SMES in Nigeria and the use of Relationship Marketing Strategy a Survey Study of IGBO SMES in Nigeria

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Abstract

This paper contains the general introduction to our study. The research is expected to discuss the background of study which highlights what marketing and relationship marketing is, and its emergence as a strategy by Igbo SMEs in Nigeria. The research will go further to discuss our statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable limitations of the study. The significance and research questions form the basis of the hypotheses formulated. It also reviewed both emperical and theoretical literature, discussed the findings and made relevant recommendations that will assist the Igbo SMES in adopting relationship Marketing in Nigeria.

Index terms— statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable

1 I.

Background of the Study elationship marketing, according to Gordon (1998) is not a wholly independent philosophy but draws on traditional marketing principles. This view suggests that the basic focus upon customer needs still applies but that it is the way marketing is practised that requires changing fundamentally ??hristopher et al (1996). If RM is indeed a descendant of traditional marketing then a good starting point in developing a definition of relationship marketing would be to look at how marketing has traditionally been perceived. This traditional view might be summed up succinctly using the Chartered Institute of Marketing's (CIM 1963) definition of marketing as:

The management process of identifying, anticipating and satisfying customer requirements profitably.

This definition includes a number of assumptions that are important in the discussion of relational strategy development. 'Process' assumes that traditional marketing is a series of activities carried out as part (only) of a company's other functions. It implies a functional marketing department responsible for a fixed number of responsibilities presumably closely associated with the 'marketing mix'. It also implicitly suggests that 'identifying, anticipating and satisfying customer requirements' is the singular responsibility of the marketing department. 'Profitably' is assumed to mean that these responsibilities are carried out in a competitively superior manner Gordon (1998), although there is no indication of the time scale over which this profitability should be measured.

This description of traditional marketing and others of a similar nature emphasise, above all, the functional and process nature of traditional marketing and make no explicit recognition of the long-term value of the customer Buttle ??1996). The focus of traditional or mass marketing also implies that whatever the status of the customer (non-customers, current customers and past customers) they are all treated in the same way and are of comparable worth status to the organisation. ??erry (1983) was among the first to introduce the term 'relationship marketing' as a modern concept in marketing. He suggested that this 'new approach should be defined as:

Attracting, maintaining and? enhancing customer relationships.

While recognising that customer acquisition was, and would remain, part of a marketer's responsibilities, this viewpoint emphasised that a 'relationship view of marketing' implied that retention and development were of equal (or perhaps even greater) importance to the company in the longer term than customer acquisition.

It further implied, by differentiating between customer types, that not all customers or potential customers should be treated in the same way.

Relationship marketing (RM) has been a topic of serious discussion among academics and marketing practitioners for the best part of 20 years. It was, however, during the last decade of the 20 th century that relational strategies gained a wider following, and that debate on relationship marketing began to dominate the marketing agenda. During this period relationship marketing was probably the major trend in marketing and certainly the major (and arguably the most controversial) talking point in business management. Relationship marketing in the 1990s became the leading topic of discussions at academic conferences in Europe, North America, Australia and elsewhere around the globe. Relationship marketing was frequently the subject of dedicated practitioner conferences, academic journal articles, (as a general topic, in relationship marketing editions of major publications as well as in at least one dedicated Relationship Marketing Journal, (the International Journal of Consumer Relationship Management), and specialist marketing magazines. Relationship marketing was the basis of academic and practitioner texts by major marketing writers e.g. McKenna, (1991); Christopher et al., (1991); **??**ayne et al., (1995), and such was RM's perceived importance that all, marketing books will include at least one section dedicated to the concept.

RM's rise to prominence was rapid. As the last decade of the 20 th Century passed into history, the number of devotees to the concept continued to grow fast. Indeed, RM had, according to one prominent marketing writer became an important reference point in marketing and management. If this was true of marketing academics, then marketing practitioners were just as enthusiastic. Indeed, practitioner's interest became the driving force behind RM's growth O'Malley and Tynan, (1999), with innumerable case studies reported at conferences, in magazines and in texts supporting and justifying the relational approach.

Businesses and Companies, especially the Igbo owned SMEs have for long used the Relationship Marketing Strategy to attract and retain customers. It is not an entirely new concept, but a refocusing of the traditional marketing concept, with the emphasise now on customer value.

Small and Medium Scale Enterprises (SMEs) abound in Nigeria and the world and have contributed significantly to the economic growth of a nation. There are many definitions of SMEs but it is accepted that those firms in Nigeria whose total Asset, excluding cost of land, are less than one million naira, and not exceeding one hundred million naira, and with a work force of between ten and one hundred employees constitute the classification of SME (Small and Medium Scale Enterprises) Alawe (2004). SMEs in Nigeria mostly fall within the exclusive preserve of indigenous entrepreneurs. Well managed small and medium scale enterprises (SMEs) have been used as a veritable tool of industrialization and economic growth, especially in the developed economies of Western Europe, the USA and Japan. In Nigeria despite the efforts of the various tiers of government to revitalize the SMEs and provide the much needed funds for their growth, the realization of the full potentials of SMEs are fairly successful in Nigeria. Among the Igbo speaking part of Nigeria, SMEs Kaduna, hence the Igbos are often regarded as the "Japan of Africa", both in the marketing, sales and production of goods and services. To the Igbo Entrepreneurs at the popular Alaba electronic market in Lagos, motor parts market in Lagos, Nnewi Aba, and other towns, success and customer satisfaction, and retention had always being their watch word.

The attempt to provide answers to the Role of Relationship Marketing Concept and Strategies as a competitive tool by Igbo SMEs has led to this study. The focus of this study therefore shall be to analyse the Role of Relationship Marketing Strategies and Concepts, as a competitive strategy to the growth of Igbo SMEs in Nigeria. The study will also examine the various RM strategies and theories, the procedures to handle customer complaints, and what the SMEs must do to attract, maintain, retain and enhance customers relationships which will in effect lead to profitability.

2 II. Statement of Research Problem

There is that tendency that when new ideas in management emerge, a lot of people tend to embrace them keenly for a while and to see them as the ultimate solution to whatever problems that we perceive to exist **??**Payne et al, 1998). Equally there is a tendency to put them aside after the initial novelty has worn off, and they are found to be not quite the panacea that are once thought. Marketing has been proved to this "flavour of the mouth" syndrome. The Experience curve, the Boston Matix, all useful tools in themselves are recent examples of ideas that achieved widespread coverage and brief acclaim, only to be quietly dropped by many of their advocates shortly afterwards.

Already there are people who would claim that "relationship marketing" is another of these short-life cycled management phenomena. Indeed there is always a danger that when something is presented as new and different, it will be oversold and thus be rejected when it fails to deliver everything that was promised.

Relationship marketing as it presented is not in itself a new concept; rather it is a refocusing of traditionally marketing with a greater emphasis being placed upon the creation of customer value. Customer value is the summation of all the positive effects that a supplier has upon the customer's business or in the case of end users, their personal satisfaction.

Creating or enhancing customer value clearly requires a detailed understanding of the customer's value chain and in particular whereabouts in that chain, the opportunities for value enhancement lies.

The fundamental principle upon which relationship marketing is founded is that the greater the level of customer satisfaction with the relationship, not just the products or services, then the greater the likelihood that the customer will stay with us.

The importance of retaining customers is that there is strong evidence that customer retention and profitability are directly related. It seems that the longer the customer stays with a seller/producer, the higher the likelihood that they will place a greater amount of business with them, even to the extent of single sourcing. Further, there is likelihood that these retained customers will cost less to service and that they will be less likely to be motivated by price.

In spite of the apparent usefulness of marketing and relationship marketing in particular, the Igbo SMEs are yet to properly accept, adopt and use it. RM has not been fully integrated into the normal marketing and Business strategy of the Igbo SMEs Companies/Firms. Igbo SMEs are yet to fully understand the usefulness of customer retention as compared to customer acquisition. RM has not been appropriately used by Igbo SMEs. Igbo SMEs devote much time to customer acquisition, only to loose such customers to competitors and competing products in a short period of time. Customer acquisition by companies and their managers was akin to looking for a needle in the haystack, finding it and then throwing it back, only to look for it once again. It is not worth the time and money to get customers if one cannot keep them.

This study therefore will address the main impact of Relationship Marketing as a strategy and concept to be used by the Igbo SMEs, and discover why most of the Companies are yet to accord it a proper place in the life of a business. It will identify the modern strategies involved, how to treat customer complaints, how to attract, enhance, maintain, adopt and retain customers, for the purpose of customers satisfaction, loyalty and profitability.

3 III.

4 Objectives of the Study

As implied from the statement of research problems, this study has the following objectives. The main objective is to provide the basis for the understanding of the relationship marketing concept and strategies as used by the Igbo managed SMEs in Nigeria. The specific objectives are to: (i) To find out if the relative level of competition perceived by the CEOs/Owner managers of the Igbo SMEs do determine the extent of the implementation of the relationship marketing concept, and strategies. (ii) To examine if customer satisfaction and loyalty is a function of the regularity and frequency of contacts between the SMEs management, staff, workers and the customer, and to the level of services rendered by the SMEs. (iii) To examine and explain if customer satisfaction and loyalty is positively related to the volume of business from existing customers vis-à-vis that from new customers, which leads to relationship marketing, corporate success and satisfaction.

IV.

5 Scope of the Study

The boundaries of the area covered by this study are determined by its time dimension, the type and nature of the industry and the number and spread of the Igbo SMEs. The study is concerned with 50 SMEs, in seven states of Nigeria. Ogun, Lagos, Abia, Edo, Delta, Bayelsa and Rivers, established between 1 st January 1992, and December 2007, a period of 15 (fifteen) years. The period of 15 years is considered long enough to enable us have the within the population of SMEs of our study, those that are old enough and well established, and SMEs of various sizes with diverse relationship marketing practices and performance profiles. Specifically the SMEs will be in the areas of retailing, provision stores, automobile spare parts, electronic sales, pharmaceuticals, and medical sales.

Thus, it is hoped that this will enable us to arrive at some useful academic and empirical evidence and data that will facilitate the establishment of the sort of relationships anticipated in the objectives enumerated above.

The type and nature of the SMEs in the retailing, electronic, pharmaceuticals, and automobile spare parts sales falls within the definition of SMEs. The operators are mainly SMEs owned and managed by the Igbo ethnic people in Nigeria. It is thus substantially an indigenous industry.

The number and spread is 100 ongoing SMEs spread throughout the seven states of Nigeria. The study will also focus on some 40 (forty) customers for each of the 100 SMEs. This is done to establish the level of customer satisfaction, loyalty and patronage, and relate it to the usage and adoption of relationship marketing by the firms and customers.

V.

6 Research Questions

This study aims to provide answers to the following questions; (i) Does the level of competition perceived by the CEO/Owner managers of the Igbo SMEs determine the extent of the implementation of the relationship marketing concept and strategies? (ii) Is the customer satisfaction and loyalty a function of the regularity and

frequency of contacts between the SMEs management, staff, workers and the customers and the level of services rendered by these SMEs? (iii) Is the customer satisfaction and loyalty positively related to the volume of business from existing customer vis-à-vis that from new customers which leads to relationship marketing, corporate success and satisfaction?

VI.

7   Research Hypotheses

determine the extent of the implementation of the relationship marketing concept and strategies.

Ho : That customer satisfaction and loyalty is not a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers and also to the level of services rendered by them.

Ho : That customer satisfaction and loyalty is not positively related to the volume of business from existing customers vis-à-vis that from new customers, which leads to relationship marketing, corporate success and satisfaction.

VII.

8   Literature Review

Marketing has a bad press. Phrases like "marketing gimmicks", "marketing puffery", "marketing plays" and "marketing tricks" abound (Jobber 2004). The result is that marketing is condemned by association. Yet this is unfortunate and unfair because the essence of marketing is value, not trickery. Successful companies rely on customers returning to repurchase a product. The goal of marketing is long term satisfaction, not short term deception. has stressed the importance of relationship building in his definition of marketing in which he describes the objective of marketing as to establish, develop and commercialise long term customer relationships so that the objectives of the parties involved are met.

9   VIII.

10   Marketing Defined

Today marketing is understood not in the old sense of making a sale "Telling and Selling" but in the new sense of satisfying customer needs. If the marketer does a good job of understanding consumer needs, develops products that provide superior value, prices, distributes, and promotes them effectively, then these products will sell very easily, and customers will be retained.

"Marketing is managing profitable customer relationships".). The two-fold goal of marketing is to attract new customers by promising superior value and to keep and grow current customers by delivering satisfaction.

His definition highlights the importance and role of exchange, transaction, and the development and sustenance of relationships over time.

Exchange takes place where there is sufficient match or overlap in the want lists of the marketer and the consumer. The marketer's task is to formulate and implement an offer that motivates the consumer into a transaction activity. Transaction marketing is part of a large idea called Relationship Marketing (RM), which is the practice of building long term satisfying relationships with key parties; customers, suppliers, distributors, in order to retain long term preference and business. Mckenna (1991). Kotler and Armstrong (2004) defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others.

Marketers are interested in markets. Each nation/country's economy and the whole world economy consist of complex, interacting sets of markets that are linked through exchange processes .Marketers must work to understand the needs and wants of specific markets and to select the markets they can serve best. In turn they develop products and services that create value and satisfaction for customers in these markets. The result is profitable long term customer relationship.

Earlier on, the same AMA (1965), defines marketing as "The performance of business activities that direct the flow of goods and services from the producer to the consumer or user. (The American Marketing Association Committee of Definition 1965). What this definition implies is that marketing starts only after the production of the goods and services, hence, it is an outdated one, and replaced by the one mentioned before it.

A definition by Glos and Baker (1972) sees marketing as involving a twofold task;

? Discovering what goods and services consumers need and want, and ? Providing these items for them in the places where the consumers/customers are, at the times that they want them and at prices that they are able and willing to pay". According to this conception of marketing, it starts before goods and services are produced, and involves the flow of the goods and service to the consumers who demand them. It does not end after the sales have been made. It's object is to provide satisfaction to the customer, and at a profit to the company. states that "the common theme that surrounds the vast majority of marketing definitions is that marketing is the planning and implementation of almost everything; that an organization does to facilitate an exchange between itself and its customers".

As it facilitates exchange, marketing looks beyond its own organizational boundaries and takes into account external forces that exists in the business environment. Marketing efforts are then adjusted The American Marketing Association explains that "Marketing is the process of planning and executing the conception, pricing, promotion and distributing of ideas, goods and services to create exchanges that satisfy individual and organizational objectives/goals. accordingly to facilitate exchange under the new set of conditions.

As conditions continue to change, so does the marketing effort. Consequently marketing is a continuous and dynamic strategic decision making process.

McDonald (1991) defined marketing as a matching process between a company's capabilities and the wants of customers".

The simple lesson is that all firms have a unique set of capabilities in the form of resources and management skills, which are not necessarily capable of taking advantage of all marketing opportunities as effectively and competitively as other firms. In summary, the matching process between a company's capabilities and customer wants is fundamental to commercial success.

The Chartered Institute of Marketing (CIM) United Kingdom provides a typical definition of marketing, "Marketing is the management process which identifies, anticipates and supplies customer requirements efficiently and profitably.

While customers may drive the activities of a marketing oriented organization, the organization will be able to continue serving its customers only if it meets its own objective. Most private sector organizations operate with some kind of profit related objectives, and if an adequate level of profits cannot be earned from a particular group of customers, a firm will not normally wish to meet the needs of that group (Palmer 2000) Where an organization is able to meet its customers needs effectively and efficiently, its ability to gain an advantage over its competitors will be increased (for example by allowing it to sell a higher volume and/or at a higher price than its competitors. It is consequently also more likely to be able to meet its profit objectives.

11 a) The Definition, Domain and Dimension of Relationship Marketing

The emergency of relationship marketing (Hennig, Thurau and Hanseen 2000; Gummesson 1999, Payne 1995, ?? Berry 1983) is founded on a criticism of pure transaction focused marketing. Critics claim that traditional marketing concepts and methods developed over decades are based exclusively on transaction ??Brodie et al 1997, Juttner and ??ehrli 1994). Not only strategic marketing approaches, but also cooperative marketing instruments (e.g. product merchandising, pricing, sales promotion etc) are accordingly aimed at the initiation of transactions with customers often not even clearly defined. However transaction marketing is fraught with problems with respect to the underlying marketing philosophy, the structuring of instruments, and the marketing organization.

All along, customer needs have been by definition, at the center of deliberations on the marketing philosophy. However in a corporation's guidelines or other strategic documents on corporate practice this essential customer related aspect is seldom seen to an adequate degree. On the contrary, structuring of marketing activities exclusively in line with the marketing mix leads to a production and services based marketing definition ??Gronroos 1993) frequently used in practice as a customer manipulation instrument (Gummesson 1994).

Another criticism is the isolated focus of a marketing organization around the marketing mix. This is evidenced by the fact that marketing departments in a company are entrusted with catering for customer needs. Precisely within this framework of customer oriented corporate management marketing should have been assigned a function stretching across departments.

Taking the aforementioned criticism into consideration, the domain of relationship marketing seems to be clear, while the goal of transaction marketing is to initiate individual transactions with customers, relationship marketing concentrates on managing and controlling customer relationships.

12 b) Relationship Marketing Definitions

Most of the concepts, ideas and developments discussed above are present in refined definition of RM in which he described the objectives of RM as to: Identify, establish, maintain, and enhance and, when necessary, terminate relationships with customers and other stakeholders, at a profit so that the objectives of all parties involved are met, and this is done by mutual exchange and fulfilment of promises.

No definition will ever be perfect and it may well be that other ideas and concepts may in times also require inclusion. For the purposes of introducing RM, however, this definition will, for the moment, suffice. In later, we will investigate more closely how these concepts were translated into strategies and tactics and their perceived benefits. In particular we will look at the claims that are implicit in this definition. These may be seen to include six dimensions that differ significantly from the historical definition of marketing (Gordon 1998). These are that: ? RM seeks to create new value for customers and then share it with these customers. ? RM recognises the key role that customers have both as purchasers and in defining the value they wish to achieve. ? RM businesses are seen to design and align processes, communication, technology and people in support of customer value. ? RM represents continuous cooperative effort between buyers and sellers. ? RM recognises the value of customers' purchasing lifetimes (i.e. lifetime value).

? That RM seeks to build a chain of relationships within the organisation, to create the value customers wants, and between the organisation and its main stakeholders, including suppliers, distribution channels, intermediaries and shareholders.

On the tactical side comparisons have been suggested **??**Payne et al., 1995,) between the different approaches to customers that Transaction Marketing (TM) and RM take.

-Relationship marketing is attracting, maintaining and enhancing customer relationships (Berry 1983). -The goal of relationship marketing is to establish, maintain and enhance relationships with customers and other parties at a profit so that the objectives of the parties involved are met. (Gronroos 1990). -Relationship marketing is an integrated effort to identify, maintain and build up a network with individual consumers and to continuously strengthen the network for the mutual benefit of both sides, through interactive, individualized and value added contacts over a long period of time (Shank and Chalasan1992). -Relationship Marketing is about understanding creating and managing exchange relationships between economic parties, manufacturers, service providers, various channel members and final consumers **??**Moller 1992). -Relationship marketing refers to all marketing activities directed towards establishing, developing and maintaining successful relational exchanges (Morgan and Hunt 1994). -Relationship marketing is to establish maintain, enhance and commercialise customer relationships so that the objectives of the parties involved are met. This is done by a mutual exchange and fulfilment of promises).

c) Historical Origin and Orientation of Small and Medium Scale Industry in Nigeria Economic history is well stocked with enough insights into the humble beginnings of present day big corporations. Evidences abound that almost all of the multinational giant corporations were cottage enterprises, growing as their industry grew, and through their own sheer ability to either reproduce existing products more cheaply or improve their ability. Even at the international level, in the early stages of her industrialization, Japan's economy was dominated by traditional industries, cottage firms, and by a large number of small scale firms, drawing their strength not from abundance of capital but rather from her supply or labour.

Back home in Nigeria, the respective government policies accorded and gave priority to the country's small scale enterprises. This has been in recognition that they constitute the fountain head of vitality for the economy and consequently their problems have been viewed as those of the nation, by virtue of their number, diversity, penetration in all sectors of production and marketing, contribution to employment and to the prosperity of the particular areas in which they operate.

In concrete terms, small scale industries constitute a greater percentage of all registered companies in Nigeria, and they have been in existence for a quite long time. Majority of the small scale industries developed from cottage industries to small enterprises and from small scale to medium and large scale enterprises.

Prior to Nigerian Independence, the business climate was almost totally dominated by the Colonial and other European Multinational companies like United African Company, GB Olivant, Patterson Zochonis, Leventis, etc. They primarily engaged in bringing into Nigeria finished goods from their parent companies overseas. These companies have vast business experience and strong capital base, and dominated the Nigerian economy. The government of those days encouraged them to become stronger by giving incentives, such as favourable tariffs and tax concessions.

Towards the tail end of the 1950s, the NIDB -(the Nigerian Industrial Development Bank) was founded to assist potential entrepreneurs to get involved in Agriculture, Exploration of natural resources, Commerce and Industrial production. This time and the early 1960s saw the massive increase in Nigeria import market, while the Nigerian economy became largely dominated by very few large foreign firms.

However, few Nigerians, mostly the Semiilliterates benefited from the generous government attitude of this time. The educated Nigerians then were not interested in entrepreneurship mainly because their focus was on the positions being vacated by the expatriate staffs, who were leaving the civil service to return home because of the imminent independence in 1960. Even then, Nigerians considered the civil service to be more prestigious than business despite the creation of the colony development loans board, by the colonial administration.

From 1970-1976, a remarkable breakthrough in small scale business came about through the indigenisation Decree 1972 and later in Nigeria Enterprises Promotion Act 1977.

There were genuine attempts by the Federal Government to make sure that Nigerians play an active and worthwhile roles in the development of the economy. In its 1970-74 National Development Plan, the Federal Government gave special attention to the development of small scale industries particularly in rural areas. This was in recognition of the roles of small and medium scale industries, as the seedbeds and training grounds for entrepreneurship. An amendment to the decree made in 1997 provided that in order to be economically self-reliant, Nigerians need to take cue from economic history, which is well stocked with enough insight into the humble beginnings of the present day giant conglomerates which started as small scale industries.

Within 1980-1989, the government policy measures placed emphasis on the technological aspects of industrial development of small scale industries in Nigeria. Various Nigeria governments within this decade embarked on corrective measures to divert efforts towards the maximum exploitation of natural resources, and tried to discourage capital intensive mode of production in the light of the abundant resources available. In this regards, the industrial policy tried to focus its attention mainly on local resources utilization through various forms of incentives worked out by governments. Some of the basic policy strategy aimed at revitalizing the industrial

sector included the; The focal point of these policy measures as mentioned above, placed a great emphasis on the technological aspects of industrial development and the development of small scale industries in Nigeria.

It is worthy of note that the introduction of the Structural Adjustment Programme (SAP) during the General Ibrahim Babagida regime made matters worse for employers of labour and created a veritable ground for self-employment.

From 1990-2005, the federal and state governments have both contributed to the growth of small scale industries in Nigeria especially in the rural areas. Of recent time, various fiscal and non-fiscal incentives have been established for investors and entrepreneurs in the small scale sectors of the economy. Of special mentioning was the strategy adopted by the federal government towards the training and motivation of the unemployed graduates, to be gainfully employed in and out of school. Entrepreneurship development programmes and courses were introduced in our tertiary institutions and in the National Youth Service Corp (NYSC) orientation camps all over the federation. Thus on the presentation of viable feasible projects, approved loans are disbursed through pre-selected commercial banks assisted by the National Directorate of Employment.

The Peoples Bank of Nigeria (PBN) was also in the vanguard of granting of soft loans to unemployed youths and artisans, and this aimed at diverting the attention of youths from government salaried jobs, to that of gainful self employment. National Directorate of Employment and the People Bank of Nigeria were solely charged with the responsibility of generating employment through their various programmes for thousands of unemployed Nigerians.

To show its seriousness, the Federal Government through its educational agencies like the National Board for Technical Education (NBTE), the Nigerian University Commission (NUC), and the National Youths Service Corps (NYSC) programme, gave a directive that entrepreneurship development courses be incorporated into the curricular of tertiary institutions and NYSC programmes. ? The Bank of Industry was established by the Nigeria government in October 2001, as a result of the merger of the National Economic Industrial Development Bank (NIDB), the Nigerian Bank for Commerce and Industry and the National Economic Reconstruction Fund (NERFUND). Its major aim is to provide necessary financial assistance and incentives for the establishment of large, medium and mostly small scale projects, and the expansion and diversification of existing industries. It engages in fund mobilization, project appraisals, financing, implementation and investment activities.

13 d) Operational Definition of Small and Medium Scale Enterprises

There is no universal definition of small scale industry (SSI). The definition varies from country to countries and from institution to institutions within the country based on the policy focus of different institutions, and sometimes based on the level of development and technological advancement of a nation. Definition also change overtime, owing to changes in price levels, advances in technology and other considerations. Criteria that can be used in the definition of SSIs, SMEs, SSEs are (Small Scale Enterprises often include capital investment (fixed assets), annual turnover, gross output and employment). (Alawe 2004). These factors are used because they are functional and easy to measure.

In Nigeria, before 1992, there were varied definition of SSEs or SMEs, adopted by different institutions including the Central Bank of Nigeria, Centre for industries research and development (CIRD), National Association of Small Scale Industrialists (NASSI), the Federal Ministry of Industry, the Centre for Management Development (CMD) etc. In 1997 the National Council on Industry (NCI). Streamlined the definitions of industrial enterprises for recurrent review every four years (Alawe 2004). In July 2001, the National Council industries at its 13 th meeting in Markudi, Benue State (NCI -13) made the following revisions.

Micro Cottage Industry -This is an industry with capital employed of not more than N1.5 million working capital. But excluding cost of land and or a labour size of not more than 10 workers.

Small Scale Industry (SSI) -This is an industry with total capital employed of over N1.5 million. But not more than N50 million including working capital but excluding cost of land and/or a labour size of 11 -100 workers.

Medium Scale Industry (MSI)-An industry with a total capital employed of over N50 million but not more than N200 million, including working capital but excluding cost of land and/or a labour size of 101 -300 workers.

Large Scale Industry (LSI)-An industry with total capital employed of over N200 million, including working capital but excluding cost of land and or a labour size of over 300 workers. Comparatively must advanced countries seemed to have agreed on a maximum limit of 500 employees as a small form.

14 IX.

15 Research Design and Methodology a) Research Population

The population of the study is the group about whom the study focuses on. It is the totality of the subjects or elements being studied and to which the conclusions or generalization of our results will apply. **??**Yomere . and Agbonifo, 1979).

Population is the entire or whole elements of a group that has the probability of being chosen for a given problem of study.

For the purpose of this study, our population shall be the Igbo Entrepreneurs/Owners/ CEOs of the SMEs and their Customers.

This study is on the Relationship Marketing Concept, Strategies and Performances of Igbo speaking SMEs in Nigeria. Our specific study area will be made up of seven states in Nigeria: Lagos, Ogun, Abia, Edo, Delta, Bayelsa and Rivers. These seven contiguous states have a large SME population. (Federal Ministry of Industries Survey of SMEs 2000). Most business activities in Nigeria are done in those areas. The area has the characteristics of a mini-Nigeria with its multiethnic features and the dualism of having both civil service towns and industrial cities. Benin City, Aba Yenogoa, and Abeokuta are essentially civil service towns. Warri is an industrial/commercial city while Ikeja and Port Harcourt combine both features of being administrative centres and industrial cities. Thus, there are good reasons to argue that the findings of this study may be generalized to the urban areas of the country, or at least, to the urban centres of Nigeria.

X.

16 Method of Data Analysis

Data analysis is generally a means of testing hypotheses. The data analysis techniques discussed below will relate to the Six hypotheses. The hypotheses are categorized into three groups; (i) Those dealing with the acceptance adoption and implementation of the relationship marketing strategies (hypotheses one and two). (ii) Those dealing with the practices and tenets of relationship marketing strategies, customer satisfaction and retention (These are hypotheses three and four).

(iii) The one about the relationship between customer satisfaction and corporate performance. (Hypotheses five and six). All the three hypotheses will attempt to establish relationships if any between variables or among various variables. The major statistical data analysis technique to be used will be the regression model.

Regression Analysis is a statistical technique that is used to develop a mathematical equation showing how variables are related. In regression terminology, the variable which is being predicted is called the dependent or response variable. The variable or variables being used to predict the values of the dependent variable are called the independent or predictor variable. Regression Analysis involving one independent variable and one dependent variable for which the relationship between the variables is approximated by a straight-line is called Simple linear regression. Regression Analysis involving two or more independent variables is called Multiple Regression analysis. (Anderson et al 1992).

Regression analysis is used to show causality, in the sense that one of the variables can be used to predict the other variable. It is also used to build models explaining variations in dependent variables. The hope is that extrapolations into new population sets other than those observed can be performed by choosing values of the independent variables for new cases and thereby predicting the most likely value of the dependent variable.

All the regression models will be estimated using the STATIX 92 COMPUTER PACKAGE. In testing the hypotheses, the level of significance will be 5%.

For each of the regression analyses to be used in testing the hypotheses, the following measures will be identified, calculated and discussed.

? R-squared (R^2) -the coefficient of determination. ? Adjusted R-squared (R^2) -used to take care of the problem associated with R^2.

? F-test -to find the significance of a group of regressions.

? DW -a measure of serial correlation.

17 a) Presentation and Frequency Analysis of Data

This section deals with the presentation and analysis of the data collected in the field work. This exercise is broken down into different sub-sections, highlighting particular variables in mind let us start with the attributes of the Nigeria SMEs, especially those of Igbo origin or owned and operated by the Igbos. The Table above shows that of the Igbo managed SMEs, that have been in existence or operating in the last five years, 20 (20%) are incurporated, 40 (40%) are incorporated and are not limited liability companies and 40 (40%) just have business names.

In table, it is evident that 80 (80%) of the companies and trading concerns are managed by their owners, while the other 20 (20%) have apprentices, supervisors and professional managers as their chief executive officers, who manage it on behalf of the owners.

ii. Knowledge of Marketing, Marketing Concept and Relationship Marketing

Here we deal with the respondents answers to section B (a) of our questionnaire. **??** The table shows that 90 (90%) of the Igbo managed SMEs, has a knowledge of the term marketing, marketing concept, and relationship marketing and 10 (10%) does not understand the meaning and roles of marketing and marketing concept and relationship marketing.

Frequency analysis of the knowledge of relationship marketing concept.

Appendix 1, which states the definition of modern and even Igbo oriented traditional and western oriented relationship marketing concept. Source : Author's Fieldwork (2007/2008) Table above demonstrates that Igbo managed SMEs rank the six competitive strategies in the following order of descent: Product Quality, (50%). Attention to customer needs and retaining them. Technology/ innovation and price of product (45%) each,

Distribution Efficiency (2%); and Promotional Activities (0%). In terms of the first three highest ranks, attention to Customer needs and relationship marketing also first with a total of (84%), Product quality is second with a total score of (86%), Price of product is third with a total score of (64%) followed by Technology/Innovation (28%), Distribution Efficiency (20%) and lastly, Promotional Activities (16%).

18 Knowledge of relationship marketing

19 No of SMEs

It is thus evident that the customer needs and retaining them through relationship marketing strategies still enjoys a dominant place in Igbo managed SMEs, especially among the young SMEs (those below 5 years in operation) though there is strong evidence that the relationship marketing is strongly accepted and adopted. The employment of product quality and product price as competitive strategies is in agreement with Kilby's, 1965 position by which he ranked product quality and price reduction as first and second most important competitive strategies by Igbo SMEs. However, it is worthy of note that since 1965, attention to customer needs and retaining them has displaced product price and it is now in the second most important position (45% in Table **??**. This could be so because competition among SMEs is still being perceived as moderate, ranging from moderate (44%), through acture (16%), to very acute (30%) as shown in Table below. It is hoped that when competition becomes really acute as in a real customer market, more emphasis will be place on customer needs and retaining them, Agbonifoh (1982).

20 v. Level of Perceived Competition in the IGBO Managed SMES

Very acute competition is one of the factors that compel companies to adopt the marketing concept, **??**otler (1997). It is a basic assumption of this study that the more frequent and regular the interactions by all personnel of the SMEs with its customers the more customer and relationship marketing will be, because such an SME stands in a better position to understand and meet customer needs. Table below is thus an attempt to show the frequency of interactions between the various personnels of the SMEs and their customers. There appears to be a confusion as to the difference between sales and marketing hence Table **??**elow shows that there are SMEs having marketing units as opposed to the claim of some SMEs with marketing departments having some periodic contacts with customers.

There are contradictions in respondents' answers to sections C3 and C4 of the questionnaire with respect to Top Management Staff and workers contacts with customers. The claims in section C3 in some cases are at variance with the actual practices in C4.

21 vii. Existence of Some Relationship Marketing Concept Entities and Practices In SMES

The relationship marketing concept entails understanding and helping the customer to solve his problems, seeking closer interactions with them, establishing, developing, commercializing, and maintaining successful relational exchanges, through fulfilment of promises and through cooperative and collaborative efforts. **??** Sheth 1995, Gummesson1996). Do Igbo SMEs have the instruments, and do they practise the tenets of the relationship marketing concept? Of the 100 SMEs studied, only 28(28%) have a marketing and sales unit and only 22(22%) have a marketing and sales executives. This situation is above some of the required components of the relationship marketing concept, **??**Sheth 2004), among which is the existence of a full-time marketing and sales executive in the firm, and the usage of various relationship marketing strategies.

However, the existence of customer dissatisfaction problem solving teams in 64(64%) SMEs; customer acquisition, retention and recovery is 56(56%), constant training of employees for customer needs 64(64%), constant research to solving marketing problems is 60(60%), product improvement based on customer persuasion through price, promotion, distributor and product is 78 (78%) and product development based on information from customers is 66(66%) shows that Nigerian SMEs practise these tenets/components of the relationship marketing concept.

22 viii. Provision of Some Relationship Marketing

Concept Related Services by the Igbo Managed SMES Under the relationship marketing concept, to attract and convert, retain, keep and commercialise customers, the firm must provide extra value by offering superior service(s). This model was estimated using STATIX 92 computer package. Technology and innovation as a competitive strategy was dropped from the model because of its high correlation with other predictor variables.

Table **??**hows the estimated results of the regression of the relationship marketing concept acceptance usage and adoption (AAURMC) on the five variables, namely, ACN1, CPPP2, GIC3, ASS4 and PDA5. The co-efficient shows that all the five variables are positively related to AAURMC, with only the intercept being negative. This implies that the relationship marketing concept is increasingly accepted, used, and adopted with simultaneous increase in attention to customer needs, distribution efficiency, after sales services, giving incentives, providing

direct assurances and quality guarantees, intensive promotional activities, product quality with a corresponding directional movement in product prices, and replacing damaged products. The correct positive signs of the co-efficient agrees with our a prior expectations of the relationship between AAURMC and the five variables. Specifically the co-efficient estimate of the variable ACN1 shows that a percentage increase in attention to customer needs by the firms will bring about a relationship marketing concept acceptance, usage and adoption increase of 0.45%. Similarly, a one percent increase in the quality of a product will lead to 0.36% increase in the acceptance and adoption level of the relationship marketing concept by the Igbo SMEs.

To explain the variations in AAURMC and these five variables we performed a t-test on each of the coefficients to test the hypothesis. The table above column 3 shows the t-values of the regression at 5% level of significance.

The t-value for attention to customer needs, error rectification, providing gifts and events, (which is the secret of the success of the relationship marketing concept) is 4.17. It passes the 1% level of significance test. It thus strongly suggests that the Null Hypothesis that Igbo SMEs do not accept and adopt the relationship marketing concept should be rejected and the alternative hypothesis that Igbo SMEs accept, use and adopt the relationship marketing concept should be accepted. Thus with the acceptance of the relationship marketing concept, Igbo SMEs, generally, pay more attention to customer needs, error rectification, giving guarantees, discounts, warrantees, gifts and event provision in order to satisfy their customers, and to retain them for a long period of time.

Similarly, customer persuasion through price, promotion and product (CPPP2) passes the test at 95% level of confidence suggesting that as Igbo SMEs practise the relationship marketing concept, they place more importance on product, price and promotion efficiency. In addition, product quality, direct assu-rances, quality, guarantee, and replacing damaged products passes the test at 10% level of significance; ttest value in 1.81.

Two variables, after sales services (ASS4) and giving incentives to customer (GIC3) fail the 5% significance test with t-values of 1.58 and 1.34 respectively. This suggests that as relationship marketing concept practices grow, product price and promotional activities are not as relevant for success as the other variables to the Igbo SMEs even though from the co-efficient results they are positive. This could be explained by the fact of the very acute competition in the industry which compels many SMEs to charge virtually the same price for the same type products and brand sold. Customer persuasion through price, promotion and product is more important than after sales activities, since with persuasion about prices, promotion and product, a relationship and direct contact is established with customers, on the need to patronize a particular SME as against another.

The F-test is. It failed the 95% confidence level test. The F-test is used to find out whether or not a group regressors is significant if all the co-efficients in conjunction are significant. In this case, the F statistic agrees with the Null Hypothesis that as a group, none of these regressors is significant. The study thus reveals that the regressors as a group are not significant and that they do not matter in determining the adoption of the relationship marketing concept. This is expected in this kind of estimates especially when it is realised that emphasis on some of the variables by producers may lead to the adoption of some less rewarding concepts in the market place. For example, emphasis on product quality not based on customer needs and expectations results in Product Orientation. Also, emphasis on intensive promotional activities and product price manipulations not based on customer needs and wants means reliance on the selling concept/sales orientation.

The $R^2 = 0.3236$ or 32%. R^2 is the co-efficient of determination. It is a measure of the fit of the model to the data. The study reveals that about 32% of the marketing concept acceptance and adoption is explained by the variations in the independent variables. This is expected because the regression is cross sectional.

Using the R^2 (adjusted R-squared), the value is 0.25%. R^2 is used to take care of the problem associated with R^2. R-squared increases with the number of independent variables. This means that even if we include a variable that is irrelevant to the determination of the acceptance of the relationship marketing concept in the regression, the R-squared will go up simply because there are more independent variables. Thus, in our case, 25% of the variations in AAURMC is attributable to the variations in the independent variables, adjusting for the degree of freedom.

The Durbin Watson statistic is used to test the existence of first order serial correlation. The D.W. value of 1.74 suggests that there is some serial correlation. This could be excepted.

An examination of Tables above in conjunction with the evidence adduced above leads to the rejection of the Null hypothesis and an acceptance of the alternative one which is that most Igbo SMEs (over 70%) accept use and adopt the relationship marketing concept.

HYPOTHESIS : Perceived level of competition extent of implementation of RMC, amongst the Igbo SMEs and other SMEs.

Ho : That the relative level of competition perceived by the CEO/Owner-manager of a firm does not determine the extent of the implementation of the relationship marketing concept.

Ha : That the relative level of competition perceived by the CEO/Owner-manager of a firm determines the extent of the implementation of the relationship marketing concept. shows generally, except for two dependent variables, COMC and PDCI, that coefficients of the dependent variables and the regression intercept are positively signed. This indicates that for the fourteen variables namely BRC, KOCVAC, ACN, KOCVML, DE, AAURMC, MKTGS, MRI, PP, PBRMC, PMC, PQQ, STRMC and TMWCC any increase in perceived competition will lead to some increase in them. Specifically, for example, a one percent increase in PLCEOM will lead to a 0.43%

increase in DE, 0.23% increase ACN, 0.32% increase in MKST, a 0.88% increase in STRMC and 0.24% increase in TMWCC.

23 Estimated results of the regression analysis of the level of the relationship marketing concept implementation as

A student t-test on each of the coefficients of the variables being a function of PLCEOM shows that tvalues at 5% level of significance. That t-value for attention to customer needs and retaining them, (which is the relationship marketing concept in operation) is 2.33, which is significant. The same is true of distribution efficiency; its t-value being 2.28.

There is much importance attached, in practice, to distribution efficiency. Most Igbo Speaking SMEs have distribution vans with which products are taken to distributors/retailers and consumers or vice versa. This is more or less a standard practice in the SMEs industry. So, in practice, the use of distribution efficiency as a competitive strategy is very important no matter what some SMEs may say about the importance of other strategies. Distribution efficiency is part of what will make a buyer remain so loyal to a seller or the Igbo SME.

An R^2 value of 0.5818 and R^2 value of 0.3789 are very important in explaining the variations in the various dependent variables in relation to the level of PLCEOM. R^2 value of 0.5818 shows that 58% of the level of implementation of the relationship marketing concept by Igbo Speaking SMEs is explained by the variations in the relative level of competition perceived by the CEO's or Owner-managers Igbo Speaking SMEs. The Durbin -Watson statistic of 1.6880 shows there is a high auto correlation among the variables. All the analysis results, the failure of the F-test (2.87) notwithstanding, point to the conclusion that the Null Hypothesis be rejected and the alternative accepted. In other words, to a large extent the level of perceived competition is positively related to the degree of implementation of the relationship marketing concept by the Igbo Speaking SMEs. The variables are the same as those used in table **??**.25(a)

24 Estimated results of the relationship between PLCEOM and the level of RMC (Relationship

The table above (b) shows a significant difference between the levels of RMC implementation by the two categories of Igbo SMEs. For SMEs with relatively higher PLCEOM, most of the implementation variables, (13 out of 16) namely, BRC, KOCVAC, ACN, KOCVML, PDE, COMCO, AAURMC, PP, PMC, PQQ, STRMC and TMWCC with the intercept are positively correlated with the PLCEOM (the perceived level of competition). Specifically, for category A the regression coefficients for AAURMC (1.068); PDE (0.854); ACN (0.667); KOCVML (0.462) and PP (0.303) are fairly high. They show, for example, that a ten percent change in PLCEOM will lead to 10.7% increase in the relationship marketing concept acceptance usage and adoption level, 8.5% increase in Distribution Efficiency, 6.7% increase in attention to customer needs; 4.6% increase in the importance and offer of what is identified as what customers value in our organisation, and 3.0% increase in the use of product price as a competitive strategy. However, MKTGS, MRI and PBRMC are inversely related to PLCEOM.

A t-test on each of the coefficients in an attempt to test Hypothesis Five gives the following explanations about the variations in the implementation variables in relation to the PLC. The t-values are shown in column three of table **??**.25(b) The scenerio confirms our apriori Therefore; expectation that the lower the level of PLCEOM the lower the level of Relationship Marketing Concept implementation.

The absence of the relationship marketing concept implementation, the more prominent or prevalent the practice of some other market orientations. In this case the Product or Production Orientation is dominant among firms that have relatively low PLCEOM. This assertion is supported by the t-value of the coefficient (4.92), which is significant at 1% level for PQQ, that is the high importance attached to product quality and quantity and its employment as a veritable strategic instrument in competition.

The Null Hypothesis should be rejected and the alternative one accepted.

HYPOTHESIS : Management staff interactions with customers and customer satisfaction and loyalty Ho : That customer satisfaction and loyalty is not a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers.

Ha : That customer satisfaction and loyalty is a function of the regularity and frequency of contacts between the SME's management staff, workers and its customers.

From the testing of this hypothesis we examine how frequent and regular interactions between a SME's management staff and workers and its customers affect customer satisfaction and loyalty. In this regard, the following simple equation is used to state the relationship.CSL = f(TMWCC)**(1)**

Where CSL = Customer Satisfaction and Loyalty and TMWCC = Top Management Staff and Workers Contacts with Customers.

Customer satisfaction as reported by customers is measured by these variables: QUPDDW -Quality of product offered, delivered, with guarantees and warrantees. MECSAL -Firm's reliability in satisfying its customers and in fulfilling promises. CUREMA -Customer relations, and maintenance PQQ -Product quality and quantity for meeting customer needs. Table **??**hows the results of the regression analysis using management staff and workers interactions with customers as a determinant of customer satisfaction. Here the quality and quantity product

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delivery to customers from the customers' point view is used to depict customer satisfaction. The coefficients of both the intercept (2.5277) and the independent variable TMWCC (0.3691) are positive. This implies that customer satisfaction (QUPDGW) is positively correlated with TMWCC. This is saying specifically that a ten percent change in TMWCC will lead to a 3.69% change in customer satisfaction (QUPDGW).

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In order to explain the variations in customer satisfaction and the variable, TMWCC, a t-test was carried out and the t-value is 4.99. It passes at the 99 percent level of confidence. In order words, it passes at the 1% level of significance. This is strong evidence that customer satisfaction is a function of the interactions between the Igbo Speaking SMEs management staff, workers and their customers.

The F-test is 24.90. This passes the 95% confidence level test.

The $R^2 = 0.3416$ or 34%. The reveals that 34% of customer satisfaction is explained by variations in TMWCC. The R^2 value of 0.33 is equally significant.

The facts above lead to the conclusion that the Null Hypothesis should be rejected.

Table **??** Estimated results of the regression analysis: Customer satisfaction (MECSAL) with Top management and workers contacts with customers (TMWCC) Source : Author's Fieldwork **??**2007/2008) In table 4.26(b) customer satisfaction is depicted with the variable, reliability, that is, how satisfied are the firm's customers when they, the customers, rate the firm on the factor of reliability. The coefficients of both the intercept (2.3734) and the predictor variable, TMWCC, (0.3399) are positive. A positive coefficient of 0.3399 indicates that for any ten percent increase in the interactions between Igbo SME management staff, workers and customers, they, customers feel 3.40% increase in satisfaction, and need to be loyal.

The t-value of 3.49 shows that a t-test of the coefficient passes at 5% level of significance. The F-test shows a pass mark of 12.18 at 5% level of significance. All the other parameters equally suggest that it is evident that customer satisfaction and loyalty is a function of the frequency and regularity of top management and workers contacts with customers. The Null hypothesis is thus rejected.

26 XII.

27 Discussion and Implications of Research Findings

Our task in this chapter is twofold, viz to summarize and discuss the findings of this study. In doing this, we shall relate our findings and the discussion based on them to our two part model of the adoption and implementation of the relationship marketing concept, with regard to the practices of the tenets of the relationship marketing by Igbo managed and operated SMEs. The relationships between customer orientation, customer satisfaction, customer loyalty, the adoption, implementation and usage of the relationship marketing concept, and relating it to corporate performances and success of the SMEs. All these will be highlighted and discussed. It should be noted that where necessary in treating our findings in chapter five, prompt explanations were given to some curious findings. In this section, our discussion shall be subdivided into three main parts.

To highlight the implications and benefits of the research findings for the various stakeholders in the Igbo managed SMEs, the governments, academics, and for the SME industrial sub-sector of the economy in general.

The transformation and change from the basic market orientation of production, product, sales, marketing and to the rather sophisticated relationship marketing concept is evolutionary. The relationship marketing itself has to go through four main stages of Acceptance, Adoption, Implementation and Practical usage, although the dividing line between any stage as mentioned is thin or blumed indeed.

Acceptance of the relationship marketing concept is the diagnostic stage. It involves identifying the compelling environmental and recent societal factors that make the adoption and usage of the relationship marketing concept inevitable, and recognising that the relationship marketing concept is the major solution to the problems of declining sales, profits, and customer disloyalty, and an increase to promotional expenses it involves recognising that for the SME to have a competitive edge in the market place and have many loyal customers, it has to enthrone the customers as a king and pivot pint of all activities, and identifying that a loyal customers is more preferable than a new one. The 'new' IBM says it will reap greater rewards from long lasting relationships with customers. Sony Thailand says it is going from excessive mass marketing to relationship marketing (RM) and banks everywhere in Nigeria, now claim that they can pursue strategies to strengthen the relationships with their customers. Drucker an early proponent of the marketing concept, in his classic management book from 1954 says that "marketing is the whole business seen from the point of view of its final result, that is from the customer's point of view. The essence of the concept is understanding customer needs and wants. If a company offers goods and services that satisfy needs and create value for the customer, customer satisfaction and the right customer perceived quality, the company stands the best chance of success. This marketing-oriented and customer centre approach is in opposition to production orientation, according to which the customer is obliged to buy what is available or not buy at all. The marketing concept is popularly expressed as "customer in focus".

The most fundamental values of RM (Relationship Marketing) are that marketing management should be broadened into marketing oriented company, marketing management and sales function are more than just the activities of specialized departments. They are functions that must permeate every corner of an organisation, not least the minds, and actions of management. Marketing management in this sense, requires marketing

orientation of the whole of the company, that is, marketing oriented management in RM, there should be long term collaboration and winwin. The core values of RM are found in its emphasis on collaboration and the creation of mutual value. It includes viewing suppliers, customers, and others as partners rather than opposite parties, hence in 1976 Michael Baker suggested that marketing be defined as "Mutually satisfying exchange relationships". RM should be more of win-win than win-lose, more of a plus sum game, than a zero sum game. In a plus sun game, the parties increases value for each other, in a zero sum game, what one gains is the loss of another. A constructive attitude is expected by all those involved and all should find the relationship meaningful. If these conditions are fulfilled, the relationships may become sustaining, for a company and supplier, it is important to retain existing customers, a fact which is increasingly being stressed. Extending the duration of the relationship becomes a major marketing goal. Too much emphasis has been put on the acquisition of new customers and too little on caring for existing customers. RM and CRM encourage customer retention and discourage customer defection. They encourage retention marketing first, and attraction marketing and getting new customers second.

And the third reason is that all the parties in RM should be active and take responsibility. RM should not be mixed up with traditional selling, which represents the supplier perspective and does not put the customer and an interactive relationship in focus. In relationship selling, the initiative comes from the sales person and depends on -how well the relationship is managed by the seller. In this sense, relationship quality and a longterm relationship become the consumers trust in the sales person based on the sales person's present and past performance. But the initiative to action cannot be left to a supplier or a single party of a network, everyone in a network can and should be active. Contrary to the mythology of marketing, the supplier is not necessarily the active part.

In B-to-B, customers initiate innovation and force suppliers to change their products or services.

And fourthly in RM, relationship and service are valued, instead of bureaucratic legal values. Bureaucratic legal values are characterized by rigidity, legal jargon, application of dysfunctional laws and regulations, a focus on internal routines, more interest in rituals than in results, belief in the supplier as the expert, and the customer as ignorant, the customer being a cost, and a residual of the system, customers as masses and statistical averages, and the importance of winning over the customer in a dispute. RM is a valid E concept for public organisations as well, and an understanding of how marketing could be applied to public bodies to the benefit of the customer/citizen is growing. RM requires different values based on relationships and services to the customer. These values establish that all customers are individuals and different in certain respects that the outcome is the only thing that counts, that customers are the source of revenue and should be in focus, and that the supplier's task is to create value for the customer.

Like in the medical practice, after the diagnosis of an ailment, the Doctor/Physician prescribes the necessary drugs for the treatment of the patient. The adoption stage of RM, follows the diagnosis -Acceptance. This follows the setting up of the relevant organisational structure, values, beliefs and concepts, and the articulation and definition of the SME/Organisation's corporate mission, that determines the SME's focus, direction and personality.

a) The Relationship Between the Sme Size and the Degree of Implementation of the Relationship Marketing Concept

The Null Hypothesis: That the size of the firm is not related to the degree of implementation of the relationship marketing concept by the SME is accepted. The size of the SME is thus not an important factor in the implementation of the relationship marketing concept.

Cannie (1992:96) said "any size of business can play and win in this game". Our findings totally agrees with this assertion. Mitchell and Agenmonmen (1984), Iyasere John (2002), is also in agreement with the assertion, that both the small and large business firms and SMEs accept the basic ideas of the marketing concept and by extension the relationship marketing concept, as equally valid for them in their operations.

However in the actual implementation of the RM concept, the smaller Igbo SMEs, have some constraints. For example with regard to the value of assets which is dependent in the amount of the financial resources at the disposal of the company. The smaller Igbo SMEs have a major financial handicap, in the size of their business, and in the amount of capital it can raise from the banks, family members and other financial institutions so as to start the business. This is a result of the lack of financial and material resources to carry out some of the important activities or putting in place, the rather expensive facilities to implement the relationship marketing concept effectively. However, that this difficulty is the exception rather than the rule is worthy of note, and so, it does not invalidate our conclusion above.

b) The Relationship Between the Level of Perceived Competition (Lpc) by the Ceo's/Managers of Igbo Managed Smes and the Degree of Implementation of the Relationship Marketing Concept One of the most important factors that compel SMEs and other firms to adopt the relationship marketing concept is the mounting competitive pressure that exists among the SMEs most especially those of Igbo origin, that are engaged with very many relationship marketing strategies and tactics (see the relationship marketing concept adoption process model in chapter three). The adoption of the relationship marketing concept in such a situation thus becomes a survival mechanism amongst the SMEs, and its implementation is the sure development of a competitive edge by the firm in the market place ??Kotler 1997 ??25, Bruhn 2003).

Our general finding -The rejection of the Null hypothesis is consistent with Bruhn and Kotler's position above. However, the inverse relationships between PLCEOM and two variables COMCO and PDCI in table ??.23a and the negative correlation between and three variables MKGTS, MRI, and PBRMC in table 5.5 are curious because

these findings run counter to our apriori expectations. They are indeed a contradiction in terms, especially when compared with the positive relationship between ACTN (attention to customer needs) and PLCEOM (perceived level of education of the CEOs and managers). One only hopes that further research will reveal the real cause(s) of these contradictions. (ix) The placement of premium value on existing customers and satisfying them on a continuous basis so as retain their loyalty to the SME (firm).

(x) The Igbo SME involved in the above seven core RM values mentioned above is considered to be customer oriented, with the singular important objective of giving maximum satisfaction to its customers and to gain their loyalty over time.

28 d) The Relationship between the Corporate Mission Definition and the Customer Satisfaction

In the literature discussed in earlier chapters, the existence of an articulate corporate mission is an integral part of the practice of the relationship marketing concept by the SMEs. To establish a relationship between corporate mission statements and customers satisfaction, we used the equation AVCS = f(AVCM) as explained in the testing of hypothesis two.

The rejection of the Null hypothesis that a welldefined and comprehensive corporate mission statement is not positively related to the level of the satisfaction of the organisation's customers is consistent with **??**otler's (1997) These are all parts of what Kotler terms as the pillars of marketing concept, which also incorporates the values of RM, as seen in Chapter two and three.

The major objectives of the relationship marketing concept is customer satisfaction, relation-ships and loyalty, for the attainment of the SME/firm's long term profitability. Igbo managed SMEs try to and do and infact define their corporate mission statements with the pillars of the RM and CRM (Relationship Marketing and Customer Relationship Marketing) in mind, and through this method, give satisfaction to their customers and maintain the loyalty.

Our finding is also consistent with Cannies (1992) customer-driven strategy, which is building company policies and products around the customer's needs. This strategy requires quality and service excellence at every level but based on customer needs. We have used the ratings of services to customers, product quality and quantity, and product delivery quality and pre/after sales services as some of the measures of customer satisfaction and loyalty. It is reasonable, logical and natural that an entrepreneur/business person gets to know a customer intimately, especially through having frequent and regular interactions with them. Most get to know the name, status and family details of the customers, including their dates of birth. The establishment of useful data bases and the necessary updating of information on customers is based mostly on the constant interactions with them, to known their needs, the product and brands required and the dynamic nature of such needs. In real life situations, behaviours, conversation, sights, events, sound, and smells, all of which identify the conditions under which a behaviour will be rewarded, ignored or punished (Cannie 1992:71). They also identify the conditions under which a behaviour, or action will be repeated. **??**Iyasere 2002).

Very frequent and regular interactions between the management staff, sales representatives, workers and customers, also have its own benefits. Letting the customers know how they are appreciated and valued, uncovering problems before they reach major damaging proportions helping them to solve existing problems, attending to customers minor/major problems and guiding the sales/marketing department and the management staff, and a daily reminder of the real world happenings will bring about customer sovereignty (the customer being the KING/QUEEN of Business).

The positive correlation between top management and workers contacts with customer (TMWCC) and each of the other four customer variables of quality of product delivery (QPD) and the SMEs reliability in satisfying its customers (SMERELIA), customer relations (CURSEL) and product quality for meeting customer needs (PQ) leads us to reject the Null hypothesis. Our findings thus confirmed Gummesson (2002), Bruhn (2003) and Akerele' (1978) assertions, that one of the conditions for the existence of the implementation of the relationship marketing concept (and therefore of customer orientation, sovereignty and satisfaction) is the top management and workers commitment to the relationship marketing concept. The Igbo SMEs can keep customers for life and treat them as special. One of the ways of doing this is to maintain regular interactions by the management staff, workers and the SME customers.

Our findings also support the assertion by Rodger (1982) stated in Cannon (1996:1) which is that "many innovative companies get their ideas from customers. That comes from listening regularly, sincerely and intently.

Top management and other workers contact with the customers is a very significant means of achieving customer satisfaction among the Igbo SMEs and is so recognised and appreciated virtually by other SMEs and businesses in Nigeria and worldwide. This significance is demonstrated by the high student's tvalues of the coefficients of regression in the four Other researchers who have similar findings to ours are Sander and Wong (1985) who found, that successful British companies keep close to their customers through a mixture of regular and positive interactions. **??**annon (1990), **??**orter (1990, John Kay (1995), **??**yasere (2002), **??**ummesson (2002), **??**ruhn (2002) all had similar conclusions about keeping close to the company's customers.

Miles (1980) is also of the view that the absence in a firm/company of the facilities for gathering of timely and relevant environment information is evident in the high failure rates of new businesses. Dollinger (1985), **??**yasere

(2002) reinforced this position, as they found a positive correlation between the use of gathered environmental information and small firm's performance.

f) The Quality of Services and Customer Satisfaction From the five tests carried out to find out the influence of a firm/SMEs services on customer satisfaction, the conclusion in each case is that it is a truism that Igbo managed SMEs use quality services to crate customer satisfaction. In all five cases, the coefficients of correlation between the quality of corporate services rendered by Igbo SMEs and customer satisfaction are very positive. The significance of corporate services in enhancing customer satisfaction is demonstrated by the high student's t-values of 4.57, 4.13, 4.06 and 4.96 all passing the significance test at 1% level and the least being 3.60, a pass at 5% level of significance.

The above findings lead to the rejection of the Null hypothesis-that customer satisfaction has no positive relationship with the quality and quantity of services rendered by the SME to its customers and the acceptance of the alternative hypothesis. They are thus in agreement with the opinion and practices of many authors, experts and companies. For example, Cannie (1992) opined that it is the quality of a corporation's service that distinguishes it in the market place.

An assertion that Iyasere (2002) also agreed upon. Cannie (1992) opined that "many customers base their first purchase on price but they buy second time on the basis of services rendered by a company". Regis **??**cKenna (1988) says that integrated product includes services and personal image of the CEO. He asserts that this is important because first, it is getting harder to make a product clearly better than your competitors, and second, buyers are more interested in these service quality aspects that they are in mere features. Companies in Nigeria and international that regard highquality services as "powerful competitive weapon" are IBM, Coca-Cola, DHL, MTN, Globacom, V-mobile, Vodacom, British Rails, British Airways, Virgin Atlantic, to mention a few and all these companies are doing well (Cannie 1992:22).

g) The Volume of Business from Repeat or Existing Customers and the Customer Satisfaction and Loyalty

The conclusion from our analyses is that customer satisfaction and loyalty has a very strong correlation with Business from Repeat or existing customers in the Igbo SME industry and the SME industry generally in Nigeria. It thus follows that in the SME industry, customer retention is more important than customer attraction. This retention is the core value of loyalty. Many Igbo SMEs retain customers by paying attention to high quality product delivery services, customer relations, offering of warranties, guarantees prices reductions, high quality products and product delivery with special services. These they do, so as to reduce costs as stated by Patricia Seller (1989), reduce cost of attracting new customers, and reap the benefits of customer retention **??**otler (1997), **??**ummesson (2002).

29 XIII.

30 Implications of Research Findings

The findings of this research confirm the following;

? That Igbo SMEs in particular and Nigerian SMEs in general are very much aware of the relationship marketing concept. ? That majority of Igbo SMEs have accepted and adopted the principles of the relationship marketing concept as a mechanism to cope with increasing competition and a means of developing a competitive advantage in the market place. The degree of adoption is still low, though. ? That overtime there is a gradual shift from the product and sales orientations as shown by **??**ilby (1965) to the more sophisticated and rewarding relationship marketing concept. The private sector especially the banks and the Central Bank of Nigeria (CBN) have also woken up to meet the challenges of the small and medium industries (SMI). The importance of the sub-sector to economic growth and industrialisation demands the creation of a more pragmatic alternative funding arrangement to enable it play its role effectively. This is why they have come up with the Small and Medium Industries Equity Investment Scheme (SMIEIS) to create funding opportunities for the SMI. Consequently the Bankers' Committee approved, on December 21, 1999, that 10 percent of profit before tax (PBT) of Banks be set aside annual and be channelled into equity investments in small-scale industries. Presently all Community, Banks have been giving a mandate to recapitalised and concentrate solely on SME micro financing, as from 2007.

In the past two years, both the Federal Government and the organised private sector have worked toward the realisation of the objectives of the SMIEIS. Indeed, the Presidency, the CBN, the Bankers' Committee, Presidential Committee on SMI and even the Manufacturers Association of Nigerian (MAN), the National Association of Chambers of Commerce, Industry, Mines and Agriculture (NACCIMA), the National Association of Small and Medium Scale Enterprises (NASME) have worked assiduously for the take off of the scheme. The latter group, that of various associations, mentioned above has helped mainly in providing enlightenment to their members on the SMIEIS.

Let us now examine the implications of our research findings for each of the stakeholders of the Igbo SME in particular and the SME sub-sector in general.

31 a) Implications for Nigerian IGBO Sme Operators

As competition becomes more acute in the Igbo SME industry and in the SME sub-sector as a result of both growing internal competition among firms and the imported one (competition) resulting from liberalization and globalisation, the Nigerian business firms and nonbusiness organisations have to embrace the relationship

marketing concept; the practice of which ensures survival, profitability and growth. The watchwords of the Nigerian entrepreneur should be a commitment to customers for life. This requires the employment of customer-driven strategy, which entails quality and service excellence at every level. In the process, customers are brought into every department of the company and their voices heard and acted upon. The long-term result of this approach is keeping customers for life, and making them permanently loyal and committed to the firm.

In very simple terms, this means changing attitudes towards customers right from top management to the sales representatives and workers of the company. Top management commitment to the relationship marketing concept at all times is a necessary condition for success. The whole process and activities tagged internal marketing should be meticulously followed by Nigerian corporate bodies. These include top management commitment to relationship marketing concept and its frequent and regular interactions with customers, staff empowerment through training, motivation and adequate authority in order to make them customer-advocates, harmony of department objectives for delivering customer satisfaction, high quality of human resources achievable through the employment and continual training of marketing professionals and the articulation and precise definition of a corporate mission that enthrones the customer and marketing in the organisation.

The Nigerian manufacturer must therefore establish information system facilities and activities such as marketing research to identify, on a continuous basis, customer needs and wants, facilities for handling customer complaints, ways through which all company staff interact with customers and measurement and review mechanism to ensure that results are in tune with set objectives and targets whose major aim is the achievement of customer satisfaction always.

As for external marketing, marketers should pay adequate attention to customer needs in designing, pricing, distributing, physical evidences, process and promoting their products, which must be augmented with high quality services. Marketing mix consistency must not only be an achievable objectives, it must also be achieved to avoid any dissonance among marketing elements.

Customer satisfaction is enhanced by easy accessibility of CEO's and top management staff and workers by customers, high quality and reliable product delivery system, good customer relations and high quality and dynamic services to the customer. Nigerian and Igbo entrepreneurs in order to avoid the high failure rate among SMEs must practice those tenets of the relationship marketing concept to ensure customer satisfaction-a sure recipe for success, and for the loyalty of customers.

32 XIV. onclusion

There is evidence that our model could be put into practice and produce rewarding results. This study suggests a route that firms especially SMEs could follow C success, flows from identifying the mutuality and congruence of interests and benefits of both the producer/seller and those of the customer. Corporate profitability and growth are determined, to a very large extent, by a firm's satisfied customers.

For SMEs to succeed and for the economy to realize the full potentials of SMEs, the firms must practise relationship marketing by each firm forming a win-win network with its stakeholders. One way of doing this is through a lively marriage between SMEs and their sponsors especially the Development Finance Institutions. This partnership should involve not only the provision of the necessary funds by the banks to the SMEs but must also include their equity participation and management of the firms they sponsor. It will also be mutually rewarding if they serve on the firm's Board of Directors and provide consultancy services to the firm on a continual basis.

The findings discussed above should however be moderated by limitations of this study, namely, the small sample size relative to the Nigerian national population, the narrow spatial/geographical spread covering only seven of thirty-six states of Nigeria and the fact that some companies prepare at least two Financial Statements each year, each for a specific statements creates some doubts about the authenticity of some of the financial statements submitted by some Igbo SMEs to this researcher. It is sincerely hoped that the generalizations from this study will be confirmed by similar studies from other geographic areas covering a wider population.

33 Global

[1]

Figure 1:

above

Disagree (D)	2		5	5	iv. The Use of Compet
Strongly Disagree (SD)	1		5	5	Managed SMES

Total Source : Author's Fieldwork (2007/2008) 100 Table above shows that 85 (85%) of the Igbo 100 manag

Strategies	& Technology		needs	produc	Quality and Product
			&	Price	
			Cus-	of	
			tomer		
Scores	Innovation		marketing	Quantity	
			re-		
			la-		
			tion-		
			ship		
	No of Coys		No of Coys	No of Coys	No of Coys
			Coys	Coys	
6	4(40%)		45(45%)	4(4%)	50(50%)
5 4 3 2 1 TOTAL	12(12%) 12(12%) 30(30%) 18(18%) 24(24%) 100		34(34%) 30(30%) 16(16%) 20(20%) 14(14		
			10(10%) 30(30%) 100		
			5(5%) 18(18%)		
			6(6%) 8(8%)		
			Nil 10(10%)		
			100 100		

shows that 80 (80%) of

Acceptance of

relationship
marketing
Strongly Agree (SA)
Agree (A)
Uncertain (UC)

Figure 2: Table above

Level of Perceived Competition in the Igbo Managed SMEs, by the Entrepreneurs

Level of Perceived Competition	No. of SMEs	Percentage
Very Acute	30	30
Acute	16	16
Moderate	44	44
Low	10	10
Very Low	Nil	Nil
Total	100	100

Source : Author's Fieldwork (2007/2008)

Table above shows that (46%) of the SMEs perceive competition in the industry as very acute and acute while 44% perceive it as moderate. Only 10% regard competition in the industry as low.

vi. Frequency of Interactions with Customers by Personnels, Managers, and Supervisors Managing the SMES

Figure 3:

Figure 4:

Product improvement and purchases based on customer complaints and provision of after sales services

10   Product development and purchases based on

Dept. Source : Author's Fieldwork (2007/2008) Sales People Marketing People customer information, and p

Frequency				
Daily	98(98%)	22	12	4
Weekly	2(2%)	24	6	–
Monthly Quarterly Yearly		— 24	10	10
		— 2	6	2
		–	6	6
Very Rarely Nil Contact		— 2	10	6
		- 26(26%)		
TOTAL	100	100	100	100

Existence of some Relationship Marketing Concept Entities and Practices by Igbo Managed SMEs S/N REI

and sales people

6   Existence of marketing and sales incentives to customers

7   Constant Research to solving Marketing and sales problems

8   Existence of a Marketing/Sales Professional/ Executive

Figure 5:

XI. Hypotheses Testing and Findings

Estimated result of Acceptance usage and Adoption of the relationship marketing concept (AAURMC) by

Dependent variable

Independent variable

Constant
Attention to customer needs, providing gifts
and price reductions and error rectification
Customer persuasion through price
promotion and product
Giving incentives to customers
After sales services
Providing direct assurances, quality guarantees
and replacing damaged products
Some Relationship Marketing Concept Related Services by the Igbo SMEs $R^2 = 0.3236$ $R^2 = 0.2467$ F(5.5
S/N Source : Author's Fieldwork (2007/2008) SERVICES ***Significant at 1% level **Significant at 5% lev

S/N	
1	*Significant at 10% level Augmenting products with customer services, and product efficiency improvement
2	Helping to solve customer problems and product error rectification
3	Counselling or training customers
4	Providing credit gifts and events for customers
5	Delivering product to customers' shops, and product customization
6	Giving seasonal gifts to customers and assisting them in events and ceremonies
7	Offering many complementary products at the same spot to save customer's time
8	Discount to customers price reductions, and guarantees and warrantees
9	Holding annual parties events and ceremonies for customers
10	Reciprocal patronage for customer's products and provision of newsletters.

Source : Author's Fieldwork (2007/2008)

[Note: A HYPOTHESIS]

Figure 6:

AAURMC 4.25, Significant at 1% level of significance
PDE

ACN

KOCVML 2.47, Significant at 5% level of significance
PP

category A.

3.65, Significant at 5% level of significance

2.38, Significant at 5% level of significance

2.82, Significant at 5% level of significance
The positive correlation between PLCEOM and

most of the Relationship Marketing Concept implementation variables especially ACN, KOCVML and PDE indicates that the higher the level of the perceived threat resulting from competition, the greater the efforts at mounting and implementing RMC related strategies by Igbo Speaking SMEs, so as to maintain a competitive advantage.

Figure 7:

Figure 8:

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[Note: Eis to "provide]

Figure 9:

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