

1 **Customer Relationship Management and Small and Medium Enterprises performance:**  
2 **Pragmatic Evidence from Oyo State, Nigeria**  
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5

6 **Abstract**

7 *Customer Relationship Management (CRM) has been noted for survival strategy for business*  
8 *organizations especially in today's customer-oriented business world and intensely competitive*  
9 *environment. This study sought to examine the influence of CRM on the performance of SMEs in*  
10 *Oyo State, Nigeria. Purposive sample technique was adopted to select 20 SME operators each*  
11 *from Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a*  
12 *sample size for the study. The data collection instruments for the study were structured*  
13 *questionnaires designed for the study. Data analysis was performed with the aid of mean,*  
14 *standard deviation, Pearson Product Moment Correlation Co-efficient (PPMCC) and Ordinary*  
15 *Least Square (OLS) method of estimation. The results revealed that CRM measured by customer*  
16 *orientation, service quality and personalized of services have a significant influence on SMEs'*  
17 *performance. In conclusion, customer relationship management is an alternative paradigm to*  
18 *the survival of SMEs in today's cut-throat competitive environment. Based on the findings, the*  
19 *study recommended that SME operators should always treat their customers like Kings and*  
20 *Queens and their opinion should be sought before making a decision that is binding on them.*  
21 *Also, SME operators should be designed with a feasible customer relationship strategy that can*  
22 *identify potential and profitable customers to enable tailoring products and services to their*  
23 *needs.*

24  
25 **Keywords:** CRM, Customer Orientation, Quality Service, Personalized of Services, SMEs  
26

27 **Introduction**

28 The pivotal roles of Small and medium enterprises (SMEs) in sustainable economic development  
29 have acknowledged by scholars, researchers, and economists all over the world. SMEs are being  
30 identified as one of the driving forces of modern economies; mainly due to their contributions to  
31 job creation and innovation in both developed and developing countries. According to the  
32 International Trade Centre [1], small and medium businesses constitute more than 95% of all  
33 firms, contribute over 50% of GDP, and account for over 70% of total employment. In the same  
34 vein, the National Development Plan sees small and medium businesses as engine rooms of  
35 sustainable economic growth and development with about 90% of employment opportunities

36 emanating from small and expanding firms and sources of innovation. Equally, UNIDO [2]  
37 reiterated that SMEs are critical vehicles to achieve economic transformation and empowerment.  
38 In Africa, Nigeria inclusive, the sector has been bedeviled due to the emerging global markets. In  
39 line with this observation, Ocloo, Akaba and Worwui-Brown [3] asserted that increased  
40 competitive pressure and rapid technological changes have brought most of the SMEs especially  
41 in Africa, Nigeria, in particular, to decline stage, while surviving ones are ailing and sick.  
42 According to Motiwalla and Tompson [4], globalization creates more opportunities for both  
43 large and small firms to deliver substitute products with low cost for customers which indicates  
44 that customers have more alternative choices for their suppliers. The study revealed that SMEs in  
45 Nigeria have a weak base which makes it difficult to compete favourably with her foreign  
46 counterparts [5]. Zainawa [6] also confirmed that global markets had led to production capacity  
47 underutilization, industrial backwardness, SMEs closures in Nigeria.

48 Customer Relationship Management (CRM) has been noted for survival strategy for business  
49 organizations especially in today's customer-oriented business world and intensely competitive  
50 environment. According to Baran and Galka [7], CRM is all about understanding customers'  
51 needs and their purchasing behaviours. It is a strategy strength the relationship between a firm  
52 and its customer, metamorphose links into friends and partners. In another study, Mandic [8] also  
53 argued that CRM can be employed as a survival strategy in order to manage relationship  
54 marketing, and create a win-win situation between companies, and customers being loyal in  
55 return.

56 A plethora of studies on CRM has been carried out by academic scholars from diverse fields of  
57 study in both advanced economies and developing economies. However, most of the studies  
58 focused on large organizations while small size organizations have not been explored especially

59 in Nigeria. This study intends to fill this missing gap by examining the influence of CRM on the  
60 performance of SMEs in Nigeria.

#### 61 Research Objectives

62 The main objective of the study is to examine the influence of customer relationship  
63 management on SMEs' performance. Other Specific objectives are;

- 64 i. To assess the influence of customer orientation on SMEs' performance
- 65 ii. To determine the influence of personalized services on SMEs' performance
- 66 iii. To examine the influence of service quality on SMEs performance

#### 67 Research questions

- 68 i. To what extent does customer orientation influence SMEs' performance?
- 69 ii. To what extent does personalized services influence SMEs' performance?
- 70 iii. To what extent does service quality influence SMEs' performance?

#### 71 Research Hypothesis

72 H01: Customer orientation does not influence SMEs performance

73 H02: Personalized services do not influence SMEs performance

74 H03: Service quality does not influence SMEs performance

75

#### 76 **Literature Review**

##### 77 **Customer Relationship Management (CRM)**

78 There is no consensus definition of customer relationship management among scholars.

79 Different scholars viewed customer relationship management from different perspective.

80 Peppers, Rogers and Dorf [9], for instance, viewed CRM as a strategic way of one-to-one

81 marketing and relationship marketing, responding to an individual customer's needs. Swift [10]

82 also viewed CRM as a business approach to understanding and influencing customer behaviour  
83 through effective communications in order to improve customer acquisition, customer retention,  
84 customer loyalty, and customer profitability. Equally, Kincaid (2003) also viewed CRM as a  
85 system of using of information, processes, technology, and people to manage the customer's  
86 relationship via Marketing, Sales, Services, and Support across the whole customer life cycle. In  
87 the same vein, Parvatiyar and Sheth [12] also viewed CRM as a comprehensive strategy and  
88 process of acquiring, retaining, and partnering with customers to create superior value for the  
89 company and the customer. According to Buttle [13], CRM is a marketing strategy that  
90 integrates internal activities and external networks so as to create value to selected customers and  
91 achieve both short term and long term objectives.

92 This connotes that the CRM concept assists SMEs in retain existing customers, attract  
93 new customers, build customer confidence, and inform customers about an array of products and  
94 services with aim of increasing profits or prevent losses. To support this assertion, Hassan and  
95 Parvez [14] postulated that CRM is a powerful marketing tool to communicate with and retain  
96 existing customers. Similarly, Garrido-Moreno and Padilla-Melendez [15] also confirmed that  
97 CRM assists companies to find it more profitable to retain existing customers rather than attract  
98 new ones. In another study, Wu and Lu [16], argued that many companies see CRM systems as a  
99 marketing strategy to help them add value to existing customers and improve customer  
100 satisfaction.

### 101 **SMEs Defined**

102 There is no universally accepted definition of SMEs among academic scholars, organizations,  
103 government agencies, and governments all over the world. According to Hallberg [17], SMEs  
104 vary by country and are usually based on the number of employees and the value of assets. The

105 author argued that the lower unit for small scale enterprise is usually 5-10 workers and the upper  
106 limit is 50-100 workers, while the upper limit for medium scale enterprises is usually set between  
107 100 and 250 employees. World Bank [18] viewed SMEs as enterprises that have at most 300  
108 employees and an annual turnover not exceeding 15 million US dollars. Companies Act 2006 of  
109 UK, sections 382 and 465 of the Act defined small businesses as enterprises that have a turnover  
110 of not more than £5.6 million, a balance sheet total of not more than £2.8 million and not more  
111 than 50 employees and medium-sized businesses that have a turnover of not more than £22.8  
112 million, a balance sheet total of not more than £11.4 million and not more than 250 employees.

113 In China, SMMEs is defined as having up has up to 2,000 employees; while a medium-sized  
114 business has between 301 and 2,000 employees; and small business has less than 300. In  
115 Tanzania, SMMEs are defined as micro, small and medium-sized enterprises in non- farm  
116 activities which include manufacturing, mining, commerce, and services. A microenterprise is  
117 defined as a firm with fewer than five employees whereas a small firm is a firm with 5 to 49  
118 employees, medium enterprises is a firm with 50 to 99 employees. Any firm with 100 employees  
119 or more is regarded as a large enterprise. Small and medium scale enterprises (SMEs) are  
120 understood in India as enterprises where the investment in plant and machinery or equipment is  
121 between Rs. 25 lakhs (US \$ 0.04 million) to Rs. 10 crores (US\$1.6 million) in case of a  
122 manufacturing industry and between Rs. 10 lakh (US \$ 0.02 million) to Rs. 5 Crore (US \$ 0.8  
123 million) in case of a service sector enterprise. Central Bank of Nigeria defined SMEs as any  
124 enterprise with a maximum asset-based on 20million naira, excluding land and working capital,  
125 with no lower or upper limit of staff. **Relationship between CRM and Organizational**

126 **Performance**

127 In the work of Ayo-Oyebiyi, Ladokun, and Jooda [19], the authors evaluated the influence of  
128 CRM dimensions on organizational performance with specific reference to Zenith Bank Plc.  
129 Purposive and judgmental methods were employed to select respondents for the study. Data  
130 analysis was performed with the aid of multiple regression analysis. The study established that  
131 CRM measured by customer involvement, long-term relationship with customers, joint problem  
132 solving and information sharing jointly and independently influence bank performance measured  
133 by customer satisfaction, deposit mobilization, and profit level. Akyüz, Akyüz, Ersen, and Beker  
134 [20] also examined the relationship between CRM and organizational performance with  
135 particular reference to furniture and other forest products industry business in the province of  
136 Istanbul. The study established that CRM is a strong tool for anyone organization who wants to  
137 survive in today's customer-oriented business world and an intensely competitive environment.

138 The study of Sulieman and Faraj [21] established that customer relationship  
139 management (CRM) dimensions (information sharing, customers' involvement, and long-term  
140 relationships with customers, joint problem-solving and technology-based CRM) have a positive  
141 and significant relationship with innovation capabilities. Marko et al [22] who evaluated the  
142 influence of CRM on organizational performance, reaffirmed that CRM is a driving force of the  
143 organizational performance. Saka, Elegunde, and Lawal [23] also affirmed that CRM helps in  
144 increasing banks' profitability and enhances improvement in banks' market share. In another  
145 study, Soliman [24] concurred that customer relationship management has a significant  
146 relationship with marketing performance. In the same vein, Ogbadu and Usman [25] also agreed  
147 with the previous studies that customer relationship management is a major determinant of  
148 performance. Kumar, Sunder and Ramaseshan (2011) and Kincaid [11] findings also show that  
149 CRM provides a comprehensive set of strategies for managing those relationships with

150 customers that relate to the overall process of marketing, sales, service, and support within the  
151 organization.

## 152 Conceptual Framework for the Study

153 The study presents a summary diagram of the proposed causal model for the prediction of CRM,  
154 measured by customer orientation, personalized of services and quality service from the concept:  
155 SMEs' performance, measured by customer satisfaction customer loyalty, profit level, sales  
156 volume and retain existing customers. The model specifies the role of CRM as a predictor of  
157 SMEs' performance. The proposed conceptual framework is presented and it is expected that  
158 CRM will have a direct link to SMEs' performance. Thus, the hypothesis regarding the  
159 relationships between the variables is specified.

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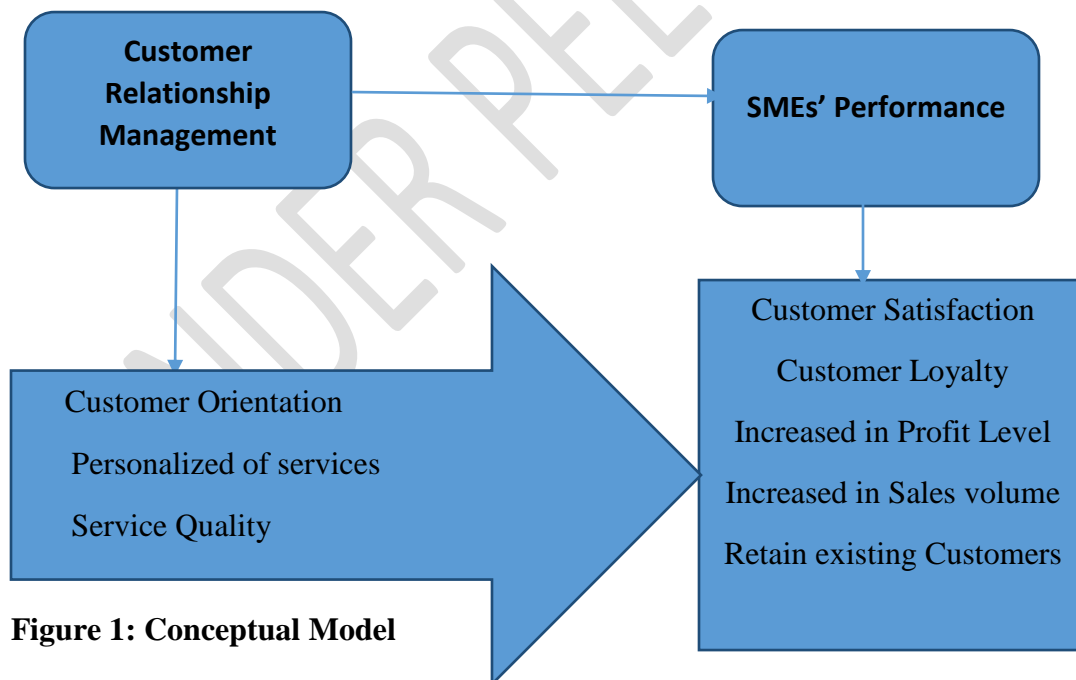
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**Figure 1: Conceptual Model**

## Methodology

175 A survey research approach was adopted to sample the opinion of SME operators in Oyo State,  
 176 Nigeria. Purposive sample technique was adopted to select 20 SME operators each from Ibadan,  
 177 Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a sample size  
 178 for the study. The data collection instruments for the study were structured questionnaires  
 179 designed for the study. To ensure validity and reliability of the research instrument, the  
 180 researchers ensured that the questions that are asked are in conformity with the research  
 181 objectives of the study and a pilot test of the research instrument was conducted. The scales were  
 182 further subjected to item analysis to determine their psychometric soundness as indicated in  
 183 Table 1 below.

184 Table 1: **Reliability alpha coefficient**

Scale	No of items	Reliability coefficient	alpha
Customer Orientation Questionnaire	10	0.79	
Personalized of Services Questionnaire	8	0.81	
Service Quality Questionnaire	13	0.77	
Organizational Performance Questionnaire	5	0.78	

185  
 186 Data analysis was performed with the aid of mean, standard deviation, Pearson Product Moment  
 187 Correlation Co-efficient and ordinary least square method.

188 **Mathematical Model**

189 Customer relationship Management is measured by customer orientation, personalized of  
 190 services, and quality service. SMEs' performance is measured qualitatively by ability to satisfy  
 191 customers, ability to increase sales volume, ability to retain existing customers, and ability to  
 192 meet the target profit level.



193 SMEs' Performance = f (X<sub>1</sub>, X<sub>2</sub>, X<sub>3</sub>)

194 SMEs' Performance = β<sub>0</sub>+ β<sub>1</sub>X<sub>1</sub> + β<sub>2</sub> X<sub>2</sub>+ β<sub>3</sub>X<sub>3</sub> + μ<sub>i</sub> -----(1)

195 *where:*

196 X<sub>1</sub> = Customer orientation

197 X<sub>2</sub> = Personalized of services

198 X<sub>3</sub> = Quality service

199 β<sub>0</sub> = intercept

200 β<sub>1</sub>- β<sub>3</sub> = Regression coefficient

201 μ<sub>i</sub> = stochastic error term

## 202 **Data Analysis, Results and Discussion**

203 Table 2: Relationship between variable

	Mean	SD	1	2	3	4
1. SMEs' Performance	4.4000	.63564	1.000			
2. Customer Orientation	4.4600	.59323	.766**	1		
3. Service Quality	4.4400	.64071	.580**	.552**	1	
4. Personalized Services	4.4100	.60461	.568**	.426**	.416**	1

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206 Table 2 reveals a strong positive and significant correlation (0.766; P < 0.05) between SMEs'

207 performance and customer orientation, service quality is strongly positively correlated with

208 SMEs' performance by a coefficient (0.580) and there is a strong positive correlation between

209 Personalized of Services and SMEs' performance. The positive relationship implies that the

210 variables change together in the same direction. This implies customer relationship management

211 is an alternative paradigm to the survival of SMEs in today's cut-throat competitive environment.

212 This finding is in support of previous studies that customer relationship management apparatus  
 213 are the major determinants of SMEs' performance [19, 20, 21, 22, 23, 24, 25, 26].

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Table 3: Influence of customer orientation on SMEs' performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F	p-value
1	.766 <sup>a</sup>	.587	.583	.41060	1.916	139.254	0.000
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
		B	Std. Error	Beta			
1	(Constant)	.739	.313		2.361	.020	
	Customer Orientation	.821	.070	.766	11.801	.000	
a. Dependent Variable: SMEs' Performance							

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 220 Table 3 shows  $R^2 = 0.587$ , which indicates that a 58.7% change in SMEs' performance is  
 221 explained by customer orientation. p-value (0.000) is less than a significant level (0.05) and this  
 222 indicates that customer orientation does have a significant influence on SMEs' performance.  
 223 The regression coefficient (0.766) indicates that a unit increase in customer orientation will bring  
 224 about (0.766) increases in SMEs' performance. The estimated Durbin - Watson value of 1.916  
 225 clears any doubts as to the existence of positive first-order serial correlation in the estimated  
 226 model. The model was constructed to test the null hypothesis that customer orientation does not  
 227 influence SMEs' performance. The F-statistic of 139.254 indicates that the overall regression  
 228 plane is statistically significant. Therefore, null hypothesis is rejected while alternative  
 229 hypothesis is accepted.

230 Table 4: Influence of service quality on SMEs' Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F	p-value
1	.580 <sup>a</sup>	.337	.330	.52027	1.721	49.762	0.000
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
		B	Std. Error	Beta			
1	(Constant)	1.844	.366		5.036	.000	
	Service Quality	.576	.082	.580	7.055	.000	
a. Dependent Variable: SMEs' Performance							

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232 Table 4 exhibits  $R^2 = 0.337$ , which indicates that 33.7% change (variation) in SMEs'  
233 performance is explained by service quality. P-value (0.000) is less than a significant level (0.05)  
234 and this indicates that service quality has a significant impact on SMEs' performance. The  
235 regression coefficient (0.580) indicates that a unit increase in service quality will result in a  
236 (0.580) increase in organizational performance. The estimated Durbin - Watson value of 1.721  
237 clears any doubts as to the existence of positive first-order serial correlation in the estimated  
238 model. The model was constructed to test the null hypothesis that service quality does not  
239 influence SMEs' performance. The F-statistic of 49.762 indicates that the overall regression  
240 plane is statistically significant. Therefore, the null hypothesis is rejected while the alternative  
241 hypothesis is accepted.

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251 Table 5: Influence of personalized services on SMEs' Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F	p-value
1	.568 <sup>a</sup>	.322	.315	.52594	1.488	46.402	0.000
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
		B	Std. Error	Beta			
1	(Constant)	1.768	.389		4.543	.000	
	Personalized Services	.597	.087	.568	6.827	.000	
a. Dependent Variable: SMEs' Performance							

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253 Table 5 reveals that 32.2% variation in SMEs' performance is explained by Personalized  
 254 of Services based on R-square (0.322). P-value (0.000) is less than a significant level (0.05) and  
 255 this indicates that the personalized of Services has a significant impact on SMEs' performance.  
 256 The regression coefficient (0.568) indicates that a unit increase in the personalized of Services  
 257 will result in (0.568) increases in SMEs' performance. The estimated Durbin - Watson value of  
 258 1.488 clears any doubts as to the existence of positive first-order serial correlation in the  
 259 estimated model. The model was constructed to test the null hypothesis that personalized  
 260 services do not influence SMEs' performance. The F-statistic of 46.402 indicates that the overall  
 261 regression plane is statistically significant. Therefore, the null hypothesis is rejected while the  
 262 alternative hypothesis is accepted.

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## 269 **Conclusion and Recommendations**

270 Customer Relationship Management (CRM) has been noted for survival strategy for business  
271 organizations especially in today's customer-oriented business world and intensely competitive  
272 environment. This study sought to examine the influence of CRM on the performance of SMEs  
273 in Oyo State, Nigeria. Purposive sample technique was adopted to select 20 SME operators each  
274 from Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a  
275 sample size for the study. The data collection instruments for the study were structured  
276 questionnaires designed for the study.

277 Data analysis was performed with the aid of mean, standard deviation, Pearson Product Moment  
278 Correlation Co-efficient (PPMCC) and Ordinary Least Square (OLS) method of estimation. The  
279 study exhibited that CRM measured by customer orientation, service quality and personalized of  
280 services are independently predicted SMEs' performance. In conclusion, customer relationship  
281 management is an alternative paradigm to the survival of SMEs in today's cut-throat competitive  
282 environment. The study is consistent with previous studies that customer relationship  
283 management apparatuses are the major determinants of SMEs' performance.

284 Based on the findings, the study recommended that SME operators should always treat their  
285 customers like Kings and Queens and their opinion should be sought before making a decision  
286 that is binding on them. Also, SME operators should be designed as a feasible customer  
287 relationship strategy that can identify potential and profitable customers to enable tailoring  
288 products and services to their needs.

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