# THE EFFECTS OF CUSTOMERS RELATIONSHIP MANAGEMENT ON SERVICES QUALITY AND CUSTOMERS RETENTION AMONG BANK CUSTOMERS

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**Abstract**

*This study examines the effects of Customer Relationship Management (CRM) on service quality and customer retention among bank customers. In an increasingly competitive banking environment, maintaining strong relationships with customers has become essential for improving service delivery and sustaining long-term patronage. The study adopts a quantitative research design, utilizing structured questionnaires to collect data from bank customers. Key CRM dimensions such as customer engagement, communication, personalization, and responsiveness are analyzed to determine their influence on perceived service quality and customer retention. Data are analyzed using descriptive and inferential statistical techniques, including correlation and regression analysis, to test the relationships among the variables. The result shows that customer relationship management has a significant positive effect on customer retention ($\beta$ = .93, SE = .540, CR = 2.268, $p$ =.023). When customer relationship management goes up by 1 standard deviation, customer retention goes up by .93 standard deviations. The regression weight estimate, .93, has a standard error of about .540. The probability of getting a critical ratio as large as 2.268 in absolute value is less than .05. In other words, the regression weight for customer relationship management in the prediction of customer retention is significantly different from zero at the 0.05 level (two-tailed). The study concludes that banks that invest in robust CRM systems and strategies are more likely to deliver superior service quality and retain their customers over time. It is recommended that bank management should strengthen CRM initiatives by leveraging technology, training staff, and adopting customer-focused policies to enhance service delivery and loyalty.*

***Keywords:*** *Customer Relationship Management, Service Quality, Customer Retention, Banking Sector, Customer Satisfaction.*

## INTRODUCTION

In today's highly competitive financial environment, banks are increasingly shifting from product-oriented strategies to customer-centered approaches in order to sustain growth and profitability. One of the most prominent strategies adopted in this regard is Customer Relationship Management (CRM), which focuses on building, maintaining, and enhancing long-term relationships with customers. CRM integrates technology, people, and processes to understand customer needs, improve service delivery, and ultimately foster customer loyalty. In the banking sector, where services are largely intangible and easily imitated, effective CRM practices have become a critical tool for differentiation and competitive advantage (Kotler & Keller, 2016).

Service quality is widely recognized as a key determinant of customer satisfaction and retention in the banking industry. The concept of service quality is often explained through the SERVQUAL model, which includes dimensions such as reliability, responsiveness, assurance, empathy, and tangibles. High service quality not only enhances customer satisfaction but also strengthens trust and long-term relationships between banks and their customers (Parasuraman, Zeithaml, & Berry, 1988). In this context, CRM plays a vital role by enabling banks to personalize services, respond promptly to customer inquiries, and provide consistent service experiences across multiple channels (Buttle & Maklan, 2019).

Customer retention, defined as the ability of a firm to maintain its existing customers over time, is particularly important in the banking sector due to the high cost of acquiring new customers. Studies have shown that retaining existing customers is significantly more cost-effective than acquiring new ones, and loyal customers tend to generate higher profits through repeat business and positive word-of-mouth referrals (Reichheld & Sasser, 1990). CRM systems support retention by facilitating continuous engagement, tracking customer behavior, and enabling targeted marketing strategies that strengthen customer loyalty (Payne & Frow, 2017).

In emerging economies such as Nigeria, the banking sector has experienced rapid transformation driven by technological advancements, regulatory reforms, and increasing customer expectations. Despite these developments, many banks still face challenges related to poor service delivery, inadequate customer engagement, and declining customer loyalty. These challenges underscore the need to examine how CRM practices influence service quality and customer retention among bank customers. While previous studies have explored the individual relationships between CRM and customer satisfaction or retention, there is a growing need for integrated studies that simultaneously assess the effects of CRM on service quality and customer retention within the banking context (Aminu & Shariff, 2015; Olotu, Maclayton, & Opara, 2018). Therefore, this study seeks to investigate the effects of Customer Relationship Management on service quality and customer retention among bank customers. By examining these relationships, the study aims to provide empirical evidence that can guide bank managers and policymakers in designing effective CRM strategies to enhance service delivery and strengthen customer loyalty.

**Statement of the Problem**

The banking sector has become increasingly competitive due to globalization, technological advancements, and the liberalization of financial markets. In this environment, banks are expected not only to attract new customers but also to retain existing ones through the delivery of high-quality services and effective relationship management strategies. Despite the adoption of Customer Relationship Management (CRM) systems by many banks, challenges related to poor service delivery, customer dissatisfaction, and declining loyalty persist, particularly in developing economies such as Nigeria. This raises concerns about the effectiveness of CRM practices in improving service quality and enhancing customer retention.

Empirical evidence suggests that while banks invest heavily in CRM technologies, the expected improvements in service quality and customer retention are not always realized. For instance, customers often experience delays in service, inadequate response to complaints, and lack of personalized services, which negatively affect their perception of service quality (Parasuraman, Zeithaml, & Berry, 1988; Buttle & Maklan, 2019). Furthermore, inconsistent service delivery and weak customer engagement strategies have been identified as major factors contributing to customer switching behavior in the banking sector (Olotu, Maclayton, & Opara, 2018). This indicates a gap between CRM implementation and its actual impact on customer experience.

In addition, customer retention remains a significant challenge for many banks, as customers can easily switch to competitors offering better services or more attractive value propositions. Studies have shown that retaining customers is more cost-effective than acquiring new ones; however, many banks still struggle to maintain long-term relationships with their clients (Reichheld & Sasser, 1990). This problem is further compounded by the increasing expectations of customers for fast, reliable, and personalized banking services, which many institutions are unable to consistently deliver.

Although several studies have examined CRM, service quality, and customer retention independently, there is limited empirical research that integrates these variables to understand their combined effects within the banking sector, particularly in the Nigerian context (Aminu & Shariff, 2015). Moreover, the mediating role of service quality in the relationship between CRM and customer retention has not been adequately explored. Therefore, the problem this study seeks to address is the persistent gap between CRM implementation and the achievement of improved service quality and customer retention among bank customers. This study aims to investigate how CRM practices influence service quality and how, in turn, service quality affects customer retention, thereby providing insights that can help banks enhance their customer relationship strategies and improve overall performance.

**Aim of the Study**

The aim of the study is to determine the influence of customer relationship management practices on service quality dimensions and customer retention in banks.

**Hypothesis**

There is no positive influence of customer relationship management on 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.*, 2014). Ramakrishnan, (2006) defines customer retention as the marketing goal of preventing customers from going to the competitor.

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).

**Service Quality**

Service quality is one of the most effective 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 and JothiJayakrishnan, 2014). Service quality consists of customer's expectation for service and customer cognition after actually serviced and the difference between both indicates good or bad service quality (Lee & Kao, 2015). Service quality has been viewed as an important issue in the banking industry because of its obvious relationship to costs, profitability, customer satisfaction, customer retention and positive word of mouth. It is widely regarded as a driver of corporate marketing and financial performance (Saravanakumar and JothiJayakrishnan, 2014).

Service quality has been defined in service marketing literature as an overall assessment of service by the customer. Perceived service quality is believed to be resulting from comparison between customers' prior expectation about the service and their perceptions after actual experience of service performance (Molaee, Ansar and Teimouri, 2013). They further linked service quality to customer satisfaction and customer loyalty, reporting that a satisfied customer will be loyal to the organization, which is a measure for organizational performance. Yoo and Park (2007) argued that providing a high level of service quality is very important for service providers to compete with other competitors. Furthermore, several researchers examined that service quality dimensions have a significant impact on customer loyalty (Poku, *et al*., 2013), 2014). Neely (2003) showed that there a strong association between service quality and customer loyalty; that is, the higher the perceptions of service quality, the greater the level of repurchase intention. Thus, service quality is an important driver of customer retention. Lee and Kao (2015) insisted that service quality is one of the key drives to increase the number of customers.

**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).

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. 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).

## METHODOLOGY

This study adopts a quantitative research design using a cross-sectional survey approach to examine the effects of Customer Relationship Management (CRM) on service quality and customer retention among bank customers. The quantitative design is appropriate because it allows for the measurement of relationships among variables and enables statistical generalization of findings (Creswell, 2014).

### Study Area and Population

The study is conducted among bank customers in Bauchi State, Nigeria. 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.

### Sample Size and Sampling Technique

The sample size is determined using Cochran's formula for large populations to ensure adequate representation. A multi-stage sampling technique is employed. First, selected banks are chosen using purposive sampling based on their prominence and accessibility. Second, customers are selected using simple random sampling within banking halls and through online platforms. 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.

### Data Collection Instrument

Primary data are collected using a structured questionnaire developed from validated scales in previous studies. The instrument is divided into four sections: Section A: Demographic characteristics of respondents Section B: CRM dimensions (e.g., communication, responsiveness, personalization, customer engagement) Section C: Service quality (based on SERVQUAL dimensions reliability, responsiveness, assurance, empathy, tangibles). Section D: Customer retention (e.g., repeat patronage, loyalty, intention to remain with the bank).

**Measurement of Variables**

Independent Variable (IV): Customer Relationship Management (CRM), measured through dimensions such as communication, responsiveness, personalization, and customer engagement. Mediating Variable (MV): Service Quality, measured using SERVQUAL dimensions (Parasuraman *et al.*, 1988). Dependent Variable (DV): Customer Retention, measured through indicators such as loyalty, repeat patronage, and intention to continue banking with the institution.

**Data Analysis Techniques**

Data collected are analyzed using Statistical Package for Social Sciences (SPSS) or similar software. The following statistical techniques are employed. Descriptive statistics (mean, frequency, standard deviation) to summarize respondents' characteristics. Correlation analysis (Pearson correlation) to examine relationships among variables. Multiple regression analysis to determine the effect of CRM on service quality and customer retention. Mediation analysis to assess the role of service quality in the relationship between CRM and customer retention. The level of significance is set at $p < 0.05$.

## RESULTS AND DISCUSSIONS

**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 1, 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 1: 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**

From Table 1 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 and Bernstein, 1994).

**Factor Analysis and Reliability of Customer Retention Dimension**

The questionnaire included five statements to measure customer retention. Factor analysis was done using IBM SPSS v22 software. Table 5 shows the result of Factor analysis and Reliability test for customer retention dimension. The outcome of EFA revealed that the variables have Kaiser-Meyer-Olkin Measure of Sampling Adequacy of .878, Bartlett's Test of Sphericity approx. Chi-Square =1815.279, df = 10, and Sig = 0.000 respectively. Thus, this is considered to be adequate and appropriate for further factor analysis (Tabachnick & Fidell, 2007).

**Table 2: The Factor Analysis & Reliability for Customer Retention**

| **Customer Retention** | Factor |
|---|---|
| I have no intention to leave my bank | 0.983 |
| I will encourage others to do business with my bank | 0.976 |
| I will say positive things about my bank | 0.968 |
| My bank is my first choice | 0.968 |
| I have a great confidence in my bank | 0.962 |
| **Percentage of explained variance** | 94.41 |
| **Eigen values** | 4.72 |
| **Reliability** | 0.985 |

**Source: Extracted from IBM SPSS v22 Output.**

From Table 2, Factor analysis of five items of customer retention factors accounted for 94.41% of the total variance in the data, and all statements had high values that exceed 0.7. Reliability coefficients associated with customer retention variable was 0.878 which was quite adequate considering the recommended value of alpha 0.7 minimum (Nunnally & Bernstein, 1994). The study further tested the effect of the individual dimensions of service quality on customer retention and the structural model is shown in figure 4 while the result is presented in table 2.

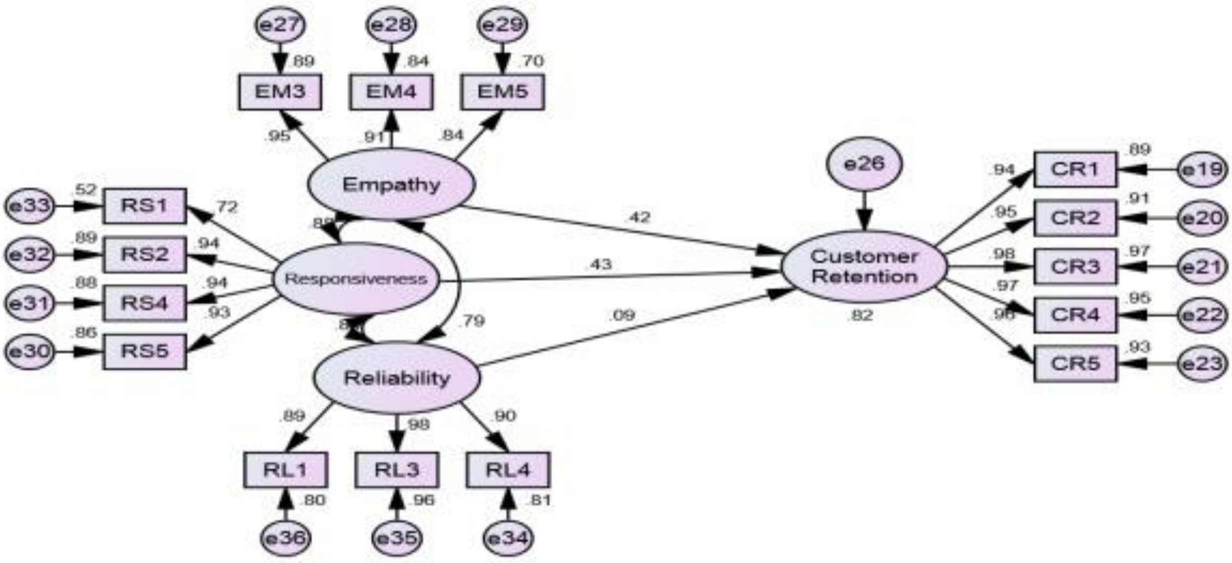


**Figure 1: The Structural Model of Service Quality Dimensions and Customer Retention**

**Table 3: 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

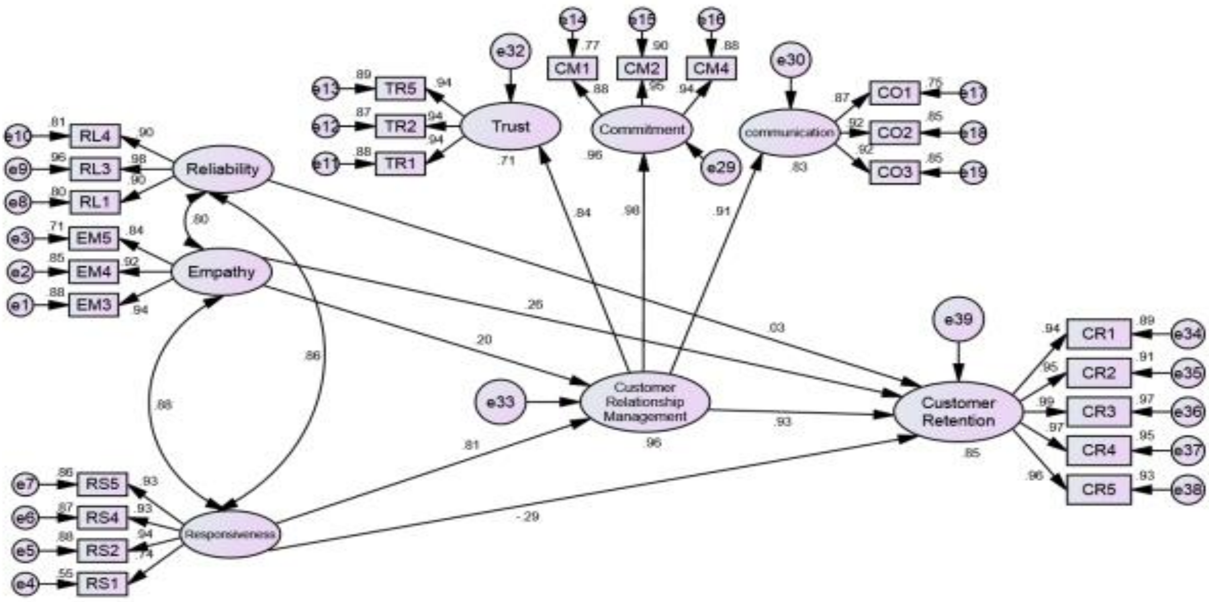


**Figure 2: The Structural Model of the Mediating Effect of CRM**

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**Table 4: Path Coefficients**

| | | | Estimate | S.E. | C.R. | P | Label |
|---|---|---|---|---|---|---|---|
| CRM | <--- | Empathy | .20 | .062 | 2.886 | .004 | Significant |
| CRM | <--- | Responsiveness | .81 | .120 | 8.948 | *** | Significant |
| CR | <--- | Reliability | .03 | .090 | .445 | .657 | Non-Significant |
| CR | <--- | Empathy | .26 | .135 | 2.356 | .018 | Significant |
| CR | <--- | Responsiveness | -.29 | .633 | -.800 | .424 | Non-significant |
| CR | <--- | CRM | .93 | .540 | 2.268 | .023 | Significant |

Mediating effect of CRM on Empathy and customer retention

The indirect path effect (standardized path estimate of EM and CRM and CRM AND CR) = .20 x .93 = .19. The direct path (standardized path estimate) = .26. Both the indirect path (standardized path estimate) of X → M and M → Y are positive and significant (β= 20, P < .001) and (β= .93, P < .05). Since the product of indirect effects (.20 x .93 = .19) is less than direct effect (.26), mediation does not occurred.

Mediating effect of CRM on Responsiveness and customer retention

The indirect path effect (standardized path estimate of RS and CRM and CRM AND CR) = .81 x .93 = .75. The direct path (standardized path estimate) = -.29. Both the indirect path (standardized path estimate) of X → M and M → Y are positive and significant (β= .81, P < .001) and (β= .93, P < .05). Since the product of indirect effects (.81 x .93 = .75) is greater than direct effect (-.29), mediation occurred. The type of mediation is full mediation since the direct effect is no longer significant (P >.001) after customer relationship management enters the model.

**Test of hypothesis**

There is no positive influence of customer relationship management on customer retention. In testing hypothesis, reference is made to figure 2 and the result shows that customer relationship management has a significant positive effect on customer retention (β = .93, SE = .540, CR = 2.268, p =.023). When customer relationship management goes up by 1 standard deviation, customer retention goes up by .93 standard deviations. The regression weight estimate, .93, has a standard error of about .540. The probability of getting a critical ratio as large as 2.268 in absolute value is less than .05. In other words, the regression weight for customer relationship management in the prediction of customer retention is significantly different from zero at the 0.05 level (two-tailed). Thus, this hypothesis is rejected.

## CONCLUSION AND RECOMMENDATIONS

This study examined the effects of Customer Relationship Management (CRM) on service quality and customer retention among bank customers. The findings demonstrate that effective CRM practices particularly in the areas of communication, responsiveness, personalization, and customer engagement play a significant role in enhancing service quality within the banking sector. When banks adopt customer-focused strategies and leverage CRM systems efficiently, they are better positioned to deliver reliable, timely, and tailored services that meet customer expectations. The study further revealed that service quality has a strong and positive influence on customer retention. Customers who perceive high levels of service quality are more likely to remain loyal, continue patronizing the bank, and recommend its services to others. In addition, the results indicate that service quality serves as a critical link between CRM and customer retention, implying that the effectiveness of CRM in retaining customers is largely dependent on its ability to improve service delivery. The study concludes that CRM is not merely a technological tool but a strategic approach that significantly impacts both service quality and customer retention. Banks that fail to effectively implement CRM practices risk losing customers to competitors who provide superior service experiences. Therefore, sustained investment in CRM systems and customer-oriented strategies is essential for achieving long-term success in the banking industry.

**Recommendations**

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

i. Strengthen CRM Implementation: Banks should enhance their CRM systems by integrating advanced technologies that enable real-time customer data analysis, personalized communication, and efficient service delivery.
ii. Focus on Service Quality Improvement: Management should prioritize the key dimensions of service quality reliability, responsiveness, assurance, empathy, and tangibles by setting clear service standards and continuously monitoring performance.
iii. Enhance Staff Training and Development: Bank employees should receive regular training on customer relationship management, communication skills, and service delivery to ensure consistent and high-quality customer interactions.
iv. Promote Customer-Centric Culture: Banks should foster a culture that places the customer at the center of all operations. This includes actively listening to customer feedback, addressing complaints promptly, and involving customers in service improvement initiatives.
v. Leverage Digital Banking Channels: The adoption and improvement of digital banking platforms (such as mobile and internet banking) should be encouraged to enhance accessibility, convenience, and responsiveness to customer needs.
vi. Regular Monitoring and Evaluation: Banks should establish mechanisms for continuous assessment of CRM effectiveness and service quality through customer satisfaction surveys and performance metrics.
vii. Encourage Customer Feedback Systems: Effective feedback channels should be implemented to capture customer opinions, which can be used to refine CRM strategies and improve overall service delivery.

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