

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

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18 **Abstract**

19 *Customer Relationship Management (CRM) has been noted for survival strategy for business*
20 *organizations especially in today's customer-oriented business world and intensely competitive*
21 *environment. This study sought to examine the influence of CRM on the performance of SMEs in*
22 *Oyo State, Nigeria. Purposive sample technique was adopted to select 20 SME operators each*
23 *from Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a*
24 *sample size for the study. The data collection instruments for the study were structured*
25 *questionnaires designed for the study. Data analysis was performed with the aid of mean,*
26 *standard deviation, Pearson Product Moment Correlation Co-efficient (PPMCC) and Ordinary*
27 *Least Square (OLS) method of estimation. The results revealed that CRM measured by customer*
28 *orientation, service quality and personalized of services have a significant influence on SMEs'*
29 *performance. In conclusion, customer relationship management is an alternative paradigm to*
30 *the survival of SMEs in today's cut-throat competitive environment. Based on the findings, the*
31 *study recommended that SME operators should always treat their customers like Kings and*
32 *Queens and their opinion should be sought before making a decision that is binding on them.*
33 *Also, SME operators should be designed with a feasible customer relationship strategy that can*
34 *identify potential and profitable customers to enable tailoring products and services to their*
35 *needs.*
36

37 **Keywords:** CRM, Customer Orientation, Quality Service, Personalized of Services, SMEs
38

39 **Introduction**

40 The pivotal roles of Small and medium enterprises (SMEs) in sustainable economic development
41 have acknowledged by scholars, researchers, and economists all over the world. SMEs are being

42 identified as one of the driving forces of modern economies; mainly due to their contributions to
43 job creation and innovation in both developed and developing countries. According to the
44 International Trade Centre [1], small and medium businesses constitute more than 95% of all
45 firms, contribute over 50% of GDP, and account for over 70% of total employment. In the same
46 vein, the National Development Plan sees small and medium businesses as engine rooms of
47 sustainable economic growth and development with about 90% of employment opportunities
48 emanating from small and expanding firms and sources of innovation. Equally, UNIDO [2]
49 reiterated that SMEs are critical vehicles to achieve economic transformation and empowerment.
50 In Africa, Nigeria inclusive, the sector has been bedeviled due to the emerging global markets. In
51 line with this observation, Ocloo, Akaba and Worwui-Brown [3] asserted that increased
52 competitive pressure and rapid technological changes have brought most of the SMEs especially
53 in Africa, Nigeria, in particular, to decline stage, while surviving ones are ailing and sick.
54 According to Motiwalla and Tompson [4], globalization creates more opportunities for both
55 large and small firms to deliver substitute products with low cost for customers which indicates
56 that customers have more alternative choices for their suppliers. The study revealed that SMEs in
57 Nigeria have a weak base which makes it difficult to compete favourably with her foreign
58 counterparts [5]. Zainawa [6] also confirmed that global markets had led to production capacity
59 underutilization, industrial backwardness, SMEs closures in Nigeria.

60 Customer Relationship Management (CRM) has been noted for survival strategy for business
61 organizations especially in today's customer-oriented business world and intensely competitive
62 environment. According to Baran and Galka [7], CRM is all about understanding customers'
63 needs and their purchasing behaviours. It is a strategy strength the relationship between a firm
64 and its customer, metamorphose links into friends and partners. In another study, Mandic [8] also

65 argued that CRM can be employed as a survival strategy in order to manage relationship
66 marketing, and create a win-win situation between companies, and customers being loyal in
67 return.

68 A plethora of studies on CRM has been carried out by academic scholars from diverse fields of
69 study in both advanced economies and developing economies [7, 8, 9, 10 11, 12, 13, 14].
70 However, most of the studies focused on large organizations while small size organizations have
71 not been explored especially in Nigeria. This study intends to fill this missing gap by examining
72 the influence of CRM on the performance of SMEs in Nigeria.

73 Research Objectives

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

- 76 i. To assess the influence of customer orientation on SMEs' performance
- 77 ii. To determine the influence of personalized services on SMEs' performance
- 78 iii. To examine the influence of service quality on SMEs performance

79 Research questions

- 80 i. To what extent does customer orientation influence SMEs' performance?
- 81 ii. To what extent does personalized services influence SMEs' performance?
- 82 iii. To what extent does service quality influence SMEs' performance?

83 Research Hypothesis

84 H01: Customer orientation does not influence SMEs performance

85 H02: Personalized services do not influence SMEs performance

86 H03: Service quality does not influence SMEs performance

87

88 **Literature Review**

89 **Customer Relationship Management (CRM)**

90 There is no consensus definition of customer relationship management among scholars.
91 Different scholars viewed customer relationship management from different perspective.
92 Peppers, Rogers and Dorf [9], for instance, viewed CRM as a strategic way of one-to-one
93 marketing and relationship marketing, responding to an individual customer's needs. Swift [10]
94 also viewed CRM as a business approach to understanding and influencing customer behaviour
95 through effective communications in order to improve customer acquisition, customer retention,
96 customer loyalty, and customer profitability. Equally, Kincaid [11] also viewed CRM as a
97 system of using of information, processes, technology, and people to manage the customer's
98 relationship via Marketing, Sales, Services, and Support across the whole customer life cycle. In
99 the same vein, Parvatiyar and Sheth [12] also viewed CRM as a comprehensive strategy and
100 process of acquiring, retaining, and partnering with customers to create superior value for the
101 company and the customer. According to Buttle [13], CRM is a marketing strategy that
102 integrates internal activities and external networks so as to create value to selected customers and
103 achieve both short term and long term objectives.

104 This connotes that the CRM concept assists SMEs in retain existing customers, attract
105 new customers, build customer confidence, and inform customers about an array of products and
106 services with aim of increasing profits or prevent losses. To support this assertion, Hassan and
107 Parvez [14] postulated that CRM is a powerful marketing tool to communicate with and retain
108 existing customers. Similarly, Garrido-Moreno and Padilla-Melendez [15] also confirmed that
109 CRM assists companies to find it more profitable to retain existing customers rather than attract
110 new ones. In another study, Wu and Lu [16], argued that many companies see CRM systems as a

111 marketing strategy to help them add value to existing customers and improve customer
112 satisfaction.

113 **Concept of Organizational Performance**

114 According to Aluko [17], performance is the ability of an organization to organize its work and
115 control and or adapt to its environment sufficiently for the achievement of set goals or targets
116 within a given time span and with available resources. Performance is the execution or
117 accomplishment of work, tasks or goals to a certain level of desired satisfaction [17].

118 According to Akindele *et al* [18] organizational performance encompasses three specific
119 areas of firm outcomes: (a) financial performance (profits, return on assets, return on investment,
120 etc.) (b) product market performance (sales, market share, etc.) and (c) shareholder return (total
121 shareholder return, economic value added, etc.). Pitt and Tucker [19] see organizational
122 performance as a vital sign of the organization, showing how well activities within a process or
123 the outputs of a process achieve a specific goal. It is also defined as “a process of assessing
124 progress towards achieving pre-determined goals, including information on the efficiency by
125 which resources are transformed into goods and services, the quality of these outputs and
126 outcomes, and the effectiveness of organizational objectives” [20].

127 **Benefits and Challenges of CRM**

128 A customer relationship management system will enable you to quickly identify your customers,
129 address their primary needs, and subsequently recommend additional products or services that
130 match their profile. According to Xu and Walton [21], CRM implementation enhances
131 organization’s ability to interact, attract, building relationships and the ability to gain customer
132 knowledge. CRM system helps to add a personal touch to existing relationships between the
133 business and the customers. It is also helps to treat each client individually rather than as a group,
134

135 by maintaining a repository on each customer's profiles. This system allows each employee to
136 understand the specific needs of their customers as well as their transaction file. However, Bligh
137 and Turk [22] argue that the common reason of CRM failures are categorized as follows; poor
138 objective setting, lack of senior leadership, inadequate planning and scope setting,
139 implementation missteps, lack of change management and, inadequate post-implementation
140 operation.

141

142 **SMEs Defined**

143 There is no universally accepted definition of SMEs among academic scholars, organizations,
144 government agencies, and governments all over the world. According to Hallberg [23], SMEs
145 vary by country and are usually based on the number of employees and the value of assets. The
146 author argued that the lower unit for small scale enterprise is usually 5-10 workers and the upper
147 limit is 50-100 workers, while the upper limit for medium scale enterprises is usually set between
148 100 and 250 employees. World Bank [24] viewed SMEs as enterprises that have at most 300
149 employees and an annual turnover not exceeding 15 million US dollars. Companies Act 2006 of
150 UK, sections 382 and 465 of the Act defined small businesses as enterprises that have a turnover
151 of not more than £5.6 million, a balance sheet total of not more than £2.8 million and not more
152 than 50 employees and medium-sized businesses that have a turnover of not more than £22.8
153 million, a balance sheet total of not more than £11.4 million and not more than 250 employees.

154 In China, SMMEs is defined as having up to 2,000 employees; while a medium-sized
155 business has between 301 and 2,000 employees; and small business has less than 300. In
156 Tanzania, SMMEs are defined as micro, small and medium-sized enterprises in non-farm
157 activities which include manufacturing, mining, commerce, and services. A microenterprise is

158 defined as a firm with fewer than five employees whereas a small firm is a firm with 5 to 49
159 employees, medium enterprises is a firm with 50 to 99 employees. Any firm with 100 employees
160 or more is regarded as a large enterprise. Small and medium scale enterprises (SMEs) are
161 understood in India as enterprises where the investment in plant and machinery or equipment is
162 between Rs. 25 lakhs (US \$ 0.04 million) to Rs. 10 crores (US\$1.6 million) in case of a
163 manufacturing industry and between Rs. 10 lakh (US \$ 0.02 million) to Rs. 5 Crore (US \$ 0.8
164 million) in case of a service sector enterprise. Central Bank of Nigeria defined SMEs as any
165 enterprise with a maximum asset-based on 20million naira, excluding land and working capital,
166 with no lower or upper limit of staff. This study therefore adopted Hallberg [23]'s definition of
167 SMEs.

168 **Relationship between CRM and Organizational Performance**

169 In the work of Ayo-Oyebiyi, Ladokun, and Jooda [25], the authors evaluated the influence of
170 CRM dimensions on organizational performance with specific reference to Zenith Bank Plc.
171 Purposive and judgmental methods were employed to select respondents for the study. Data
172 analysis was performed with the aid of multiple regression analysis. The study established that
173 CRM measured by customer involvement, long-term relationship with customers, joint problem
174 solving and information sharing jointly and independently influence bank performance measured
175 by customer satisfaction, deposit mobilization, and profit level. Akyüz, Akyüz, Ersen, and Beker
176 [26] also examined the relationship between CRM and organizational performance with
177 particular reference to furniture and other forest products industry business in the province of
178 Istanbul. The study established that CRM is a strong tool for anyone organization who wants to
179 survive in today's customer-oriented business world and an intensely competitive environment.

180 The study of Sulieman and Faraj [27] established that customer relationship

181 management (CRM) dimensions (information sharing, customers' involvement, and long-term
182 relationships with customers, joint problem-solving and technology-based CRM) have a positive
183 and significant relationship with innovation capabilities. Marko et al [28] who evaluated the
184 influence of CRM on organizational performance, reaffirmed that CRM is a driving force of the
185 organizational performance. Saka, Elegunde, and Lawal [29] also affirmed that CRM helps in
186 increasing banks' profitability and enhances improvement in banks' market share. In another
187 study, Soliman [30] concurred that customer relationship management has a significant
188 relationship with marketing performance. In the same vein, Ogbadu and Usman [31] also agreed
189 with the previous studies that customer relationship management is a major determinant of
190 performance. Kumar, Sunder and Ramaseshan [32] and Kincaid [11] findings also show that
191 CRM provides a comprehensive set of strategies for managing those relationships with
192 customers that relate to the overall process of marketing, sales, service, and support within the
193 organization.

194 **Conceptual Framework for the Study**

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

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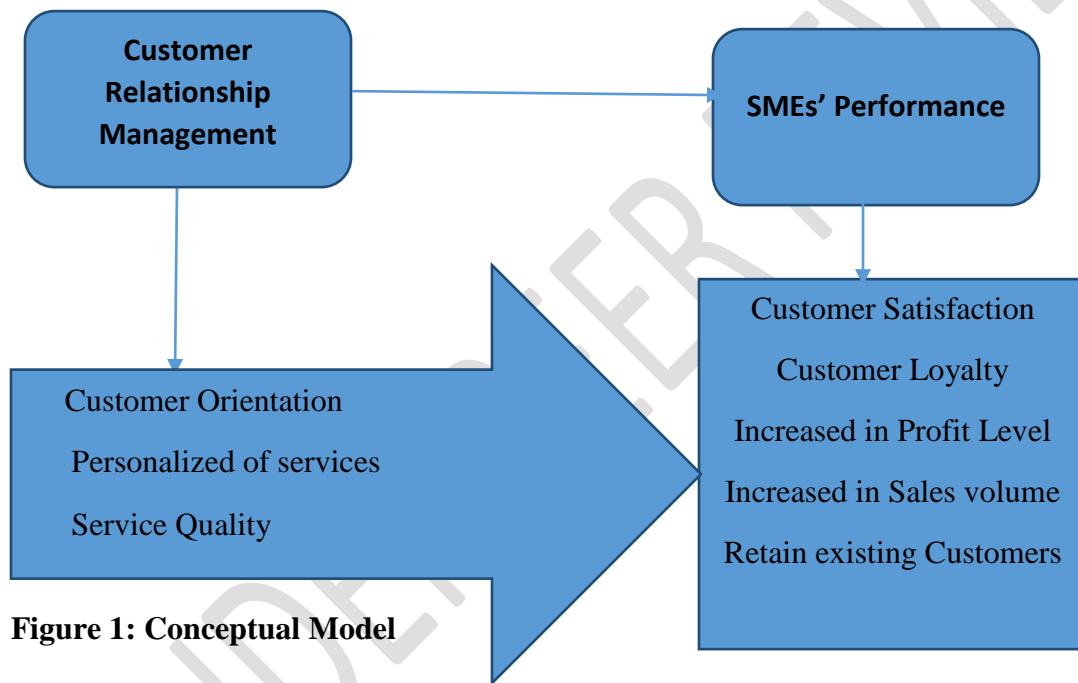


Figure 1: Conceptual Model

Methodology

A survey research approach was adopted to sample the opinion of SME operators in Oyo State, Nigeria. Purposive sample technique was adopted to select 20 SME operators each from Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a sample size for the study. The data collection instruments for the study were structured questionnaires designed for the study. To ensure validity and reliability of the research instrument, the

232 researchers ensured that the questions that are asked are in conformity with the research
 233 objectives of the study and a pilot test of the research instrument was conducted. The scales were
 234 further subjected to item analysis to determine their psychometric soundness as indicated in
 235 Table 1 below.

236 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	

237 Data analysis was performed with the aid of mean, standard deviation, Pearson Product Moment
 238 Correlation Co-efficient and ordinary least square method.
 239

240 **Mathematical Model**

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

245 SMEs' Performance = f (X₁, X₂, X₃)

246 SMEs' Performance = β₀+ β₁X₁ + β₂ X₂+ β₃X₃ + μ_i -----(1)

247 *where:*

248 X₁ = Customer orientation

249 X₂ = Personalized of services

- 250 X_3 = Quality service
- 251 β_0 = intercept
- 252 β_1 - β_3 = Regression coefficient
- 253 μ_i = stochastic error term

254 **Data Analysis, Results and Discussion**

255 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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 257
 258 Table 2 reveals a strong positive and significant correlation (0.766; $P < 0.05$) between SMEs’
 259 performance and customer orientation, service quality is strongly positively correlated with
 260 SMEs’ performance by a coefficient (0.580) and there is a strong positive correlation between
 261 Personalized of Services and SMEs’ performance. The positive relationship implies that the
 262 variables change together in the same direction. This implies customer relationship management
 263 is an alternative paradigm to the survival of SMEs in today’s cut-throat competitive environment.
 264 This finding is in support of previous studies that customer relationship management apparatus
 265 are the major determinants of SMEs' performance [25, 26, 27, 28, 29, 30].

266
 267 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 ^a	.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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269 Table 3 shows $R^2 = 0.587$, which indicates that a 58.7% change in SMEs' performance is
270 explained by customer orientation. p-value (0.000) is less than a significant level (0.05) and this
271 indicates that customer orientation does have a significant influence on SMEs' performance.
272 The regression coefficient (0.766) indicates that a unit increase in customer orientation will bring
273 about (0.766) increases in SMEs' performance. The estimated Durbin - Watson value of 1.916
274 clears any doubts as to the existence of positive first-order serial correlation in the estimated
275 model. The model was constructed to test the null hypothesis that customer orientation does not
276 influence SMEs' performance. The F-statistic of 139.254 indicates that the overall regression
277 plane is statistically significant. Therefore, null hypothesis is rejected while alternative
278 hypothesis is accepted.

279 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 ^a	.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

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

291
292 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 ^a	.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							

293
294 Table 5 reveals that 32.2% variation in SMEs' performance is explained by personalized
295 of Services based on R-square (0.322). P-value (0.000) is less than a significant level (0.05) and
296 this indicates that the personalized of Services has a significant impact on SMEs' performance.
297 The regression coefficient (0.568) indicates that a unit increase in the personalized of Services
298 will result in (0.568) increases in SMEs' performance. The estimated Durbin - Watson value of

299 1.488 clears any doubts as to the existence of positive first-order serial correlation in the
300 estimated model. The model was constructed to test the null hypothesis that personalized
301 services do not influence SMEs' performance. The F-statistic of 46.402 indicates that the overall
302 regression plane is statistically significant. Therefore, the null hypothesis is rejected while the
303 alternative hypothesis is accepted.

304 Discussion of Findings

305 The study reveals a strong positive and significant correlation between SMEs'
306 performance and customer relationship management measured by customer orientation, service
307 quality and personalized of Services. The positive relationship implies that the variables change
308 together in the same direction. The study further reveals that customer orientation, independently
309 contributes 58.7% to SMEs' performance is explained by customer orientation and it has a
310 significant influence on SMEs' performance. The result also indicates that quality service has
311 significant influence on SMEs' performance with the contribution of 33.7%. More also, result
312 reveals that personalized of Services is independent predictor of SMEs' performance with R-
313 square value of 0.322 and regression coefficient value of 0.568. This indicates that a unit
314 increase in the personalized of Services will result in 0.568 increases in SMEs' performance.

315 The implication of this finding is that implementation of customer relationship
316 management is an alternative paradigm to the survival of SMEs in today's cut-throat competitive
317 environment.

318 Conclusion and Recommendations

319 Customer Relationship Management (CRM) has been noted for survival strategy for business
320 organizations especially in today's customer-oriented business world and intensely competitive
321 environment. This study sought to examine the influence of CRM on the performance of SMEs

322 in Oyo State, Nigeria. Purposive sample technique was adopted to select 20 SME operators each
323 from Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a
324 sample size for the study. The data collection instruments for the study were structured
325 questionnaires designed for the study.

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

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

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