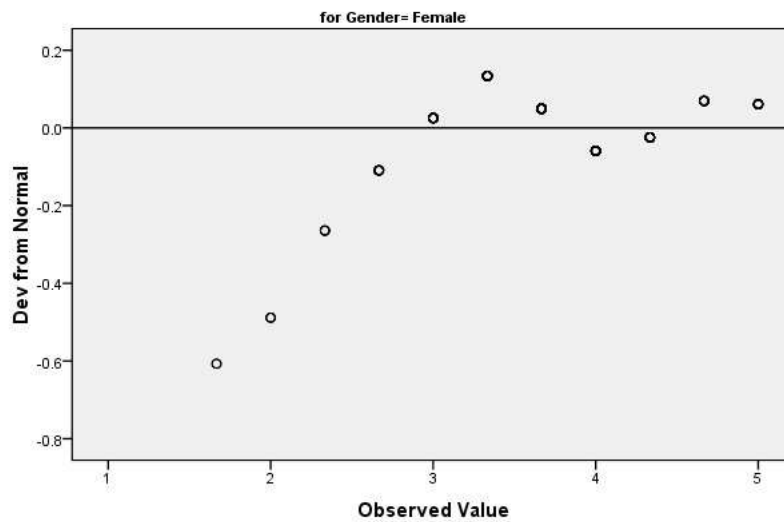


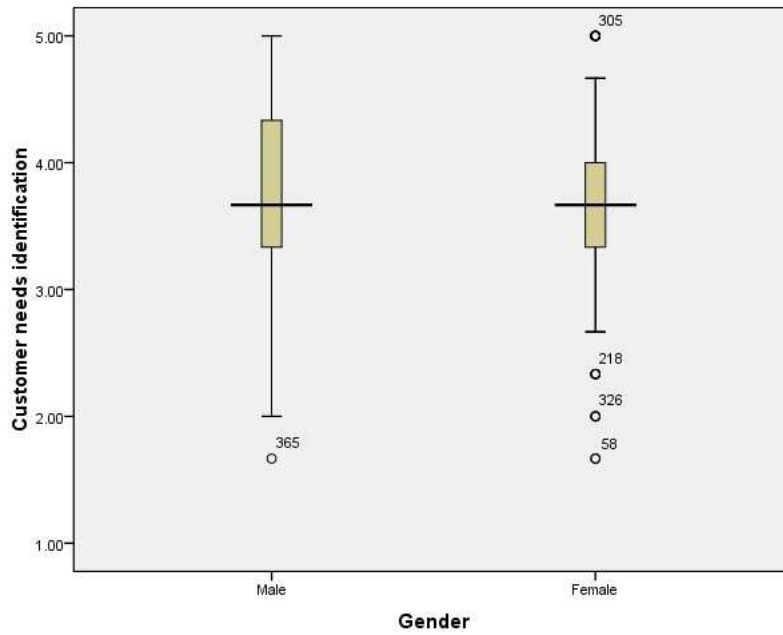
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Customer needs identification

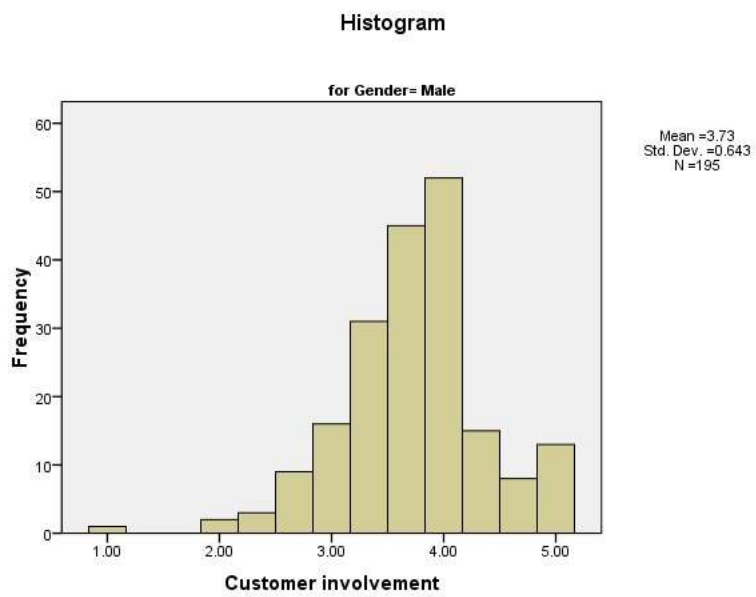


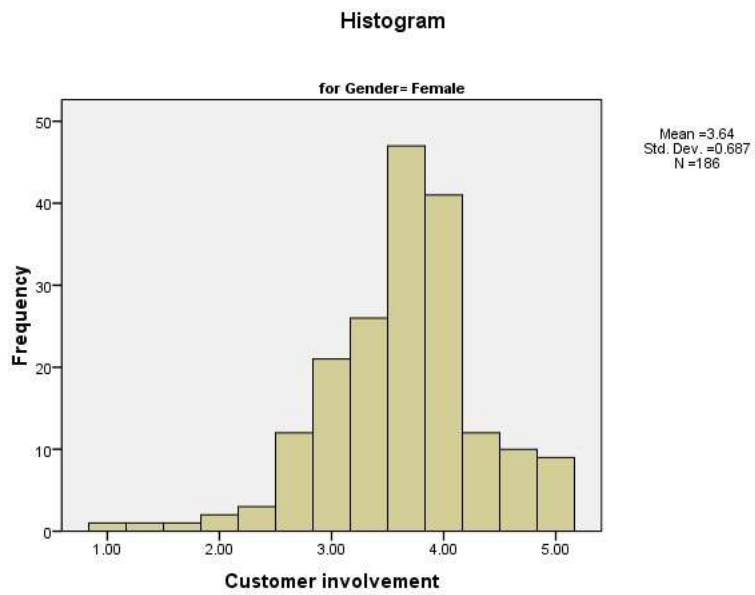
Detrended Normal Q-Q Plot of Customer needs identification



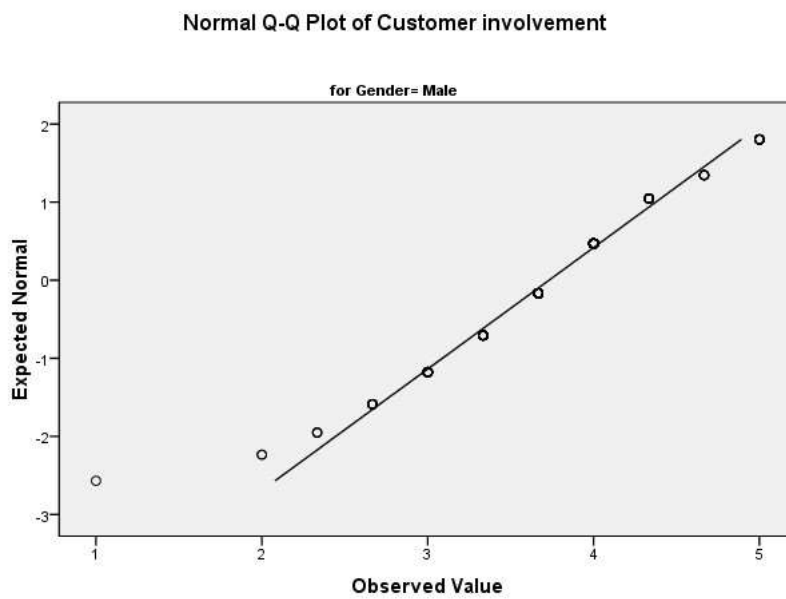


### Customer involvement Histograms

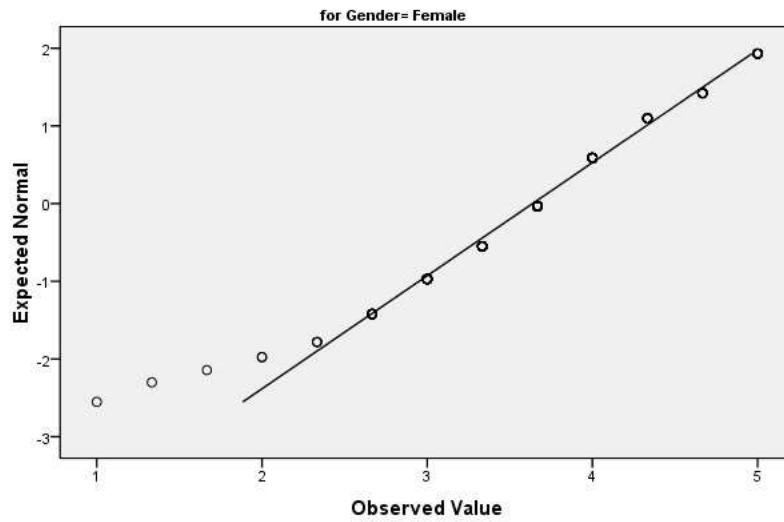




## Normal Q-Q Plots

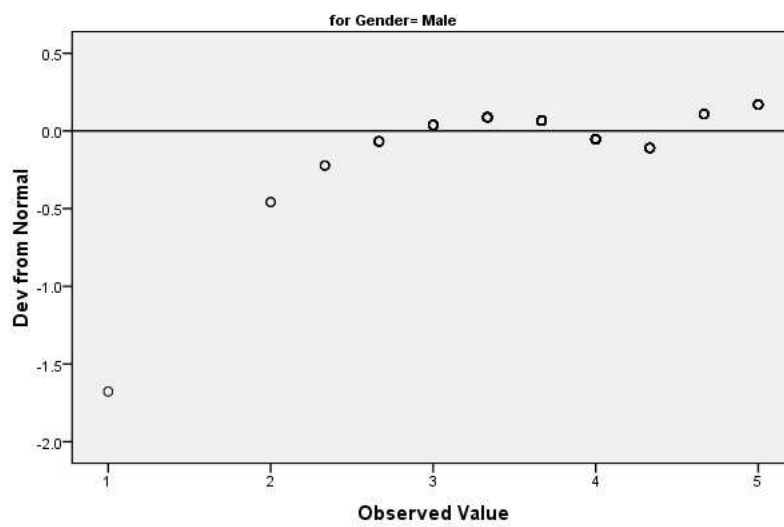


### Normal Q-Q Plot of Customer involvement

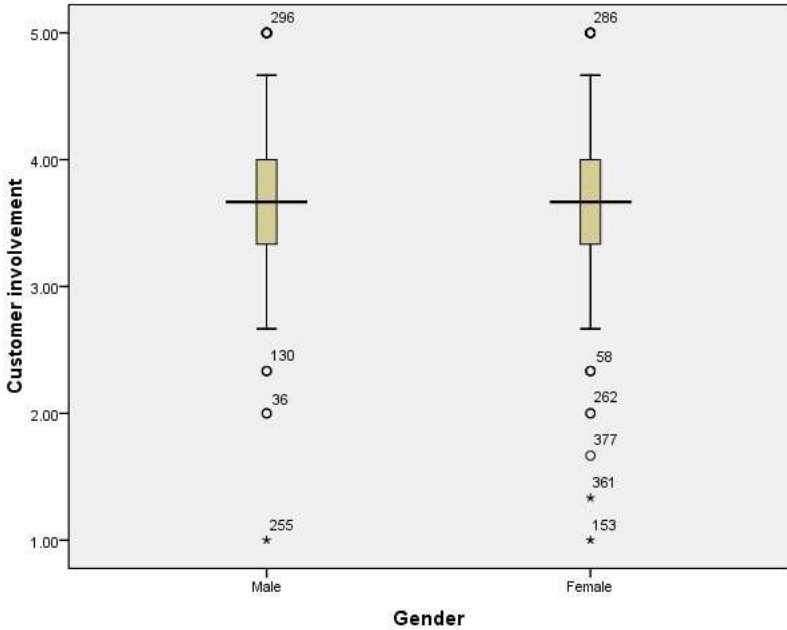
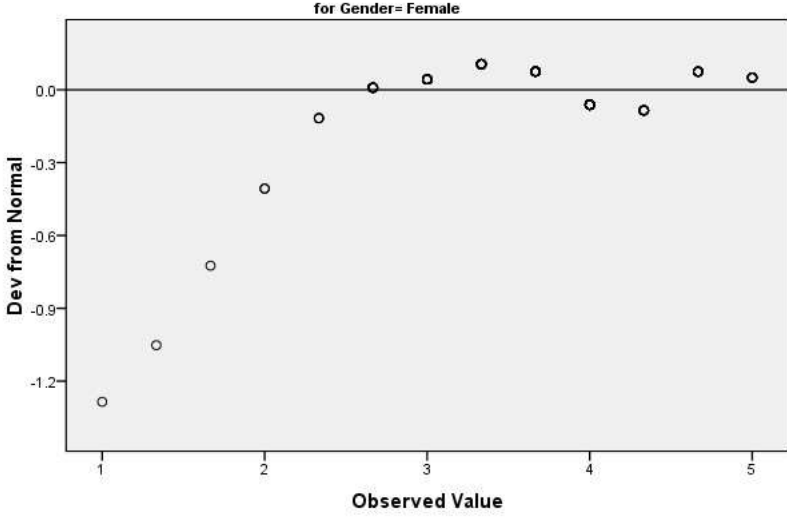


### Detrended Normal Q-Q Plots

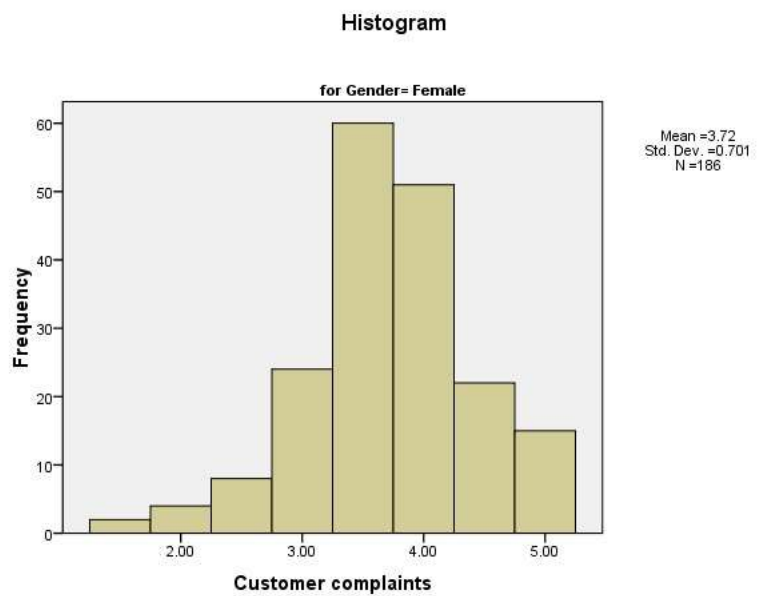
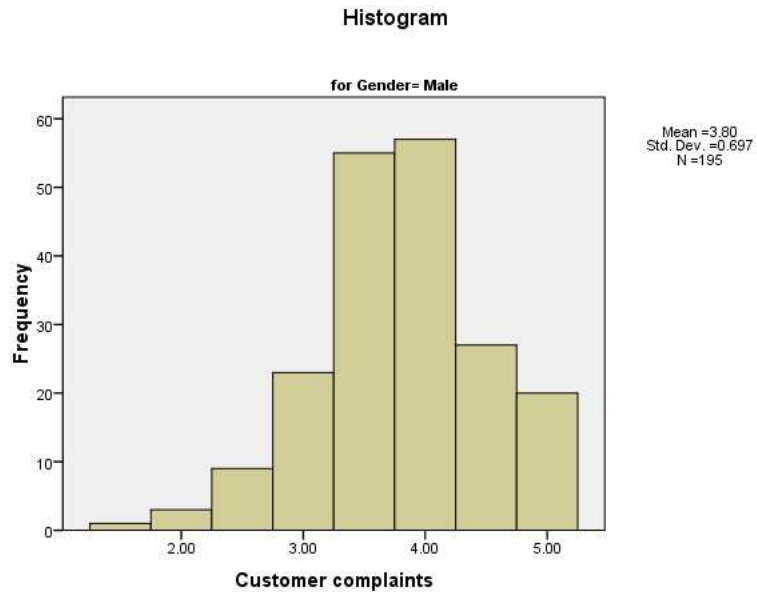
#### Detrended Normal Q-Q Plot of Customer involvement



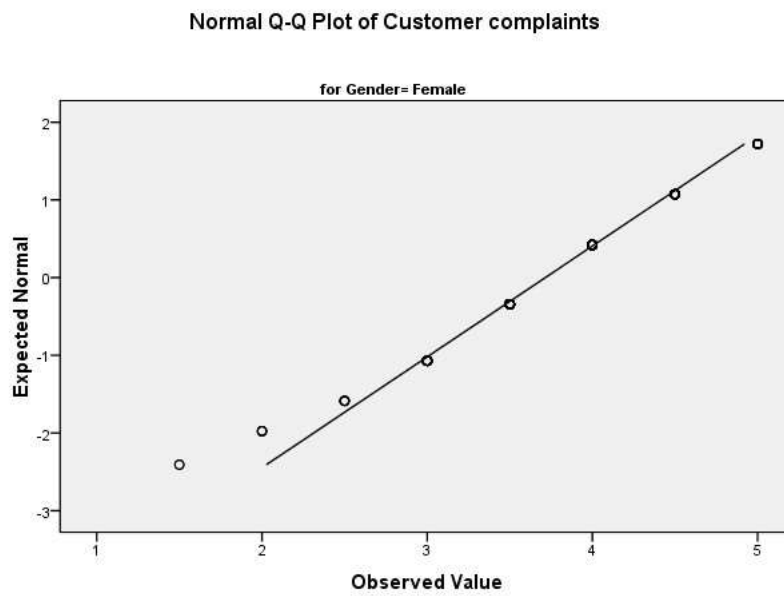
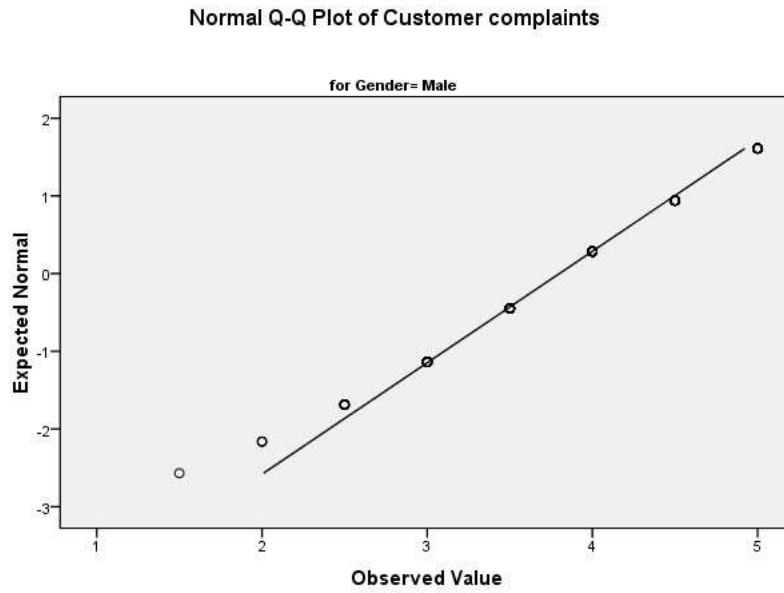
Detrended Normal Q-Q Plot of Customer involvement



## Customer complaints Histograms

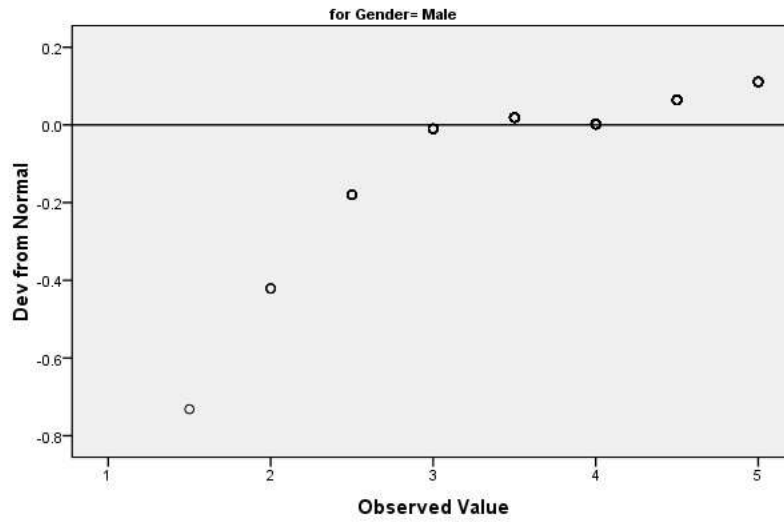


## Normal Q-Q Plots

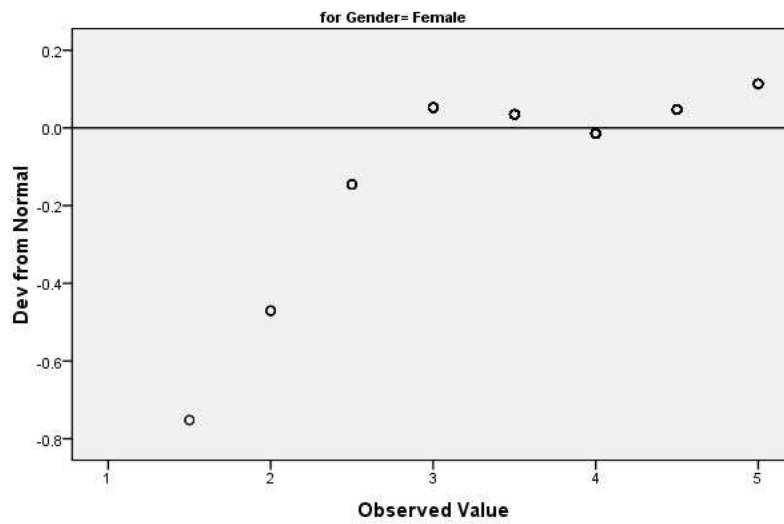


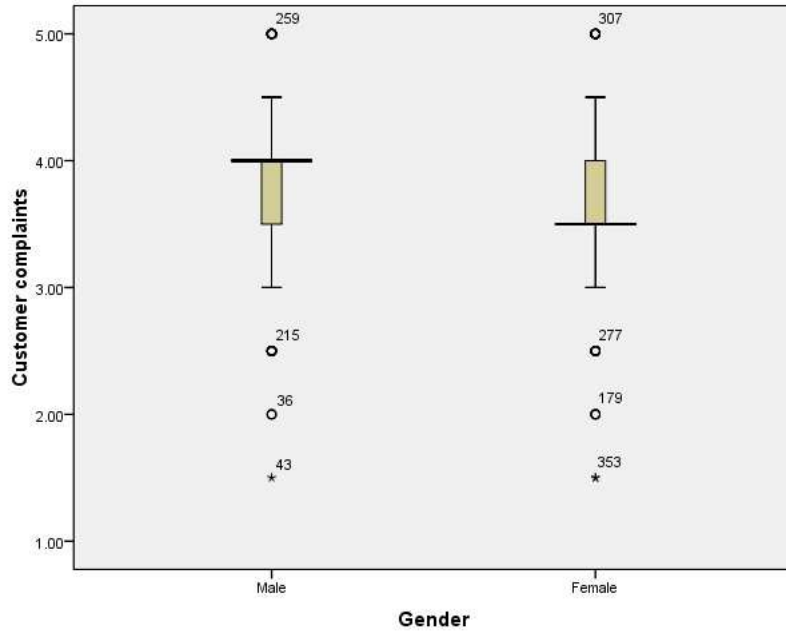
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Customer complaints

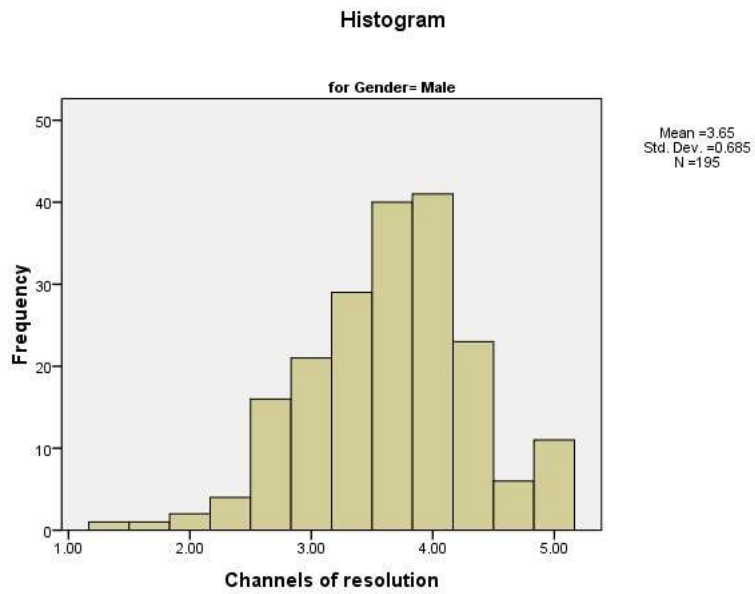


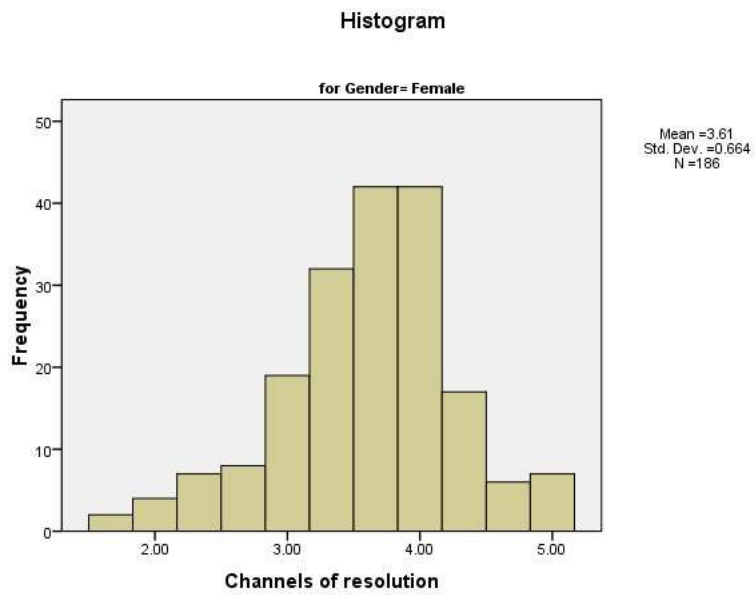
Detrended Normal Q-Q Plot of Customer complaints



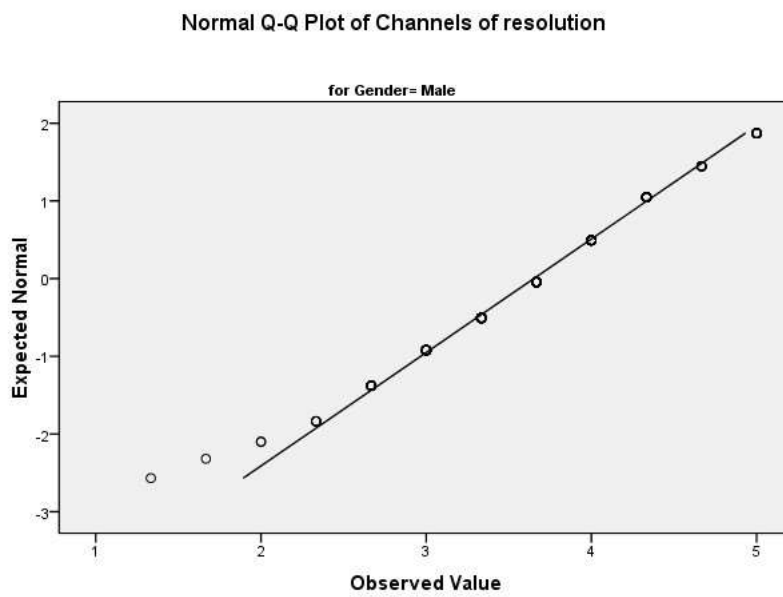


### Channels of resolution Histograms

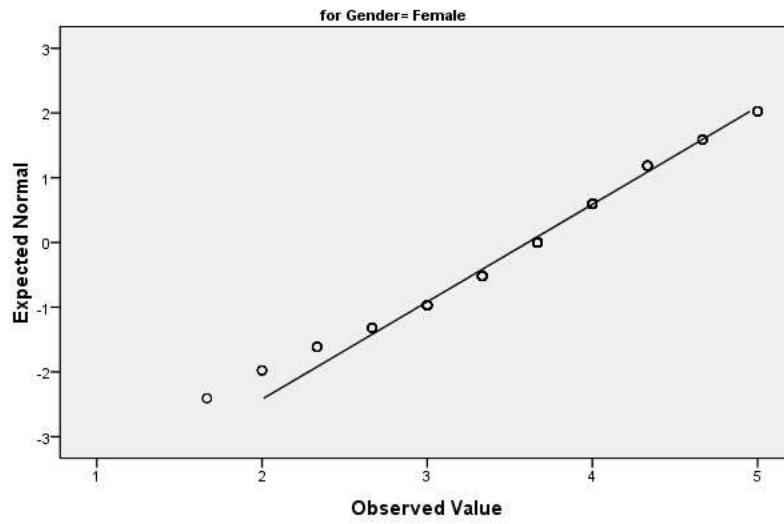




## Normal Q-Q Plots

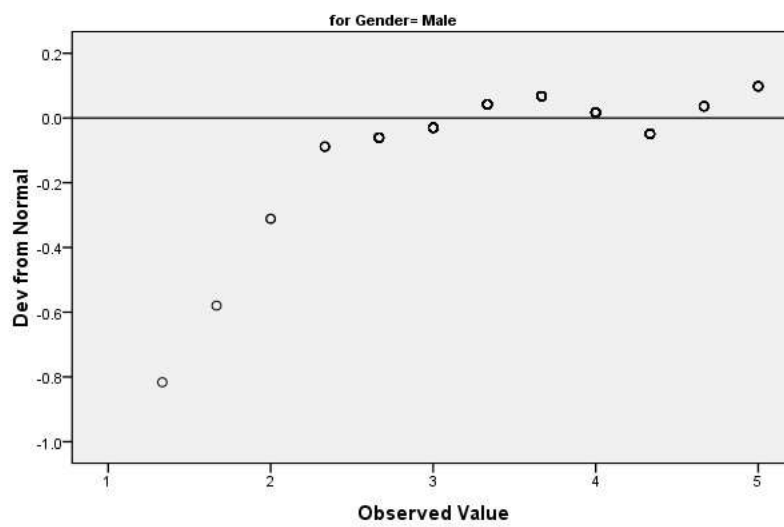


### Normal Q-Q Plot of Channels of resolution

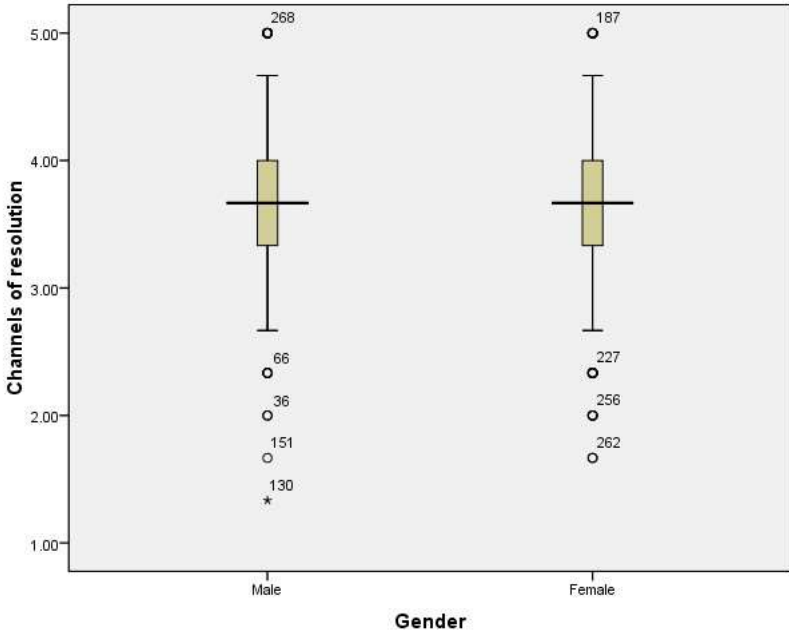
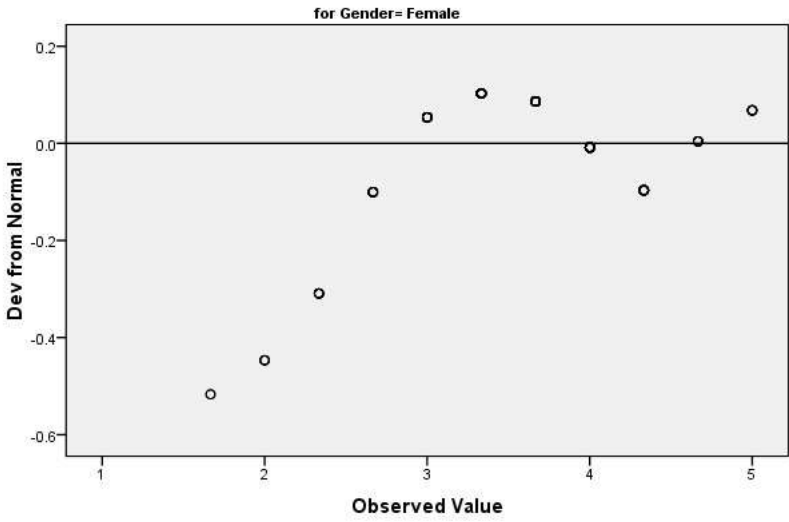


### Detrended Normal Q-Q Plots

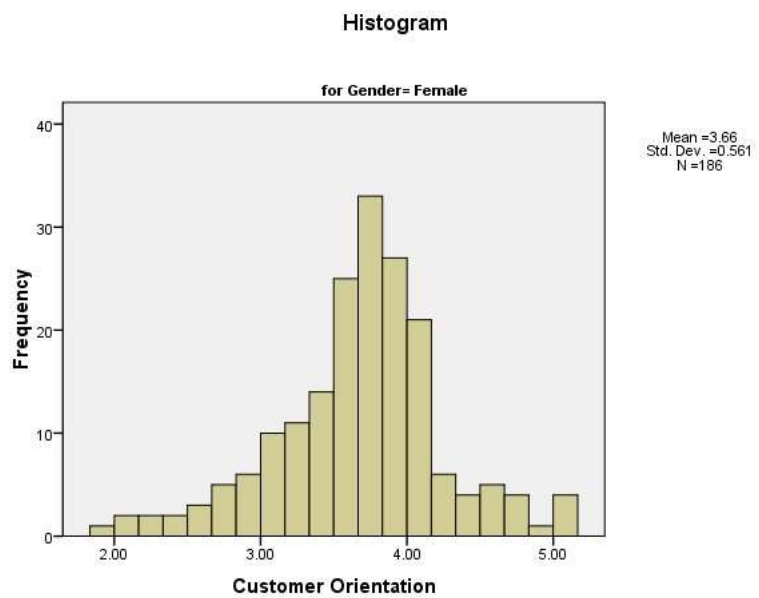
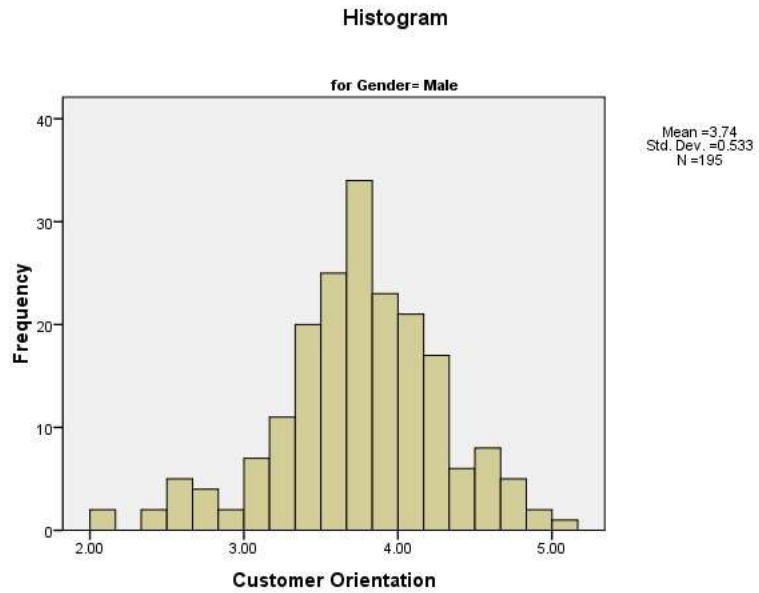
#### Detrended Normal Q-Q Plot of Channels of resolution



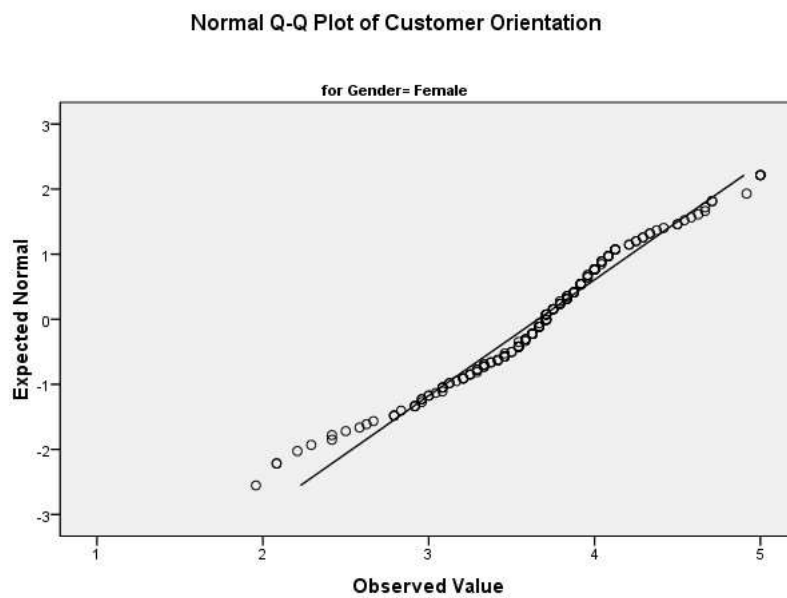
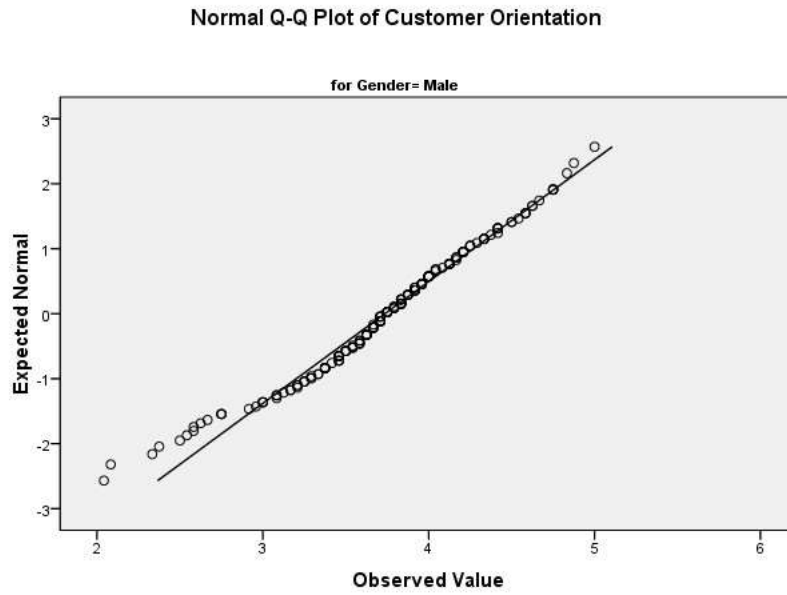
Detrended Normal Q-Q Plot of Channels of resolution



## Customer Orientation Histograms

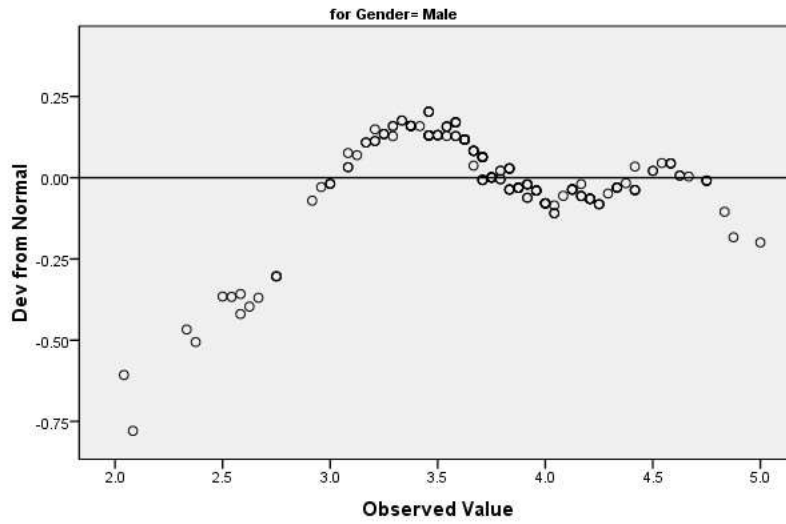


## Normal Q-Q Plots

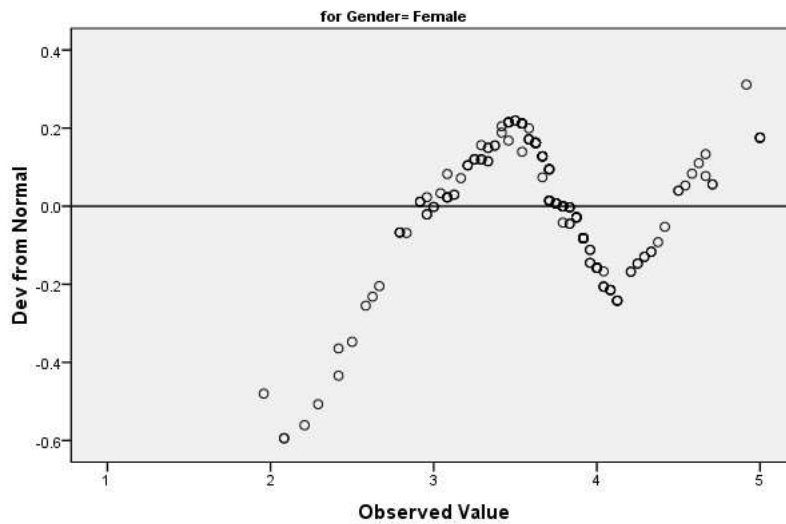


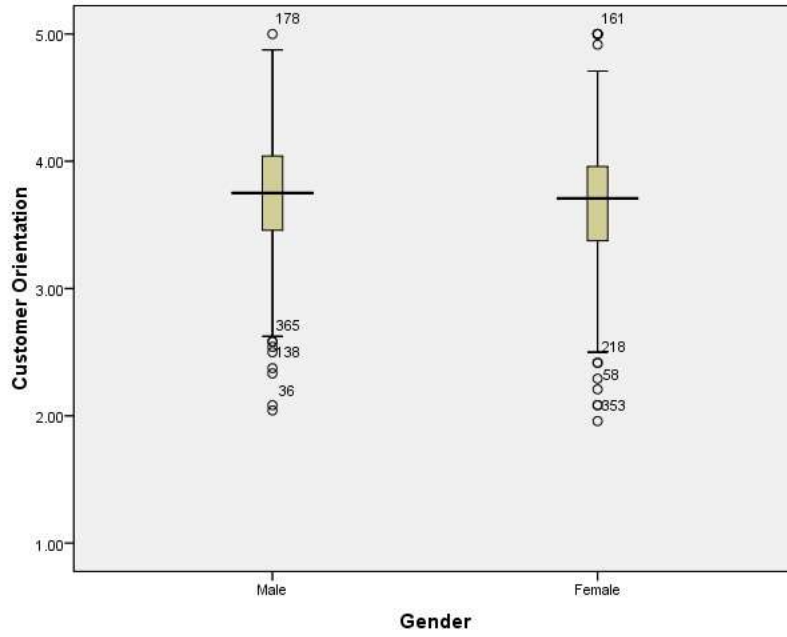
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Customer Orientation

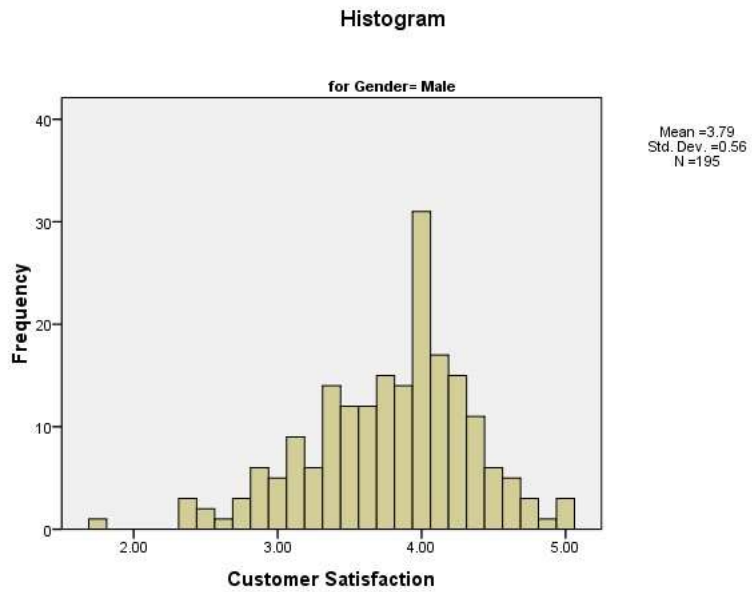


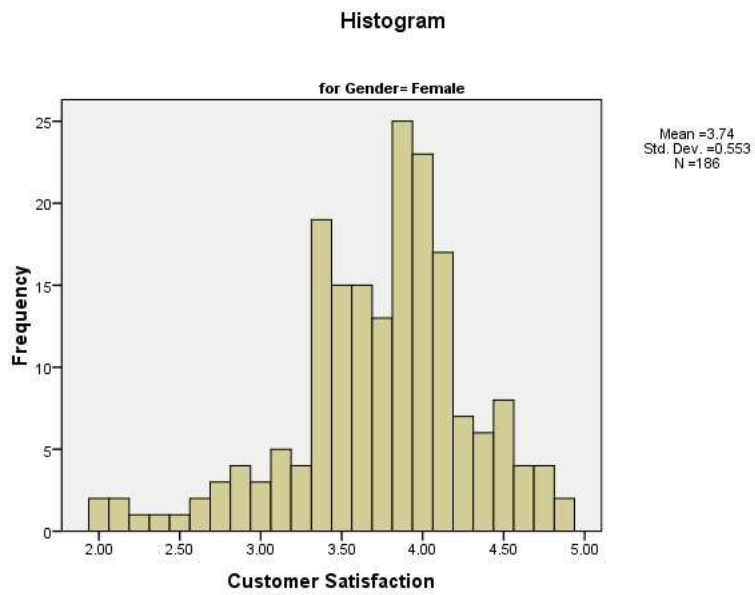
Detrended Normal Q-Q Plot of Customer Orientation



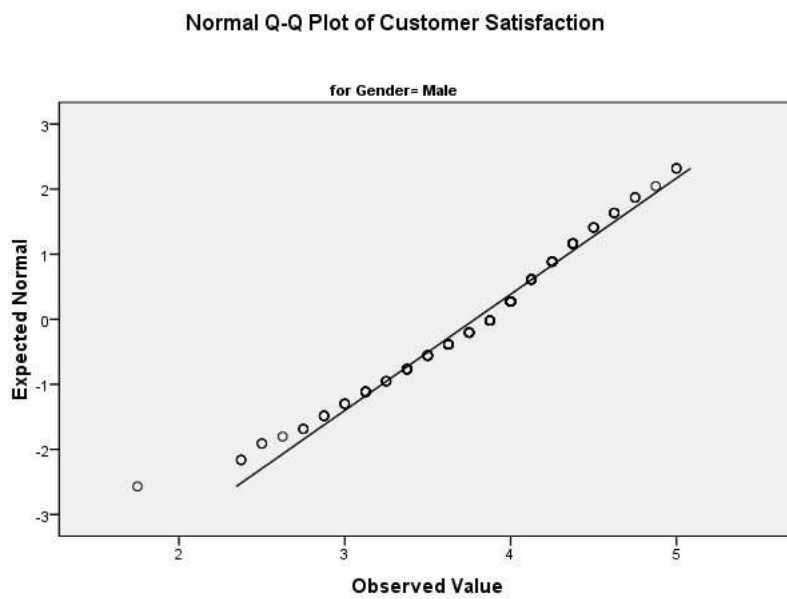


**Customer Satisfaction Histograms**

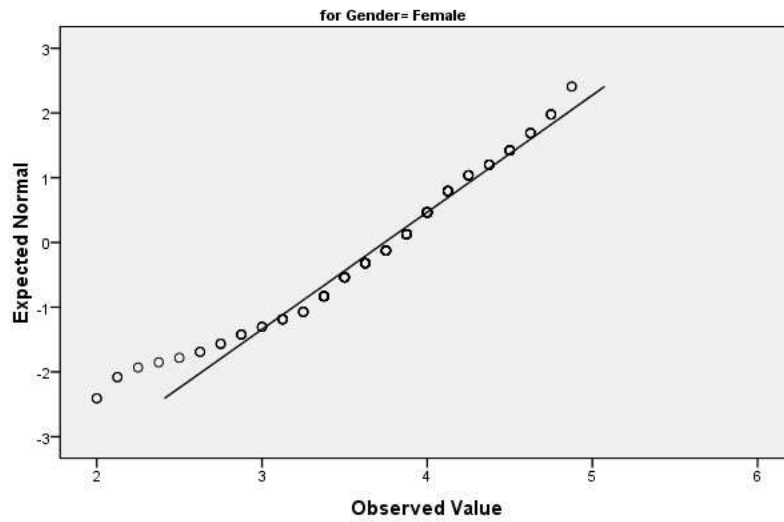




## Normal Q-Q Plots

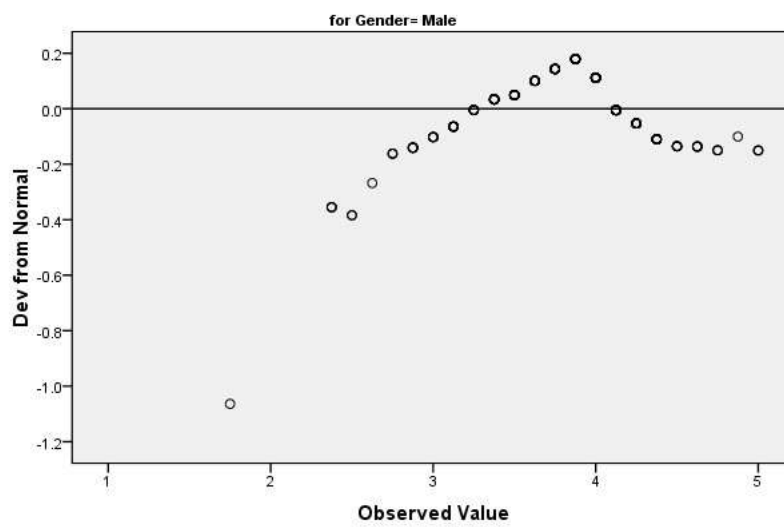


### Normal Q-Q Plot of Customer Satisfaction

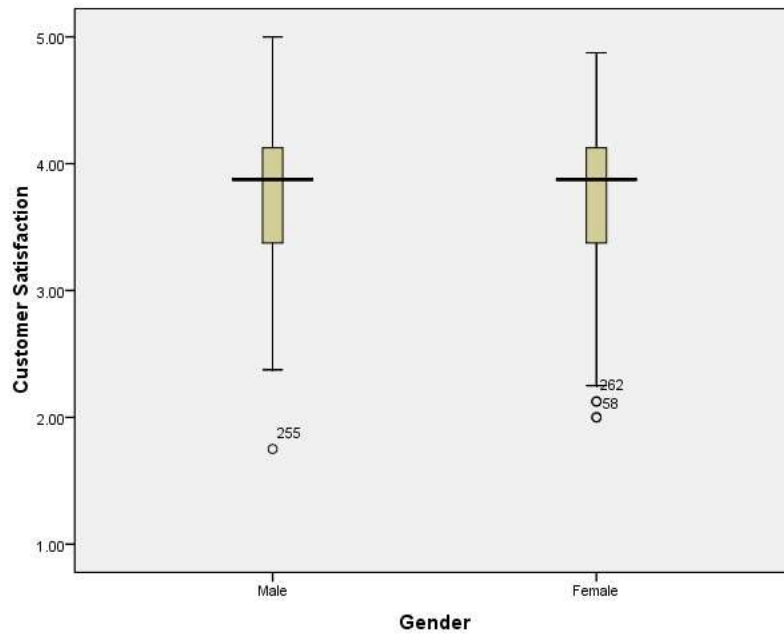
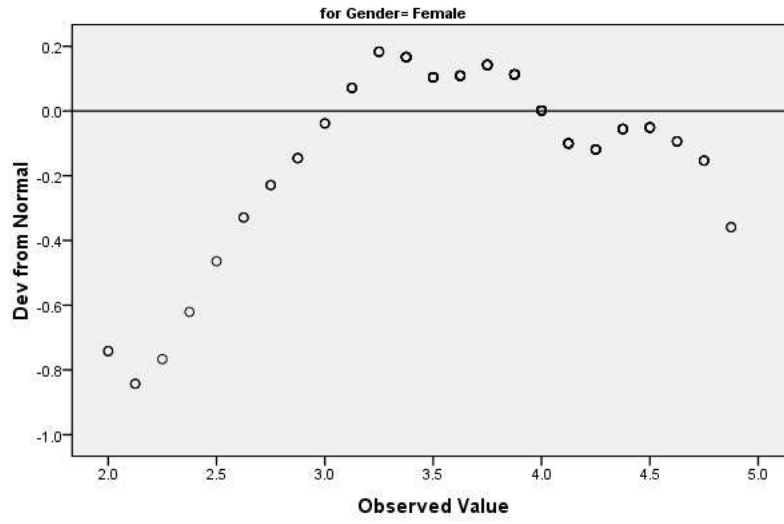


### Detrended Normal Q-Q Plots

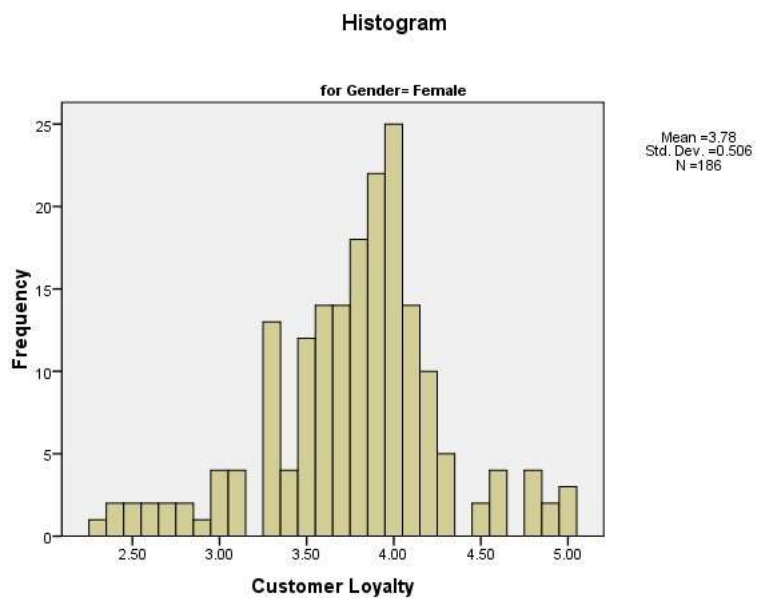
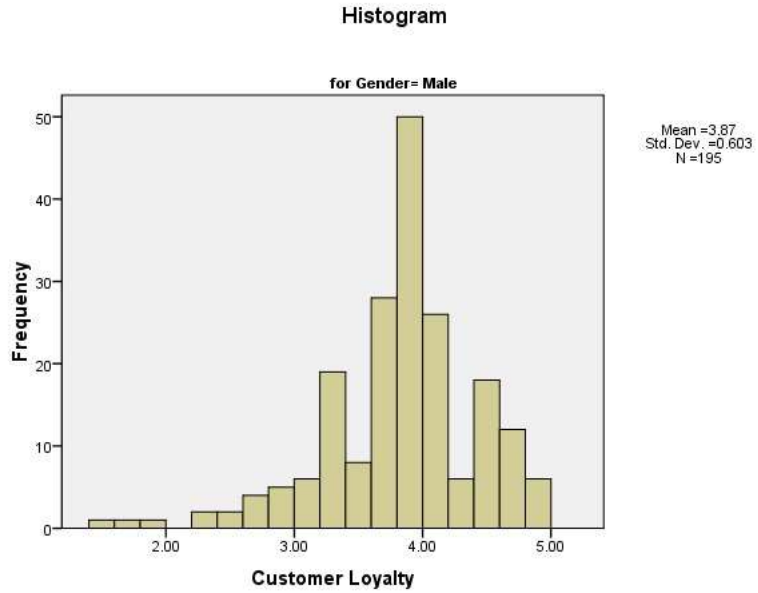
#### Detrended Normal Q-Q Plot of Customer Satisfaction



Detrended Normal Q-Q Plot of Customer Satisfaction

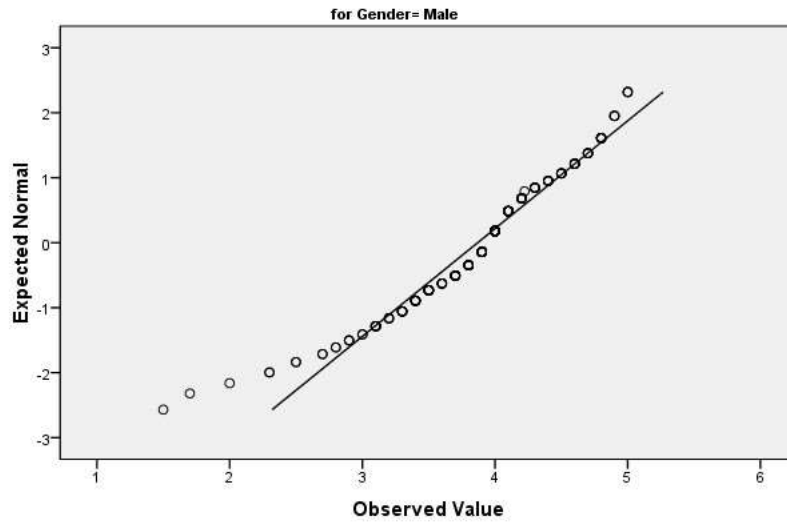


# Customer Loyalty Histograms

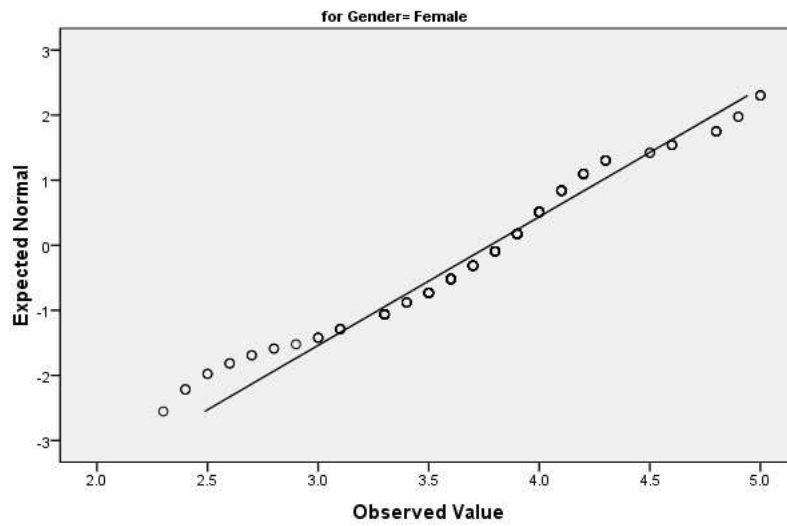


## Normal Q-Q Plots

Normal Q-Q Plot of Customer Loyalty

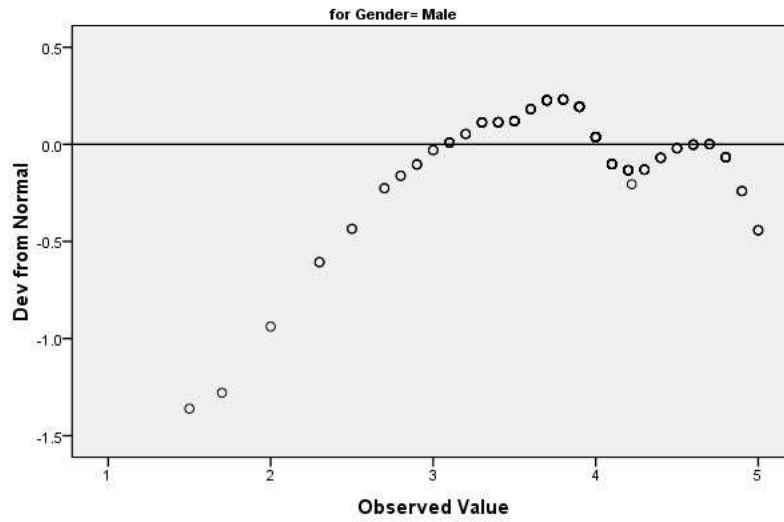


Normal Q-Q Plot of Customer Loyalty

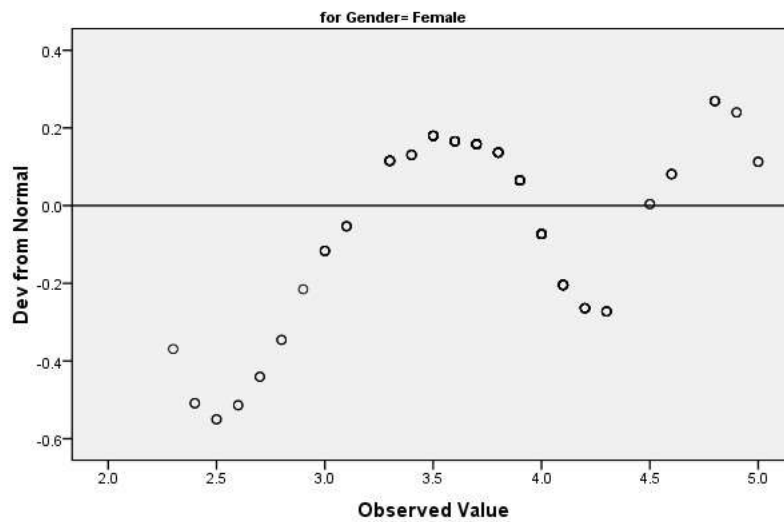


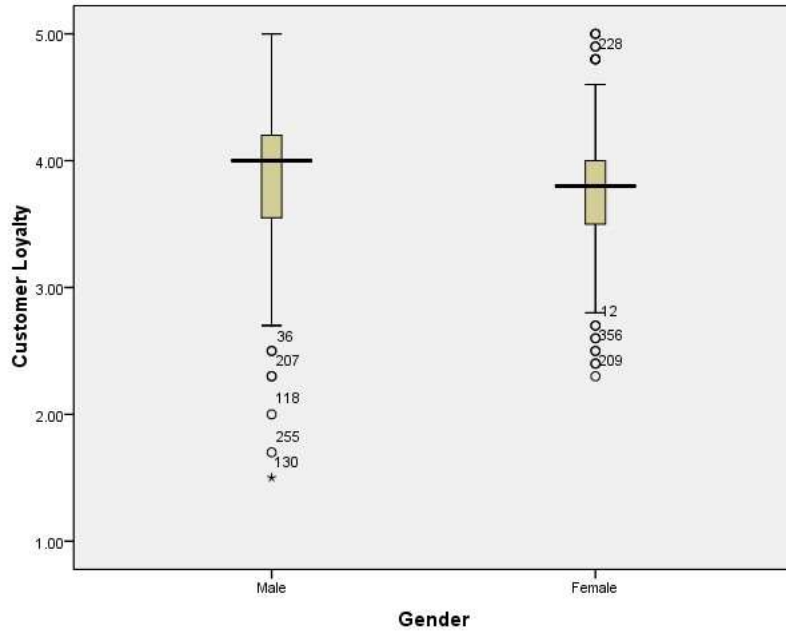
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Customer Loyalty

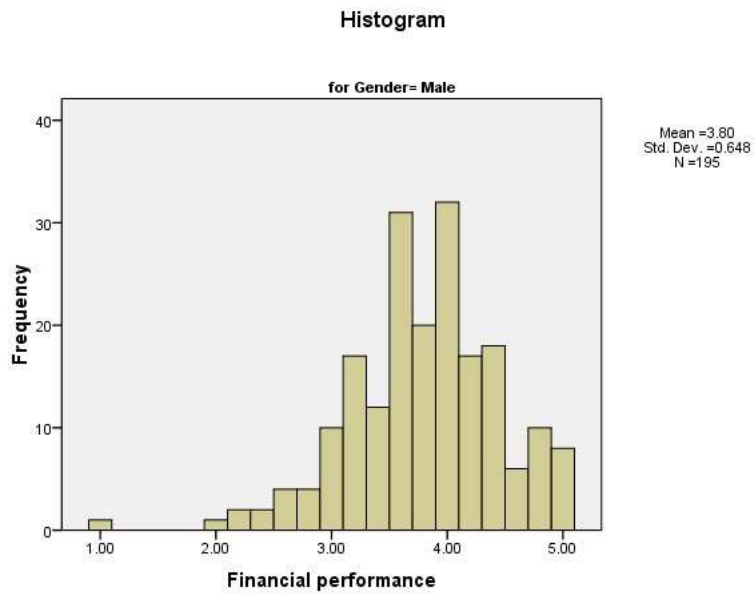


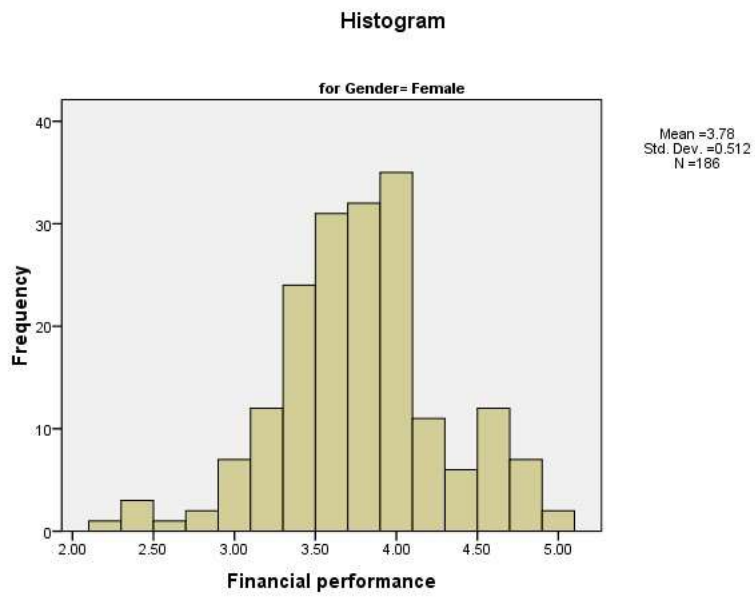
Detrended Normal Q-Q Plot of Customer Loyalty



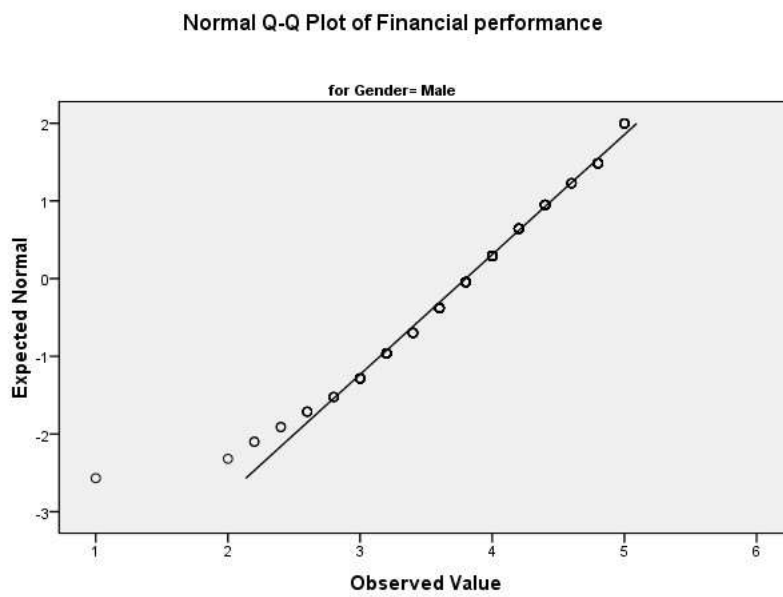


### Financial performance Histograms

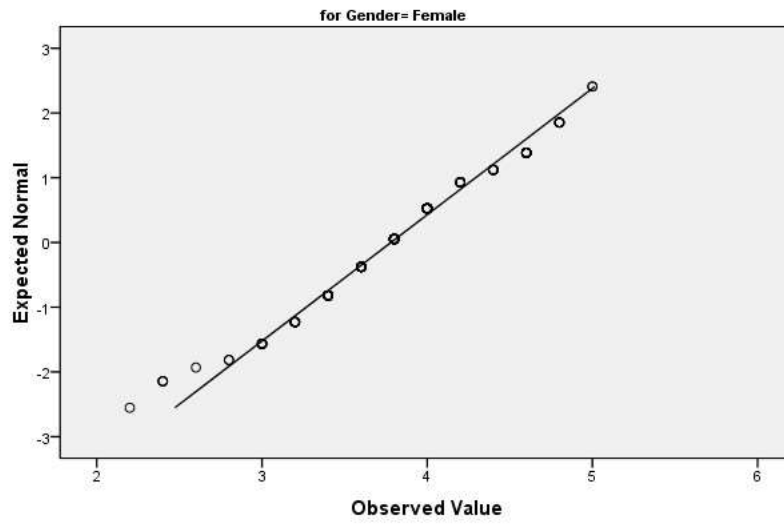




## Normal Q-Q Plots

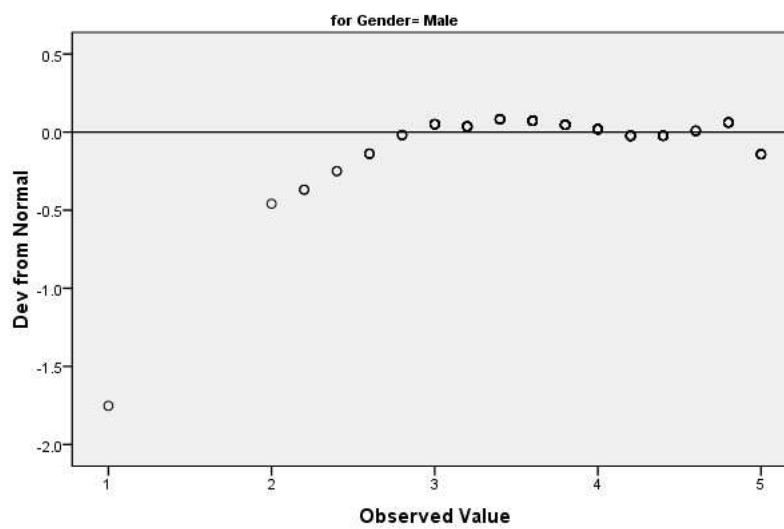


### Normal Q-Q Plot of Financial performance

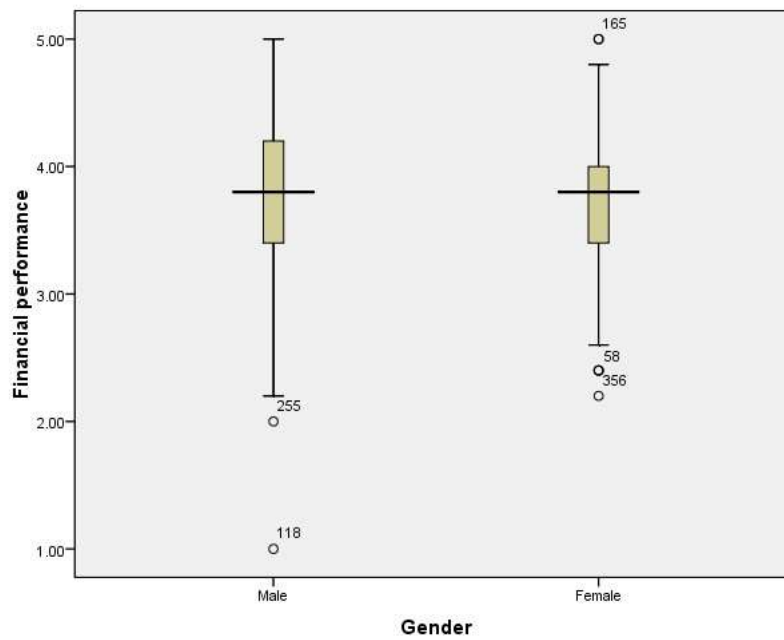
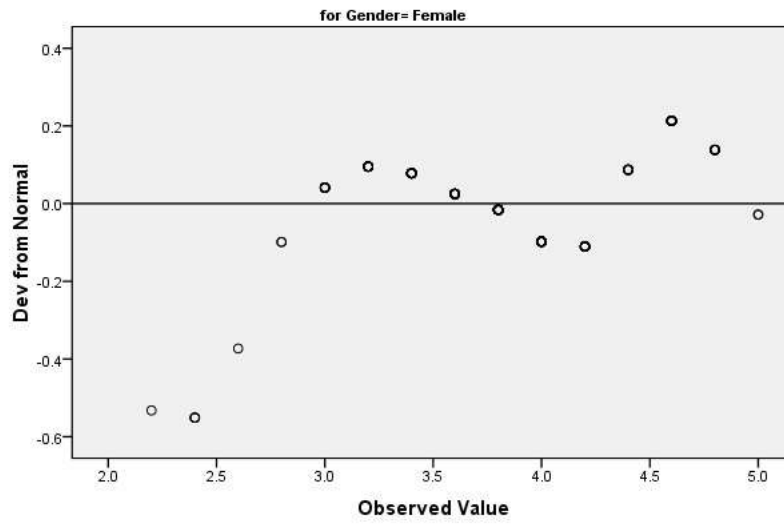


### Detrended Normal Q-Q Plots

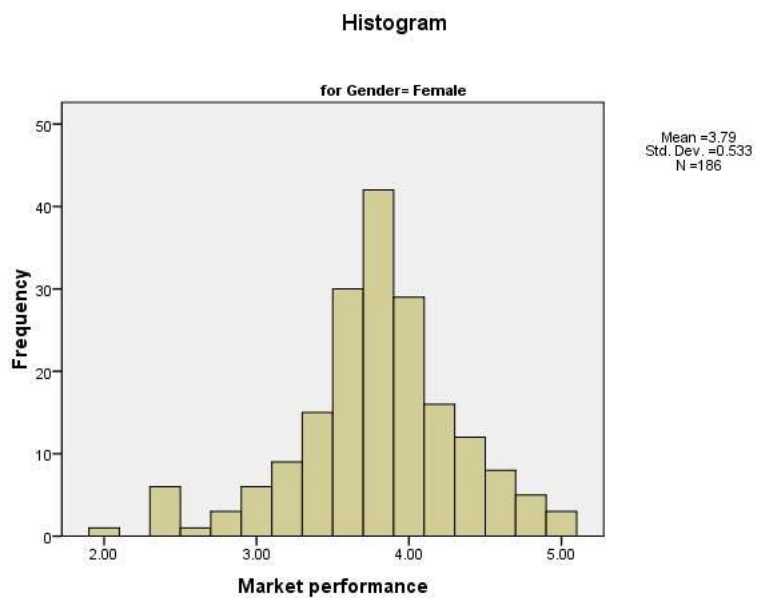
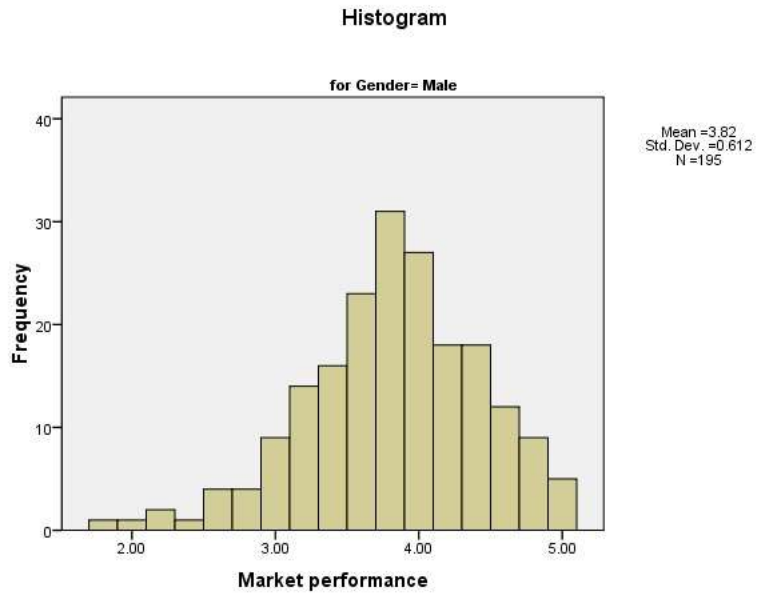
#### Detrended Normal Q-Q Plot of Financial performance



Detrended Normal Q-Q Plot of Financial performance

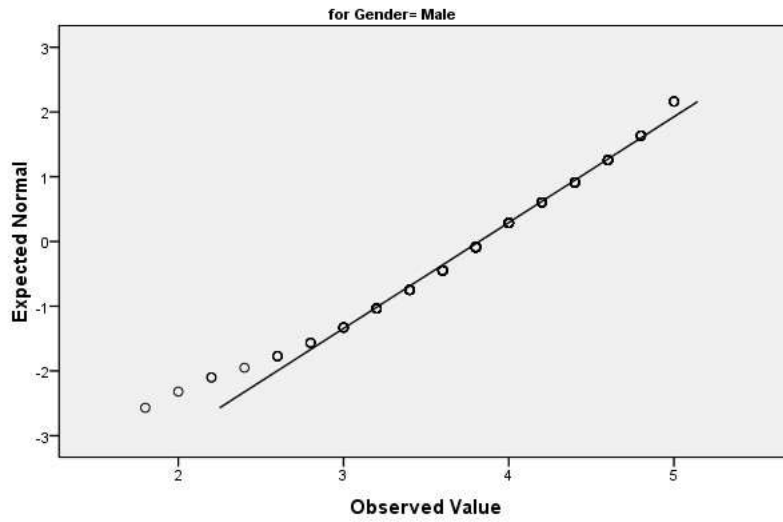


## Market performance Histograms

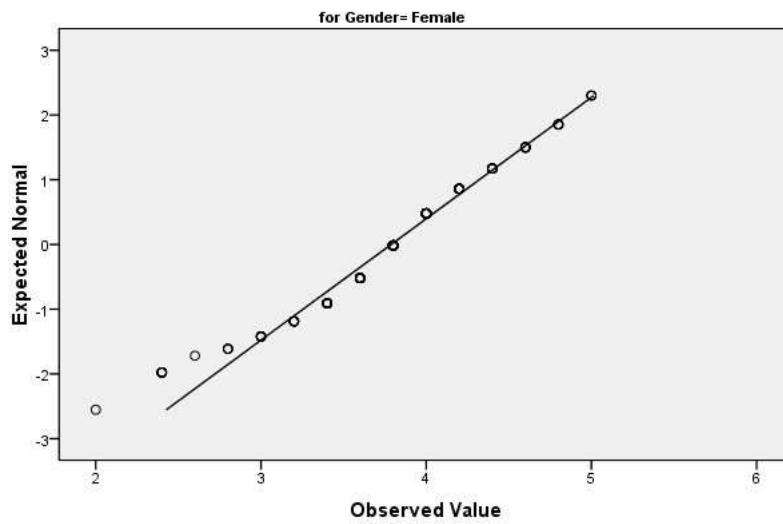


## Normal Q-Q Plots

Normal Q-Q Plot of Market performance

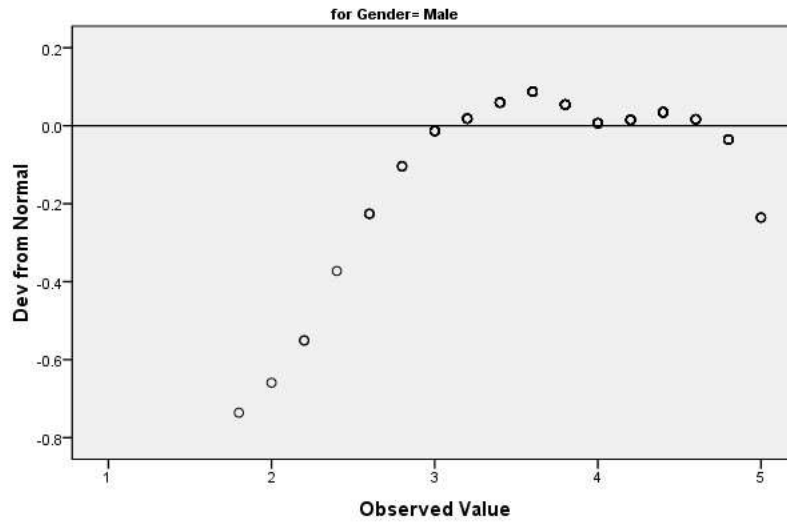


Normal Q-Q Plot of Market performance

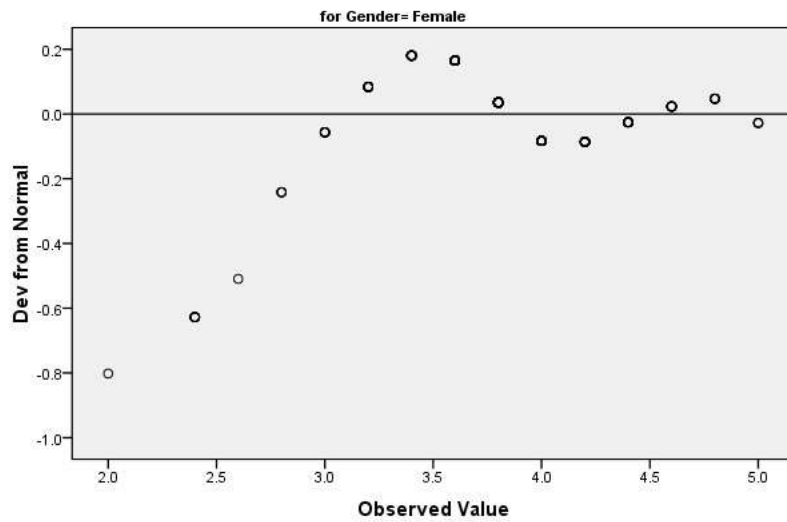


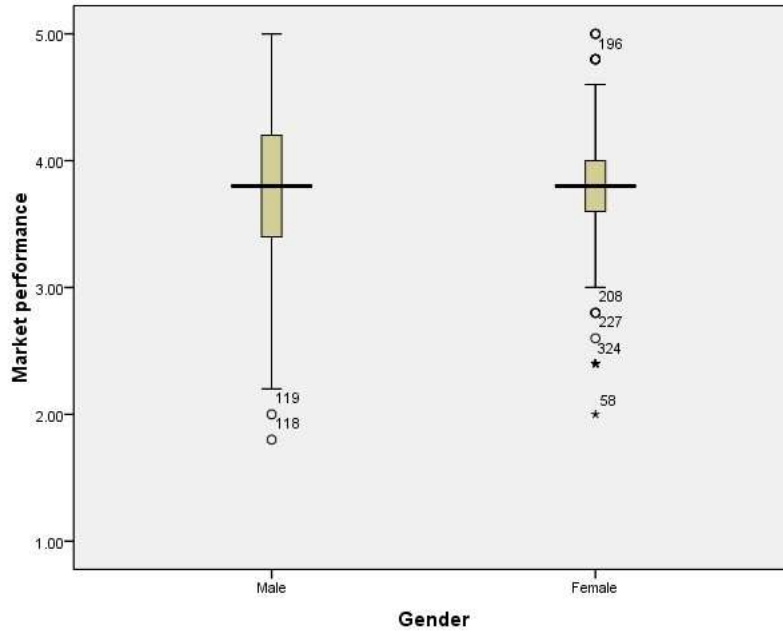
## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Market performance

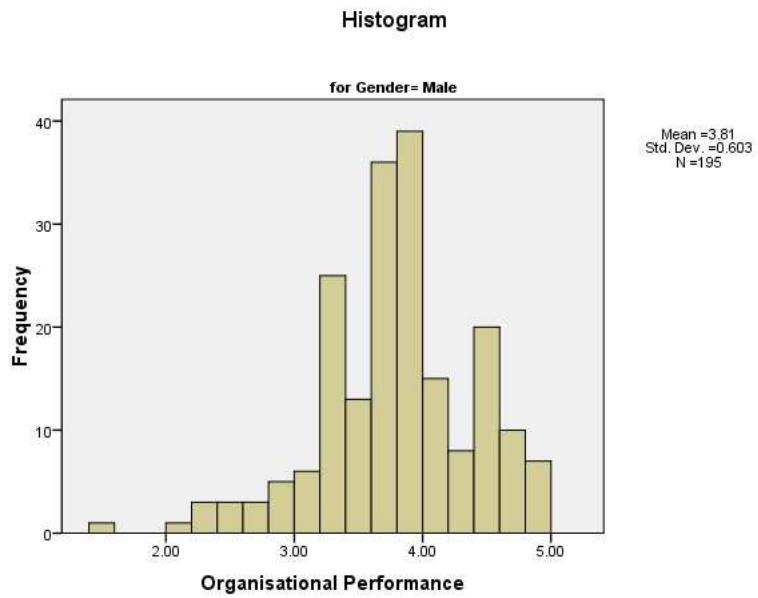


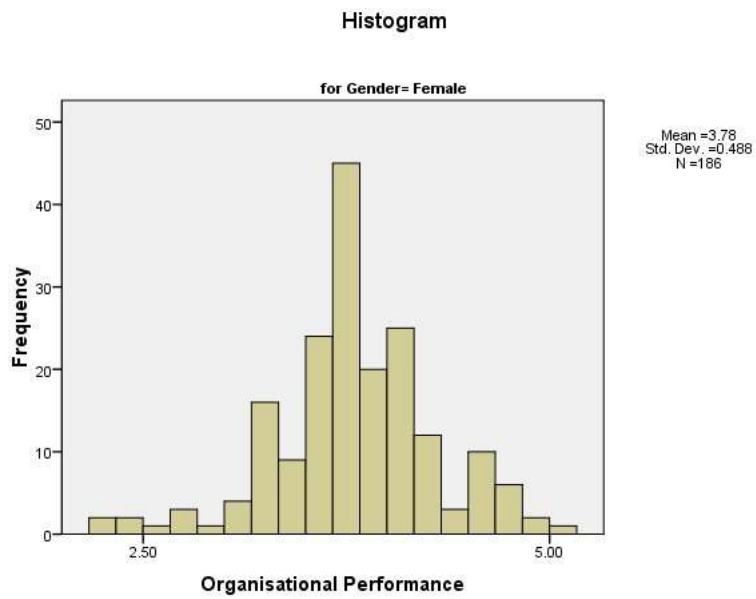
Detrended Normal Q-Q Plot of Market performance



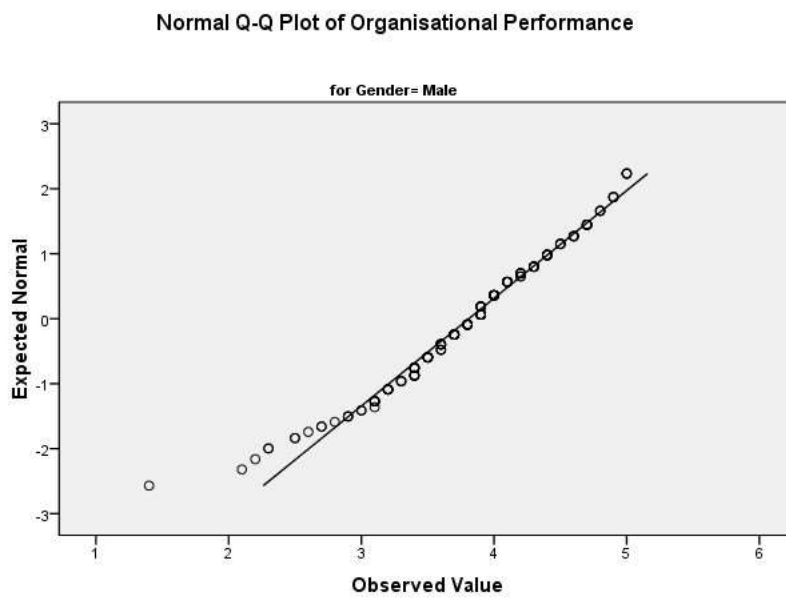


### Organisational Performance Histograms

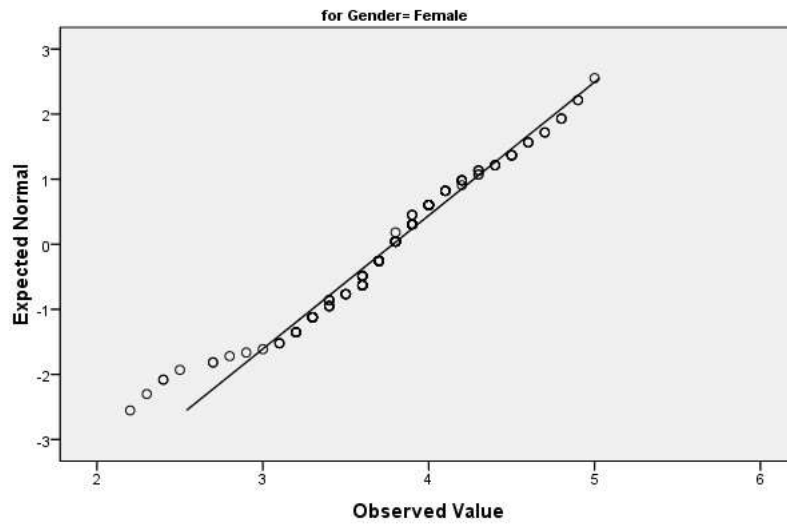




## Normal Q-Q Plots

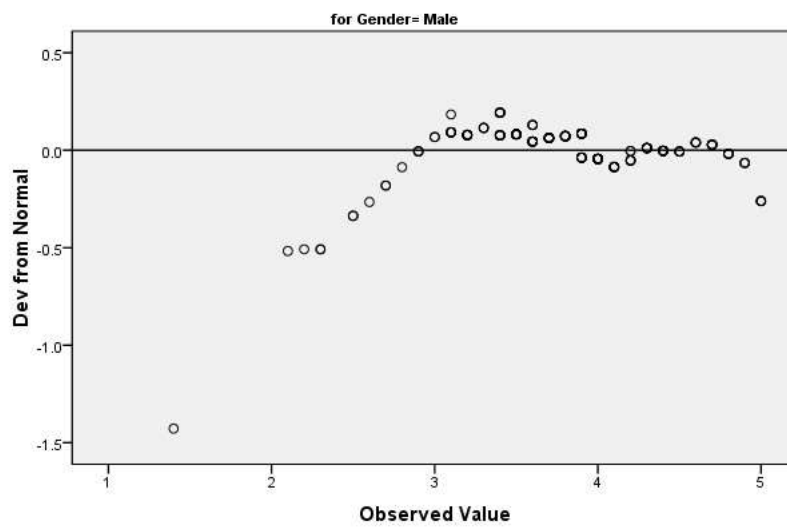


### Normal Q-Q Plot of Organisational Performance

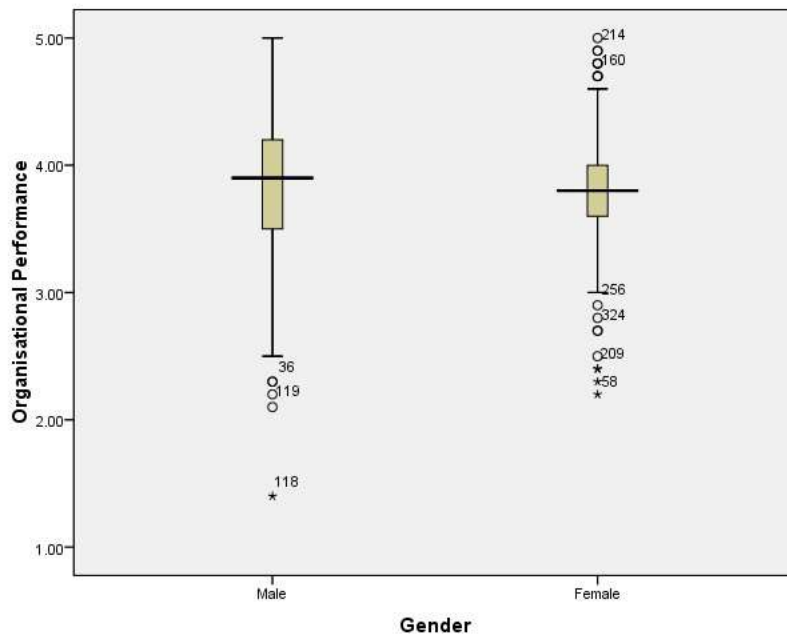
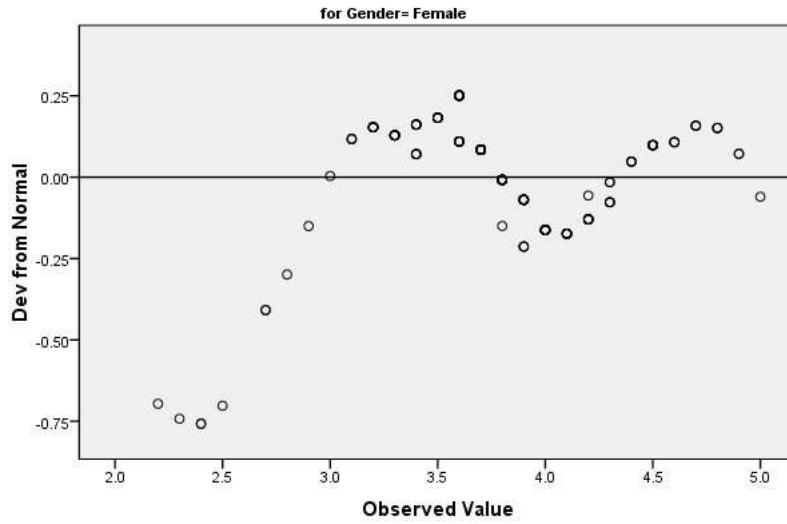


### Detrended Normal Q-Q Plots

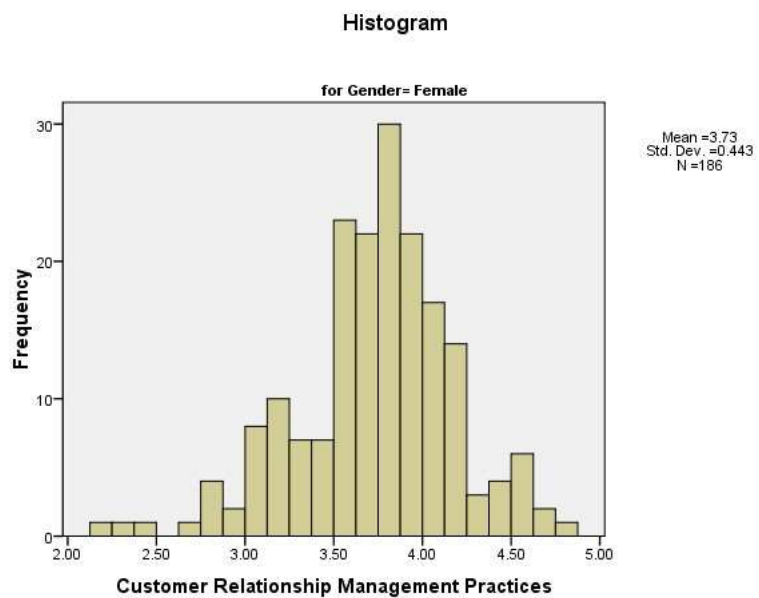
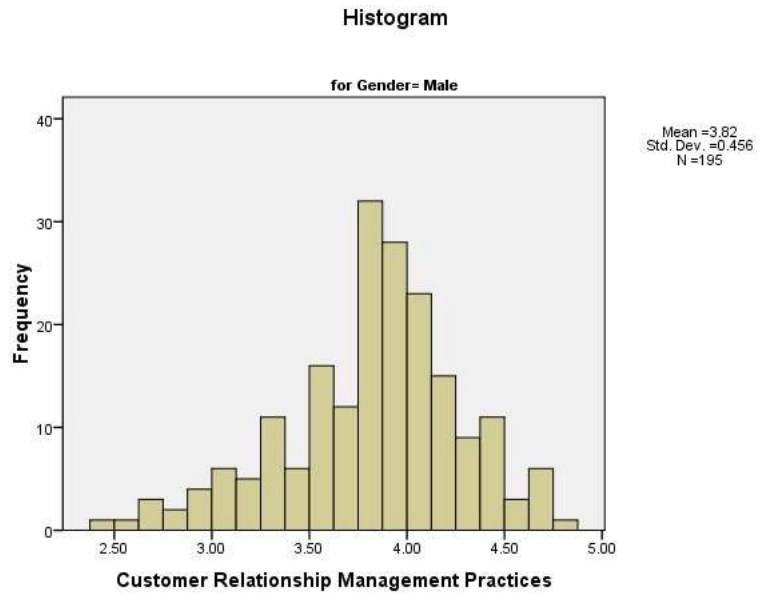
#### Detrended Normal Q-Q Plot of Organisational Performance



Detrended Normal Q-Q Plot of Organisational Performance

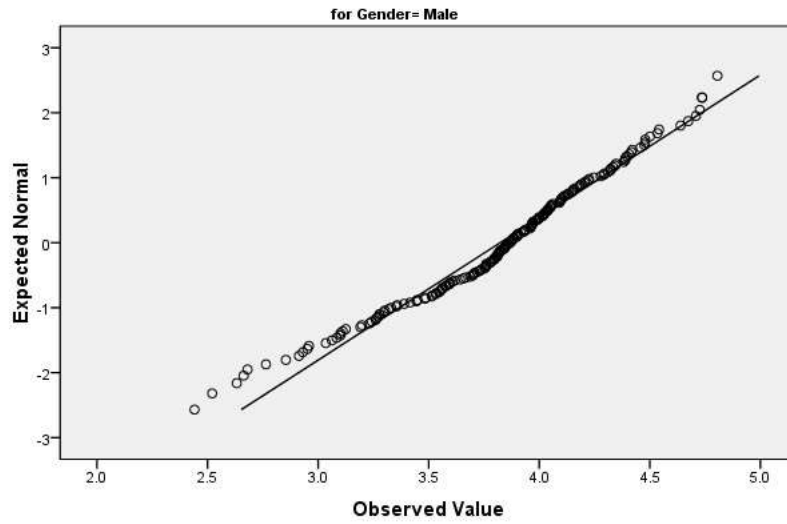


## Customer Relationship Management Practices Histograms

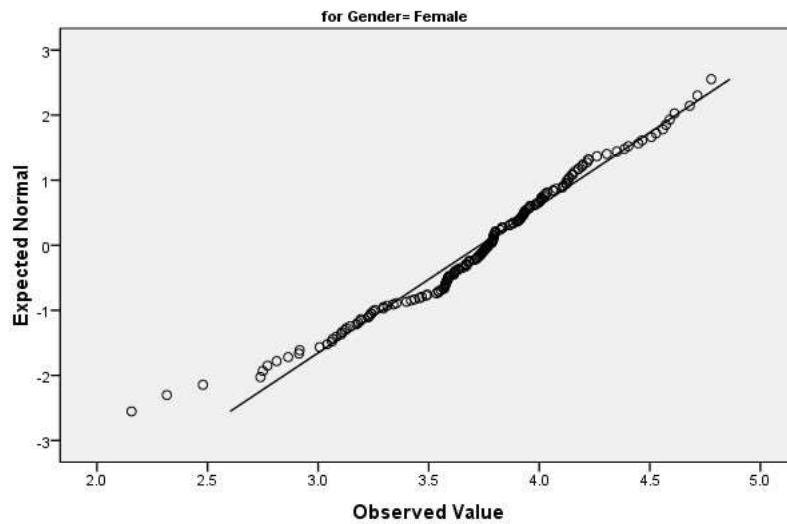


## Normal Q-Q Plots

Normal Q-Q Plot of Customer Relationship Management Practices

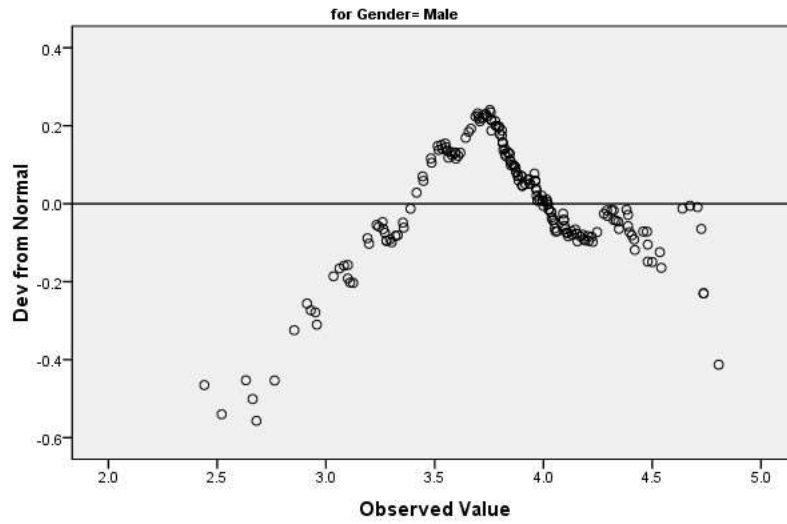


Normal Q-Q Plot of Customer Relationship Management Practices



## Detrended Normal Q-Q Plots

Detrended Normal Q-Q Plot of Customer Relationship Management Practices



Detrended Normal Q-Q Plot of Customer Relationship Management Practices

