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ASSESSMENT OF CUSTOMER RELATIONSHIP MANAGEMENT INFLUENCE ON CUSTOMER RETENTION

ABDULAZEEZ, Falilat Olubukola
Department of Business Administration Fountain University Osogbo Osun State
Correspondence email: falilatayeni@yahoo.com

Abstract
Customer retention is an important marketing issue especially in a highly competitive market. The objective of the study is to assess Customer Relationship Management Influence on Customer Retention among bank customers. The study employed the quantitative research design based on a cross-section research strategy. Structured questionnaires were distributed to registered members of Nigerian association of small-scale industrialist (NASSI) in Bauchi state who have account in banks. Descriptive statistics (frequency and percentage, factor loading and reliability was used to analyzed the demographic data while inferential statistics (multiple regression) was the techniques that analyzed the likert type questions. The tools for the analyses were SPSS and Structural equation modeling using analysis of moment structure (AMOS). The result showed that the relationship between service quality and customer retention, service quality and customer relationship management as well as customer relationship management and customer retention are positive and significant. Furthermore, it was found that customer relationship management is a full mediator between service quality and customer retention. The study has implications for managers who use service evaluation to predict customer retention. It also has implication for the theory of customer relationship management by integrating it into the domain of service quality.

Keywords: Customer, Relationship, Management, Influence and Retention

INTRODUCTION

The success of any organization depends on the quality of relationship they have with customers which determines customer satisfaction and loyalty (Lymperopoulos, *et al.,* 2019). For service marketing, service quality is an essential tool in retaining customers (Kushwah & Bhargava, 2014). The growth and survival of companies depend on how they maintain good relationship with their customers and provides quality services. Building long term relationship becomes a necessity today due to intense competition in the market and hence customer retention is a growing concern of today. Therefore, a business that wants to succeed in today's global competitive market will have to work towards meeting its customer's expectation so as to retain the customers (Lee & Kao, 2020). Customer retention is the most powerful weapons that companies can employ in their fight to gain a strategic advantage and survive in today's ever increasing competitive environment (Oluseye, *et al.,* 2022). Customers are valuable assets that must be properly kept satisfied (Odunlami, 2015). Customer retention goes beyond satisfying the present expectations of the customers instead it is helpful in anticipating their expectations so that they become loyal supporters and promoters for the company's brand (Oluseye, *et al.,* 2022). Customer retention and customer loyalty have been used in the past literatures synonymously (Neely, 2019).

For an organization to retain its existing customers and even turn potential customers to actual customers, they need to provide quality services to them. Therefore, service quality is not just one of the most effective means of customer retention but also a means of establishing a competitive position and improving profit performance. To establish a competitive position, banks must measure and determine their level of service quality if they desire to keep their consumers and satisfy their needs (Saravanakumar & JothiJayakrishnan, 2023). Customers can receive better service and be loyal to the organization when service quality is effective (Nasir, 2020). Service quality is particularly essential in the banking sector context because it is a key for competitive advantages that

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provides high level of customer satisfaction. It also influences bank's success and performance and it is a strategy that organization can use to retain their customers (Duncan & Elliot, 2022). This study used three dimensions of service quality; reliability, empathy and responsiveness to investigate the relationships. According to Lee and Kao (2020), reliability is the ability to reliably and correctly fulfill the commitments to consumers. Empathy is ability to provide customers with care and concerns, while responsiveness is the willingness to assist customers and ability to provide fast service.

Customer Relationship Management (CRM) is a way of collecting, processing, analyzing, storing and managing data about business customers through business policies, strategies and rules. This is achieved by constant study on different product or services that are presented to clients (Bashir, 2017). CRM is one of the strategies to manage customers as it focuses on understanding customers as individuals instead of as part of a group (Lambert, 2010). CRM is a concept for managing a company's interactions with customers, clients, and sales prospects. It involves using technology to organize, automate, and synchronize business processes (Long, 2018). In this study, CRM is conceptualized as trust, commitment and communication. According to Khajehzades and Nyadzayo (2016), trust and commitment are considered as two key dimensions of CRM that play a central role in building and maintaining successful relationships. Sharma and Patterson (2000) defined trust as the belief that the services provider can be relied on to behave in such a way that the long- term interests of the buyer will be served. Trust increases customer's confidence in the quality and reliability of firm's offering. Commitment is the willingness of the organization to make sacrifices for their customers because they are mutually dependent upon each other in their quest to achieve long-term returns on their investments (Baran, *et al.*, 2008). Communication is an interactive dialogue between the organization and its customers which takes place during the pre-selling, selling, consuming and post-consuming stages (Ndubisi & Wah, 2005). The authors argued that communication is additional important variable of CRM in retaining customers over the long-term**.** Therefore**,** the researcher intends to assess Customer Relationship Management Influence on Customer Retention among bank customers.

Statement of the Problem

Banking industry occupies a vital position in the Nigerian economy. Banks provides various types of financial services to all economic sectors of the country. Despites these important roles played by banks, they are continually faced with intense competition as a result of changes in technology and customers' demands. To compete in the present environment, banks should understand strategies to provide good services and relate well with customers. However, it is worrisome that most banks suffer from poor banking service characterized by lack of customer responsiveness, service reliability, lack of attention to customers, these lead to service complaints and dissatisfaction, hence, as a result customers become unhappy thereby making them to seek for other alternative from other banks or even the informal financial sector (Oluseye et al., 2020). The rate at which customers are closing account with their present banks while opening accounts in other banks implies customers are not satisfy with the services of the banks. Absence of service quality in many financial institutions has caused many of them to lose their customers to competitors which eventually led to collapse of many banks. This often occur when the service provided failed to meet customer expectation.

In addition, the poor customer retention rate in the banking sector has been attributed to relationship management problems (Bashir, 2017). Customers may stop patronizing the services of banks if they spend more hours in queues, if their complaints are not handled with urgency, and when they are not informed of any increase in service charges and rates (Kish, 2000). Numerous empirical studies have shown that it is more profitable to retain customers than to acquire new ones (Oluseye, et.al., 2020). However, the predictors of customer retention are not adequately examined. Furthermore, studies on the impact of service quality dimensions on customer retention have reported mixed results. For example, while studies have found that service quality positively influences customer retention as indicated by the dimension of tangible (Somasundaram & Krishnamoorthy, 2013; Leninkumar, 2016), reliability (Leninkumar, 2016), empathy (Somasundaram & Krishnamoorthy, 2013; Poku, Zakari, & Soali, 2013; Iddrisu, Nouni, Fianko & Mensah, 2015; Leninkumar, 2016), assurance (Poku et.al., 2013; Iddrisu et al., 2015), responsiveness (Molaee, Ansari & Teimouri 2013; Somasundaram & Krishnamoorthy, 2013; Poku et.al., 2013; Iddrisu et al., 2015). Other studies have found insignificant result on the effect of reliability (Mokhtar & Maiyaki, 2011; Somasundaram & Krishnamoorthy, 2013); low significant impact of responsiveness and empathy (Dubey & Srivastava, 2016).

Objectives of the Study

The major objective of the study is to assess customer relationship management influence customer retention.

LITERATURE REVIEW

Customer Retention

Increasing competitions and increase in competitive trends in today's market environment increases the likelihood to retain customers as to safeguard the company against the raising competitions. To achieve this goal customer retention is required (Tauni, Khan, Durrani &Aslam 2014). Customer retention is the action or movement an organization undertakes for the main purpose of reducing consumers' anxiety and fear about a product or service in order to increase the lifespan of a customer (Oluseye, *et. al*., 2020). Ramakrishnan, (2006) defines customer retention as the marketing goal of preventing customers from going to the competitor.

Odunlami (2015) stated that, customer retention occurs when customer purchase a product or services again and again, this phenomenon is called customer retention over an extended period of the time. Organizations make existing customers their focal point in order to put efforts to retain them and to carry on their business relationship with them through customer retention. (Mostert, Meyer & Rensburg, 2009). However, the number of customers who continue their relationship with the service provider in the specific time duration such as a year is also referred to as customer retention (Dawes, 2009). The success of businesses in today's competitive environment is mainly based on customer retention. Fluss (2010) observes that competitors are always looking for ways to capture customers by offering them better deals.

Costumer's retention is the totality of feelings or attitudes that would incline a customer to consider the re-purchases of a particular product, service or bond or revisit a particular company (Aslam, 2014). Customer retention is increasingly being seen as an important managerial issue, especially in the context of saturated market or lower growth of the number of new customers. It has been also acknowledged as a key objective of relationship marketing, primarily because of its potential in delivering superior relationship economics, i.e. it cost less to retain than to acquire new customers (Zangmo, *et al.,* 2015). They further explained that customer retention is attitude or feelings of customer that they want to continue their relationship with the service provider. This explain the view that instead of trying to acquire a new customers, firms engulfed in customers retention efforts must make sure that the existing customers are satisfied as so to create and maintain long term relationship (Zangmo, *et al.,* 2015).

Customer Relationship Management (CRM)

The concept of CRM emerged in early 1980 and was called "contact management", which mainly compiled and documented all information regarding companies and their customers in order to retain valuable customers (Tseng & Wu, 2014). Everyone has different perception of customer relationship management strategies and because of this issue different definitions have been presented for this concept. To Valmohammadi and Beladpas (2014) CRM is interactive process with the purpose of getting more profit. Tseng (2016) view CRM as a management approach that enables organizations to identify, attract and increase retention of profitable customers, by managing relationships with them. Azzam (2014) defined CRM as a method of understanding the customer behavior through intense communication with him/her to improve the performance which is represent in attracting the customer, keeping him/ her and increasing his/ her loyalty and profitability. On the other hand, CRM is a systemic managerial process for creating, maintaining, and developing relationships with customers in every position in order to maximize relationship value (Richards & Jones, 2008). CRM is a way of collecting, processing, analyzing, storing and managing data about business customers through business policies, strategies and rules (Bashir, 2017).

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CRM is a business field that purely relays on the ideology that is "customer is king", i.e. customer is core component for any business (Boris, 2012). Tseng (2016) view CRM as a concept based on the philosophy of combining customers and marketing for relationship building. It is a communication process between customers and organization's services in order to attract and maintain those customers who will be the organization's true customers. It aims to improve the relationship between companies and their customers by managing all customer-related activities, such as marketing, sales, service and support in order to identify and retain the most profitable customers and improve the profitability of less profitable customers (Wang, 2012). CRM is about understanding, anticipating, and managing customer needs in order to build and manage customer relationships that will help the enterprise to retrieve useful knowledge from the customer that will enhance its organizational effectiveness and efficiency, all of which will enhance profitability (Tseng, 2016).

CRM is the technology used to integrate sales systems, marketing systems and information systems to establish relationships with customers (Azzam, 2014). It aims to improve the relationship between companies and their customers by managing all customer-related activities, such as marketing, sales, service and support in order to identify and retain the most profitable customers and improve the profitability of less profitable customers (Wang, 2012). Khodakarami and Chan (2014) assumed that CRM should depend on corporate activities to support its operation. At the same time, they also explained that CRM activities could be classified into three phases as follows: acquisition, enhancement, and retention. On the other hand, Peppard (2000) classified CRM activities into four phases, including identifying, differentiating, interacting, and customizing.

Empirical Review

Bashir (2017) conducted research to check the impact of customer relationship management activities on bank's customer retention in Sialkot Punjab. A sampling analysis was conducted among (330) customers of selected private banks that is (Habib Bank limited, United Bank limited, Faysal Bank limited) with the help of a structured questionnaire. He used 316 questionnaires. Statistical result shows high positive relationship between customer relationship management (CRM) and customer satisfaction. This study exposed that there is an important positive relationship among the variables. This study revealed that the suitable execution of CRM will increases the number of customer satisfaction or make long term healthy relations with the current or potential customers through managing information or improve the performance of services that assist customer retention.

Furthermore, Tauni, Khan, Durrani and Aslam (2014) conducted research on Impact of Customer Relationship Management on Customer Retention in the Telecom Industry of Pakistan. This study was conducted with an aim of examining the relationship between customer relationship management and customer retention. This study uses survey method and regression analysis for the purpose of hypothesis testing. A sample size of almost 60 customers was taken. According to the results, maintaining sustainable relationships with the customer can promote to retain customers and can be propitious for the companies. CRM and customer retention are significantly related.

In the same vein, Nwankwo and Ajemunigbohun (2013) also carried out a research on Customer Relationship Management and Customer Retention as an empirical assessment from Nigeria's Insurance Industry. The study employed stratified random sampling technique and thus, gathered data through the use of structured questionnaire. The sample population consisted of 58 respondents made up of marketing managers and underwriting managers drawn from 35 insurance companies which were randomly selected from the directory of member companies. The statistical instruments employed for this study were Simple linear regression and Kolmogorov-smirnov test. Two hypotheses were tested in this study. The study found that CRM positively influences customer retention in the Nigeria's Insurance Industry, and thus helps create values for insuring populace in Nigeria.

Khaligh, Miremadi and Aminilari (2012) investigated the impact of CRM on customer loyalty and retention in the telecom industry in Iran. The data was collected from 200 Iranian telecom services users. Finding shows that commitment and vision of the management system is highly required for a successful CRM implementation.

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The study suggested that structure of the strategy should be based on flexibility and explicitly of the policies especially pricing policies. These factors are very important to increase customer retention and benefit of the firm.

Theoretical Framework

Morgan and Hunt (1994) propose that relationship commitment and trust are key variables for successful relationships because they promote cooperative behaviors between relationship partners and encourage them to maintain long-term relationships. They suggest that relationships characterized by trust and commitment allow partners to be more accepting of high-risk situations because each party believes that the other party will be inclined to engage in activities that are in the long-term best interests of both partners.

The theory asserts that relationship marketing involves establishing, developing, and maintaining successful relational exchanges. The authors conceptualized relationship marketing and its ten forms, which are: reliability, tangibility, responsiveness, communication, access, courtesy, credibility, competence, security and understanding of customers. The scholars theorized that successful relationships require relationship commitment and trust. Commitment and trust are noted to be key because they encourage marketers to work at preserving relationship investments by cooperating with exchange partners, resist attractive short-term alternatives in favour of the expected long-term benefits of staying with existing partners, and view potentially high-risk actions as being prudent because of the belief that their partners will not take advantage of them. Therefore, when both commitment and trust, not just one or the other, are present, they produce outcomes that promote efficiency, productivity, and effectiveness. In this study, commitment-trust theory is adopted to explain the relationship between service quality (reliability, empathy and responsiveness) and CRM as well as service quality and customer retention. The theory is relevant to this study because customer retention depends on the trust that customers have on the service providers (i.e. banks) and the commitment of the banks to providing qualitative services. As such, the theory can be used to explain the phenomenon under investigation.

METHODOLOGY

Quantitative research design using survey research design is used where data are collected using questionnaire. Specifically, the study is cross-sectional survey design in nature. The survey design is adopted because it provides broad capability, which ensures a more accurate sample to be gather by studying a group of people or items in which conclusions can be drawn and make important decisions.

Population of the Study

Sekaran and Bouqie (2010) view population of study as an aggregate collection of persons, objects or event that researchers are interested in studying. The population of this study is 406 (NASSI, 2017). The unit of analysis are businesses registered with NASSI. Six local governments in Bauchi State have registered businesses with NASSI. These are: Bauchi, Tafawa Balewa, Misau, Dass, Jama'are and Toro. The registration is either business names or corporate entity.

Sampling Size

A sampling technique is a plan specifying how elements will be drawn from the population (Greener, 2008). The sampling technique adopted in this study is the clusters sampling technique in which each of the respondents has an equal chance of being chosen for the study. The clusters are based on the six local governments. Researchers used cluster sampling to obtain a sample population that best represents the entire population being studied. Clustered sampling permits each accumulation of large samples and enables researcher to obtain information from one or more areas. The clusters are shown in Table 1.

Sample Distribution

The sample distribution contains the list of 406 NASSI members as at 30th April, 2017. NASSI offices is located in six (6) local government in Bauchi state; Bauchi, Tafawa Balewa, Dass, Toro, Misau and Jama'are. The

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numbers of businesses in each Local government, the proportion of each Local government as well as the sample size by Local governments are shown in Table1

Table 1: The Distribution of Sample Size

Local Government	Number of Registered Business	Percentage	Sample distribution
Bauchi	205	50.5%	99
Tafawa Balewa	60	14.8%	29
Misau	52	12.8%	25
Dass	31	7.6%	15
Jama'are	30	7.4%	15
Toro	28	6.9%	13
Total	**406**	**100%**	**196**

Source: Researcher, 2024.

From Table 1 above, 50.5% of the sample were from Bauchi local government (LGA)which represent 99 respondents, 29 respondents (14.8%) are from Tafawa Balewa LGA , Misau LGA had 25(12.8%) respondents, Dass and Jama'are LGA constituted 7.6% and 7.4% which is 15 respondents each while 13 (6.9%) respondents are from Toro.

Method of Data Analysis

The data collected was analyzed according to the research objectives, research questions, and hypotheses. For this study, data are analyzed using descriptive and inferential statistics. The descriptive statistics include Mean and standard deviation and exploratory factor analysis. The inferential statistics are Multiple Regression Analysis (MRA) and Correlation analyses. The descriptive statistics are analyzed through the use of statistical package for the social science (SPSS) while the inferential statistics (MRA) analysis are performed through Analysis of moment structure (AMOS) using Structural Equation Model (SEM) version 22.

RESULTS AND DISCUSSION

This part of the study covers the demographic profile of all the respondents in the study. It includes gender, age, marital status, qualification, types of business and years of dealing with bank. Table 2 shows the demographic profile of the respondents with frequency and the percentage of respondents. From Table 2, the study shows the gender distribution of the respondents, out of 191 respondents, the highest respondents were male with 119 respondents representing 62.3% while 72 (37.7%) respondents were female. The Table 2 also revealed the age of respondents which was divided into five groups. 9.4% of the respondents fall between the age brackets of 18 – 25 years, majority of the respondents (46.6%) were between the ages of 26 – 35 years and those within the age of 36 – 45 were 36.1% . 5.8% of respondents are within the age bracket of 46 – 55years, 2.1% of respondents are 56years and above. Majority of the respondents are married with 148 (77.8%) respondents while only 39(20.4%) are single, other respondents constitutes 4(2.1%).

On the other hand, the results in Table 2 show that out of 191 respondents, only 4 respondents were master degree holder, 6respondents representing 3.1% of the respondents were PhD holders. Bsc/HND holder and SSCE were 47 respondents which constitutes 24.6% each with Diploma having the highest number of 87 respondents which constitutes 45.5%. Further looking at the type of businesses, the businesses were categories into seven types of business namely, services, manufacturing, craftsmanship, mechanical, catering, commerce and agriculture.

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Table 2: Respondents' profile

Item	Frequency	Percentage
Gender		
Male	119	62.3%
Female	72	37.7%
Total	**191**	**100**
Age		
18 – 25	18	9.4%
26 – 35	89	46.6
36 – 45	69	36.1
46 – 55	11	5.8
56 – above	4	2.1
Total	**191**	**100**
Marital Status		
Single	39	20.4
Married	148	77.5
Divorce/Separated	4	2.1
Total	**191**	**100**
Qualification		
SSCE	47	24.6
Diploma	87	45.5
Bsc/HND	47	24.6
MSc	4	2.1
PhD	6	3.1
Total	**191**	**100**
Types of business		
Services	16	8.4
Mechanical	6	3.1
Manufacturing	31	16.2
Craftsmanship	48	25.1
Catering	17	8.9
Commerce	49	25.7
Agriculture	24	12.6
Total	**191**	**100**
Years of operating with the bank		
0 -5	9	1.2
6 -10	125	65.4
11 -15	22	1.5
16 – above	15	7.9
Total	**191**	**100**

Sources: Field Survey, (2024)

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Service comprises businesses like GSM repairs, plumber, stone crushing and electrical installation, this constituted 16(8.4%) respondents. Mechanical which consist of auto mechanic and technicians with 6 respondents which is 3.1% of the total population, manufacturing comprises of businesses like block industry, bakery, chalk manufacturer, soap and perfume manufacturer, fruit juice processor and all those involve in manufacturing of tangible goods, this business had 31 (16.2%) respondents.

Craftsmanship consist of business like barbing saloon, hair dresser, knitting, tie and dye, tailoring and others with 48(25.1%) respondents, catering business consist of such business like restaurant, event planning and catering services with 17 (8.9%) respondents, commerce involve business that buy and sell products such as provision store, cement dealer, soft drinks dealer, mattress dealers, NPK dealers and other dealers that buy in larger quantities, this type of business had the highest respondent of 49(25.7%) while the agriculture had 24(12.6%) respondents. In terms of number of years of operating with the bank, out of 191 respondents, about 125 respondents (65.4%) have been operating with the bank for about 6 – 10 years, 29 respondents (15.2%) have been with the bank for 1 – 5 years, while 22 respondents which represent 11.5% have been operating with the bank for about 11 – 15 years and only 15 respondents which is 7.9% of the respondents have been banking with the bank for more than 16 years.

Factor Analysis and Reliability of Customer Relationship Management Dimensions

The questionnaire involved five statements to measure the Trust, five to measure commitment and five for communication. The outcome of EFA revealed that the variables have Kaiser-Meyer-Olkin Measure of Sampling Adequacy of .905, Bartlett's Test of Sphericity approx. Chi-Square =3656.788, df = 66, and Sig = 0.000 respectively. Factor analysis was done using IBM SPSS v25 software. Table 4 shows the result of Factor analysis and Reliability test for customer relationship management dimension. Based on the Table 4, out of the 15 items measuring customer relationship management, 3 items were dropped due to low factor loading below 0.5. Therefore, 12 items were subjected to measurement validation in SEM.

Table 3: The Factor Analysis & Reliability for CRM Dimensions

Customer Relationship management Dimension	Factor		
Trust	Trust	Commitment	Communication
My bank has high integrity	0.880		
My bank is honest to its customer	0.877		
My bank is trustworthy	0.822		
Overall my bank can be trusted	0.806		
I have a great confidence in my bank	0.801		
Commitment			
My bank is committed to customer relationship		0.819	
My maintain relationship with its customers		0.758	
My relationship with my bank is important		0.755	
I am committed to my bank		0.671	
Communication			
I have the chance to express opinion about my bank			0.807
My bank maintain high level of idea exchange			0.790
My bank maintain open communication			0.738
Percentage of explained variance	77.96	8.66	4.49
Eigen values	9.36	1.04	0.54
Reliability	0.974	0.962	0.930

Source: Extracted from IBM SPSS v22 Output, 2024

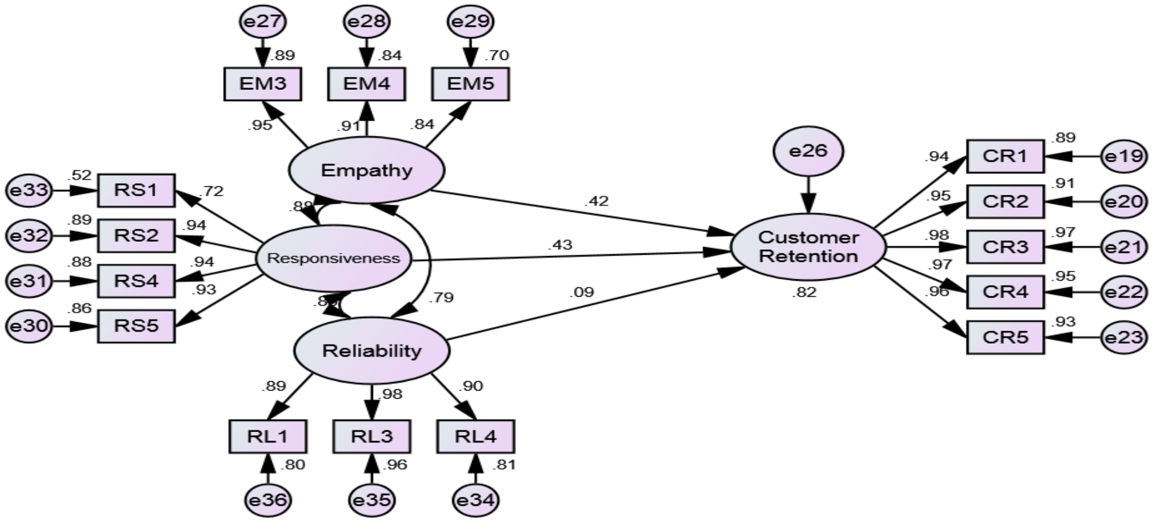

Figure 1: The Structural Model of Service Quality Dimensions and Customer Retention

Table 4: Path Coefficients for the service quality dimensions

			Estimate	S.E.	C.R.	P	Label
CR	<---	Empathy	.424	.104	4.864	***	Significant
CR	<---	Responsiveness	.433	.117	4.344	***	Significant
CR	<---	Reliability	.086	.082	1.220	.223	Non-significant

B = Standardized regression weight, S.E. = Standard error, C.R. Critical ratio, P = Probability

From Table 3 above, Factor analysis of three factors (trust, commitment, and communication) accounted for 91.11% of the total variance in the data which is considered satisfactory. Additionally, other indicators like correlation matrix coefficients had high values that exceed (0.7). Reliability coefficients associated with these factors were (0.974, 0.962, and 0.930), respectively which were quite adequate considering the recommended value of alpha 0.7 minimum (Nunnally & Bernstein, 1994). Based on the results presented in Figure 1 and Table 4, the test of hypothesis shows that there is a significant relationship between responsiveness and customer retention ($\beta = .433$, $p < .001$). When responsiveness goes up by 1 standard deviation, customer retention goes up by .433 standard deviations. The regression weight estimate, .433, has a standard error of about .117. The probability of getting a critical ratio as large as 4.344 in absolute value is 0.001. In other words, the regression weight for responsiveness in the prediction of customer retention is significantly different from zero at the 0.001 level. Thus, this hypothesis is rejected.

The finding shows that there is a significant relationship between customer relationship management and customer retention ($\beta = .93$, $p < .05$). This implies that if CRM goes up by 1%, this will increase customer retention by 93%. In other words, if bank is honest and trustworthy, if they are committed to the relationship with their customers and maintain open communication with them, customer retention will increase. This finding supports the work of Tauni, *et al.,* (2014) that shows CRM and customer retention are significantly related. Similar findings were also obtained from the study of Bashir, (2017) whose results indicate that suitable execution of CRM will increases the number of customer satisfaction or make long term healthy relations with the current or potential customers through managing information or improve the performance of services that assist customer retention. Banks must also recognize the demands and needs of their customers and then make their policies and training to provide them powerfully or successfully.

Conclusion

The aim of this study is to assess Customer Relationship Management Influence on Customer Retention among bank customers. The investigation was conducted based on the model of SERVQUAL and theory of commitment trust of relationship marketing theory. The test of hypotheses yielded significant and important findings. The results indicated that empathy and reliability dimensions of quality as well customer relationship management has a positive influence on customer retention while reliability does not. The study indicated that among the dimensions of service quality (reliability, empathy and responsiveness) customers prefer banks to be more responsive. The study recommended that Banks should improve on their service regularly by being more responsive to customer's complaint and request. Banks management should give powers to workers and give them adequate support to do their jobs efficiently and to encourage them to understand customer's specific needs and wishes and respond to their request and meeting their desires honestly and enthusiasm.

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