

**The Implication of Customer Relationship Management
Capabilities on Organizational Performance; a study of small
businesses in Lagos Nigeria**

Research dissertation presented in partial fulfilment of the requirements for
the degree of

MSc international procurement and supply chain management

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Candidate Declaration

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I certify that the dissertation entitled:
The Implication of Customer Relationship Management Capabilities on Organizational Performance; a study of small businesses in Lagos Nigeria.

Submitted for the degree of: **MSc international procurement and supply chain management** is the result of my own work and that where reference is made to the work of others, due acknowledgment is given.

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Acknowledgement

I wish to appreciate my supervisor for his enormous contribution towards the success of this dissertation. I also give thanks to friends who encouraged and supported me with good advices throughout the process of the dissertation

Dedication

I dedicate this work to my Family for their contribution towards the success of my master's program

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The Implication of Customer Relationship Management Capabilities on Organizational Performance; a study of small businesses in Lagos Nigeria

Azeez Adedamola Nurudeen

Abstract

Focus on the customers and making sure that they are satisfied and maintained at all times is part of the goal of any organization that works with the principle of going concern. Hence it is important to study the CRM and its various capabilities as they relate to organizational performance. The main objectives of the research is to examine the impact of the various customer relationship management capabilities namely; customer interaction management, customer upgrade and customer win-back capabilities on organizational performance.

To achieve this, over 200 semi structured questionnaire were distributed, however only 170 was collected and analyzed using a simple descriptive analysis as well as correlation analysis. The probability test was also conducted to determine the significance of each capabilities on organizational performance.

From the analysis, it was discovered that all the customer relationship management capabilities are significant at 5% level of significance. Which implies that all the capabilities are significant in explaining the changes that occurs in organizational performance. The correlation analysis also shows that all variables are positively correlated with organizational performance

Based on the findings, it was suggested that businesses should focus on maintaining good customer relationship, by managing the various capabilities well especially the customer win-back and upgrading capabilities which shows a higher significance with a stronger correlation.

1. Introduction

1.1 Overview

Businesses thrive on the wings of customers and clients who patronize the business towards achieving its organizational goals and objectives, hence there is a need for customer relationship management (CRM). With an increase in technology and stiff competition, businesses have been shifting from the traditional business model which is product-oriented following the pattern of design-build-sell and now shifting into a more customer-oriented model which uses the pattern of sell-build-redesign (Rygielski et al, 2002). Also, the idea of marketing changed from the old concept to the new idea. The idea of the old concept was to acquire more and more new customers without paying particular attention on the retention of customers, however in the concept more attention is being paid to the customer's loyalty.

With this, the importance of customer relationship management CRM cannot be overemphasized, its contributions to organizational performance have been acknowledged by many authors including (Alshawi et al., 2011; Alt and Puschmann, 2004; Eid, 2007; Kim, 2008; Moreno and Melendez, 2011; Chen, 2004). These studies identified the success factors attached to a proper customer relationship management. Also according to the resource-based theory, Customer relationship Management is considered as a special tool that contributes positively to organizational performance.

Following the presentations made by many authors then it becomes important to understand the implication of a good customer relationship management process on organizational performance. This is particularly important in a period like this when technology and competitiveness has been on the rise among several companies. Small businesses then thrive and struggle to use every tool that is within their disposal to help make their presence felt in a very competitive environment.

CRM is seen as a system that is used to generate, store and reproduce information about customers in a bid to understand the customer's interaction with the product and the brand

at large as well as understanding the customer's profile by the company (Gupte, 2011). This simply means that the customer relationship management system is simply a way of studying the customers in a bid to serve them well. This then also validates its importance to organizational performance over time.

This research then focuses on studying organizational performance in line with small businesses in Lagos Nigeria. Examining the role which the various aspect of CRM plays in making sure that the organizational goal is achieved and the performance of the organization is improved.

The focus of this study however is in examining the various aspects of the customer relationship capabilities which in most cases is divided into three sections including; **customer interaction management**, this includes customer identification, customer acquisition and customer retention. **Customer relationship upgrading** this includes: cross-selling and up-selling, and **customer relationship win-back** this includes: re-establishing relationships with lost but profitable customers (Parvatiyar and Sheth, 2001).

1.2 Purpose of the Study

This sole purpose of this study is to understand the how customer relationship management capabilities can translate into a tool for improving organizational performance among small businesses in Lagos Nigeria. The customer relationship management has been a great tool which many big companies and cooperation has adopted towards improving their organizational performance as well as achieving organizational goals, however this is not usually the case with small business who still operates on a very small profit margin and in most time do have the resources to keep a good CRM system. To make the research more clear and specific, the following questions were raised to serve as a comprehensive guide for the study

Question One: What is the effect of customer interaction management on organizational performance? Here the researcher intends to examine the various aspects of customer identification, customer acquisition as well as customer retention capabilities.

Question Two: What is the effect of customer relationship upgrading on organizational performance? This involves examining the areas of cross selling and up-selling of products to the customers

Question Three: Does customer relationship win back process has any impact on the organizational performance? This involves the process of winning back a profitable but lost customer.

With the above questions, it becomes clear that the study has a sole purpose of examining the customer relationship CRM tools and processes in other to understand how they enhances organizational performance.

1.3 Significance of Study

The importance of this study cannot be overemphasized, first to business owners, this study will form as a guide towards achieving a greater and better organizational goals. It will form the basis for assessing customers' needs and how best to serve customers in other to increase organizational performance.

Aside from the business owners who seek to improve organizational performance this study is also very vital to human resource personnel who organizes training for staffs on how well to relate with customers in other t maintain a good customer relationship while making sure old customers are retained and new ones gained.

The research will also add to existing literatures in this field of study making up for the gaps in literature by examining the various concepts of CRM capabilities in line with organizational performance among small businesses. While many other literatures focused more on understanding the extent towards which CRM techniques has improved organizational performance mostly in larger cooperation, the study focuses on small businesses with limited profit margin.

1.4 Aims and Objectives of the study

In this section, the objectives of this study will be presented in line with the questions raised in the earlier section of this section. For this study, the general objective is to understand

the implication or the effect of CRM capabilities on organizational performance of small businesses in Lagos Nigeria. However, the following specific objectives will guide the process of this research to a more achievable end. The table below explains the specific objectives of this research in line with the already established question in the earlier section of this chapter.

Aim: The aim of this study is to understand implication or the effect of customer relationship management on small businesses in Lagos Nigeria	
Research Questions	Research Objectives
What is the effect of customer interaction management on organizational performance?	To understand the extent at which customer interaction management contributes to organizational performance
What is the effect of customer relationship upgrading on organizational performance?	To examine the impact of customer relationship upgrading on organizational performance
Does customer relationship win back process has any impact on the organizational performance?	To examine the major win back processes used by small businesses in Nigeria and how it affects organizational performance.

Table 1.1 Research questions and objectives.

1.5 Methodology

This research will adopt a primary approach for data collection and analysis. This involves the administering of questionnaires to various business owners and senior staffs in the identified small businesses in Nigeria. The research will examine various literatures that are very pertinent to the study. A thorough theoretical framework will be analyzed to form the basis for the analysis that will be made in the research. Using the literatures reviewed, the researcher will develop a conceptual framework that will form the basis upon which the analysis the research will be conducted.

The questionnaire administered will be analyzed using quantitative approach of analysis. The various statistical tools for analysis suitable for the kind of data and information collected will be employed and explained in the later chapter of this study. The data analyzed will form the basis for recommendations that will be made in the last chapter of this study.

1.6 Structure of the Work

The first chapter of this work serves as introduction to the various concepts and ideas of the work. In this chapter the research questions as well as the research aims and objectives were treated to help show the guide into the research. Furthermore, the significance of the study containing the reasons while the study is worthwhile was also treated. The chapter one forms the basic foundation for the entire work.

The chapter two of this study will be used for literature review, this involves the review of related and works that has been done in the area of concern. The theoretical framework for the study will be given in this chapter, identifying the various theories that are very pertinent to the study. In this chapter, the conceptual framework for the study is also developed by looking at the various literatures; their strength and weaknesses.

The third chapter treats the methodology to be used by the researcher. Here the researcher presents the various research methodology he intends to adopt for the research at hand. This involves explaining the process of data collection and analysis. Here also the tools used for data collection, the sample size as well as the sampling techniques are presented, access and ethical issues are also explained in this chapter. This chapter always helps for the reproducibility of the research

The fourth chapter of this work will be used for data analysis and presentation of findings. In this chapter the researcher explains how well the research questions and objectives has been met by giving an explicit account of the research findings. The last chapter of the dissertation is used for recommendation and suggestions, wherein the research makes contributions based on outcome of the research and the experiences from the research process.

2. Literature review

2.1 Introduction

This section of this research work reveals pertinent and relevant literature on the subject matter. The key concepts and subjects areas in this research work will be given a detailed explanation. The definition of important concepts will be addressed first. Followed by a detailed analysis into the concept of customer relationship management (CRM) in general. The capability aspects of CRM will be treated subsequently. An empirical study of the CRM capabilities and organizational performance will be properly examined.

2.2. Definition of Term

2.2.1. Customer Relationship Management (CRM)

CRM is a system that is useful in generating, representing, storing, reproduction and translation of information. Their basic goals are towards the management of customer's interaction and improve the understanding of the customer in relation to the companies profile (Gupte, 2011). According to Wang and Feng (2012) CRM potentials are seen in the knowledge and skills to establish, enhance, maintain and upgrade an existing relationship with customers. . Salem Al-Said (2010) stated that the practice of CRM creates opportunity through a mobile service provider in rendering services to customers that results to customer satisfaction. Fatma (2014) observes that the use of CRM techniques in conjunction with advanced software has changed the orientation of business precisely in the financial sector. This presets the importance and relevance of customer satisfaction and organizational performance.

2.2.2. Organizational Performance

The organizational performance is divided into two perspectives of financial performance namely the objective and subjective perspective. According to Sin et al. (2005) the subjective perspective is the performance of a firm in relation to that of his competitors. While the objective performance is geared towards the absolute performance measure (Jaakkola et al., 2009). The choice of a subjective perspective is adopted for two reasons.

Firstly, when the organization considers their information to be highly confidential, for example the telecommunication sectors that may be reluctant in giving out hard financial data. Secondly, past research has shown that there exist a strong relationship between subjective and objective perspective.

2.2.3. Customer Relationship Management Capabilities

The competence of an organization lies on its capabilities. According to Plakoyiannaki and Tzokas (2002). The CRM capabilities are based on knowledge and technology. The customer relationship management capabilities are based on customer relationship management upgrading, customer interaction management and customer win back capabilities (Sofi, et al., 2013).

2.3. Theoretical Background of Customer Relationship Management (CRM)

2.3.1. The Emergence and Development of the CRM

According to Sheth and Parvatiyar (1995) the development and evolution of CRM can be traced back to pre-industrial era. It was majorly developed because of the interaction between producers of agricultural products and their customers. Customers also received customized products from their Artisan producers. Bonding and relationship grew between producers and customers as a result of this nature of interaction. The era of mass production lessened their personal interaction by the introduction of middle men, and this reduced the level of interaction among producers and customers thus introducing a market orientation that is transactional. The production and consumption function was separated by the marketing function performed by the middle men.

Nevertheless, the recent years have experienced fast development in CRM and they are necessitated by several factors. These factors are led by the increasing nature of de-intermediation which is currently witnessed in many industries as a result of the evolution of new computer system and telecommunication equipment which gifted manufacturer with the opportunity of interacting directly with their customer or final consumer. The activities of marketing have been customized by the collection of customer's data and tool

for marketing directly with customers. This has drastically reduced the function performed by middle men when compared to before.

Many scholars like Kumar and Subramanian (2000) presented his view that many businesses are realizing the importance of focusing on customers or becoming customer centric in today's competitive business environment. This resulted to the total adoption of the concept of CRM by virtually all the business and it has served as a core strategy in business. This lead to the conclusion that proper integration of CRM has the ability to enable firm effectively manage the interaction between firms and customers.

Several writers and authors in managing and marketing have given their views on the definition of the concept of customer relationship management. According to Grönroos (1994) and Sheth and Parvatiyar (2002) CRM mostly referred as marketing shows a radical change in marketing system, leading to a change in marketing orientation from getting customers to ensuring the loyalty of customers.

CRM as a philosophy or concept is seen by Ryals and Knox (2001), as a management process that is targeted towards relationship building, retaining customers or client, and developing and maintaining greater customer values. All the definition is centered on the issues of CRM, which focuses on building effective and efficient customer relationship with customer and prioritize satisfaction which leads to loyal customer with the aim of ensuring growth in performance.

2.4. Customer Relationship Management in the Marketing Domain

The theory and concepts of marketing most times provide a clear picture of how business and organization should react to opportunities. Marketing activities and actions also has the ability to environmentally modify her operations and as such ensures that are opportunities are built (Campbell, 2003). Marketing management has played vital roles in the following areas

- New proposition development to ensure value
- Embarking on effective marketing sensing management.

- Provision of a bidding outcome towards ensuring achievement of a workable whole (Hunt, 2004).

CRM positively impact on capabilities by ensuring that it enhances the outcome of the ongoing development and incorporation of ideas that are related to marketing and recently available data, forms of organization and technology (Boulding et al., 2005).

The concept and principles of CRM mostly engage in value creation for businesses, it includes creation of value for shareholders and at the same time for customer (Vargo & Lusch, 2004). These goals are compatible by the nature of the relationship represented in a market based-assets invested by a marketer who has a view of consistently remaining significant amongst stiff competition. An organization or business that build a good customer relationship most times achieves customer's loyalty and are able to switch cost which is necessary towards building effective competition barriers. However, varieties of advantages are gotten from relationships by ensuring efficiency in the resources targeted at customers. Verhoef (2003) observed that royal customers favorably responds to marketing action and buy more product from the organization or business.

2.5. The Concept of Relationship Marketing in CRM

The literature of relationship marketing forms the origin of the concept of customer relationship management. This concept of relationship marketing was formed by Berry in the early 1980s, he defined is as process of attracting, maintaining and enhancing customer relationship (Berry, 2002). According to Srinivasan and Moorman (2005) relationship management in the domain of business practice has experienced a major and rapid growth in the past. Morgan and Hunt (1994) defines relationship marketing as all activities of marketing directed towards developing, establishing and maintaining adequate and successful exchange of relationship. Researchers have revealed that when relationship marketing is effectively practiced, it generates a robust customer relationship that improves the sales outcomes of sellers, market share and overall profitability (Srinivasan & Moorman, 2005).

On the contrary, some researchers in their findings also indicated a negative impact relationship marketing on the performance of the organization (Hibbard et al., 2001; De Wulf, Odekerken- Schroder & Iacobucci 2001). This gives a clear indication that the effectiveness of relationship marketing activities may vary as a result exchange framework and explicit policy. The divergence in performance necessitates the need for a system that can combine all empirical views and fully appreciate the creation and sustenance of a reliable relationship performance (Reinartz & Kumar 2003). Generally, the gap created among the buyers and sellers are bridged by the concept of relationship marketing. It should be indicated by trust, communication, commitment and fulfilled promises (Gummesson, 1994; Morgan & Hunt, 1994).

2.5.1. Trust

According to Buttle, (1996) the first and important aspect of relationship marketing is trust. And Berry (1995) addresses trust as a fundamental element or ingredient of relationship in marketing. Trust can be defined as the readiness to totally depend on partners in whom assurances are bestowed. Buttle (1996) indicated that self-confidence is an attribute related to healthiness, mental support, steadiness, and willingness to help.

The feeling of security can be obtained by trust. It can also reduce the level of uncertainty which will lead to the promotion of environmental friendliness (Morgan & Hunt, 1994). From the customers perspective, trust according to Cottrel (1995), entails serving the desired product at the right time and place, in addition to fostering relationship between the customer and the business to generate long lasting and mutual relationship among the parties involved.

2.5.2. Commitment

Commitment is considered a compliment in the relationship between buyers and sellers (Moorman et al., 1993). It's regarded as a distinguishing tool that is to indicate those who stay and those who leave (Wilson & Munmalananeni, 1986). Commitment is an essential variable for stronger relationship marketing and an efficient tool in measuring customer loyalty. According to Allen and Meyer (1990) commitment can be regarded as a sentimental

or effective “normative and calculative correspondingly. The work also posited that affective commitment reflects how someone is sentimentally afflicted, empathized and participate in the organizational activities. We can conclude that affective commitment is key towards ensuring that customers remain in an organization as a result of developing strong bond with the organization.

Martineau (1958) considers cumulative commitment in relation with calculating or recognizing the cost associated with parting with the business. Normative commitment is geared towards client compulsion for the business. Diverse commitment as the name implies have diverse results. However, not all form of commitment might yield return to the organization (Meyer et al., 1989).

2.5.3. Communication

Communication is regarded as an important dimension of relationship marketing. Communication as defined by (Anderson & Nanus, 1990, cited in Ndubisi, 2007) is the ability to issue/dispense information to the customer in a timely and true manner. At the moment, new concept defines it as a two way dialogue between the customer and the company before, during and after transaction. Communication as a tool to relationship marketing, relates to keeping in touch with esteemed customers whiles administering timely and accurate information about products and services. According to Ndubuisi (2007), a key element in building awareness, understanding what customers wants, ensuring customer comfort and serve as a motivation for repeat purchase is Communication.

2.5.4. Promise fulfilment

According to Groonroos (1994) fulfilling promise made to customer is a major key to building firm relationship. Growing association seeking out for new customers by according some form of promise, but, if the promise is ruptured by the organization, it heavily affect the development and maintenance of such growing association. Promise fulfilling helps provide high level customer satisfaction which leads to customer loyalty and gain.

2.6. Theoretical Background of Customer Relationship Management Capabilities

Amit and Schoemaker (1993) amongst a host of several authors and writers defined capabilities as the ability of an organisation to adequately harness and merge resources, by the process of organisational procedures with the aim of achieving set targets. According to Collis and Montgomery (1994) capabilities was defined as the complex societal process that ensures effectiveness and order that organizations adopts for the sake of changing inputs into outputs. Firm`s capability is a major factor significant in building a strong competitive advantage for a firm.(Srivastava et al., 1998;Day, 1994) in their work stated that are several forms of capabilities in marketing and they form part of the significant drivers of a firm`s performance.

Extra ordinary application of CRM capabilities could supply the firm with viable competitive gains (Day, 2000) on condition that an organization is able to provide excellent customer relationship capabilities via the various activities of CRM, organizations can build and give greater client value, and improve the performance of the organization.

The abilities of CRM are part of the CRM activities in the organizational process and they constitute the organizations skills and knowledge to allow customers and prospects that are profitable start and maintain a relationship with such, and draw the relationship into lucrative profits (Morgan et al., 2009). The capabilities of CRM reflects the important happenings of CRM (Srivastava et al., 1999; Reinartz et al., 2004), which includes customer knowledge management capability, customer interaction management (e.g. client recognition, getting hold of consumer and client holding), customer relationship upgrading (e.g. cross-selling and up-selling), and customer relationship win-back (getting back lost customers who were beneficial) (Reinartz et al., 2004; Parvatiyar & Sheth, 2002). As such, CRM capabilities can be handled in a form of a multi-dimensional paradigm comprising four (4) constituents:

1. Customer Interaction Management Capability (CIMC)
2. Customer Knowledge Management Capability (CKMC)

3. Customer Relationship Upgrading Capability (CRUC), and

4. Customer Win-back Capability (CWC).

2.6.1. Customer Interaction Management Capability

Customer Interaction Management Capability is understood to be the skills that firms adapt to find, secure and keep useful profitable customers. The interconnection between the customer and the organization enhance the relationship between the two parties and also as a data gathering tool (Mack et al., 2005). A very important element of the capabilities of CRM is the CIMC. In a firm where customer interaction is well organized, arranged and monitored be it oral or non-oral, the CRM practice in the firm can adequately be enhanced and as a result increasing customer satisfaction (Parvatiyar & Sheth, 1994). Verbal and non-oral mode of communication strengthens CIMC through diverse communication channels. This is a key method to establishing relationship with customers (Anderson, 2001). Through communication and interaction, establishing a cordial relationship with customers is possible. After a long time, with constant customer communication, their perceptions and actions towards the organization can change and build trust for the business which in turn thrust the performance of the business as well as improve customer satisfaction.

CIMC is defined as the ability of a firm to acknowledge, secure, keep and partner with old and prospective customers who are likely to be profitable. Acknowledging, securing, keeping and partnering with profitable clients are a vital and critical success element for every organization.

Securing a client involves the process of the customer's first business or purchase and the other activities that do not end up in a purchase decision (Blattberg et al., 2001). Investment in a well-arranged process of securing customers do not only bring about short term purchase for the business but it also bring about long-term business deals or purchase that will benefit the organization (Srivastava et al., 1998).

Keeping customers is considered by many businesses as an important spice for client worth, why? it is believed that, the cost to acquire a fresh client than maintaining the already existing ones is much more. Long term relationship yields more profit. An increment

between 25-95% is seen in the net present value as a result of the rate of customer retention increasing by 5% (Dawkins & Reichheld, 1990; Reichheld & Sasser, 1990). As such, the organizations ability to retain the forthcoming customer with high value is seen as a vital factor in CRM (Stone, 1999). Businesses with a well-structured project and focused on retaining customers and people specifically to Operationalizing the maintenance project as a matter of fact produce strengthen client holding results(Ang & Buttle, 2006). As such organizations should channel their strength and focus on securing and keeping high value clients (Zeithaml et al., 2001).

2.6.2. Customer Knowledge Management Capability (CKMC)

According to Li and Calatone (1998) defined customer knowledge as structured and organized information about customers of an organization. Management of customer knowledge as explained by (Alavi & Leidener, 2001) is everything that has to do with formulating, storing, retrieving and applying knowledge of customers. The whole purpose of this is to help firms gain, generate and mix actual knowledge of customers with the goal of gaining deeper and thorough understanding of customers in order to serve them better (Gilbert et al., 2002). The idea of CKCM explains all the actions and processes involved in gathering and analyzing information of customers, coming up with and disseminate in-depth knowledge of customer so as to create and maintain a portfolio of customer relationships with the goal of ensuring greater profit (Zablah, 2004). This concept provides organizations with competitive edge that is hard to imitate. Capabilities like this cannot be acquired on the market rather can be gotten from the process of the business (Day, 1994). (Reinartz et al., 2004, Wang, 2012), in their work made it obvious that for firms or organisations or business to effectively develop working customers, it needs to gain knowledge in the desires of clients and likely customers, their needs and taste the gain of the existing customers and the forthcoming ones, and all other factors that influence the needs of customers.

2.6.3. Customer Relationship Upgrading Capability

Up-selling and Cross-selling are important tools of measurement of customer relationship upgrading capability. Firm welcome large number of customers when the relationship level with customer is upgraded. The aim of customer relationship upgrading capability is to satisfy, retention, commitment and loyalty of the customer for cross selling and long term purchasing gain. (Anderson et al., 1994). Several methods and techniques were used or is use for customer relationship upgrading. (Barney, 1991) used cross-buying analysis as a technique with brought about the understanding of products bought. Cross buying different products with the aid cross tabulation formed an understanding for customer needs and customer retention (Jenkinson, 1995). By the combination of cross selling products, cross tabulation became useful when companies discount on a product, the customer need and offer is known and hence less discount on the most liked and important product by customer.

2.6.4. Customer Win-back Capability (CWC)

Customer win-back capability is the process of re-connecting, re-establishing relationship, trust with customers who are not active or losing. (Reichheld & Sasser, 199) reported that a firm losing customers on a regular basis will definitely experience a negative outcome. Another hiccup for an organisation losing customers as mentioned by (Hogan et al., 2003) is the risk of negative word of mouth carried by unhappy clients.

2.7. Business performance measurement

A formal, routines and information based process that managers or owners of organizations make use of to maintain or change the pattern or mode of doing things in the organization is term measurement of performance (Simmons, 2000). A well drafted and controlled performance measure helps organizations in its periodic setting of business goals and giving response to managers on the level of progress attained in the achievement of the set goals. In the measurement of business performance, a certain time is allocated to achieving laid out goals. These time interval can vary with respect to the nature of the goal, long term goals takes up to a year or more while short term goals are allocated a year or less

(Simmons, 2000). According to Lebas and Euske (2002), performance is defined as engaging in activities today that will bring about measured value reward tomorrow. This business performance measurement therefore involves measuring the productivity of a business relative to some guideline, which maybe be a competitor`s performance or a target preset.

In the measurement of performance, certain measures are implemented. A measure is a determinable value used mostly for evaluation intents. A specific measure can be compared to itself overtime, compared to the target at hand or assessed with other forms of measurement (Simmons 2000). For instance, say a customer profitability is to be measured, the relative distance in profitability of two client may be as valuable than knowing the absolute for a client`s profitability.

According to Simmons (2000), measure can either be objective or subjective. Objective measure can be independently measured and verified but subjective measure on the other hand cannot. Measure also can be classified as either financial or non-financial. With financial measures, a company`s gain or loss account can be derived or attained and also the balance sheet such as level of inventory at bank or in hand. On the other hand, non-financial measures are found in customer satisfaction scores or product quality measures. Measure can also be described as leading or lagging. Properties of lagging measures includes giving feedback on pervious performance such as last month`s gain but it does not project future performance. A few of leading indicators to future performance include customer defection rate, changes in consumer confidence or satisfaction scores. Performance is measured by equating actual performance relative to the organizations performance in the past three (3) years. This equation was done on a five (5) point linker scale varying from much less to much more in terms of achieving profit growth, productivity growth, sales growth and overall net profit.

2.8. Empirical Review

2.8.1. Empirical review of CRM and Organizational performance

This section discusses the influence of CRM in general has had on the performances of firms. A number of research works over the years have worked towards getting a better view of

the significance of CRM (Ryals & Knox, 2001; Ryals & Payne, 2001). These works have also been significant in the findings of the significance and impact of CRM on the achievement and performance of organizations (Reinartz et al., 2004) Some works have proven that there exist a positive and notable impact of CRM on different measures pertaining to the business (Palmatier, et al, 2007) plus customer performance measures as well (Mithas et al., 2005).

In a work (Reinartz et al 2004), establishing a link between the activities of CRM and organisational performance was the case study. Argument by other researchers centered on the effectiveness and ability of the sales force will be improved by the adaptation and application of the CRM practices (Jones et al., 2002).

Improvement of the motivation of employees is one of the probable benefits of CRM (Rigby et al, 2002). LOŠŤÁKOVÁ, (2007) stated in their research that a business adequately can enhance its products in comparison with that of competition. Businesses can as well increase the amount of new products entering the market. The work also mentioned that CRM can greatly boost the volume of sales by clients which will in effect increase the income generation of the business. The process of CRM can strengthen the contentment of customers, improve the loyalty of customers, reduce the cost of gaining clients and raise the profit of the organization repeatedly (Kim et al., 2003).

Khirallah (2004) said that, the time of conversation with a customer simultaneously increase as the delivery time of services to customers will be reduced as a result of CRM. The marketing and sales cost can be decreased as a result of the introduction of CRM (La Valle & Scheld, 2004). This work also included, CRM can promote customer retention as well as increase the worth of customers.

Khirallah (2004) mentioned that, the duration of the conversation or interaction with a customer will increase immensely and at the same time, the delivery time of services to customers will be reduced as a result of CRM. La Valle and Scheld (2004) gave an assertion that the marketing and sales cost can be reduced as a result of the introduction of CRM. The work also found that, CRM can advance customer retention as well as increase the worth of customers. So many research works have shown a constructive and a key

association between CRM practices and the productivity of an organization. Boulding et al. (2005) mentioned in a portion of the journal of marketing that in eight of ten published works, the activities of CRM increase firm's performance.

2.8.2. Empirical review of CRM Capabilities and Business Performance

The resource base-view maintains that organizations whose resource differs in value, rarity, amiability and sustainability are expected to enjoy a greater competitive advantage than others (Barney 1999, Penrose, 1959, Wernerfelt, 1984). A major driver of competitive edge for marketers in literature has been the presence of the Resource Based View (RBV). There is a suggestion in the perspective of capabilities that it is not the resources but instead the capabilities that ensure the deployment and leveraging of resources that are being used by firms to surpass the rest (Grant 1996; Teece, Pisano, and Shuen 1997). Businesses are aided by organizational capabilities to undertake value-creating tasks more efficiently and that reside in organizational processes with routines which are difficult to replicate. These procedures of capabilities can be traced and are enveloped within organizations in their structured mesh of organized activities that obey managerial decisions over time. In respect to this view, well controlled and well implemented capabilities create barriers to imitation and assists organizations to have sustainable advantage over competitors (Grewal & Slotegraaf 2007). Capabilities is said to be an important element in determining a firm's competitive advantage and as such the firm's performance (Day, 1994). In all, comparing research carried out in the field reported that there exist a positive relationship amongst CRM capability and performance. In general, the amount of arguments in preliminary research supports a positive association between capability and performance.

According to Krasnikov and Jayachandran (2008), customer interaction management and customer relationship upgrading capability are two vital points businesses or organizations should possess in order to enjoy superior performance in relation to finances. According to this work, a more significant and a positive relation between CRM capabilities and organizational performance is established. As a result, an enhancement in the CRM capabilities of a firm will produce or receive an increase in the performance of the

organisation. Day (2000) in a work also revealed that the customer relationship management capabilities that stand out result in a greater customer loyalty and better competitive edge. The profits a firm or organization or business enjoys can increase by 270% upon successful implementation of customer relationship management capabilities (Ryals, 2001). The price stock is also affected positively (Fornell et al., 2006), customers satisfaction and also their willingness to stay (Anderson et al., 2004).

2.9. General Overview of SMEs

According to Lawal (2002), SMEs has no universal or generally acknowledged definition. A lot of researchers have given various definitions to the SMEs (Ayyagari et al, 2007). A proper investigation and publication of the real figures of SMEs would have aid in a global recognition and relevance of SMEs (Kraus et al, 2019). Definition with reference to composition (like turnover, number of employees, net worth and profitability) when applied to a certain sector tends to lead to the enterprise being listed as small but when applied to a different sector will yield a different result (Mahembe, 2011).

According to the International Finance Corporation, SMEs is defined as a corporation with a minimum of 250 registered employees (IFC, 2014). The Small and Medium Sized Development Agency of Nigeria (SMEDAN, 2005) quoted in Abdullahi et al, (2015) defined SMEs with certain criteria. They include, a micro enterprise is described as a business with not more than ₦5,000,000.00, and small scale enterprise varies from 10 to 49 employees with annual turnover along the range of ₦5 to 49,000.000. Lastly the medium scale enterprise which involves 50 to 199 persons and an annual turnover ranging between ₦50 to 499,000.000.00.

In general, SMEs are managed by a small or few group of persons and they are mostly managed by a manager or the owner (Ritchie, 1993). They should have a flat organizational structure. SMEs do not have many layers because of its lack of specialization and small number of supervisors or employees. An important characteristics of the SME is that the owner/s is/are totally in charge of the activities which makes the employees have no or little say as regards to organizational decisions. Nevertheless, this increases their flexibility

(Scott, et al. 1989). Flexibility, sustainability, informality and structural adaptability are a few of the advantages many researchers have attributed to entrepreneurs that operate at a small level. Gibbs, (1997); Matlay, (2000), on the other are of the view that bigger or larger firms do not enjoy such advantages as the small firms from their operation.

The concept of SME itself is complicated. Storey, (1994:p.8), in a work was of the view that there is no generally acceptable definition of an organization. The difference ranges from capital employed, size and shape. In the USA, a standard definition of a small business is unknown. Firms with over 1500 employees in the American small business administration are considered as small. In the United States of America, the idea of SMEs is industry specific considering the income and nature of persons employed determines the category of the business. Composition of employees in a firm or organization is used for classification of firms or organizations by The European commission. This include "0-9" for micro, "10-99" for small and "100-499" for medium scale firms. In Japan, companies need to employ less than 300 workers but in China, it entails companies employing less than 200 employees. (Srivastava, 2005: p. 166).

Massive and tremendous strides have been recorded in the recent decades in the growth of SMEs. Great pressure by globalization and multinational are on SMEs and their existence is threatened (Mulhern & Stewart, 2003). The role of the government in this fight for survival of SMEs is very important because SMEs provides for a larger population number and significantly increase the growth of the gross domestic product (GDP). Unemployment and social tension will be the consequences of not fully operationalizing the SMEs.

According to Berry (2013) in a recent research carried out concluded that SMEs do not survive or fails because of bad production, inadequate financial management skills and mismanaged financial control system. Lwikki et al. (2003) stressed on the importance of financial plan to businesses and laid detailed analysis on the causes of failure within the SMEs as a result of improper planning. In a competitive market, many scholars believe that SMEs owner do not possess the required financial control and proper planning and will seize

to exist (Berry, 2013). There is low level of appraisal utilization in the efficient decision making of the SMEs (Mulani et al., 2015).

2.10. Overview of SMEs in Nigeria

SMEs has been identified by government and major firms and organizations as a vital role player in the growth and sustainability of any economy. In Nigeria, SMEs is the catalyst for economic growth and development as well as the bedrock of national growth. Whether in under developed, developing and developed nations according to Raymond et al, (2014), the small and medium scale businesses are important agents or instruments that initiate economic growth and development.

The tremendous additions to the number of job can be directed towards the rapid emergence of the small and medium scale enterprise. The Nigeria small and medium scale enterprise over the years have experienced very many notable diversifications in the range of low capital small and medium scale enterprise to a more complicated small and medium scale enterprise that makes use of E-commerce. In line with Agwu and Murray (2015), E-commerce is perceived as an outstanding branch of information technology that is still emerging in Nigeria.

In the 11th council meeting of the National Council on Industry, Trade and Investment held on 2nd to 6th December 2019 in Nigeria, a detailed definition of the micro and small and medium scale enterprise was issued. It was defined as; exonerating cost of land and including working capital, a micro industry is one with not more than 10 workers and has a total of less than N1.50 million (Omolara, 2012).

According to Omolara (2012) a small scale industry has a labour capacity of 11 to 100 individuals, excluding cost of land and adding the working capital of not more than N50 million. In a medium scale industry or firm, there consists of persons in the range of 101 to 300 and its total cost is over N50 million but less than N200 million, cost of land exclusive and working capital inclusive.

The third Nigerian development plans (1975-1980) according to Taiwo et al, (2012), defined the small business or firms as a service of manufacturing organization with not more than ten (10) persons. The centre for research and development in the Obafemi Awolowo University (OAU) was left wondering by an individual research unit of scholars that defined small and medium scale enterprise as “an organization with a total assets or capital less than N50,000 plus an employee capacity of fewer than 50 full time workers”. It is also of importance to note that those involved in the distributive trade makes up to 50% of the small and medium scale enterprises, 30% in agriculture, 10% in manufacturing and 10% in service delivery, all these summed up accounts for over 50% of Nigeria`s gross domestic product (Odeyemi, 2003).

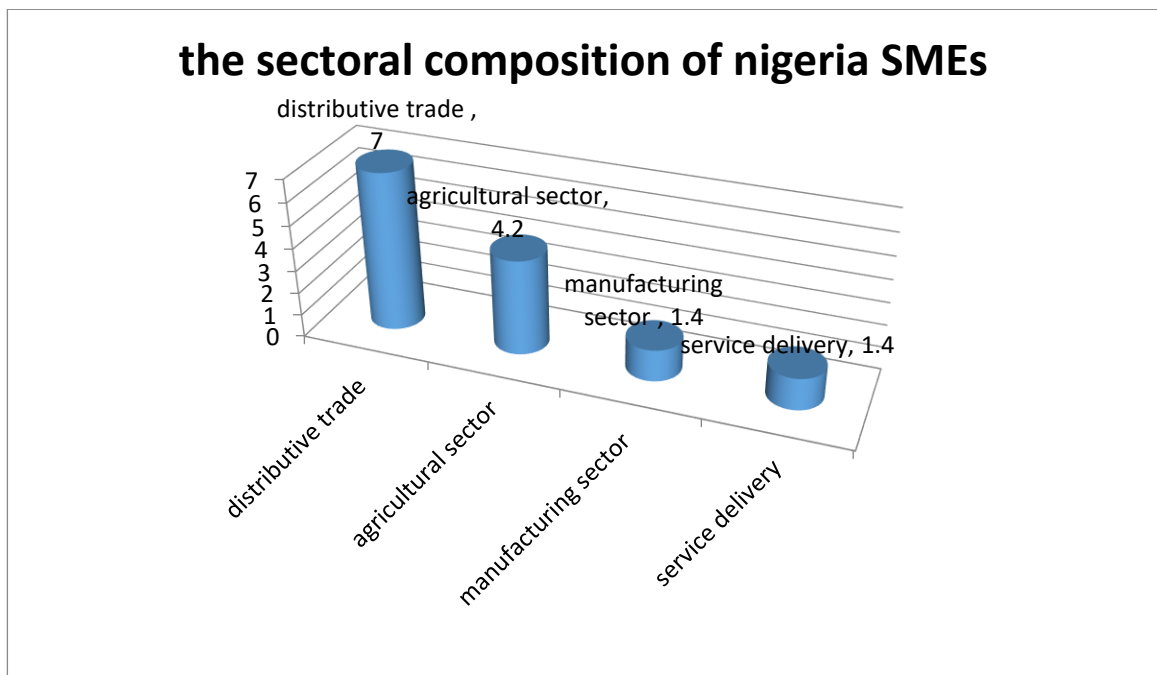


Figure 2.1: Odeyemi, (2003). Composition of the relative contribution of SMEs to the Nigeria gross domestic product.

Adebusuyi (1997), a lot of scholars have made mention that 70% of industrial employment in Nigeria is accounted by the SMEs. Economic development such as employment is made available by other sectors as a result of a high multiplicative effect. The small scale

enterprise and the medium scale enterprise are collectively addressed as the Small and Medium Scale Enterprise (SME) in general. These sectors are vital and a major unit of the industrial sectors that stimulates economic development.

2.11. Relevance or Roles of SME sector in economic development

The growth of SME's has undisputedly improved the development of the nation, and Africa and the whole at large. It is perceived as the engine for growth of the economy and as such the programmes or policy direction of most if not every government within the African continent has adopted to ensure the sustenance and growth of the sector (Ayeetey, 2001). The development of the SME sector as propounded by The United Nations Industrial Development Organization (UNIDO) has accounted for over 90% of all business registered in the African continent. As part of its roles, this sector is responsible for the provision of employment and as such provided income to a larger percentage of urban and rural habitants and represents a significant source of the output employment rate in the country (Aryeetey, 2001). In several developed countries, SME sector employs over 22% of the adult population (Daniels, 1994). The SME sector contributes to the growth of the economy by providing employment and utilization of raw material available in the country which would have been neglected because they are not exported to bring in foreign currencies and exchange. In the work of (Beck & Deming-kunt, 2004), it was mentioned that the advancement of the SME's has not only enhanced competition and the skills of entrepreneurship but has also given rise to several gains or benefits to the economy in terms of innovation, efficiency and productivity growth. With respect to this, a massive support from government can help a country reap societal benefits or profits. (Levy & Powell 2005), indicated that businesses in the sector responds swiftly to the demands of customers and the market as a result of more innovation and more flexibility.

2.12. Conceptual Literature

The subsequent section will present and analyse the conceptual framework of this study. It tries to align the research objective within the context of the literature review and highlight emerging research fields so as to close the identified gap in literature. According to Miles

and Huberman, (1994) the conceptual literature centers on the core things to be studied, example includes the variable of interest, concepts, key factors and the relationship among them.

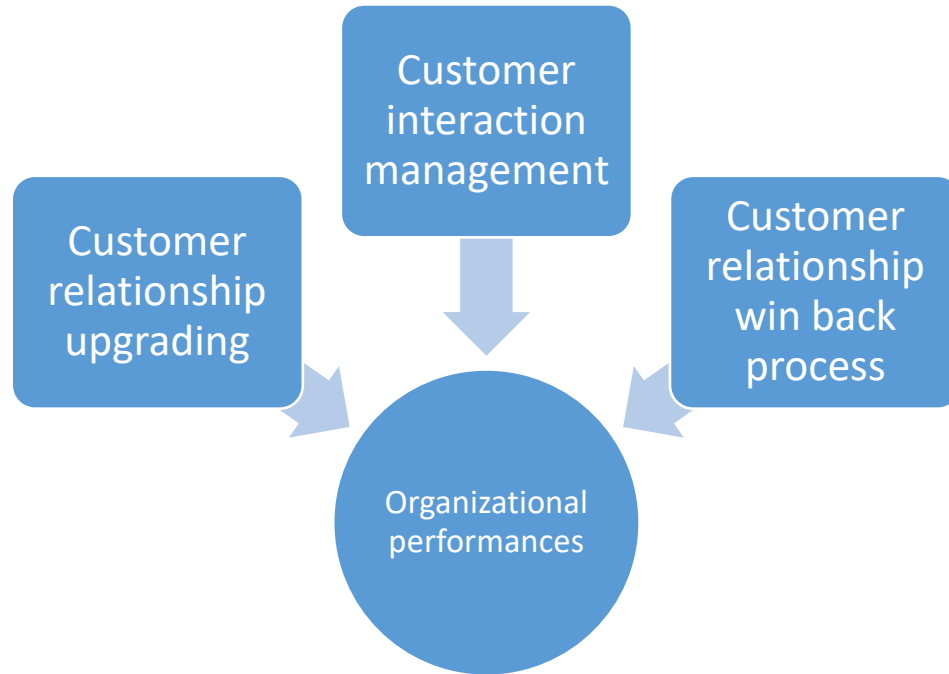


Figure 2.2: Conceptual framework

The conceptual framework presents the three core research questions. In order to determine the level of organizational performance, three variables will be used to capture the impact of customers activities on organizational performance, they includes: customer interaction management, customer relationship upgrading and customer relationship win back.

Chapter Three – Methodology

3.1 Overview

This chapter will be used to present the methodological approach of the research. Explaining the various means of data collection and analysis. This starts with the establishment of the research philosophy and paradigm to be adopted, after which the nature of the research being either qualitative or quantitative will be explained. This will enable the researcher to easily adopt the appropriate style to be used for the sake of the analysis. The research question will be revisited in other to justify some of the methodological tools that will be chosen thereafter. Also in this chapter the access and ethical issues will be explained to a large extent, giving consideration to the institutions rules and regulations.

The chapter is guided by the research onion as propose by Saunders, Lewis and Thornhill (2009: p. 138). The onion gives a clear and fundamental guide on how research could be carried in a systematic to enable a comprehensive result as well increase reproducibility. The research shall follow the pattern of the research onion, starting with the outermost layer of the onion into the core or innermost layer.

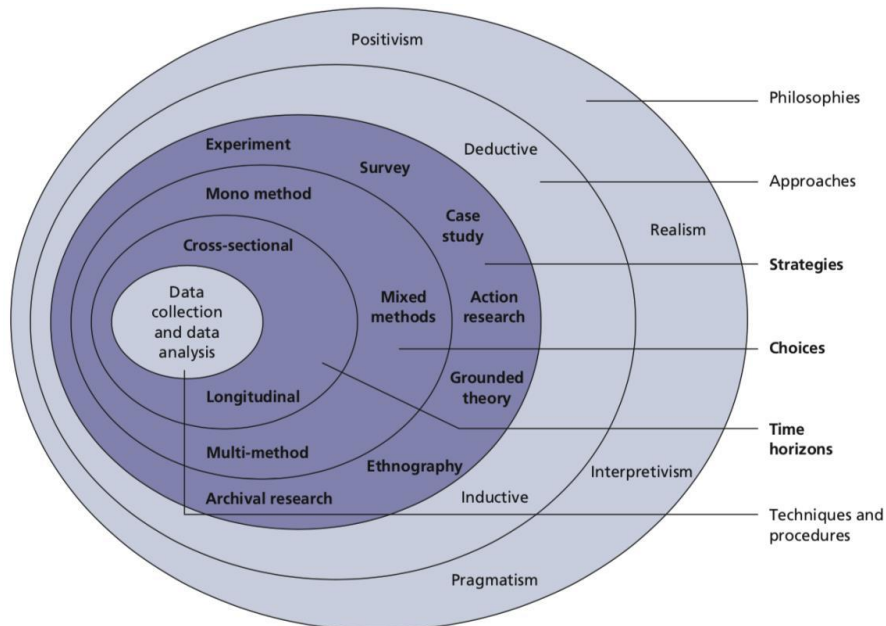


Figure 3.1: Research Onion from Saunders, Lewis and Thornhill (2009: p. 138).

From the diagram above, it is evident that the philosophical approach is the first layer of the onion, hence the analysis in this in chapter will start from that standpoint, examining the various philosophical approaches provided and thus choosing the most appropriate for the study.

3.2 Research Philosophy

The research philosophy has to do with the systematic representation of the authors view about the world and how it affects the subject matter (Saunders, Lewis and Thornhill, 2009). It is mirror that reflects the researcher’s opinion and view about what is being done and the best way to go about it. The data collection process, analysis and presentation of findings are literally shaped by the research philosophy (Levin, 1988). From the research onion, the research philosophy is divided into four distinct parts namely; realism, interpretivism, pragmatism and finally positivism. With each having its own meaning and usage depending on the nature of the research, we the study shall explore a little about some of the philosophies while choosing the most appropriate for the study.

More often than not the research philosophy is left to discretion of the research. However, there are some stated guidelines which can help in making the right choice for the research at hand. This guidelines is being govern by the nature of the research, either as a quantitative or a qualitative research. Furthermore the table below represents some of these guidelines.

Positivism	Pragmatism	Realism	Interpretivism
Quantitative	Quantitative / qualitative	Quantitative / qualitative	Qualitative
Highly structured with large samples	Method design	Method design	Small samples with in depth investigation

Table 3.1 Research philosophy analysis (Saunders, Lewis and Thornhill, 2009).

From the table, it is observable that some philosophies go well with quantitative research while other are better used for quantitative research. Also the nature of the sample size can be a factor when determining the best philosophical approach to adopt.

For this research, a pragmatic approach will be adopted, this because of the nature of the research which was designed to be quantitative in nature. This approach does not also depend solely on the outcome of literatures but the recommendations and conclusions are made based on the data collected. One of the primary advantage of this approach is its flexibility towards adopting changes over time. Changes can easily be made using this approach since every conclusion are made based on the data collected instead of a rigid human belief.

3.3 Research Approach

Going forward, the second layer of the research onion deals on the research approach adopted by the researcher. The approach is divided into deductive and inductive reasoning. The two approach are differentiated based on the structure of the research and the type of question the research intends to answer. Deductive approach mostly focus on the pre-existing literatures and studies, using the information to guide for data collection and testing of hypothesis. While on the other hand, the inductive approach is based on answering some fundamental research and hence proposing theories to that effect (Sahay 2016). Hence to be able to make good choice of an approach, it is important that the research questions are revisited and explained.

3.31 Research Question Revisited

In the chapter one of this study the following research questions were poised to help for the analysis;

1. What is the effect of customer interaction management on organizational performance?
2. What is the effect of customer relationship upgrading on organizational performance?

3. Does customer relationship win back process has any impact on the organizational performance?

The following research questions were carefully designed to work with existing literatures in order to test a causal relationship between variables. In other words there is no aim to generate new theories, as such a study has been conducted before in the past by some authors, hence this will be an advancement of already existing literatures. Simply put, the research adopts a deductive approach for its analysis. The choice for this is observable by the varied examination of different literatures as conducted in the previous chapter.

3.4 Research Strategy and Choices

The next layer of the research onion is the research strategy. This is broadly divided into two distinct categories namely; the exploratory and descriptive research. However, it was further broken down into; case study, survey, experiment, grounded theory, ethnography and archival research strategy (Saunders, Lewis and Thornhill 2009). A brief overview of the various strategies is given below;

First the survey approach is said to go with the deductive approach of research and it is mostly engaged in quantitative analysis involving the sampling of a larger population (Bryman & Bell, 2011). Although the strategy involves analysis of a sample size, it however, deals with a larger sample size, large enough to infer on the total population. The experimental approach is said to be used in scientific researches to show the outcome of one research over the expected outcome (Saunders et al., 2007). In other words, it involves the testing of hypothesis. The case study strategy involves the research that focuses more on an organization, group of people, and individual or an environment. Here the case is defined and observations are made based on the defined case and its characteristics. The research and its outcome is usually limited to the case.

These are the three core strategies involved in social science and business research. While other strategies are useful, they are not particularly connected to this study.

Choosing a strategy

Exploratory research is said to be linked to a research that has to deal on the casual relationship between two variables (Saunders, Lewis and Thornhill, 2009). Furthermore, the research will basically focus on small businesses in Nigeria and considering the nature of the research, the survey approach will be adopted. This will help to gather enough data for the purpose of quantitative analysis. The survey will involve a random sampling of small businesses without a special preference to any particular sector. The data will be in cross-sectional form.

3.4.2 Choices

The next layer of the research onion deals on choices for the research. The choices are divided into three sections, mono method, mixed method and multi method. These choices are made based on the nature of the research either as a quantitative research or a qualitative research. The use of one method is known as mono, the use of use two methods in known as mixed, while the use of multiple methods in the same study is known as multi method (Flick 2011)

This research will adopt the mono method, which involves the use of the quantitative approach. The reason for this approach has been described in the previous section of this chapter.

3.5 Research Methods

3.5.1 Means of Data collection

Data will be collected using a semi structured questionnaire. The questionnaire will be very simple and concise to enable the respondents attend to the questions easily and quickly.

The choice for this questionnaire lies on the fact that it is one of the best means for collecting data for the purpose of quantitative study. It is also widely used for the purpose of a survey study as observed in various literatures. When a questionnaire is structured in a semi-structured manner, it allows for easy quantification while allowing the respondents

to express their views and opinions on the subject matter. Below is a table containing the strength and weakness of a semi-structured questionnaire;

Strength	One of the major strength of a semi-structured questionnaire is the ability to easily quantify some of the responses gotten from the respondents. The semi-structured questionnaire restrict the answers of the respondents and making it easy to apply the likert scale for the purpose of the analysis
Weakness	Generally, methods of primary data collection are tasked with the problem of biasness, which implies, respondent might give out some bias answers in other to save self-image. This can also be applicable to the questionnaire method. Also the ability to clearly understand the questions is another challenge that face questionnaire, since the research may not be available in person to explain the questions thereof

Table 3.2 Strength and weakness of a semi-structured questionnaire.

Particularly to this research, one of the major setbacks that could be seen while using the questionnaire approach, is the difficulty in access authentic information. Some organizations may seems to withhold some information in other to appear good and avoid critic from the society. According to Saunders, Lewis and Thornhill (2009: p. 159), this is

what is known as a good syndrome representation. To be able to solve this problem, the respondents will be assured of the anonymity of the information they give.

3.5.1 Sources of Data Collection

The data will be collected in Lagos Nigeria among small businesses. There is no preference to a particular sector or industry, this is to ensure that enough data is collected for the sake of the quantitative analysis. Small businesses in this research are businesses with not more than 5 million annual revenue.

The questionnaire will be distributed randomly between the Managers, the Human Resource personnel and the employees. This is to enable the data collected to be diverse and unique. In terms of demographic qualification, there will be no discrimination in terms of religion, tribe, etc. rather all eligible respondents who are above the age 18 and works or own are small business in Lagos Nigeria are allowed to participate in the in the research.

3.6 Access and Ethical Issues

The possible challenges to be encountered while using a questionnaire has been stated in the previous sections of this study and some solutions proposed. However in primary research, there are two main dominant challenges, which are the access issue and the ethical issues. While the access issues deals on the ability to get the right respondents to attend to the research, the ethical issue deals on maintaining the standards for primary data collection.

In terms of the access issue, the research will employ his expertise and appeal manner to persuade the respondents to participate in the research. This can be done by the use of incentives and also by explaining the importance of the research to the respondents. Also the principle of anonymity can also be used to encourage the respondents to share their information.

On the ethical issues, the researcher will maintain the standard of the school, to make sure that all the rules and for the conduct of a primary research are followed and not violated.

The access and ethical issues was broken down by Diener and Crandall (1978) into the following categories

Harm to participants: This involves both physical and emotional harm. This research does not in any way put the respondents to either physical or emotional harm as they are allowed to quit the process anytime they feel it is no longer safe to continue.

Lack of informed concept: This involves not explaining the requirements and needs of the research to the respondent. This will be taken care of by making sure all necessary information is given to the respondent prior to the research

Invasion of privacy: This will be solved by making sure that all responses gotten from the respondents are treated as anonymous and no private information of the respondents is being revealed to the public

Deception: This involves getting information through tricky means and not clearly explaining to the respondent the use of the research. This will be handled by making clear the use of the research to the respondents, and giving them the information about the school for verification.

3.7 Approach to data analysis

The data collected will be analyzed using the simple descriptive statistics. Descriptive statistics is a way of describe data in such a way that it portrays the basic meaning of the data. Descriptive statistics involves the analysis of data using mean, median, mode, standard deviation, kurtosis, etc. The reason for this method of analysis is to be able to convey the simple meaning of the data collected in such a way that it could be clear to the reader. The descriptive analysis will be performed using Microsoft Excel. This has a clear way of presenting analysis in charts and graphs.

Furthermore, a correlation analysis will be conducted to determine the relationship between the customer relationship capabilities and organizational performance. This forms the core basis of this study. The questions posed in the questionnaire were designed to

express the various aspects of the research questions as well as determining the organizational performance. The correlation analysis will be done using SPSS.

3.8 Conclusion

This chapter was an overhaul of the methodology that will be adopted for the process of the analysis. Starting with the philosophical approach to choices of data collection and analysis. The structure of this chapter was arranged according the research onion developed by Lewis and Thornhill (2009). Starting from the research philosophy, the researcher adopted the pragmatic philosophical approach with deductive reasoning. The choice for this approaches was based on the nature of the research which was quantitative.

The method of data collection was through survey using the means of semi-structured questionnaire spread across small businesses in Lagos. The proposed method of analysis includes descriptive statistics and correlation analysis. Finally the procedures for data collection was treated under the access and ethical standard of the institution.

4. Presentation of findings

4.1 Introduction

This chapter will be used to present the various findings of the research conducted. The findings will be presented in a descriptive manner to reflect the necessary aspect of the data collected and their implication to the study in general. Optimal attention will be given to the research questions posed in the chapter one of this study as well as the objectives thereof. The analysis will be done in a thematic way to capture these various categories.

Data analyzed in this section was collected from various respondents who are mainly human resource personnel in their respective organizations. This is in line with the procedures proposed in the previous chapter of this research. Over 200 questionnaires were distributed, however only 170 responses were gotten and analyzed. The questions posed in the questionnaire were in three folds to cover the three research questions that were raised in the chapter one which includes; Customer Interaction Management capabilities (CIM), Customer Relationship Upgrading capabilities (CRU) and Customer Relationship Win-back capabilities (CRW). The dependent variable is the organizational performance which was tied to two key questions that will be analyzed at the later part of this chapter.

The implication and discussions of finding will be done as well to elaborate more on the research findings, while linking them to the literatures reviewed in the chapter two of this research as well as the conceptual framework developed. It is also important to mention that the data analyzed in the chapter were gotten through primary means, from small organizations in Lagos Nigeria and these forms the basis of the opinions of the HR personnel about their organization.

A Likert questionnaire tool was used to gather data with four major scales including; strongly agree (4), Agree (3), Disagree (2), and strongly disagree (1).

4.2 Customer Interaction management capabilities

One of the core capabilities of the customer relationship management (CRM) is the customer interaction management. This is the ability of the organization to build a good and

strong interaction process with its customers, and this is very important for an organization to achieve a sustainable performance and competitive advantage (Day 1994). In this section, the key questions and the answers gotten from the survey will be presented and analyzed to show how well most small businesses have managed the interaction process with their customers.

4.2.1 The business regularly meet customers to learn and know their current and potential needs for new products?

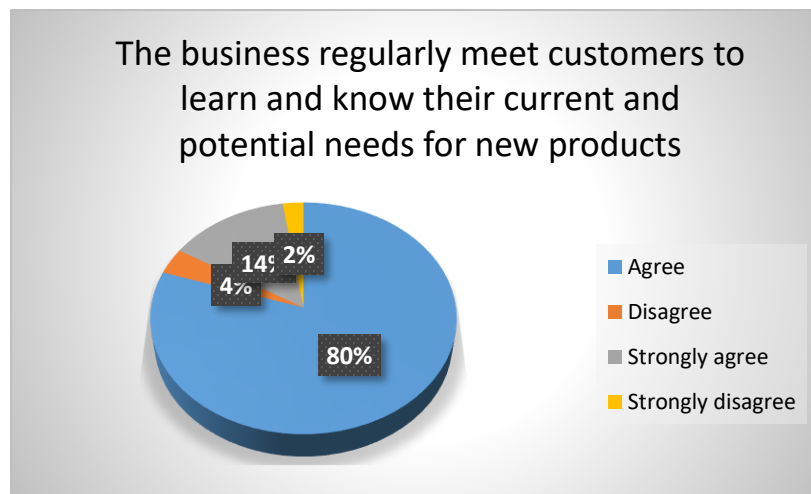


Figure4.1: Interacting to know the current and potential needs of the customer

This question was posed as part of the interaction capability to know how often the business seek out to know the needs or the potential needs of their customers. This involves the active move of the business or organization without waiting for prior complains from the customers.

From the analysis, it was observed that 94% of small businesses in Nigeria (comprising of Agree and strongly agree respondents) takes this active move into understanding what could be the need of their customers. In other words they do not assume the need of the customers but rather takes an active step into understanding them. On the other hand, the total of 6% shows less concern about the needs of their customers or do not take active steps towards understanding them.

4.2.2 The business is good at creating relationships with key customers?

This question focuses more on investigating the nature of the relationship that exist between the business and its customers. A creative relationship is usually one which is borne out of an interactive relationship, wherein the business is expected to extend a hand of communication towards their customers. This entails involving customers in the discussions of innovative ideas which the business seek to adopt, in order to get their insights and contribution towards the idea. From the responses gotten under the question, the following were discovered

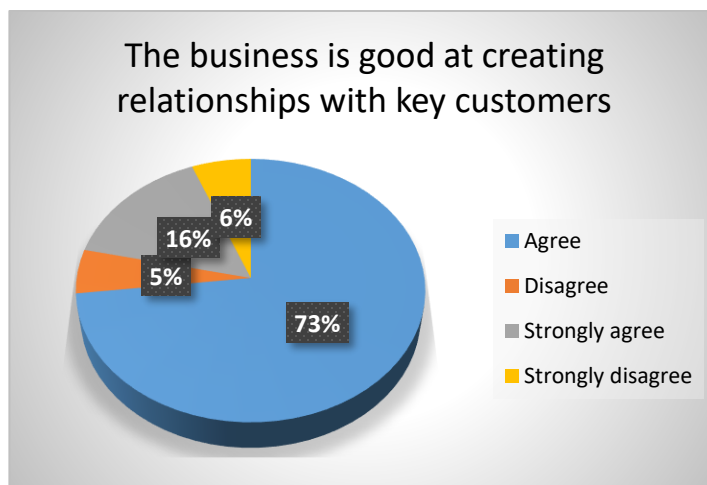


Figure4.2: Good at creating relationship with key customers

From the figure above, the total of 89% of the respondent (comprising of Agree and strongly agree respondents) explains that their businesses are good at creating good and creative relationship with their key customers. This is a decline in the previous findings. This explains that most businesses do interact with their customer to seek out their needs, but do not directly involve them in the innovative process of their organization. 11% of the total respondents explains that they do not engage their customers into creative and innovative discussions.

4.2.3 The business maintains an interactive two-way communication with customers?

A two-way communication with customers is another way of ensuring that the needs of the customers are personalized and attended to. This involves an extra personalized communication rather than the usual selling pitch posted on the social media and other marketing platforms. Sometimes it involves a physical communication with the customer other times it could be a personalized phone call or chat towards understanding the individual challenges faced by the customer.

The data collected on this reveals the following;

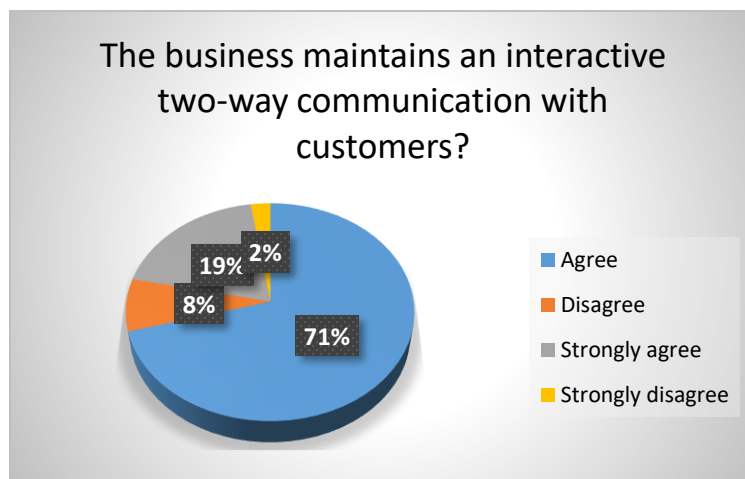


Figure4.3: Two-way interactive communication with customers.

The result shows that about 90% of the businesses interviewed understands and takes advantage of the two-way communication pattern, while only 10% are yet to engage this two for organizational growth.

4.2.4 We have a continual dialogue with each customer and use well developed methods to improve our relationships

This question is similar to the previous one, establishing a two-way communication through dialogue with customers in a bid to improve the relationship with each customers. The

analysis conducted on this revealed that about 91% of businesses engage their customers through dialogue. This is very close to the response gotten from the previous question. Furthermore, about 9% of businesses do not engage their customers in any form of dialogue that can help improve customer relationship.

The four questions analyzed in this sections all points to the level of interaction that exist between small businesses and their respective customer. The give an overview of the customer interactive management capabilities. The table below contains the summary of the responses based on the Likert scales.

Customer Interactive management capabilities analysis	
Question sections	Average (From the Likert Scale)
Section 4.2.1	3.25
Section 4.2.2	3.0
Section 4.2.3	3.1
Section 4.2.4	3.0
Total Average	3.1

Table 4.1: Customer Interactive management capabilities analysis

The table above give the average Likert scale gotten from the analysis involving customer interactive management capabilities. From the scale, it is safe to conclude that most small businesses in Nigeria has a good customer interactive management. This means that they have developed a robust system to help them interact with their customers towards achieving a higher organizational performance.

4.3 Customer Relationship Upgrading Capabilities

The customer relationship upgrading capability is yet another tool for measuring the customer relationship management in an organization, it is usually measured through up-selling and cross-selling. Upgrading a customer relationship with the organization is believed to increase the frequency at which the customer visits the organization. The core

objective is for more satisfaction, retention, commitment and loyalty (Anderson, Fornell, & Lehmann, 1994).

Upselling is simply a technique of inviting customers to buy a more expensive products or improved product of what they already have, while cross selling involves inviting the customer to buy an additional amount of the product or a complement/supplement of the product the bought. These two areas were covered with the following questions.

4.3.1 We have formalized procedures for encouraging valuable customers to buy relatively expensive products (up-selling)

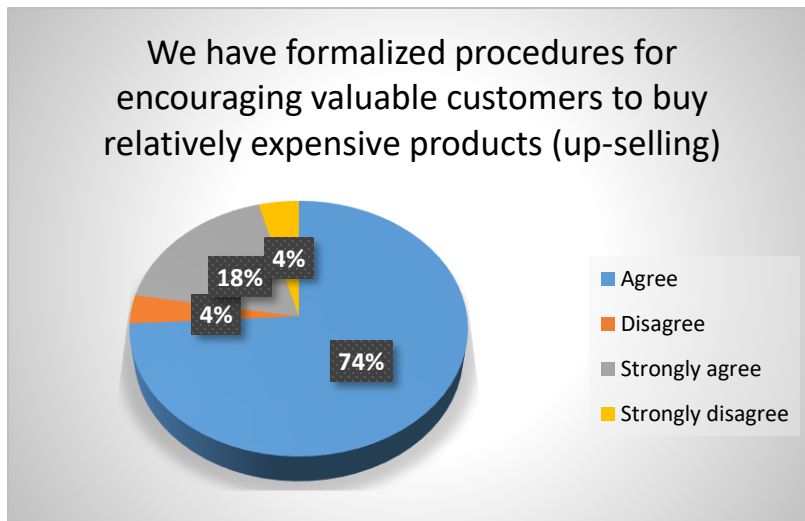


Figure4.4: Formalized up-selling procedures.

The question was geared towards understanding how well the small businesses has adopted the up-selling techniques towards customer upgrade. The findings shows that about 92% of the examined businesses in one way or the other persuade the customers to buy a higher and more costlier products than the ones they already have. While about 8% do not actively engage this technique. This explains that a majority of small businesses in Nigeria engages the technique of upselling to improve customer relationship management.

The next question posed was on the area of cross-selling. The following were discovered;

4.3.2 We have formalized procedures for selling more of the organizations products (cross-selling)



Figure 4.5: Formalized cross-selling procedure

The analysis shows that a higher percentage of small businesses engage more in cross-selling than up-selling. About 95% of small businesses encourages their customers to buy extra products to compliment the ones they already have, while only 5% does not engage this technique.

The next question in the customer upgrading category is the “share of customer”

4.3.3 We try to systematically extend our “share of customers” with high-value customers

Share of customer simply refers to the amount of share a business gets from the customers’ purchasing a product from their product category. Concentrating on the high-value customers, simply give the business more focus and reliable information about its share per customer. A conscious effort to increase share of customer can as well increase the customers’ life time value.

From the analysis conducted, the following were discovered;

88% of the examined small businesses works towards expanding their share of customer especially with high-valued customers. While 12% of these businesses do not engage this technique by any means. The findings are clearly depicted in the figure 4.6 below

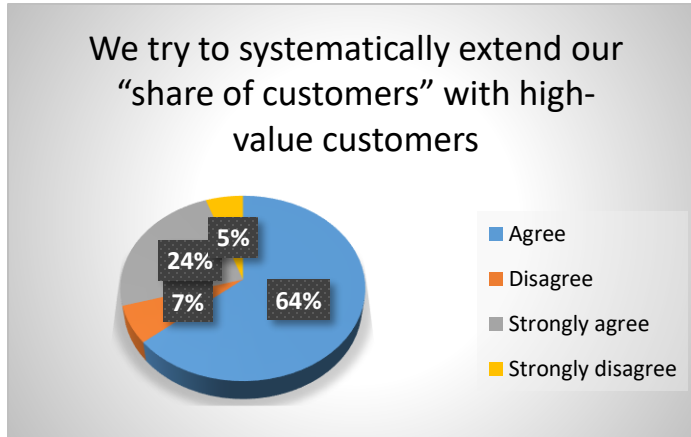


Figure 4.6: Expanding “share of customer”

These three questions were used to determine the extent by which the small businesses has adopted the technique of customer upgrading capability towards improving their organizational performance. An analysis of the Likert scale shows the following average for the three questions.

Customer Upgrading capability	
Question sections	Average (From the Likert Scale)
Section 4.3.1	3.1
Section 4.3.2	3.1
Section 4.3.3	3.1
Total Average	3.1

Table 4.2 Customer Upgrading Capability average.

The shows that a good number of the examined businesses agrees to have employed most of the customer capability upgrading tools such as cross-selling, up-selling, etc. This implies

that the small businesses puts effort to ensure that they retain their customers as well as getting them committed to their products.

4.4 Customer win-back capability

The customer win back capability is simply a technique of getting back disgruntled customers through various means which can include, promotion, compensation, etc. it is a strategic effort to get back the trust of a customer and the willingness to buy after several ill experiences. The questions asked in this category was directed toward understanding the degree of the efforts taken by the small businesses towards establishing a strategic win-back procedures.

4.4.1 We apologize or compensate in time for the inconvenience or lost that we bring to customers

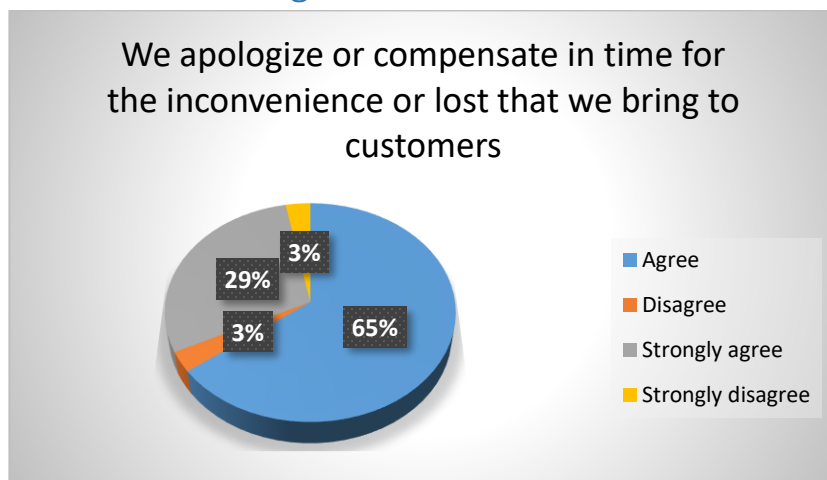


Figure 4.7 Apologies and compensations for customers

The chart above shows that a good number of small businesses in Nigeria engages in purposeful win-back process. 94% of the examined businesses are out to apologies and compensate their customers for an error committed by the organization. However 6% of the businesses seems not to actively engage in this process.

4.4.2 When we find that customers are unhappy with the appropriateness of our product or service, we take corrective action immediately

Although this question is similar to the previous one, it however has a slight meaning. While the first questions deals with the organization's willingness to apologies to disgruntled customers, the second question is focused on the eagerness to improve the products that do not satisfy the customers. From the analysis, the following were discovered.

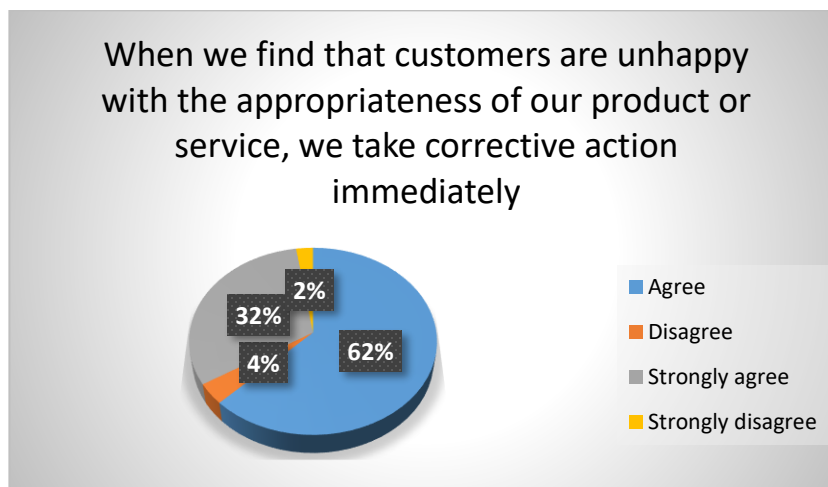


Figure 4.8 Product improvement for customers

The analysis above yielded the same result with the previous question with about 94% of the total examined businesses agreeing to the fact that they take actions to improve on their customers experience by attending to defective products. 6% of the total examined business seems to do otherwise. This implies that small businesses in Nigeria engages more in the win-back process. Using all strategies to maintain existing customers.

The analysis of the Likert scale shows an average of 3.2 for the both questions. This is a slight improvement in other two capabilities. Hence implying to the fact that the small businesses engages more in the customer win-back process than any other capabilities. The last two questions posed in the analysis was used to ascertain the organizational performance variable

4.5 Organizational Performance

In this section, two core questions was asked to help rate the organizational performance of the examined businesses. First is to understand how well the businesses thrive even in the face of economic squalor. This measure the ability of the business to withstand economic shocks as a result of great performance. Secondly is to ascertain on the average how customers feel about the organization and the products it offers. This is a major question as CRM is the major focus of the study.

From the analysis, the following were discovered of the data;

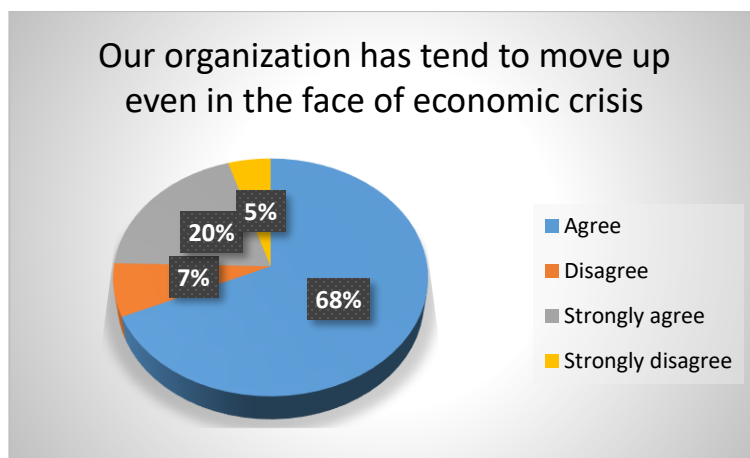


Figure 4.9 Organizational performance

The chart shows that 88% of small businesses that were examined performed well during economic crisis while about 12% do not. Furthermore, 94% of the businesses explained that their customers are usually satisfied with their approach, as seen in the chart below

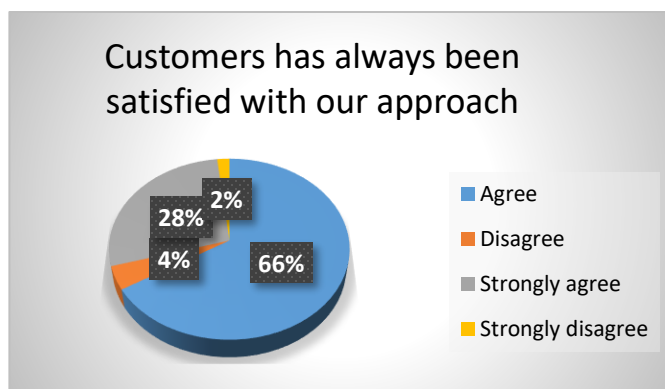


Figure 4.9.1 Organizational performance

The table below average Likert scale of the variable examined in this study and their category.

Variables	Average Likert Scale	Category
Customer Interaction management Capability	3.1	Agree
Customer relationship upgrading capability	3.1	Agree
Customer win-back capability	3.2	Agree
Organizational Performance	3.1	Agree

Table 4.3 Likert scale summary of all variables

The above table shows that all variable fall within the category of “agree” This implies that on the average most of the businesses examined have used either of the various capabilities to grow organizational performance.

To further establish this findings, a correlation analysis is conducted in the next section of this study using one question from each variable. This is justified with the fact that all questions in each variable falls within the same category (Agree) with a very close range of values, hence the similarity in the data set has been established.

4.6 Correlation analysis

In this section a correlation analysis was conducted using the spearman’s rank correlation. This is very essential considering the non-parametric nature of the data collected. The correlation analysis was conducted between the three capabilities and the organizational performance. The result of the analysis is shown in the table below;

Correlation Matrix	
	Organizational Performance (OP)
Customer Interaction Management Capability (CIMC)	0.1843
Customer Upgrading Capability (CUC)	0.481
Customer Win-back Capability (CWC)	0.381

Table 4.4 Correlation matrix

The table above shows the correlation of each variable against the organizational performance. All variable has a positive correlation with organizational performance. This means that as each variable increases, organizational performance tends to increase as well. However, the customer interaction management capability shows a weak correlation while the upgrading capability and the win-back, shows a fairly strong correlation.

To further establish the significant of each variable, the p-values as well as the t-statistic were calculated as follows

	t-statistic	p-value
Customer Interaction Management Capability (CIMC)	2.4008	0.02
Customer Upgrading Capability (CUC)	7.0201	0.00
Customer Win-back Capability (CWC)	5.2687	0.00

Table4.5 Significance level

From the table above, the p-value reveals that all the variable are significant in explaining organizational performance at 0.05 level of significance. This implies that irrespective of the weak correlation seen in the Customer Interaction Management Capability, it is still a

significant variable in explaining the organizational performance of small businesses in Nigeria.

4.7 Implication of findings

The analysis conducted in this chapter shows the relationship as well as the impact of customer relationship management (CRM) on organizational performance. The emphasis was on three core capabilities of customer relationship management which includes; Customer interaction management, customer relationship upgrade and customer win-back capabilities. From the analysis conducted it was seen that most of the small businesses in Nigeria has adopted and engaged these three capabilities for their customer relationship procedures.

More than half of the small businesses in Nigeria practices at least three of the capabilities and has experienced organizational growth over time. This explains that the small businesses has a robust customer relationship system. From the analysis, it was revealed that the customer win-back process is the most prominent among small businesses in Nigeria. In other words they are more likely to work towards winning back disgruntled customers than any other one. This findings is similar to that of (Hogan et al., 2003). He also discovered that a firm losing customers could be very detrimental to the organizational growth. This is also in line with the findings of the research considering the relationship between the two variables.

The correlation analysis conducted revealed that the variables has a positive relationship with each other. This implies that as one variable increases the other increases as well, and as one variable decreases, the other decreases as well. Also this is in consonance with the findings of (Stephen 2016). In his research he discovered a positive and a significant relationship between the capabilities and organizational growth. The analysis conducted in this research also reveals that the variables has a significant positive relationship with organizational performance. This implies that each variable has a significant contribution to growth of small businesses

Finally all the variables examined under this research seems to behave in the same manner. This could be justified considering fact that they all make-up the general concept of customer relationship management. Hence it is more likely that any business that engages one of the capabilities will engage the other as well. Based on the findings of the research, one can say that small businesses in Nigeria has adopted the various tools of customer relationship management with very exception to few. It is also safe to say that the customer relationship management has a significant impact on organizational performance.

4.8 Conclusion

This chapter was used to analyze the data collected by the means of a structured questionnaire designed in a Likert manner. The analysis started with simple descriptive statistics to analyze the findings on the various questions contained in the questionnaire. The questionnaire was designed to cover the key aspects of the research objectives containing four distinctive variables; customer interaction management capability, customer relationship upgrade capability, customer win-back capability and organizational performance.

The findings of the research revealed that positive and significant relation between the capabilities and organizational performance. This was discovered using a correlation analysis as well as the p-values of the variables. Furthermore, the implications of the findings were discussed in line with the literatures reviewed in the chapter two of the study

5. Conclusion

5.1 Implication of findings on research question

This chapter will be used to present the reflection and thought of the researcher based on the findings of the research. First starting with the implication of the various research questions and the findings thereof. Afterwards, suggestions for practice and future study will be proposed based on the experience of the researcher. It is important to revisit some of the objectives posed in the chapter one of this study;

- To understand the extent at which customer interaction management contributes to organizational performance
- To examine the impact of customer relationship upgrading on organizational performance
- To examine the major win back processes used by small businesses in Nigeria and how it affects organizational performance.

These objectives were attended to in this section by answering the various research question pertaining to them.

The research questions posed in the chapter one of this research are in three folds, each designed to cover the impact of one variable on the organizational performance of small businesses. In this section, each of the questions will be revisited in line with the findings of the research.

The first research question was geared toward understanding the effect of customer interaction management on organizational performance. The findings based on this questions are as follows;

- Most small businesses in Lagos Nigeria are conscious of their interaction with customers and make conscious effort to improve on that
- Also the businesses engages their customers innovative ideas when introducing new products or adjusting existing ones.

- The small businesses also reach out to their customers to understand their needs and improve on their services to best meet their needs
- In general, the customer interaction management capability was observed to have a weak positive correlation with organizational performance.
- However the p-value analysis shows that the variable is significant in explaining the changes in organizational performance
- Hence based on the data, it can be said that customer interaction management capability has a positive and significant effect on organizational performance.

The second question raised was to understand the effect of customer relationship upgrade on organizational performance. Based on the findings of the research, the following conclusions can be made;

- Most small businesses in Lagos Nigeria uses the various tools of customer relationship upgrade such up-selling an cross-selling
- More business tend to focus on the cross-selling technique rather than any other one
- The variable was seen to have a fairly strong and positive correlation with organizational performance.
- The p-value estimated shows that the variable is significant in explaining the changes in organizational performance.
- Hence based on the data it is safe to conclude that customer relationship upgrade capability has a significant effect on organizational performance.

The last research question raised was to understand the effect of customer win-back capability on organizational performance. From the analysis conducted the following conclusions can be made;

- Most of the examined businesses shows to have engaged the win-back capability more than other capabilities examined in this study
- It shows that small businesses are keen about making sure that their customers are happy and satisfied at all times

- There is a fairly strong and positive correlation between customer win-back capability and organizational performance.
- This implies that any change in win-back capability reflects a direct change in the organizational performance
- The p-value shows that the win-back capability has a significant effect on the organizational performance.

5.2 Contributions and limitations of the study

The concept of customer relationship management is one which is very crucial to a lot of businesses. Most big businesses has adopted this tool as a means of promoting organizational performance and achieving organizational goals. Studies such as this reveals the various systematic ways of assessing organizational performance through customer relationship capabilities.

First, this research contributes to various literatures that has been given in this field of study, as most of the findings reveals that the customer relationship capabilities still has a significant effect on organizational performance. Although the studies conducted in the this regards in the past was focused on larger cooperation with high rated human resource personnel, the findings thereof still remain the same.

Also this research can help small businesses to better know where to focus their strength when trying to achieve organizational goals. The research reveals that the customer win-back process is one which is more significant for to organizational performance. Although other capabilities shows a good significant levels as well.

In summary, this research contributes to literature by exploring the small businesses in Lagos Nigeria, it also helps businesses to best engage the tools of customer relationship management (CRM) towards achieving organizational goals

The limitation for this study was on the basis of access to data. It was difficult accessing quality and reliable information from small businesses. This first is as a result of pandemic

which has led many businesses to work from home. The research therefore resorted to online questionnaires wherein questions are sent using google forms. Some of the respondents are not educated enough and do not know how to accessing the internet to fill out the questions. This gave rise to some erroneous inputs

Furthermore a lot of other businesses were not reached as a result of the pandemic, giving rise to a limited dataset for the analysis. Other major limitations are attributed to time factor. The limited time for the analysis made it difficult to assess some other areas of the study.

5.3 Recommendation for practice

Having properly conducted the analysis and based on the large sample size of the analysis, the following recommendation can be made.

- To the small businesses in Nigeria, the importance of customer relationship management has been established in this research hence it is recommended that all small businesses adopt the strategic tool for organizational growth.
- Furthermore it recommended that small businesses pay close attention to the customer win-back capability as that has proven to be more correlated with organizational performance.
- The Human resource department of small businesses should be well equipped to train the workers on the effective use of the CRM tools towards achieving organizational goals. This is very crucial considering the points that there are still some organizations yet to adopt these tools at any level
- The various capabilities should be systematically combined to suit the organizational goals and hence yield the optimal result for the business. This is owing to the fact that some businesses might need more of one capability over the other.
- Finally, the idea of customer relationship management (CRM) has to be maintained as the customers are the key players towards achieving organizational goal and maintain a good organizational performance.

5.4 Recommendation for future study

Although this research was dynamic in its approach, trying to examine the core CRM capabilities among small businesses it however has some untouched areas which can be systematically address for future purposes.

The direct effect of the capabilities can be studied on the organizational goals instead of focusing on organizational performance in general. Understanding the specific organizational goals and studying the effect of the capabilities on them will give a more intuitive meaning for future research.

Also the research can be made industry or sector focused. This will help to ascertain the main capability that is dominant in a particular sector or industry. It will also help to define the nature of the competition that exist in such industry. For instance a study in a monopolistic competitive industry may reveal less concerns about customers. This is because businesses might use their monopoly power to influence competition.

The research also can extend to more rural areas in Nigeria where competition might be less intensive. Such areas may be observed to have a little concern about customer relationship management. This also points out to the fact that the impact of the CRM capabilities on competitive intensiveness can be studied. This means shifting focus from the businesses in general and focusing on a particular sector.

The research also can be combined with other factors that affects organizational performance. Factors like employee appraisals and rewards can be examined together with CRM capability to ascertain which that yields a greater impact.

5.5 Final conclusion and reflection

Understanding how customers behave and interact with the organization should be a key responsibility of every manager and ultimate goal for every business. This is because the customers of every business are the primary source of revenue. This research therefore point out the various customer relationship management capabilities and how they affect organizational performance.

The research was conducted among small businesses in Lagos Nigeria. From the findings, the research could say that the customer relationship tools are still among the various variables that determines organizational performance. This is because all the examined capability revealed a positive and significant relationship with organizational performance.

The call for small businesses to maintain the rate at which they attend to their customers was raised. This is to ensure that organizational goals are achieved at all and that customers are maintained and upgraded. Customers should be engaged more in making some strategic plans for the business, especially in the areas of product upgrade and innovations.

Engaging customers in such a crucial decisions increases their confidence in the business and also could save the business from trial and error methods

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Appendix A- Consent form

Topic: The Implication of Customer Relationship Management Capabilities on Organizational Performance; a study of small businesses in Lagos Nigeria

Department:

School:

Principal Investigator:

Other investigators:

Contact Details:

Phone no:

II. Purpose of the research

This clearly an academic research with the sole aim of acquiring and knowledge to the field of study. The research can used for policy making purposes.

III. Requirements

The participant is only required to fill out an anonymous questionnaire which will guide the findings of the research

Participant – please complete the following (Circle Yes or No for each question)

I have read the Plain Language Statement (or had it read to me)

Yes / No

I understand the information provided

Yes / No

I have had an opportunity to ask questions and discuss this study

Yes / No

I have received satisfactory answers to all my questions

Yes / No

I am aware that my interview will be audiotaped

Yes / No

IV. Confirmation

I have read the plain language statement and am aware that my involvement in this research is absolutely voluntary and I can withdraw any time **Yes / No**

V All information gathered through the questionnaire and in the course of the research will be treated as confidential.

VI. Signature:

I have read and understood the information in this form. My questions and concerns have been answered by the researchers, and I have a copy of this consent form. Therefore, I consent to take part in this research project

Participants Signature: _____

Name in Block Capitals: _____

Witness: _____

Date: _____