



Customer Relationship Management And Customer Loyalty In Hospitality Industry In South-East, Nigeria

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ABSTRACT

This work examines customer relationship management and customer loyalty in the hospitality industry, in South-East, Nigeria. The study's aim is to investigate the effect of customer orientation, service quality management, knowledge management and customer satisfaction on customer loyalty. Relevant literature on customer relationship management and customer loyalty were reviewed under conceptual framework, theoretical framework, theoretical exposition and empirical review. The theoretical framework was anchored on excellence theory. Survey design was adopted. The population of this study comprises of all the customers in the hospitality industry in South-East, (infinite). Statistical formula devised by Topman's formula was used to have the sample size of 246. Primary source or data was employed. The instrument employed for data collection was questionnaire. Face and content validity was used in validating the instrument. Correlation method was used in testing the reliability of the study. Simple percentage analysis was employed to answer the research questions. Multiple regression analysis was conducted to assess the relative predictive power of the independent variables on the dependent variable. The result of the multiple regression analysis shows that knowledge management had a significant positive effect on customer loyalty customers in the hospitality industry in South-East, Nigeria. Service quality management had a significant positive influence on customer loyalty in the hospitality industry South-East, Nigeria. Customer orientation had a significant positive influence on customer loyalty in the hospitality industry in South-East, Nigeria. Customer satisfaction had a significant positive effect on customer loyalty in hospitality industry in South-East. The study therefore concludes that customer relationship management had significant positive effect on customer loyalty in the hospitality industry in South-East, Nigeria. The study recommends that knowledge management and creation, sharing, utilization and storage should be explored by organizations as it could enhance customer loyalty. Management of the hospitality industries should develop strategies to improve service quality such as meeting customers desired service levels, improving the quality services to meet customers' needs. Hospitality industries should make customer orientation a policy, since customer orientation is essential to quality management, and means of maintaining good relationship with their customers as well as putting the customer loyalty first in the decision-making process. Hospitality industries should integrate customer feedback mechanism to promote and enhance flexibility and access to customers' feedback as this is a precursor to the positioning of hotels in line with goal of not just meeting customers' expectations but also surpassing same.

KEYWORDS: customer orientation, customer relationship management, customer customer satisfaction and customer loyalty

INTRODUCTION

The attention on a sustainable Customer Relationship Management (CRM) has been getting magnified in recent times. The concept that long-term associations are more profitable than short-term transactional relationships has changed and steadied within the organizational philosophies. Knox et al. (2007) have viewed customer relationship management as an organization-wide process of treating diverse clients differently to increase worth for both client and organization. Ryals and Knox (2007) have acknowledged CRM as identifying, satisfying, keeping and maximizing the most precious customers. They have included the practices, strategies and technologies used by the organization to manage and reflect on customer information as part of the CRM process. The channel of CRM is not only knowledge which is necessary for assembly data about clients from different focal points but also the communication between customers and organization that make top management developing

marketing strategies to satisfy the wide-range of customers and bring their loyalty to both product and the organization (Coltman, Devinney, & Midgley, 2010; Simonet, Kamdem, & Nguelefack, 2012). Today's business environments have been faced with intense competition coupled with sophisticated technology and globalization.

In view of this, customers have become more sensitive by the day and this has made most organizations to place utmost priority and concern on their customers as they are the vital elements and the central of all their marketing strategy (Karakostas; Kardaras and Papatthanassiou, 2005). Consumers' needs and expectations are continuously changing. Customer relationship management (CRM) has become a main concern for firms' business strategy (Karakostas, 2005). The surroundings today is typify by hyper competitive that affect every life aspect. In the era of Knowledge Economy, globalization and growth of ICT imposed on organizations to focus on clients who have become more aware of his needs, desires, favorite, and main concern (Ngambi & Ndifor, 2015).

Customer relationships are significant for the organizations' competitive advantage sustainability, and it has more and more studied in marketing field. Depending on new technologies, business conglomerate use diverse tools and techniques to relate with prospector clients in order to draw, satisfy, and retain them. Furthermore, workers should be more knowledgeable, polite, customer-focused, and service-oriented (Mohsan et al., 2011, Long et al., 2013). Academics and practitioners opined that a relationship is necessary for firms to survive and be doing well in modern business environments (Heinrich, 2005) (Gefen and Ridings, 2002; Ngai, 2005) reported that when organizations improve relationships with their consumers, employees and the environment it leads to improved client loyalty and also increase profitability. Karakostas, (2005) states that customer relationship management is the management approach that seeks to create, develop, and improve relationships with carefully targeted clients in order to exploit customer value and corporate profitability. Kuo-Chung and Chin (2012) stated that Customer relationship management (CRM) is becoming a significant issue in organizations in order to gain client faithfulness, improve customer retention rates as well as increase profits. Sin (2005) reported that CRM is a comprehensive strategy and process that allow an organization to recognize, obtain, keep and nurture profitable customers. CRM is a core organizational procedure that focuses on set up, uphold and enhancing long term relations with customers as advocated by relationship strategy (Srivastava, 2009). The comprehensive approach of CRM is to maximize the relationship with all clients and the environment in general and also covers the activities of acquisition, management and regain management at the initiation stage, maintenance stage and termination management with the purpose to increase the worth of relationship portfolio (Chen and Popovich, 2003; Dutu and Hkalmajan, 2011).

CRM is not just a technology, but is a new way of doing business, therefore Reynolds (2002) points out that CRM is a business strategy, process, culture and technology that enables organization to optimize revenue and increase worth through understanding and fulfilling the individual clients needs which proxies customers focus services, knowledge management, knowledge creation, customer touch point, information and communications technology, high quality service, timeliness in service delivery, Friendliness of employees, competitive charges on services and ease of taking policies (Kamakura, 2005), CRM is the process of collecting and analyzing a firm's knowledge regarding customer interactions in order to increase the customers' values to the firm. Information technology enhanced management level, sales and customer services functions of the organization. Valdani (2009) points out: enterprises exist because they have a customer to serve. To our knowledge, relatively few empirical studies have examined CRM on firm performance foreign based and this could be due to the paucity of information on the geographical location. It is therefore, worthwhile to fill the literature gap by examining customer relationship management and customer loyalty in hospitality industry in South-East, Nigeria.

Statement of Problems

Organizations exist to create value because they have a client to serve in order to maximize profit (Abubakar, 2015). The key to accomplish sustainable advantage lies in delivering high excellence service that result to loyalty. Organizations are faced with intense competition within their business environment and they are interested in finding new ways and means to satisfy their customers. Most companies are aiming for good customer relationship which means better service to the customer thereby making the customer to remain loyal (Sudhakar and Sudharani, 2012).

In view of the recent development in the hospitality industry, it looks as if most hotels do not

implement CRM systems and this could be due to lack of knowledge about CRM and lack of financial resources to implement CRM systems, inexperience staff to manage customer information, political interference and poor regulations of the hospitality industry which may affect customer loyalty (Okeke, 2016). Also customer relationship management in hospitality industry is associated with lack of guidance, poor strategy, lack of employee buy-in and no accountability, Insufficient resource and poorly trained employees, poor technology, weak policy, poor motivation of staff and Failure to obtain and maintain executive support for the project (Olowokudejo, 2009). The most important aspect of CRM problems is not its excellent ability to achieve customer retention, management incompetence, financial stress, higher level of staff disloyalty, weak business environment, policy inconsistency, political interference, management problem, poor technology, poor services delivery, poor customer relationship management, poor corporate governance, poor knowledge management and knowledge sharing and poor information storage in the company (Okeke, 2016).

The method of information storage in the company is poor. The foregoing challenges affected customer loyalty and the performance of hospitality and it is against this background that this study seeks to investigate customer relationship management and customer loyalty of hospitality in South-East, Nigeria.

Objectives of the Study

The main objective of the study was to examine customer relationship management and customer loyalty in hospitality industry South-East, Nigeria. Specific objectives are to:

1. Determine the influence of customer orientation on customer loyalty in hospitality industry South-East.
2. Investigate the influence of customer relationship management on customer loyalty in hospitality in South-East.
3. Examine the effect of customer satisfaction on customer loyalty of hospitality industry in the South-East.

Research Questions

1. To what degree does customer orientation influence customer loyalty in hospitality industry South-East?
2. To what extent does services quality management influence customer loyalty in hospitality industry South-East?
3. To what extent does customer satisfaction affect customer loyalty in hospitality industry South-East?

Hypotheses

The following null hypotheses were formulated to give answer to the research questions at 0.5 level of significant

H01: Customer orientation has no significant influence on customer loyalty in hospitality industry South-East

H02: Services quality management has no significant influence on customer loyalty in hospitality industry South-East

H03: Customer satisfaction has no significant effect on customer loyalty in hospitality industry South-East

REVIEW OF RELATED LITERATURE

Conceptual Framework

Customer Relationship Management Customer relationship management (CRM) has been an inevitable movement in financial industry and other organizations because it represents the way customers want to be served and offers a more effective and efficient way of conducting business. Customer relationship management in services industry is viewed on how the organizations put forward the best services to its customer and to retain a good connection with them. Zablah (2004) emphasized five points of view for defining Customer relationship management (Process, strategy, Philosophy, ability and technology). Zablah, Bellenger, and Johnston (2004) define CRM as a philosophy involving customer loyalty as key to business profitability.

To achieve loyalty, firm must shift their focus from getting customers to retaining customers (Reichheld, 2006). CRM as a philosophy directs organizations to build customer centric cultures and to organize around customers (Piccoli, Connor, Capaccioli, and Alvarez, 2003; Hasan, 2003). CRM as

strategy, attention is directed to maximizing the use of organizational resources towards a favorable market position. Under this perspective, Manal (2004) supported most researchers that not all relationships are good, and that customers who contribute the highest worth to the firms deserve more concentration from managers (Ryals, 2005). Customer relationship management as a process involves the collection of tasks or activities that help organization achieve desired business outcomes (Hammer, 2001).

Manal (2004) sees CRM as a process relates to customer knowledge management processes. CRM as information technology is the application system that supports the building of profitable customer relationships (Torggle, 2008; Ang and Buttle, 2006; Teo, Devadoss, and Pan, 2006). Manal (2004) they all maintain that the significance of technologies such as the internet, software, sales force automation, call centers, and data mining in customer relationship management is well acknowledged, and many researchers agree that customer relationship management is more than a technology, especially with power to moderate empirical evidence on a direct link between technology and customer loyalty (Minami and Dawson, 2008; Day and Van den Butle, 2002; Reinartz, 2004).

Recently more attention was directed to CRM as an organizational capability that contributes to the creation of a competitive advantage (Campbell 2003). Manal(2004) see capability as the capacity of a team of resources bundled together to perform a task or an activity. Brown (2000) defines CRM as the key competitive strategy organizations need to stay focused on the needs of customer and to incorporate a customer-facing approach throughout the organization. Brown (2000) presents the strategic customer care five- pillar model to build up a CRM model for enterprises. Handen (2000) considers five dimensions (strategy, organization, technology, segmentation and process). Pepper and Roger (1999) have focused on four steps (identify, differentiate, interact and customize (Lim and Su, 2003.) Payne and Fraw (2001) view CRM from at least three viewpoints narrowly and strategically as a particular technology solution, wide-ranging technology, and client centric. Customer loyalty has been widely studied by many researchers but there is no common consensus about the conceptualization of customer loyalty.

Theoretical Framework

Excellence Theory The excellence theory is a universal theory of public relations that resulted from a 5year study of best practices in communication management funded by the International Association of Business Communicators (IABC) in 1992. The uniqueness of this theory is that it incorporates a number of middle-range theories of public relations, including theories of publics, public relations and strategic management, models of public relations, evaluation of public relations, worker communication and social accountability, and international public relations (Public Relations Evaluation).

The theory was tested through survey research of heads of public relations, CEOs, and workers in 327 organizations (corporations, nonprofit organizations, government agencies, and associations) in the United States, Canada, and the United Kingdom. Excellence theory of CRM explained the worth of public relations to organizations and society as their sole responsibility in creating value and based on the social accountability of managerial decisions and the excellence of associations with stakeholder publics. Excellence theories maintain that the efficiency of an organization depend on relationship and behavior of an organization with stakeholders (customer).The theory further state that organizations must behave in ways that solve the problems and satisfy the goals of stakeholders as well as that of management (Stakeholder Theory).

If it does not, stakeholders will either pressurize the organization to change or oppose it in ways that add cost and risk to organizational policies and decisions. To behave in socially acceptable ways, organizations through customer relationship management must scan their environment to know their customer need, attitude, have customer up to date data, and identify publics who are affected by potential organizational decisions or who want organizations to make decisions to solve problems that are important to them.

Then, organizations must commune symmetrically with publics (taking the interests of both the organization and publics into account) to cultivate high-quality, long-term associations with them. Good relationships are worth to organizations because they reduced the costs of litigation, old customer is cheaper to maintain than to create new one, regulation, legislation, and negative publicity caused by poor relationships; reduced the risk of making decisions that affect different stakeholders;

or increased revenue by providing products and services needed by stakeholders. Above all excellence theory derived principles of how the function should be organized to make the most of value in organization.

Empirical Review

Tahmeem, Kabir. and Sugandha (2018) examined the impact of CRM on customer loyalty: evidence from Bangladesh's Hospitality descriptive analysis was employed for measuring the impact of trust, complaint handling and technology adoption on customer loyalty. The study unfolds the significant relationship of all of the three independent variables on the dependent variable, customer loyalty. The implication of the research contributes to the existing theory of CRM by signifying its particular contribution on creating loyalty of customers. Moreover, practitioners can execute the implications of the study to improve their managerial strategies to retain more loyal customer base.

Bynatukunda (2018) examined the relationship between CRM and customer retention using descriptive research design. Data was analyzed using frequencies, percentages, regression model establish the relationship between CRM and customer retention in capital shoppers Supermarket. Findings on customer relationship management were; the channels of customers getting information are not efficient, complaints are not handled very well, limited training and the basic information is only asked from those who apply for the reward cards. Findings on customer retention were; Capital Shoppers supermarket is not a monopoly, emotional bonds are not due to wishing well to customers but the quality of the products and commitment has a very strong impact. The study showed a very strong positive relationship this was evidenced by Pearson's correlation coefficient $r = 0.317$ at a significant level 0.05

Orantes-Jiménez, Graciela and Ricardo (2017) examined the impact of CRM on customer profitability as mediated by customer loyalty and customer retention within the hotelier industry of Mexico. Descriptive and inferential statistics was used in analyzing the questioners while multiple regression was used in testing the hypotheses. The findings of the study add value to hotels three stars in Mexico, and provide some invaluable statistical results essential for hotel managers and owners to successfully enhance customer loyalty, customer retention and customer profitability.

Abbas, Hassan and Sharareh (2017) examined the impact of CRM on customer loyalty with the mediating role of customer commitment in LG Company (Goldiran) Tehran City. descriptive research approach was adopted. The method of data analysis is used by Descriptive and inferential statistics and normal data distribution through Kolmogorov-Smirnov test statistical methods of this study was LISREL and SPSS software. Results find that CRM has positive significant impact on customer loyalty and customer commitment

Opara and Nkesi (2016) examined the influence of customer relationship management (CRM) on Hospitality industry market share performance is the focus of this study. The population of this study consists of all 617 while the sample size of 243 determined through the Yamani formula. Questionnaire was used as an instrument for primary data collection. The Spearman's Rank Order Correlation was the statistical technique employed for hypothesis testing in the statistical package for social sciences (SPSS) version 17. The findings of this study revealed that there is significant relationship between customer identification, retention, and market share; while technology positively influence CRM and bank market share performance.

Afsaneh and Saeed (2016) examined the effect of CRM on customer loyalty with emphasis on PSP companies. The descriptive survey method was adopted in this study. Statistical population of study includes all scholars, experts, managers and employees of the e-commerce PSP Company of Iran Kish and the sample size of 384 members have been estimated through purposive sampling method. Analysis of data has been conducted through descriptive and inferential statistics using SPSS (22, 0). All hypotheses of the study would be accepted based on the obtained results from data analysis process. Accordingly, customer relationship management can significantly and statistically effect on the financial, competitive and service performance of organization.

Gap in the Literature

Reviewing the literature on effect of customer relationship management and customer loyalty in the hospitality industry. A number of gaps were discovered. The first area is that most of the literatures on this work are generally on foreign-based hospitality industry. The literatures on customer relationship management in Nigeria paid little or no attention/ details on hospitality industry. Few researchers used

primary and secondary data and, the sample size was small and also there was a paucity of information in the geographical areas of the study. The seemed aspect in the literature is the unsatisfactory aspect of our local texts and publications that discussed the issue of customer relationship management.

METHODOLOGY

The research adopted the survey design. Survey design is appropriate because it helped to describe, examine record, analyze, and interpret the variables that exist in the study. Responses were collated from respondents through the use of questionnaire. In addition, the researcher also used oral interview guide because of the factual implication on the study. This work was carried out in South-East of Nigeria,

The population of this study comprises customers of local food hospitality industry in South-East. This population is unknown (infinite. Since the population of study is unknown (infinite), because the research could not obtain a sampling frame of the hospitality industry in the region of study, there are sample size was determined to make the study purposeful and easier. In selecting the sample size for the study, the researcher considered using Topman's formula - a formula that estimates the representativeness of the sample on certain critical parameters at an acceptable level of probability. The sample size is 517 respondents. In order to reliably generate data that would help the researcher for his research work primary source OF data were used source from field through the use of questionnaire given to the respondents. The instrument employed for data collection is questionnaire, constructed by the researcher. The researcher used face and content validity in this research work. To ensure consistency of the developed instrument, correlation method was used. The need to enhance easy comprehension and analysis prompted the use of the frequency distribution table to present the data gathered. Simple percentage analysis was employed to answer the research questions. Multiple regression analysis was conducted to assess the relative predictive power of the independent variables on the dependent variable. The statistical package for social sciences (SPSS) version 21 was employed to test the hypotheses.

DATA PRESENTATION AND ANALYSIS OF DATA

In this section, the data generated from the questionnaire distributed to the employees of the selected Bank were presented and analyzed. A total of five hundred and seventeen (517) copies of questionnaire were distributed to the customers of the hospitality industry. A total of four hundred and fifty (450) copies were retrieved from the respondents, out of the five hundred and seventeen (517) copies. Sixty (60) copies were not properly filled while the remaining seven (7) copies were misplaced by the respondents. This gives a response rate of 87 percent. Therefore, the analysis presented below was based on the four hundred and fifty relevant copies.

Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 4.12 Summary of the Regression Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.294 ^a	.686	.572	3.185	.086	6.151	5	326	.000	1.875

a. Predictors: (Constant), CSM, CO, CS

b. Dependent Variable: CL

Source: SPSS 21.0

Table 4.12 shows that R² which measures the strength of the effect of independent variable on the dependent variable have the value of 0.686. This implies that 69% of the variation in customer loyalty is explained by variations in service quality dimensions (Knowledge management, Services quality management, Customer orientation and Customer satisfaction). This was supported by adjusted R² of 0.572. In order to check for auto correlation in the model, Durbin-Watson statistics was employed.

Durbin-Watson statistics of 1.875 in table 4.12 shows that the variables in the model are not auto correlated and that the model is reliable for predications.

Table 4.13 Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	312.052	5	62.410	6.151	.000 ^b
	Residual	3307.502	326	10.146		
	Total	3619.554	331			

a. Dependent Variable: CL

b. Predictors: (Constant), CSM, CO, CS

Source: SPSS 21.0

The f-statistics value of 6.151 in table 4.13 with f-statistics probability of 0.000 shows that the independent variables has significant effect on dependent. This shows that Knowledge management, Service quality management, Customer orientation and Customer satisfaction can collectively explain the variations in customer loyalty in hospitality industry in the South-East.

Test of Hypotheses

Here, the four hypotheses formulated in this study were tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.

T-Statistics and Probability Value from the Regression Result

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	18.916	1.918		9.863	.000
	Services Quality Management	.085	.044	.202	2.923	.005
	Customer Orientation	.076	.049	.185	2.562	.003
	Customer Satisfaction	.028	.044	.204	3.632	.000

a. Dependent Variable: CL

Source: SPSS 21.0

Hypothesis One

Ho: Services quality management has no significant influence on customer loyalty in the hospitality industry in South-East Nigeria.

Hi: Service quality management has a significant influence on customer loyalty in the hospitality industry in South-East Nigeria.

Table 4.6 shows that Service quality management has a t-statistics of 3.120 and probability value of 0.002 which is statistically significant at 5% level. Therefore, the null hypothesis is rejected and the alternative hypothesis is accepted. We then conclude that Services quality management has a significant influence on customer loyalty in the hospitality industry in South-East Nigeria.

Hypothesis Two

Ho: Customer orientation has no significant influence on customer loyalty in the hospitality industry in South-East Nigeria.

Hi: Customer orientation has significant influence on customer loyalty in the hospitality industry in South-East Nigeria.

Customer orientation has a t-statistics value of 0.409 and a probability value of 0.683 which is greater than 5%. Based on probability value which is highly statistically insignificant, the null hypothesis is accepted while the alternative hypothesis is rejected. Therefore, we conclude that Customer orientation has no significant influence on customer loyalty in the hospitality industry, South-East Nigeria, at 0.05 significant levels.

Hypothesis Three

Ho: Customer satisfaction has no significant positive effect on customer loyalty in the hospitality industry in South-East Nigeria.

Hi: Customer satisfaction has a significant positive effect on customer loyalty in the hospitality industry, South-East Nigeria.

Customer satisfaction has a t-statistics of 3.632 and a probability value of 0.000 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that customer satisfaction has a significant effect on positive effect on customer loyalty in the hospitality industry in South-East Nigeria.

Discussion of Findings

This study examined customer relationship management and customer loyalty in the hospitality industry of South-East Nigeria. The data generated were subjected to descriptive statistics and multiple regression analysis. It was discovered that Service quality has significant influence on customer loyalty. This result is in tandem with finding of Kalaipiriyaa, Santhi and Barathy (2015) who carried out a study on service quality on customer satisfaction and found out that service environment significantly influences the customer loyalty. Gloria (2011) states that service quality items; competence, service, knowledge management, staff courtesy, security, communication and service quality management are good predictors of customer relationship, and that service quality items are the main factors that affect customer loyalty.

Customer orientation was found to have no significant effect on customer loyalty. This agrees with the opinion of Ryals (2005), who believed that the activities of customer orientation would improve the performance of the organization when managers try to minimize the number of customer loyalty. Zahy and Griffin (2004) stated that the Customer orientation management along with the improvement between organization and customer would make competitive advantages in the market place for organizational performance.

Finally, the study revealed that customer satisfaction has a significant or positive effect on customer loyalty in the hospitality industry in South-East, Nigeria. This tally with the findings of behaviors Verhoef (2003); Prachi (2018); Ittner and Larcker, (2008) and Zopounidis, (2012) that customer satisfaction has a positive impact on customer loyalty due to a number of reasons. First, customer satisfaction enhances Organizational performance and influences customers' future repurchase intentions and behaviors. Second, highly satisfied customers are willing to pay premium prices and less price sensitive.

Summary of Findings

This work examined customer relationship management and customer loyalty of selected banks in South-East, Nigeria. Data were sourced from hospitality industry and customers in South-East, Nigeria. The data generated were analyzed using multiple regression analysis and the following were discovered.

1. Service quality management has a significant positive influence on customer loyalty in the hospitality industry South-East, Nigeria. Service quality management has a t-statistics of 3.120 and probability value of 0.002 which is statistically significant at 5% level.
2. Customer orientation has a significant positive influence on customer loyalty in the hospitality industry in South-East, Nigeria. Customer orientation has a t-statistics value of 0.409 and a probability value of 0.003 which is greater than 5%. Based on probability value which is highly statistically significant.
3. Customer satisfaction has a significant positive effect on customer loyalty in South-East banks. Customer satisfaction has a t-statistics of 3.632 and a probability value of 0.000 which is statistically significant.

CONCLUSION

Customer relationship management is a continued process of new value identification and creation with each customer and then sharing the benefits of this value throughout the life-cycle of an organization. Based on this, the study examined Customer relationship management and customer loyalty of banks in South-East, Nigeria. The data generated from Banks were studied, analyzed and showed that knowledge management, service quality, customer orientation and customer satisfaction had a significant positive effect on customer loyalty. Therefore, the study concludes that customer

relationship management has significant positive effect customer loyalty in Nigeria banks in the South-East.

RECOMMENDATIONS

Based on the findings of this study, the following recommendations are made:

1. Bank management should develop strategies to improve service quality such as meeting customers desired service levels, improving the quality services to meet customers' needs.
2. Organizations should make customer orientation a policy, since customer orientation is essential to quality management, and means of maintaining good relationship with their customers as well as putting the customer loyalty first in the decision-making process.
3. Banks should integrate customer feedback mechanism to promote and enhance flexibility and access to customers' feedback as this is a precursor to the positioning of the banks in line with goal of not just meeting customers' expectations but also surpassing same. This will increase customer satisfaction and impact positively towards improved customer loyalty.

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