

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

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18 **Abstract**

19
20 **Introduction:** *Customer Relationship Management (CRM) has been noted for survival strategy*
21 *for business organizations especially in today's customer-oriented business world and intensely*
22 *competitive environment.*

23
24 **Aim:** *This study sought to examine the influence of CRM on the performance of SMEs in Oyo*
25 *State, Nigeria.*

26
27 **Study design:** *Purposive sample technique was adopted to select 20 SME operators each from*
28 *Ibadan, Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a*
29 *sample size for the study. The data collection instruments for the study were structured*
30 *questionnaires designed for the study. Data analysis was performed with the aid of mean,*
31 *standard deviation, Pearson Product Moment Correlation Co-efficient (PPMCC) and Ordinary*
32 *Least Square (OLS) method of estimation.*

33
34 **Results:** *The results revealed that CRM measured by customer orientation, service quality and*
35 *personalized of services have a significant influence on SMEs' performance. In conclusion,*
36 *customer relationship management is an alternative paradigm to the survival of SMEs in today's*
37 *cut-throat competitive environment.*

38
39 **Conclusion:** *Based on the findings, the study recommended that SME operators should always*
40 *treat their customers like Kings and Queens and their opinion should be sought before making a*
41 *decision that is binding on them. Also, SME operators should be designed with a feasible*
42 *customer relationship strategy that can identify potential and profitable customers to enable*
43 *tailoring products and services to their needs.*

44
45 **Keywords:** CRM, Customer Orientation, Quality Service, Personalized of Services, SMEs

46

47 **Introduction**

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

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

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

81 Research Objectives

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

- 84 i. To assess the influence of customer orientation on SMEs' performance
- 85 ii. To determine the influence of personalized services on SMEs' performance
- 86 iii. To examine the influence of service quality on SMEs performance

87 Research questions

- 88 i. To what extent does customer orientation influence SMEs' performance?
- 89 ii. To what extent does personalized services influence SMEs' performance?
- 90 iii. To what extent does service quality influence SMEs' performance?

91 Research Hypothesis

92 H01: Customer orientation does not influence SMEs performance

93 H02: Personalized services do not influence SMEs performance

94 H03: Service quality does not influence SMEs performance

95

96 **Literature Review**

97 **Customer Relationship Management (CRM)**

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

112 This connotes that the CRM concept assists SMEs in retain existing customers, attract
113 new customers, build customer confidence, and inform customers about an array of products and

114 services with aim of increasing profits or prevent losses. To support this assertion, Hassan and
115 Parvez [14] postulated that CRM is a powerful marketing tool to communicate with and retain
116 existing customers. Similarly, Garrido-Moreno and Padilla-Melendez [15] also confirmed that
117 CRM assists companies to find it more profitable to retain existing customers rather than attract
118 new ones. In another study, Wu and Lu [16], argued that many companies see CRM systems as a
119 marketing strategy to help them add value to existing customers and improve customer
120 satisfaction.

121 **Concept of Organizational Performance**

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

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

135

136 **Benefits and Challenges of CRM**

137 A customer relationship management system will enable you to quickly identify your customers,
138 address their primary needs, and subsequently recommend additional products or services that
139 match their profile. According to Xu and Walton [21], CRM implementation enhances
140 organization's ability to interact, attract, building relationships and the ability to gain customer
141 knowledge. CRM system helps to add a personal touch to existing relationships between the
142 business and the customers. It is also helps to treat each client individually rather than as a group,
143 by maintaining a repository on each customer's profiles. This system allows each employee to
144 understand the specific needs of their customers as well as their transaction file. However, Bligh
145 and Turk [22] argue that the common reason of CRM failures are categorize as follows; poor
146 objective setting, lack of senior leadership, inadequate planning and scope setting,
147 implementation missteps, lack of change management and, inadequate post-implementation
148 operation.

149

150 **SMEs Defined**

151 There is no universally accepted definition of SMEs among academic scholars, organizations,
152 government agencies, and governments all over the world. According to Hallberg [23], SMEs
153 vary by country and are usually based on the number of employees and the value of assets. The
154 author argued that the lower unit for small scale enterprise is usually 5-10 workers and the upper
155 limit is 50-100 workers, while the upper limit for medium scale enterprises is usually set between
156 100 and 250 employees. World Bank [24] viewed SMEs as enterprises that have at most 300
157 employees and an annual turnover not exceeding 15 million US dollars. Companies Act 2006 of
158 UK, sections 382 and 465 of the Act defined small businesses as enterprises that have a turnover
159 of not more than £5.6 million, a balance sheet total of not more than £2.8 million and not more

160 than 50 employees and medium-sized businesses that have a turnover of not more than £22.8
161 million, a balance sheet total of not more than £11.4 million and not more than 250 employees.

162 In China, SMMEs is defined as having up has up to 2,000 employees; while a medium-sized
163 business has between 301 and 2,000 employees; and small business has less than 300. In
164 Tanzania, SMMEs are defined as micro, small and medium-sized enterprises in non- farm
165 activities which include manufacturing, mining, commerce, and services. A microenterprise is
166 defined as a firm with fewer than five employees whereas a small firm is a firm with 5 to 49
167 employees, medium enterprises is a firm with 50 to 99 employees. Any firm with 100 employees
168 or more is regarded as a large enterprise. Small and medium scale enterprises (SMEs) are
169 understood in India as enterprises where the investment in plant and machinery or equipment is
170 between Rs. 25 lakhs (US \$ 0.04 million) to Rs. 10 crores (US\$1.6 million) in case of a
171 manufacturing industry and between Rs. 10 lakh (US \$ 0.02 million) to Rs. 5 Crore (US \$ 0.8
172 million) in case of a service sector enterprise. Central Bank of Nigeria defined SMEs as any
173 enterprise with a maximum asset-based on 20million naira, excluding land and working capital,
174 with no lower or upper limit of staff. This study therefore adopted Hallberg [23]'s definition of
175 SMEs.

176 **Relationship between CRM and Organizational Performance**

177 In the work of Ayo-Oyebiyi, Ladokun, and Jooda [25], the authors evaluated the influence of
178 CRM dimensions on organizational performance with specific reference to Zenith Bank Plc.
179 Purposive and judgmental methods were employed to select respondents for the study. Data
180 analysis was performed with the aid of multiple regression analysis. The study established that
181 CRM measured by customer involvement, long-term relationship with customers, joint problem
182 solving and information sharing jointly and independently influence bank performance measured

183 by customer satisfaction, deposit mobilization, and profit level. Akyüz, Akyüz, Ersen, and Beker
184 [26] also examined the relationship between CRM and organizational performance with
185 particular reference to furniture and other forest products industry business in the province of
186 Istanbul. The study established that CRM is a strong tool for anyone organization who wants to
187 survive in today's customer-oriented business world and an intensely competitive environment.

188 The study of Sulieman and Faraj [27] established that customer relationship
189 management (CRM) dimensions (information sharing, customers' involvement, and long-term
190 relationships with customers, joint problem-solving and technology-based CRM) have a positive
191 and significant relationship with innovation capabilities. Marko et al [28] who evaluated the
192 influence of CRM on organizational performance, reaffirmed that CRM is a driving force of the
193 organizational performance. Saka, Elegunde, and Lawal [29] also affirmed that CRM helps in
194 increasing banks' profitability and enhances improvement in banks' market share. In another
195 study, Soliman [30] concurred that customer relationship management has a significant
196 relationship with marketing performance. In the same vein, Ogbadu and Usman [31] also agreed
197 with the previous studies that customer relationship management is a major determinant of
198 performance. Kumar, Sunder and Ramaseshan [32] and Kincaid [11] findings also show that
199 CRM provides a comprehensive set of strategies for managing those relationships with
200 customers that relate to the overall process of marketing, sales, service, and support within the
201 organization.

202 **Conceptual Framework for the Study**

203 The study presents a summary diagram of the proposed causal model for the prediction of CRM,
204 measured by customer orientation, personalized of services and quality service from the concept:
205 SMEs' performance, measured by customer satisfaction customer loyalty, profit level, sales

206 volume and retain existing customers. The model specifies the role of CRM as a predictor of
207 SMEs' performance. The proposed conceptual framework is presented and it is expected that
208 CRM will have a direct link to SMEs' performance. Thus, the hypothesis regarding the
209 relationships between the variables is specified.

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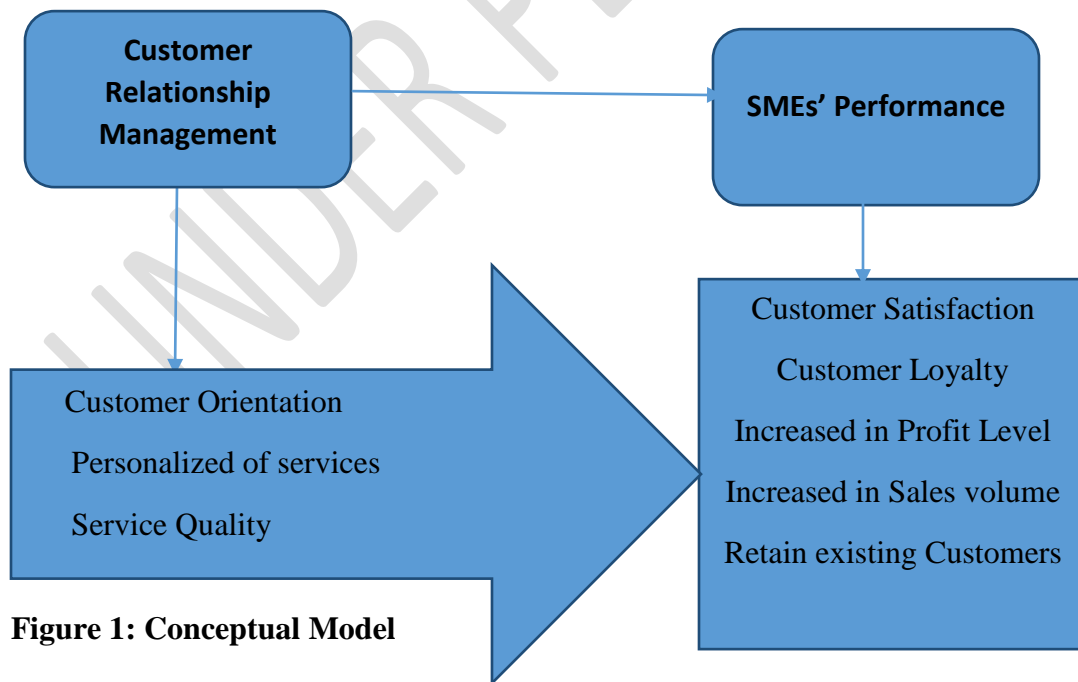


Figure 1: Conceptual Model

234 **Methodology**

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

244 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	

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

248 **Mathematical Model**

249 Customer relationship Management is measured by customer orientation, personalized of
250 services, and quality service. SMEs' performance is measured qualitatively by ability to satisfy

251 customers, ability to increase sales volume, ability to retain existing customers, and ability to
 252 meet the target profit level.

253 SMEs' Performance = $f(X_1, X_2, X_3)$

254 SMEs' Performance = $\beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \mu_i$ -----(1)

255 *where:*

256 X_1 = Customer orientation

257 X_2 = Personalized of services

258 X_3 = Quality service

259 β_0 = intercept

260 $\beta_1 - \beta_3$ = Regression coefficient

261 μ_i = stochastic error term

262 **Data Analysis, Results and Discussion**

263 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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265

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

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

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

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

270 variables change together in the same direction. This implies customer relationship management
 271 is an alternative paradigm to the survival of SMEs in today's cut-throat competitive environment.
 272 This finding is in support of previous studies that customer relationship management apparatus
 273 are the major determinants of SMEs' performance [25, 26, 27, 28, 29, 30].

274
 275 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							

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

287 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							

288
289 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)
290 and this indicates that service quality has a significant impact on SMEs' performance. The
291 regression coefficient (0.580) indicates that a unit increase in service quality will result in a
292 (0.580) increase in organizational performance. The estimated Durbin - Watson value of 1.721
293 clears any doubts as to the existence of positive first-order serial correlation in the estimated
294 model. The model was constructed to test the null hypothesis that service quality does not
295 influence SMEs' performance. The F-statistic of 49.762 indicates that the overall regression
296 plane is statistically significant. Therefore, the null hypothesis is rejected while the alternative
297 hypothesis is accepted.
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299
300 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

301

302 Table 5 reveals that 32.2% variation in SMEs' performance is explained by personalized
303 of Services based on R-square (0.322). P-value (0.000) is less than a significant level (0.05) and
304 this indicates that the personalized of Services has a significant impact on SMEs' performance.
305 The regression coefficient (0.568) indicates that a unit increase in the personalized of Services
306 will result in (0.568) increases in SMEs' performance. The estimated Durbin - Watson value of
307 1.488 clears any doubts as to the existence of positive first-order serial correlation in the
308 estimated model. The model was constructed to test the null hypothesis that personalized
309 services do not influence SMEs' performance. The F-statistic of 46.402 indicates that the overall
310 regression plane is statistically significant. Therefore, the null hypothesis is rejected while the
311 alternative hypothesis is accepted.

312

Discussion of Findings

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

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

326 **Conclusion and Recommendations**

327 This study sought to examine the influence of CRM on the performance of SMEs in Oyo State,
328 Nigeria. Purposive sample technique was adopted to select 20 SME operators each from Ibadan,
329 Oyo Town, Iseyin, Ogbomoso, and Saki, respectively totaling 100 participants as a sample size
330 for the study. In conclusion, customer relationship management is an alternative paradigm to the
331 survival of SMEs in today's cut-throat competitive environment. The study is consistent with
332 previous studies that customer relationship management apparatuses are the major determinants
333 of SMEs' performance. The study also reveals a strong positive and significant correlation
334 between SMEs' performance and customer relationship management measured by customer
335 orientation, service quality and personalized of Services. SME operators should be designed as a
336 feasible customer relationship strategy that can identify potential and profitable customers to
337 enable tailoring products and services to their needs.

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