

Global Journal of Management and Business Research: B Economics and Commerce

Volume 19 Issue 2 Version 1.0 Year 2019

Type: Double Blind Peer Reviewed International Research Journal

Publisher: Global Journals

Online ISSN: 2249-4588 & Print ISSN: 0975-5853

The Effectual use of Customer Retention as a Tool of Customer Relations Management Strategy: A Study of MTN, Airtel, Glo and Etisalat Communication Customers in UYO Metropolis

By Past. Dr. Abomaye-Nimenibo, Williams Aminadokiari Samuel & Effiong, Blessing James

Obong University

Abstract- This study was carried out to investigate Customer Relations Management (CRM) strategy on customer retention in four (4) telecommunication service providers (MTN, Airtel, Globacom and Etisalat) within Uyo metropolis in Akwa Ibom State. The objectives of this study were to identify if there was an existing/significant relationship between CRM and customer retention, and to identify the various customer relation tools used in enhancing customer retention in these telecommunication companies in Uyo metropolis. To achieve these objectives, three hypotheses were formed and tested. Relevant data for this work were collected from both primary and secondary sources. A survey research design method was used and the instrument used in collecting data was the questionnaire.

Keywords: customer relationships management (CRM), CRM tools, customer service, customer retention, patronage, loyalty, telecommunication companies, MTN, airtel, globacom and etisalat, e-CRM.

GJMBR-B Classification: JEL Code: A19



Strictly as per the compliance and regulations of:



© 2019. Past. Dr. Abomaye-Nimenibo, Williams Aminadokiari Samuel & Effiong, Blessing James. This is a research/review paper, distributed under the terms of the Creative Commons Attribution-Noncommercial 3.0 Unported License http://creativecommons.org/licenses/by-nc/3.0/), permitting all non-commercial use, distribution, and reproduction in any medium, provided the original work is properly cited.

The Effectual use of Customer Retention as a Tool of Customer Relations Management Strategy: A Study of MTN, Airtel, Glo and Etisalat Communication Customers in **UYO** Metropolis

Past. Dr. Abomaye-Nimenibo, Williams Aminadokiari Samuel ^a & Effiong, Blessing James ^a

Abstract- This study was carried out to investigate Customer Relations Management (CRM) strategy on customer retention in four (4) telecommunication service providers (MTN, Airtel, Globacom and Etisalat) within Uyo metropolis in Akwa Ibom State. The objectives of this study were to identify if there was an existing/significant relationship between CRM and customer retention, and to identify the various customer relation tools used in enhancing customer retention in these telecommunication companies in Uyo metropolis. To achieve these objectives, three hypotheses were formed and tested. Relevant data for this work were collected from both primary and secondary sources. A survey research design method was used and the instrument used in collecting data was the questionnaire. A sample size of 1000 out of 1200 was drawn from the study areas and this constituted the population of the study. Chi-square was used as a statistical tool to test the hypotheses. Findings from this study showed that telecommunication companies employ the use of various CRM tools in enhancing customer retention ranging from friendly customer service/prompt solution to network problems to free gift items/bonuses to customers. Also, the study revealed that there was a significant relationship between CRM and customer retention. On the basis of these findings, it was recommended among others, that the mobile operators should efficiently and effectively implement the use of appropriate customer relations management (CRM) strategies if they are interested in achieving customer continued patronage, loyalty and further retention.

Keywords: customer relationships management (CRM), CRM tools, customer service, customer retention, patronage, loyalty, telecommunication companies, MTN, airtel, globacom and etisalat, e-CRM.

I. Introduction

Background to the Study

he relationship among people or living organisms is the essence of life. It is difficult to think of any society or organization that survives without

Author a: PhD, M.Sc., B.Sc. Economics, MBA Management and UD, Personnel Management and Industrial Relations, Director of Post Graduate Studies, School of Post Graduate Studies, Obong University, Obong Ntak, Etim Ekpo Local Government Area, Akwa Ibom State. Nigeria. e-mail: wasanim2006@yahoo.com

Author o: B. Sc, M. Sc Economics in View.

relationships. The relationship is the invisible thread, which builds a unique bond between an individual and an organization. A relationship may be sustained as long as it lasts. Managing relationships is very difficult and complex. Organizations have begun to realize the importance of relationships in achieving and maintaining their numerous customers for survival. The success of any organization primarily, depends upon the sustained relationship with its customers and that retaining the customers for the lifetime of the business has to be a priority. Growing complexities and uncertainties at the market place along with intensifying global competition are forcing the business organizations to invest in building customer relationships.

today's competitive and turbulent environment the number of competitors and the intensity of competition cannot be over-emphasized. As a result, attention is focused on the customer. Customers are becoming the focal point of businesses and organizations are trying to satisfy the needs of their customers through customized services with the aim of retaining the customers and sustaining the long term and flourishing relationships with their customers. As the competitive environment becomes more turbulent, the most important issue organizations face is not only to provide excellent, good quality products or services but also to keep loyal customers who will contribute longterm profit to organizations (Tseng, 2007). To compete in such a competitive and interactive marketplace, marketers are forced to look beyond the traditional 4Ps of the marketing strategy for achieving competitive advantage. Therefore, relationship marketing among other marketing strategies has become an alternative means for organizations to build strong, ongoing associations with their customers (Andaleeb, 2006).

All company revenue is achieved from two groups of customers namely the new and the repeated customers. It is substantially more cost-effective to retain existing customers than to attract new ones.

Existing customers have been known and their preferred needs identified so as to satisfy them with the organization's products or services. By focusing the organizations marketing strategy on the profitable segments of their customer base, an organization will normally produce most of the required revenue and increase their market share without investing in new customers. In any case, the cost of creating a new customer has been estimated to be five times the cost of retaining existing customers, (Reichheld, 1996). A retained customer will always show resistance to competitors' enticement and will be able to give both solicited and unsolicited referral (Omotayo and Jachim, 2008). Loyal customers not only repurchase, but also advocate products and services to their friends pay less attention to competitive brands and often buy product and service line extensions (Baumeister, 2002). To develop effective retention strategies, an organization has to have an in-depth knowledge of customers' behaviour and needs. Loyalty is a physical and emotional commitment given by customers in exchange for their needs being met (Stone et al., 2002). Customer loyalty that leads to retention will develop over time if the parameters for the relationship are planned and implemented correctly. In a democratized market, it is the quality and depth of the customers' relationships, both physically and psychologically that ultimately brands (Burnett, 2004). differentiates between Reichheld, 1996; Jackson, 1994; and Levine, 1993 also opined, that managing customer relationships effectively and efficiently boosts customer satisfaction and retention rates.

Customer relationships management (CRM) is a strategy for retaining customers and earning high profits. To survive in this competitive environment, companies need to analyze customers' needs and wants and fulfil them so that customer loyalty and satisfaction can be created (Wu et al., 2009). The ultimate objective of customer relationship management is to better and cater to the lots of customers by knowing them and creating customer loyalty. Ryals and Knox (2001) emphasized that "CRM is a relationship orientation, customer retention and superior customer value created through process management". Customer retention is an essential part of customer relationship management and organizations must take this into account (Watkins, 1999). The longer a customer stays with an organization the more utility the customer generates to the organization. The development of relationship marketing has received a lot of attention in both academic and real-world practice in the last few decades. It was during the last decade of the 20th century that relationship marketing began to dominate the marketing field (Egan, 2001). Buyers and sellers in markets achieve mutual benefits through developing relationships. Relationship marketing tactics thus approach to apply relationship marketing in practice

(Tseng, 2007). Effective customer-oriented relationship marketing tactics may help marketers to acquire customers, keep customers, and maximize customer profitability, and finally build up customer loyalty.

Today, CRM is said to play a pivotal role in the strategic position of an organization. CRM focuses on the integration of customer information, knowledge for finding and keeping the customer to grow customer lifetime value. It also has an important role to help organizations to keep their customers and to make them loyal. Organizations should know the reasons of leaving customers and finding ways of keeping them (Raghu Ramakrishnan, 2005). Therefore CRM role is more important in customer retention and by regarding the importance of CRM, the analysis of CRM seems to be necessary.

The telecommunication industry is one of the most important industries in the world since it delivers voice communications, data, graphics, and video at ever increasing speeds. Confronted with the fierce competition in today telecommunication marketplace, there have been many marketing strategies for service providers to plan and implement. In order to obtain a sustainable competitive advantage, telecommunication firms are forced to make innovation and do the best for customer satisfaction. Due to this, customer relationship marketing plays an important role in telecommunication industry since it demands a relationship-oriented strategy in marketing (Gronroos, 2004).

This study aims to discuss customer relationship management, its significance and the impact of customer retention among telecommunication networks. It also explores the components of customer relationship management which are strategies of Customer retention in a highly competitive telecommunication market, establishing the relationship between customer relations and a customer.

b) Statement of the Problem

In the light of intense competition among telecommunication companies, the major challenge confronting all the mobile operators in Nigeria is the determination and execution of various marketing initiatives that would not only lead to the attraction of new subscribers but also retention of the existing ones who would then become loyal customers. There are arguments that it is more expensive to win new customers than to keep existing ones (Reichheld and Sasser, 1990; Ennew and Binks, 1996; Harmozi and Giles, 2004; Pfeifer, 2005). Others argue that managing customer relationship effectively boosts customer satisfaction and retention rates. For most business, CRM is emerging as an important tool and innovative way to add to their products and services. The question is, does CRM actually bring innovation and add value to companies? Companies are moving closer to their

customers, expanding efforts in finding new ways to create value for their customers and transform the customer relationship into one solution finding and partnering rather than only selling and order taking. Managing customer relationship effectively boosts customer satisfaction and retention rates.

Therefore this study is aimed at investigating the impact of Customer Relation Management in enhancing customer retention in telecommunication industries in order to obtain more efficiency in customer relationship.

c) Objectives of the Study

This study aimed at investigating customer relations management strategies of MTN, AIRTEL, GLO, and ETISALAT on customer retention.

Other specific objectives include:

- To ascertain Customer Relations management towards customer retention in MTN, Airtel, Glo and Etisalat telecommunication companies in Uyo metropolis.
- b. To identify if there is truly an existing relationship between customer relations management and customer retention in these telecommunication companies in Uvo
- c. To identify the various customer relations tools used in enhancing customer retention in these telecommunication companies in Uyo metropolis.
- d. To ascertain if there is a relationship between telecommunication companies and customers in MTN, AIRTEL, GLO and ETISALAT in Uyo.

d) Research Questions

The following questions were raised to help address the problems and objectives of this study.

- i. Is there a significant relationship between CRM and Customer retention?
- ii. Are there any CRM strategies/tools used in customer retention?
- iii. Are there any existing CRM practices in the telecommunication companies with customers?

e) Statement of the Hypotheses

To achieve the above objectives, the study adopted the following hypotheses:

- HO: There is no customer relations management towards customer retention in MTN, Airtel, Glo and Etisalat telecommunication companies in Uyo.
 - H1: There is customer relation management toward customer retention in MTN, Airtel, Glo and Etisalat telecommunication companies in Uyo.
- ii. H0: There is no relationship between telecommunication companies and customers in MTN, Airtel, Glo and Etisalat in Uyo.

- H1: There is a relationship between telecommunication companies and customers in MTN, Airtel, Glo and Etisalat in Uyo.
- iii. HO: There are no customer relations tools used by MTN, Airtel, Glo and Etisalat in retaining customers in Uyo metropolis.
 - H1.- There are customer relation tools used by MTN, Airtel, Glo and Etisalat in retaining customers in Uyo metropolis.

f) Definitions of Terms

- Customer Relation Management (CRM): Is the consolidation of customer information, analysing data, understanding customer's behaviour and creating interactive and highly personalized relationships (Swift, 2001).
- ii. e-CRM: This is a combined process of hardware, software technology process, its useful applications in enhancing technology for customer services and organization committed to improve deficiency in customer service and to retain customers (Norton, 2007).
- iii. Customer Retention: The activity that a selling organization uses to reduce customer defections (Wang and Spiegel, 1994). Customer retention is also an effort carried out by companies to ensure that its customers do not switch over to competitors products and services.
- iv. Customer service: Customer service refers to the activities and programs a seller provides to make relationship satisfying for his/her customer. (Futrell, 2005). Customer: An individual who is in the habit of buying or using goods or services from a certain manufacturer or service provider. For the purpose of this study, a customer is one who subscribes to any four of the aforementioned telecommunication service providers.
- v. *Telecommunication:* Any form of communication by electronic means (Hartzell, 2006).

II. Literature Review and Theoretical Framework

a) Historical Background

The world is fast becoming a global village and a necessary tool for this process is a communication of which telecommunication is a key player. The quantum development in the telecommunications industry all over the world is very rapid as one innovation replaces another in a matter of weeks. A major breakthrough is the wireless telephone system which comes in either fixed wireless telephone lines or the Global System of Mobile Communications (GSM). Communication without a doubt is a major driver of any economy. Emerging trends in socio-economic growth show a high premium being placed on information and communication

technology (ICT) by homes, organizations, and nations. Nigeria is not left out in this race for rapid development as the nation's economy has been subjected to years of economic reversal via mismanagement and bad leadership.

The Nigerian telecommunications sector was grossly underdeveloped before it was deregulated under the military regime of General Ibrahim Babangida with the establishment of a regulatory body, the Nigerian Communication Commission (NCC). So far the NCC has issued various licenses to private telecommunication operators. These include 7 fixed telephony providers that have activated 90,000 lines, 35 Internet service providers with a customer base of about 17,000. Several VSAT service providers are in operation and have improved financial intermediation by providing online banking services to most banks in Nigeria. These licenses allowed private telephone operators (PTOs), to roll out both fixed wireless telephone lines and analogue mobile phones. The return of democracy in 1999 paved the way for the granting of GSM license to 3 service providers: MTN Nigeria, ECONET Wireless Nigeria was later called ZAIN and subsequently changed to Celtel and currently Airtel, respectively, and NITEL Pic which was later called ZOOM in 2001 and now GLO (Retrieved from ITP Online Ltd).

The Global Systems for Mobile Communications (GSM) is approximately 17 years and nine months in Nigeria as at May 2019. The mobile system was introduced into the Nigerian market and society precisely on 6th August 2001. That was in the third year of former President Olusegun Obasanjo's first term. Kudos to President Olusegun Obasanjo's first term.

The arrival of GSM in the country brought an abrupt or progressive end to the problematic and highly criticized services of the Nigerian Telecommunications Limited (NITEL), that they maintained a monopoly over Nigeria's telecommunications and data services. Right from inception, it was apparent that the new wave of communications held better services, opportunities and promises for Nigerians who were already soaked in complaints of poor services typical of Nigeria's public utility, corruption and lack of functional modalities to reverse the situation. The introduction of GSM in Nigeria was therefore consequent upon the deregulation of the telecom sector, against all manner of controversies, bureaucratic red-tapism, politics, fears and expectations.

Despite the discourses and cynicism, it was not long when the overwhelmingly positive effect of the GSM was felt across the country, with chain-value variables that accelerated businesses and changed the tempo of small and medium-scale enterprises, hence injecting fresh impetus into the socio-economic complexion of the country in a way that left no room for further debates or apprehension. The market was rapidly expanded

beyond imaginations to herald healthy competition amongst Nigerians and foreigners alike.

Arguably, ECONET Wireless is said to be the first network provider that made the first live call using GSM in the country on June 8, 2001. It was shortly followed by MTN that came on May 16, 2001, but began operations in August of the same year. Only three companies were initially licensed by the Nigerian government, namely Econet (now Airtel) Wireless, MTN, and MTEL. Lagos first enjoyed gsm services, followed by Abuja, then Port Harcourt. The new calletworks were launched under the 900 and 1800 MHZ spectrum, which was made at N50 per minute as there was no per second billing system until when Mike Adenuga's Globacom Nigeria Limited (Glo) ventured into the market in 2003. Glo introduced per second billing.

As expected, to own a cell phone then became a status symbol or an indication of one's exposure and compliance with the 21st century IT craze. Of course, owning a cell phone then made one a front-seat global citizen. But it came at a price so high that the poor had no hope of such luxury. The price of a cell phone then was as comparatively dear as that for a SIM. As at 2002, to buy a SIM (Subscriber Identity Module) was about between Forty to Fifty Thousand Naira; while NOKIA 3310 and Samsung series, the trendy brands then, were upwards of Eighty to over One Hundred Thousand naira. They thus automatically became exclusive convenience and liability of the super-rich, as some middle-class families could only afford one for the whole housewhole. Dealers on this new wave of telecom craze almost instantly realized how much they could make and shops were seen opening up by the day with different and identical products and services.

For Nigerians of which the Chief Researcher is one could remember when I had my first phone Samsung flipping cover. I could remember other model names of freaky phones like Nokia 3310, Nokia 1200, Nokia 1208, Motorola XT1032, Samsung C140 and other competitive models that introduced the dual SIM convenience. One way or the other, the leading researcher was part of the frenetic genesis and a testimony of the present.

The Nigerian telecommunications industry recently crossed the 160-million subscriber mark. Latest figures from the Nigerian Communications Commission show that as of the end of August 2018, the number of active telephone subscribers in Nigeria stood at 160,520,993, with a tele-density of 114.92 per cent as at Oct 9, 2018.

MTN

The founder of MTN is Raymond Sifiso Ndlovu Dabengwa who is a Zimbabwean telecommunication executive based in South Africa. He stood behind the creation of the MTN group. MTN Group is multinational mobile telecommunications company, operating in

many African, European and Asian countries that operate with the M-Cell as a GSM- related products (Internet services and was founded in 1994 at Johannesburg in South Africa, having visafone as its subsidiary company (ProQuest, 2013). It has a total asset of US\$13.762 billion (2015), total equity of US\$12.433 billion (2015), net income of US\$3.345 billion (2015), an operating income of US\$5.22 billion (2015), with annual revenue of US\$15.432 billion (2015). MTN has in its employment 17,510 (2010) persons, with Rob Shuter (Chief Executive Officer) in March 2016 and Phuthuma Nhleko as Non-Executive chairman following the resignation of the chief executive officer, Sifiso Dabengwa. Also, the Head of Nigeria Operation, Micheal Ikpoki and the Head of Cooperate Affairs, Akinwale Goodluck resigned their appointments and were being replaced with Ferdi Moolman and Amina Oyegbola as Managing Director and Head of Corporate and Regulation respectively (Bakare, 2015).

As of 30 June 2016, MTN recorded 232.6 million subscribers across its operations making it the twelfth largest mobile network operator in the world and the largest in Africa. Although MTN operates in over 20 countries, one-third of its revenues come from Nigeria, where it holds about 35% market share (MTN GROUP website).

MTN Nigeria is the largest member of the MTN Group, with many subsidiaries spread across the world in 21 countries in Africa and the Middle East. MTN communications Ltd was one of the three initial GSM companies licensed by the NCC (Nigerian Communication Commission) to provide telecoms services to the Nigerian public. It commenced operations in August 2001 and has ever been the biggest telecommunication company and one of the largest in Nigeria with over 35 million subscribers (retrieved from MTN official website and Wikipedia).

AIRTEL

Bharti Airtel Limited is a leading global telecommunications company with operations in 17 countries across Asia and Africa. Its Headquarters is in New Delhi, India. Bharti Airtel ranks amongst the top 3 mobile service providers globally in terms of subscribers. The founder was one of the first Indian entrepreneurs to identify the mobile telecom business as a major growth area. His plans were finally approved by the Government in 1994 and he launched services in Delhi in 1995, when Bharti Cellular Limited (BCL) was formed to offer cellular services. Its network in Nigeria was under the brand name Econet Wireless Nigeria Ltd. Although the telecommunication network started on 7th July 1995 in India, it came to Nigeria as the first network call on the 8th June 2001. It changed its name to Celtel then to Zain and presently, Airtel (Nigeria).

Airtel (Nigeria) was established in 2000, by a group of institutional and private investors. It made history on August 5, 2001, by becoming the first telecom operator to launch commercial GSM services in Nigeria. In 2006, following Celtel's international acquisition of majority stake in the company, it was rebranded Celtel and became an important part of Celtel's Pan-African operations spanning 14 countries. On August 1, 2008, Celtel Nigeria hasrebranded to Airtel Nigeria following the global acquisition of Celtel International by Airtel. Airtel Nigeria, which had a customer base of about 26,193,336 as at February 2014 (retrieved from the official website of NCC), scored a series of many other "first" in the highly competitive Nigerian telecommunications market including the first to introduce toll-free 24-hour customer care line-111; first to launch service in all six geopolitical zones in the country; first to introduce N500 recharge card; first to commence emergency service (Celtel 199); first to introduce monthly free SMS and first to introduce monthly airtime bonus (retrieved from Airtel official website).

Globacom Limited (Glo)

Globacom Limited (GLO) is a privately owned Nigerian multinational telecommunication company that started operations on the 29th August 2003 in Nigeria with its headquarters in Lagos. Globacom is privately owned by Mike Adenuga (GCON, CSG, CLH), the 2nd richest black man in the world (Forbes) and the founder of Mike Adenuga Group which consists of Equatorial Trust Bank, Cobblestone Properties and Estates, is a real estate and property development company, Conoil Plc, a petroleum marketing company and Conoil Producing being a crude exploration and production company. The sole aim of introducing and launching Globacom in Nigeria on the 29th of August 2003 was to provide telecommunication service to the people of Nigeria as a means of solving the problem of inadequate communication flow. Although Glo mobile was the fourth telecommunication operator in Nigeria, within seven years of the company's operation, its subscriber's base has grown to over 25 million. It has a reputation as one of the fastest growing multinational carrier in the world and the vision for Glo is to be the biggest and best carrier in Africa and it is currently operating in four countries in West Africa, namely Nigeria, Republic of Benin, Ghana and Côte d'Ivoire. As of June 2018, the company has employed more than 3,500 people worldwide.

GLO has over 45 million subscribers as of December 2018, making it the second largest network operator in Nigeria according to Ogunfuwa (2018).

Globacom has the following strategic business units: Glo mobile, Glo Broad Access, Glo Gateway and Glo-1.

Glo Mobile

Glo Mobile, a subsidiary of Globacom, is Nigeria's second largest Mobile Network Operator. In the first year of operation, it had one million subscribers in over 87 towns in Nigeria and has over 120 billion Naira as revenues realized in a year. Glo Mobile has now spread to other African countries, namely Benin and Ghana (Nkanga, 2008 and Nweke, 2008). Glo Mobile's subscriber base in Nigeria stood at over 45 million by December 2018.

Glo Gateway

Glo Gateway is Globacom's International Wholesale Voice and Data Exchange Trading Business Unit, having Postpaid relationships with 532 networks in 196 countries, Prepaid connections with 219 networks in 99 countries and Data roaming relationship with 405 networks in 148 countries. GLO has the largest roaming coverage for voice and data in Africa.

Glo Gateway Carrier Business is connected to over 150 operators and Carriers in all the continents, trading in billions of minutes annually. Glo Gateway has a Point of Presence (POP) in London with virtual POPs in Frankfurt, New York and Hong Kong through which seamless connectivity is provided. Glo Gateway is the biggest wholesale voice trader in West Africa with a 24/7 Network operating centre to ensure customer satisfaction at all times.

Broadband access

Glo Broad Access launched on 24 November 2009, is the unit responsible for laying the optic fibre network for Globacom and for offering Fixed Line services. It offers landline telephone and unlimited broadband internet, all on a single digital wireline. Glo Broad Access being a part of Glo's ever-increasing service offering continually expands her metro fibre rings and pan-Nigeria fibre backbone network. It has already rolled out over 13,500 kilometres of active fibre.

Glo 1 submarine cable

In 2011, GLO became the first individual African telecommunication company to build \$800 million high-capacity fiber-optic cables known as Glo-1, a submarine cable laid from the United Kingdom to Nigeria according to IT News Africa of 8th September 2009. It is the first successful submarine cable laid from the United Kingdom to Nigeria.

Glo-1 has the potential to provide high-speed internet services, faster, more reliable and cheaper telecom services (Eribake, 2009). Glo-1 is said to have the potentiality to facilitate foreign investment and employment opportunities, especially to Africans.

The 9,800 km long cable originates from Bude in the UK and is laid from this origin to Alpha Beach in Lagos, where it has its Landing Station (Nigeria GLO-1 Berths in Accra, 2009). Glo-1 will also improve teleconferencing, distance learning, disaster recovery and telemedicine among several other benefits for Nigerians and the people of West Africa according to The Nation Newspaper of 27th December 2016.

In 2005, Glo mobile introduced Glo fleet manager which is the most comprehensive vehicle tracking solution offered to save time and money. They also introduced the Glo mobile internet service which provides subscribers with speed access to all popular internet sites which have been customized for mobile phone browsing.

Glo In Nigeria

In August 2003, Glo Mobile was launched in Nigeria. Glo Mobile introduced lower tariffs, pay per second billing and alongside other value-added services. Although Glo Mobile was the fourth GSM operator to launch in Nigeria, within seven years of the company's operation, its subscriber base has grown to over 25 million (Nkanga, 2006).

In June 2008, Glo Mobile was launched in Benin. Glo Mobile showed unprecedented growth through the sale of 600,000 SIM cards in the first ten days of operation (Cellular News). Glo Mobile offered Per Second Billing, which charges subscribers for the exact airtime used. They also offered other value added services such as MMS (Multimedia Messaging Service), Glo Magic Plus news and information, vehicle tracking, musical ring-back tones and mobile banking.

Etisalat

Emerging Markets Telecommunication Services (EMTS), trading as Etisalat, is a Nigerian company duly incorporated under the law of Nigeria in partnership with Mubadala Development Company, an investment vehicle owned by the Government of the Emirate of Abu Dhabi and Etisalat of the Limited Arab Emirates Incorporated in Nigeria as a private company; it acquired the unified access license from the federal government in January 2007. The license includes a mobile license and spectrum in the GSM 1800 and 900MHz bands. In Nigeria, Etisalat made the first official call on its network on 13th March 2008 in the presence officials from the Nigeria communications commission (NCC).

In 1991, the UAE central government issued Federal Law No. 1, which gave the corporation the right to provide the telecommunications wired and wireless services in the country and between UAE and other countries. It also gave the firm the right to issue licenses for owning, importing and manufacturing, using or operating telecommunication equipment. This practically gave Etisalat both regulatory and control powers, which completed the monopoly of the telecom giant in the UAE. In order to safeguard the country's economic development, the law made provisions for the development of the telecommunication sector in the country.

The increase of exchange lines from 36,000 in 1976 to more than 737,000 in 1998 was one of the important indicators of Etisalat network's growth and development. Today Etisalat stands 140th among the

Financial Times Top 500 Corporations in the world in terms of market capitalisation and is ranked by The Middle East magazine as the 6th largest company in the Middle East in terms of capitalization and revenues. The Corporation is the largest contributor outside the oil sector to development programmes of the UAE Federal Government. Etisalat has also won accolades from across the region for its nationalization programme as pointed out by its corporate profile on 10th October 2010.

Some of the Internet services for home users that Etisalat offers to include:

- i. 3G Mobile Internet access.
- ii. 4G Mobile Internet access.
- iii. Broadband Internet services (Al Shamil and eLife reports).
- iv. Prepaid and post-paid dialup Internet access.

Etisalat International Investments was the business unit of Etisalat that operated telecom operations outside the UAE and managed the corporation's stakes in telecommunications carriers in Afghanistan, Egypt, Niger, Nigeria, Saudi Arabia, Sri Lanka and Pakistan. The International Investments unit and its management team were re-structured into Etisalat Group, and Ahmad Abdulkarim Julfar was appointed as Group CEO in 2011(as reported in Etisalat Group 2012 Annual Report), followed by Saleh Al Abdooli in 2016. As of December 2018, Etisalat has presence and operations in 14 countries outside the United Arab Emirates.

Etisalat Nigeria

Etisalat Nigeria launched one of the first major broadband services in the country called EasyBlaze. The company is known for its innovative products and services such as the Eco Sim and the first network to offer special numbers to Nigerians as their mobile numbers via the 0809uchoose campaign.

From 2012 to 2015, Etisalat Nigeria hosted the Etisalat Prize for Innovation, established to promote African Internet expansion.

In April 2013, Etisalat Nigeria announced it would invest \$500 million to expand its network, enabling further potential market growth of 17%. In June 2013, it launched the Etisalat Prize for Literature the first pan-African prize for debut published writers.

In October 2016, Etisalat Nigeria announced 4G LTE with a frequency band 3 (1800 MHz). Speed test results indicate 28Mbit/s download and 11Mbit/s upload. This LTE network currently covers some part of Lagos and Abuja.

In March 2017, Nigeria telecoms regulator pushed for talks to halt takeover attempts by Etisalat creditors and reschedule its outstanding \$1.2 bln loans. In July 2017, Etisalat withdrew from the market after its debt was not repaid or rescheduled. The local operator

has renamed itself 9mobile (Reuters. 16th October 2009).

9mobile is a Nigerian private limited liability company. EMTS acquired a Unified Access Service License from the Nigerian Communications Commission in 2007. The License enables EMTs to provide Fixed Telephony (wired or wireless), Digital Mobile Services, International Gateway Services and National/Regional Long Distance Services in addition to spectrum assignments in the 900 and 1800 MHz bands. The Current Managing Director and Chief Executive Officer of 9mobile is Mr Bode Olusanya (Daily News of 24th August 2011)

b) Conceptual Framework

i. Customer Relationship Management (CRM)

With the advent of time and technology, marketing practices are also changing. The new and modern marketing is based on acquiring knowledge regarding customers and knowing their experiences (McKenna, 1991, Payne et. al., 2005, Payne et. al., 2006). The term CRM is being used widely these days. Customer relationship management is a two-way process, also known as an interactive process that utilizes the information of customers got management to maintain relationships with their customers. CRM is considered as a cycle consisting of important activities like finding knowledge, market planning, enhancing the interaction with the customers and analysis refinement (Buckinx et al., 2007 and Swift, 2001). Ryals and Knox (2001) are of the view that the fundamental aspects of CRM are strong relationships, customer retention, and delivering superior and highquality services to customers with the help of process management. Those companies that want to implement the CRM strategy should create integration between different departments of the organization. The walls between every unit should be broken down, especially marketing department should closely work with the I.T (Information Technology) department so that customer information can be retained and utilized for the purpose customized production and relationship management.

Since the late 1980s, the trend of database marketing has been amplifying which shows the influence of I.T on marketing. It helps the firms to maintain long term propitious relationships (McKenna, 1991). Customer relationship management (CRM) is the latest idea in all forms of businesses that have shown its importance quickly over the preceding last years and will be expected to prolong in upcoming future with the addition of latest technologies and value-added services. CRM focuses on the concept of marketing mix variables including the 'four Ps' of marketing (product, price, place and promotion) (Xevelonaki, 2005). CRM provides the organization with the chance to employ relationship marketing on a company ample basis

successfully. CRM is basically a technique of relationship marketing and process that enables a firm to identify, evaluate, analyse and serve customers to improve customer relationship, so the organization may be able to retain market share through existing customers, and may help to provide retaining capabilities of existing customers (Dimitriades, 2006).

With the initiation of the internet and new technology advancement, the idea of CRM has been transformed into electronic CRM (e-CRM). E-CRM is a combined process of hardware, software technology process, its useful applications in enhancing technology for customer services and organization committed to improving deficiency in customer service-customer retention (Norton, 2007). Ab Hamid's (2005), focus on the Electronic Customer Relationship Management as a procedure to maintain its customer relations by using the Internet and the advantages which are obtained by using the idea and successful implementation of e-CRM in an organization. The Internet technology has changed CRM into electronic CRM (e- CRM) because now organizations can use Internet technologies to attract new consumers, analyse their preferences and behaviours, and customize support and services by providing customized services (Chan and Lam, 2009). The focus of e- CRM systems is to increase customer service, retain consumers, increase customer value benefits and use the proper strategies to encourage customers to remain loyal (Zineldin, 2006). E-CRM is intended forpeople at all levels in businesses that are willing to build up interaction with consumers by electronic and technological means. It is significant to realize the main role that e-CRM plays within contemporary and dynamic marketing organizations. Implementing CRM successfully can provide a lot of benefits and profits to the companies and help to get mutual benefits for customers and service provider (Almotairi, 2008). This indicates that CRM could bring many benefits for companies to enhance their ability in the competitive market, increase profits and profit rate, reduce costs, reduce times of implementation of new sales activities, and increase awareness of small-sized target marketing and increase knowledge about customers. As there is the dynamic environment and often changing technology, mobile telecommunication service provider thinks about the importance of customer loyalty and customer retention as considerable management decision and attempt to broaden the concept of e-CRM by keeping in focus CRM. With the help of e-CRM, the information can significantly flow into the organization and would be used to retain strong customers' relationship through extraordinary services. The crucial reason for the surfacing of CRM exhibits the changing nature of the markets and environment. Organizations are now shifting from product-oriented strategy to customeroriented strategy and that is becoming the reason for their success.

Customer profile and customer participation have a major influence on CRM. Companies develop customer profiles. They collect all the necessary information about the customer that assists them in knowing their customers and also helps them to determine which customers they should invest more. Companies also get benefit through the process of customer participation. Customers participate through a number of different ways like interacting with the company, sharing their experiences and information (Wu et al, 2009).

ii. Customer Retention

In previous times no proper attention was given to customers and customers were neglected. Customers were unable to find any replacement of their current seller/producer or maybe their suppliers. Others were also deprived of quality and service aspects and the rapid growing market did not bother their customers and the utmost satisfaction of needs and wants of customers. Increasing competitions and an increase in competitive trends in today's market environment increase the likelihood to retain customers as to safeguard the company against the competitions. To achieve this goal customer retention is required.

Ramakrishnan, (2006)defines customer retention as the marketing goal of preventing customers from going to the competitor. Organizations make existing customers their focal point in order to put efforts to retain them and to carry on their business relationship with them through customer retention. (Mostert et al.2009). However, the number of customers who continue their relationship with the service provider in the specific time duration such as a vear is also referred to as customer retention (Dawes, 2009). The success of businesses in today's competitive environment is mainly based on customer retention. Fluss (2010) observed that competitors are always looking for ways to capture customers by offering them better deals. Retention is the process of having a close and long relationship of customers with a service provider. Many studies report that it is more expensive for the organization to attract new customers as compared to adopting a strategy to retain existing customers (Gilbert and Mannicom, 2003).

Customer retention directly influences extended lifetime values and benefits which is a more beneficial opportunity for organizations that look for enhancement and prolong business activities and those that are looking for ways to protect them from market decline which is the consequence of reducing economy (Gee et al 2008). In support of this argument, Lombard (2009) states that the companies are pushed by the market to retain customers where the possession of customers is low. When loyalty of the customer is diminishing and

sales are worsening in the business environment, customer retention becomes the most essential part of that business environment. In such scenarios, if a key customer is shifted towards the competitor's organization, profitability and growth would be considerably affected.

iii. Objectives of Customer Relation Management (CRM)

It is considered that CRM is not a product or service, but an overall business strategy that enables companies to effectively manage relationships with their customers. It provides an integrated view of a company's customers to everyone in the organization. The reasons for CRM coming into existence are the and developments in the changes environment and technology. The goal of an efficient Customer Relationship Management (CRM) strategy is to develop, keep and retain profitable customers. Therefore, the objectives of CRM are presented as:

a. Improve the Communication Process with Customers

CRM itself is a learning process in which information is regularly updated and communicated with customers so that customer demand can be analysed and appropriate responses to the customer can be carried out (Alehojat, Chirani and Delafrooz, 2013). It helps organizations to maintain stable market demand for the product offered by them.

b. To Identify the Key Elements of CRM

CRM is important for an organization for the sustainable growth of its profitability. Identification of CRM determinants relates to the nature of the organization. CRM determinants can be used to promote service quality for making the customer satisfied. The elements are the power indicators that directly influence CRM's overall studies. People, culture, relationship management process, knowledge management, I.T., organization, customer and value are the valuable elements of CRM. These elements also affect the factors of CRM (Shamsuddoha. Tasnuba and Alamgir, 2011).

c. To Identify the Related **CRM** Factors to *Effectiveness*

According to Karakostas. Kardaras Papathanassiou (2005), the factors that influence the CRM implementation are new customer attraction, consumer buying behaviour, competitive advantage, customer satisfaction, customer retention, acquisition, long-term relationship, knowledge management, webenabled customer service and customer value. Tekin (2013) argues that I.T. long-term relationship, higher profitability and significant investment in technology are the main influencing factors of CRM. CRM factors relate to I.T, human resources, organizational structures, and reward systems (Rigby, Reichheld and Schefter, 2002).

Multiple CRM factors approach by different researchers includes reliability, customization, customer attraction, customer retention, information technology (I-T), responsiveness, commitment, and customer orientation.

iv. Benefits of Customer Relation Management

CRM is an essential way to understand what motivates customers. Customer relationships are becoming even more important as market conditions get more adverse. Due to increasing competition in the marketplace, demand patterns of customers are changing, as well as the life cycle of products and services. CRM can be used to investigate what the customers expect, what channel of distribution they prefer, and what attributes should be incorporated in product and services. Understanding the customer through CRM allows organizations to offer the desired service to the customer. CRM benefits to customers mav include:

a. Increase in Customer Retention and Loyalty

Basically, a customer is loyal when he is committed to repurchasing a preferred service or product even when there are marketing efforts and situational influences having the potential to cause switching behaviour (Oliver, 1999). It is suggested to the companies to invest in relationship building and customer intimacy with loyal customers as it will, in turn, lead to stronger loyalty (Oly, 2004). The customers who regularly purchase a company's product over a long period of time tend to generate more revenues and are relatively cheaper to serve than other customers (Reichheld and Aspinall, 1993). Higher customer profitability is ensured by CRM. CRM creates more value for the customer and undoubtedly builds profitable customer relationships.

b. Customization of Products and Services

The main concentration of CRM is on two major areas: To create a closer and deeper relationship with customers and to increase the organizational capability to coordinate its behaviour with individual customers based on customer needs, or what the organization knows about his/her requirements and interests. This is because existing customers are always more profitable than new ones, and selling more products to existing customers is less costly. Coordinating the products and services with consumer's needs and expectations, result in attracting more customers. Consequently, attracting new customers is much more costly. Indeed, the main goal of CRM is to maximize the value of customer life cycles for the organization (Payne and Frow, 2004). The recent marketing procedures are approaching towards providing a unique service; this is why acquiring large volumes of customer information and details has become a pivotal requirement. In order to predict the probability of repeat purchase, or buying additional products and individual marketing programs, the organization has to collect the customer's information

based on their interactions with the organization (Peppard, 2000).

c. Maintenance of Lower Process and Higher Quality of Products and Services

The activities of CRM directly influence products and services and also internal processing systems. It can help reduce operational costs by the effective relationship with customers and minimizes the size of overall processes. On the other hand, an effective CRM can help increase qualitative products and services by customer interactions.

d. Meet Customer Expectations

The key to customer loyalty is customer satisfaction, which largely depends on the service quality offered by service providing firms (Rahman, 2014). Service quality and customer expectations have been identified as key elements of the service-profit chain (Heskett, Sasser, and Schlesinger, 1997). Better service quality results in satisfied customers, which in turn leads to strong customer loyalty. It can be stated that customers, when satisfied with the services they have experienced, are more likely to establish loyalty (Taylor, Sharland, Cronin, and Bullard, 1993), resulting in repeat purchases (Fornell, 1992) and favourable wordof-mouth (Halstead and Page, 1992). Customer service quality is a significant source of distinctive competence and often considered a key success factor in sustaining competitive advantage in service industries (Palmer, 2001). Therefore, a Firm can be able to meet customer expectations through effective CRM.

e. Improvement in Customer Satisfaction and Loyalty

Feliks and Panjaitan (2012) suggested that companies implementing CRM in a proper way will enjoy increased customer satisfaction. Kusanagi's research results (2008) also showed that the CRM application helps companies to gain customer knowledge that helps them improve customer satisfaction. This is also supported by the study of Wetsch and Lyle (2006) who found that the potential impacts caused by the customer involvement in the CRM implementation are trust, satisfaction and customer loyalty. Munandar and Dadang (2011) suggested that CRM has positive and significant effects on customer loyalty and that changes in the company's customer loyalty are directly related to changes in the implementation of CRM. This means that to increase customer loyalty, CRM needs to be implemented first. Better CRM implementation links to customer satisfaction and loyalty. This indicates that customer loyalty needs more companies' attention because loyalty will ultimately affect the performance of the company.

v. Factors Affecting Customer Relationship Management (CRM) (a) Reliability

Reliability is one of the most common factors of CRM. The activity of CRM is to identify reliable customers and to communicate with them. On the other

hand, CRM reliability largely depends on the reliability of I.T systems in which customer relations are managed. Customer relationship management activities always try to till a customer's expectations and provide better customer service, which isn't always possible without reliability. Reliability is defined as performing the task dependably and accurately (Parasuraman, Zeithaml and Berry, 2004). This is achieved through keeping promises to do something, providing the right service, consistency of performance and dependability, service is performed at the right time, the company keeps accurate billing and keeps records correctly, and transactions and records are error-free. Reliability also consists of accurate order fulfilment, accuracy records, accurate quotes, accurate billing, accurate calculation of commissions and keeping any promises regarding services.

a. Customization

The core of customization is based on acceptable delivery times and prices, and providing customers with personalized products. CRM offers the customization of products and services so that the existing and potential needs of customers are met. CRM provides a variety of useful information to customers. CRM allows mutual connectivity between customer and organization in order to allow customization in products and services delivered.

b. Customer Attraction

Valued customers are always providing good feedback. Customer attraction acts as a driver of customer commitment. CRM is a systematic marketing effort of understanding customers, especially what they expect, to what extent, and what should be incorporated into products and services.

c. Customer Retention

Customer retention is one of the most important indicators of customer satisfaction. The more satisfied the customers are, the greater their retention. Customer retention is becoming an important managerial issue, especially in the context of a saturated market, when the growth of the number of new customers is declining. It has been acknowledged as a key objective of relationship marketing primarily because of its potential in delivering superior relationship economies, that is, it costs less to retain than to acquire new customers.

d. Information Technology (I.T)

The role of I.T is to help redesign CRM processes, to facilitate changes to work practices, and to establish innovative methods to link a company with customers, suppliers and internal stakeholders. CRM applications take full advantage of technology innovations with their ability to collect and analyse data on customer patterns, interpret customer behaviour, develop predictive models, respond with timely and effective customized communications and deliver product and service value to individual customers.

(Chen and Popovich, 2003). By using IT, CRM can optimize interactions with customers based on historical data.

e. Responsiveness

Responsiveness is the determinant that defines the willingness to help customers and to provide prompt service. CRM has been always responsible to provide information to the customer. Service propositions like "what can I do for you" clearly underline the importance of customers. It is also involved in understanding the needs and wants of the customers, convenient operating hours, individual attention given by the staff, attention to problems and customers safety (Arun et al., 2010).

f. Customer Orientation

Customer relationship management is a customer oriented, organized managerial effort to ensure the perceived value of customers in order to make them satisfied and loyal. Customer relationship management cares about suggestions and preferences given by customers. CRM allows customers to share the post-consumption experience; therefore, management can effectively take care of customer inquiries.

g. Commitment

Commitment is an essential prerequisite for ensuring the efficient delivery of customer value having approval to the CRM project. CRM should set the stage of leadership and commitment throughout the CRM implementation. Management support and involvement reinforce the commitment as a key success factor of CRM implementation. CRM effectiveness without a commitment is like throwing money into a black hole. The effectiveness of CRM commitment is determined by the extent to which customers are satisfied and loyal.

vi. Customer Relation Management Effects on Customer Satisfaction

Customer satisfaction is the extent to which customers are satisfied with their purchased goods and services (Boone and Kurtz, 2013). Customer satisfaction is a statement to the buyer about the appropriateness of the reward, received in exchange for the service experience. Every firm tries to fulfil customers' needs, desires, wants, aims and expectations. Therefore, production and marketing department collaboratively produce economic utility for customers. Customer satisfaction is generally understood as the pleasure of using product and service. Customer satisfaction is the voice of the customer that will differ from person to person. It is an appraisal of how products and services of a company meet up or exceed customer anticipation. Jeong and Lee (2010) defined customer satisfaction as:

- i. Customers' satisfaction is an emotional (sentimental) reaction or a manner of interactive recognition and perception.
- ii. Customers' satisfaction is a response to the specific concentration on the expectations of

- production and the experience of using services and consumption.
- iii. Customers' satisfaction is a judgmental reflection of customers about a product or service during the time period of its usefulness.
- iv. Customers' satisfaction is a summary of the psychological manner in which a composite of customers' feeling about the unexplained expectations and his/her previous consumption experiences are encompassed.

A satisfied customer always connects with a service provider. CRM is a formation that ensures customer satisfaction. CRM is a systematic process of building long-term relationships with its customer by providing optimum satisfaction. The organization actively takes the necessary steps in order to promote satisfaction. Maintaining the desired level of customer satisfaction requires proactive corporate responsiveness in accessing, building and retaining satisfied customers for sustainable competitive advantages in the market place (Rahman et al., 2014). CRM effects have a positive impact on customer satisfaction. If an organization has a good CRM strategy, then customer satisfaction will automatically be increased. On the other hand, the absence of a good CRM strategy will result in customer dissatisfaction. Sound, reliable customized information technologies positively affect customer satisfaction. By using modern communication media, CRM can easily communicate with customers while fulfilling their expectations. The fulfilment of customer expectations will help enhance customer satisfaction. A highly satisfied customer:

- a. Continues his shopping for a long time,
- b. Buys more as long as the firm produces new products and the existing products are improved,
- c. Speaks of the firm and its products with praise,
- d. Keeps indifferent to the trademarks that are in competition with the products of the firm and does not place the emphasis on price,
- e. And offers the firm suggestions and ideas about products and services.

Nowadays, most organizations have adapted customer-centred philosophy to fulfil customer needs and to enhance the perceived values of the customer. Hence, adopting customer-centric strategies aimed at maintaining and enhancing relationships with existing customers is important for survival (Krishnamoorthy and Srinivasan, 2013). Highly satisfied customers of a firm are likely to purchase more frequently, in greater volume and buy other goods and services offered by the same service provider. Many companies focus on finding new customers instead of retaining and satisfying the existing customer base. However, since competition among companies is tough, the retention of customers has become more important than the acquisition of new customers. In recent years, companies have realized

that a critical success factor is not a single transaction, but the creation of a long-term relationship with the method of CRM (Ampoful, 2012).

vii. Effects of Customer Relationship Management on Customer Loyalty

Customer loyalty can be seen as a customer commitment to deal with a particular firm, and buy their products and services. A loyal customer encourages others to do business with the firm. Loyal customers are also considered to be the most important assets of a company and it is thus essential to keep loyal customers who will contribute long-term profit to the organization. In a business context, loyalty is a psychological awareness process or the observable reaction of a consumer, where intentional and factual retention or intensification of the relationship is based on specific reasons (Keaveney, 1995). Loyalty requires a positive attitude of the consumer towards a company and its services; retention, on the other side, can also exist with a negative attitude towards a company (Bruhn, 2009).

Customer loyalty is related to a service provider's ability to maintain its customers' loyalty and persuade them to recommend its services to potential customers (Zeithaml, Berry and Parasuraman, 1996). Six indicators were used to measure customer loyalty: share information, say positive things, recommend for a friend, and continue purchasing, purchase additional service and test new service (Brodie, Roberts and Varki, 2003). Customer loyalty can be achieved through a successful CRM implementation. An effective customer relationship management is positively related to the loyalty of customers.

viii. Top management Commitments and Customer Relationship Management

Top management commitment is an essential prerequisite for bringing innovation to bear on practices and ensuring the efficient delivery of customer value. Top management commitment, however, goes beyond having a CEO given his or her approval to the CRM project (Chen and Popovich, 2003). Customer-centric management requires top management support and commitment to CRM throughout the entire CRM implementation since momentum quickly dies down without it. Furthermore, top management should set the stage in CRM initiatives for leadership, strategic direction and alignment of vision and business goals (Herington and Peterson, 2000). A recent study by Anabila et al. (2012) noted that for CRM to succeed, top management must demonstrate genuine commitment and active involvement in relationship marketing issues. As in most major change efforts, objections and disagreement among various functional departments are bound to come up in the process of business reengineering resulting from CRM implementation and this can best be resolved through direct intervention by top management, often resulting in changes to corporate

culture. Hence, when top management is keenly involved in relationship building efforts by way of galvanising and championing the entire process through effective supervision, shaping of values, and reengineering customer-centric focus, the net effect is increased customer loyalty and retention. Dickie (1999) also warns against starting a CRM project if senior management does not fundamentally believe in reengineering a customer-centric business model.

ix. CRM Implementation Strategy

Using information technology as an enabler, CRM strategy leverages key functional areas to maximize the profitability of customer interaction (Chen and Popovich, 2003). It has been recognized that technological advancement and innovation, keen competitive marketing environment, coupled with the internet are the main drivers that promote the one-toone initiative. Even more, promising are developments on the internet where sophisticated software allows marketers to address individuals by name and respond to enquiries with custom tailored solutions. Through CRM firms are able to understand the drivers of present and future customer profitability which makes it possible to appropriately and proportionately allocate the firm's resources to all functional areas that affect customer relationship (Chou et al., 2003).

x. Customer Loss Rate

The loss rate is also sometimes called attrition rate or customer churn rate. It is one of two primary factors that determine the steady-state level of customers a business will support. In its broadest sense, the churn rate is a measure of the number of individuals or items moving into or out of a collection over a specific period of time. The term is used in many contexts, but its most widely applied in business with respect to a contractual customer base. In a business context, the churn rate is defined as "the percentage of customers who stopped doing business with a company in a period divided by the average number of customer existing in that period". It is a possible indicator of customer dissatisfaction.

Dissatisfied customers tell far more people about their experience than do routinely satisfied customers. Problem-solving and complaint management have a direct correlation with the overall satisfaction of a customer. In order to compete for customers' satisfaction and consequently decreasing churn rate, companies must be able to identify problem areas and establish improvement processes before these have a broad impact on customer (Masroujeh, 2009). A companywide total customer experience program with senior management support can help retain the top customers, grow revenues and profits. When you have loyal customers, it is more likely they will be the company's evangelist (Chennai, 2007). Therefore, any organization who seeks to implement a successful

CRM strategy needs to monitor its churn rate and prepare a proper plan to reduce it. Kotler (2009), illustrates five steps organization can follow in order to reduce the loss rate.

- a. The company must define and measure its retention
- The company must distinguish the cause of b. customer attrition and identify those that can be managed better.
- c. The company needs to estimate how much profit it loses when it loses customers.
- The company needs to figure out how much it would cost to reduce the defection rate.
- e. Finally, listening to customers.

The main ingredient in Kotler's plan to reduce organization loss rate is to concentrate on customer retention plans and always put the customer first. Applying the resource of the organization in order to satisfy customers, ensuring that all their requirements are met within an appropriate time and cost and maintaining a good relationship with the customers, are the key steps for reducing the loss rate and ensuring the development of the organization (Kotler, 2009).

Theoretical Framework

The theoretical basis to be applied in this study is the relationship of marketing theory to customer relations management.

i. Relationship Marketing Theory

A theoretical basis that explains the effect of customer relationship management and customer retention was drawn from the Relationship Marketing Theory. The theory attempts to explain the importance of relationships establishing and maintaining customers in order to ensure their retention. Relationship marketing was first introduced by Berry in 1983. This concept is an expansion of the marketing concept in order to take into account the evolution of the markets, where the notion of punctual transaction began to give the way to a more relational approach. This new approach comes from the interest of exchange parties to continue the relationship in time (Damperat 2007). There is no agreement among researchers on the definition of relationship marketing (Copulsky and Wolf, 1990). However, there is a consensus on the willing to set up and preserve a valued relationship (Weitz and Jap, 1995). Accordingly, Morgan and Hunt (1994) defined relationship marketing by the maintenance and development of successful relationships with clients in the long run (Matri Ben Jemaa, 2011).

Several models have been developed to enrich the knowledge inherent to this concept. For example, Hutt and Speh (1998), presented a continuum from pure transaction to a strategic alliance. In this continuum, pure transactional exchange refers to the exchange of commodities according to market prices while the pure collaborative exchange refers to the process where a client and a supplier form economic, social and technical bonds over years, in order to reduce costs and increase the value and mutual benefits (Anderson and Narus, 1991).

The challenge for most companies today is to thrive in a relationship economy (Cap Gemini Ernst and Young, 2005). Competition for the most profitable customer relationships is extremely tough and companies need to know who their customers are. This includes aspects like their preferences, their habits, and their experiences with companies and very importantly, their value. Customers have become very demanding and their expectations have increased to new heights. The environment has evolved into a complex landscape, which has resulted in the high value placed on relationship marketing today. Relationship marketing has evolved from a primary focus on consumer goods in the 1950s, industrial marketing in the 1960s, non-profit and societal marketing in the 1970s, services marketing in the 1980s and finally, relationship marketing in the 1990s (Christopher, Payne and Ballantyne, 1991). Gronroos (1994) stated that a paradigm shift is evolving in marketing from the focus on the four P"s of marketing - product, price, place and promotion - to a new approach based on building and management of relationships. Relationship marketing, as part of marketing, involves the relationships and interactions between customers, suppliers, competitors, and others. This, however, does not mean that the four P"s are less valuable, but that the focus has moved to a new paradigm where a more market-oriented drive and the customer as the focal point are suggested as the marketing concept. Relationship building can be seen as the cornerstone of marketing (Gronroos, 1994). Relationship marketing has focused on customer retention, service, and product benefits, a long-term scale, service emphasis, high customer commitment, customer contact, quality, and finally customer loyalty (Cheese, 1994; Gummesson, 1998; Abratt and Russell, 1999). The focus of Relationship marketing is to move customers up the ladder of loyalty (Voss and Voss, 1997). The relationship marketing strategy also seeks to change the market demands in favour of a particular company by providing unique value, which must be sustainable over time. It is seen as a combination of quality, customer service, and marketing. The key relationship is based on the relationship between the supplier and the customer. All of this reflects the notion that the centre of the relationship marketing philosophy is to make the most of existing customers (retention) to enable the company to make long-term profits.

Relationship marketing is similar to the concept of one-to-one marketing. One-to-one marketing means "to be willing and able to change your behaviour toward an individual customer based on what the customer tells you and what else you know about that customer"

(Peppers, Rogers and Dorf, 1999). It is grounded in the principle of establishing a learning relationship with each customer, with the focus on your most valuable ones. The marketing concept sees customer satisfaction as the highway to profits (Perreault and McCarthy, 2002). However, although it seems logical, it is not automatic, as satisfaction does not by itself lead to profits (Gummesson, 1998). The customer relationship must be maintained to sustain repurchase loyalty and retention, which will lead to profitability. Providing continuous value to customers underpins the relationship (Cram, 2001).

The advantage of this theory is that it helps to build loyal and profitable long-term relationships with each customer. Relationship-based marketing can result in long-term retention, which leads to improved financial and market performance and an increased competitive edge. Telecommunication industries that embrace the marketing concept see customer relationship as the way to promote the building of bonds with customers to ensure long-term relationships of mutual advantage. This theory will guide us in examining the effectiveness of Customer relationship management on customer retention in MTN and Airtel telecommunication companies in Uyo metropolis.

d) Empirical Review

This section aims to provide a review of the empirical literature on the effect of customer relationship management on customer retention in organizations.

Khedkar (2015), in his study on the "Effect of customer relationship management on customer satisfaction and loyalty", found that CRM is needed in any organization and this will result in optimizing profitability, income and meeting the needs of customers. The utmost thing that CRM provides is customer satisfaction. An effective CRM will lead to customer satisfaction and if the customer is satisfied, it drives towards the positive word of mouth and loyalty. This, in fact, helps in leveraging the business as well as generating more revenues and profits.

Reichheld, 1996 in his research on the "The Loyalty Effect" opined that managing customer relationships effectively and efficiently boosts customer satisfaction and retention rates. A similar trend was also reported by Levine, 1993 in his work on "Relations marketing".

In consonance to the contributions made by the above-mentioned researchers, Kassanoff (2000) in his research on "Building loyalty into your e-business" elucidated that CRM applications help organizations assess customer loyalty and profitability on measures such as repeat purchases and longevity. According to the researcher, CRM applications help answer questions such as "What products or services are important to our customers? How should we communicate with our customers? What are my customer's favourite colours or what is my customer's size?" In particular, customers

benefit from the belief that they are saving time and money as well as receiving better information and special treatment (Kassanoff, 2000).

Nwankwo and Ajemunigbohun (2013) in their quest for knowledge to study the "Customer Relationship Management and Customer Retention: Empirical Assessment from Nigeria's Insurance Industry" reported that a significant and indeed a positive relationship existed between CRM and customer retention. From their surveyed respondents, they found out that CRM, indeed, creates values to the insuring public in Nigeria.

In the study of Kotler and Armstrong (2008), it was reported that the goal of any organization should go beyond attracting new customers and creating transactions but should also include retaining existing customers. Also, a long-term relationship leads to lower relationship costs and higher profits.

A research carried out by Day (2008) on "Managing Market Relationships" had proven that customers who are loyal not only improve organization's profit but also strenathen competitiveness

Rust and Zahorik (1993) on their investigation on "Customer Satisfaction, Customer Retention and Market Share" reported that the cost of customer retention activities is less than the cost of acquiring a new customer. In today's highly competitive business environment, while gaining new customers is good news, the flip side is the loss of customers through defection.

In the words of Omotayo et al. (2008), all successful companies must learn how to retain customers even when the customer appeared satisfied. According to Reichheld (1996), some unsatisfied customers may choose not to defect, because they do not expect to receive that better service delivery elsewhere and vice versa. Therefore, customer satisfaction is viewed as an important indicator of customer retention, but customer satisfaction is not always an assurance of customer retention. Retained customer is a function of a number of variables; choices, conveniences, price and income (Gan et al, 2006). It has been proved in the literature that there is a link between customer loyalty and organizational profitability (Reichheld, 1996). This is, as a consequence of the reduced cost of retaining a customer and achievement of a zero defection of profitable customers. However, retention should not be taken for loyalty. Loyalty is valid when customers have options to choose from. As such, service providers should understand why customers choose to stay and should not assume that it is a positive conscious choice (Colgate et al., 1996). This is because; they may be lured away by attractive offers made by competitors when they experience dissatisfaction incidents (Jones and Farguher, 2003).

In the views of Kassim and Abdullah (2010), the success in achieving customers' retention begins with the identification of the need, the level of satisfaction which continues throughout the entire lifetime of a relationship (Kandampully and Suhartanto, 2000). They further explained that the ability of every establishment or organization to entice, retain current customers and attract new customers is not only connected to its item for consumption or services but essentially associated with the image and reputation it creates within and across the marketplace. Customer retention goes beyond satisfying the present expectations of the customers instead it is helpful in anticipating their expectations so that they become loyal supporters and promoters for the company's brand.

Finally, Ehigie (2006) asserted that customers' retention will become a distant dream if the following are not taken into consideration:

- i. Relieving customers from anxiety and fears (Naeem and Saif, 2009),
- ii. Demonstration by actions that the organization cares for them (Lucas, 2005),
- iii. Paying urgent attention to customers' needs and requirements (Oyeniyi and Abiodun, 2008),
- iv. Proving that the organization values, recognizes and respect them (Petasis and Opoku-Mensah, 2009).
- v. Maintaining a consistent contact and paying quick attention to their complaints (Saunders and Petzer,
- vi. Acknowledging them and keeping them informed (Patterson, 2004),
- vii. Commitment to customer fulfilment by every member of staff (Lee and Hwan, 2005),
- viii. Dependable on-time delivery, error-free-delivery process and employing exceptional persons to deliver better customer service (Kassim and Abdullah, 2010).

METHOD OF STUDY III.

a) Brief Outline

We discussed the blueprint for the collection, measurement and analysis of data under this section. The procedures and techniques that were used in the collection, processing and analysis of data were discussed below as, research design, target population, sampling design, data collection instruments, data collection procedures and finally data analysis.

b) Research Design

Research design is the plan and structure of investigation so as to obtain answers to our pertinent questions. The Research design structures the research problem and the plan of investigation in order to obtain empirical evidence in relation to the problem under study. The method used for data collection is Survey Research, which is Exploratory in nature. Surveys are useful in describing the characteristics of a large

population. Additionally, high reliability is easy to obtain by presenting all subjects with a standardized stimulus which ensures that observer subjectivity is greatly eliminated (Mugenda and Mugenda, 1999). Surveys according to Robson (2002), is the collection of information from a group through interviews or the application of questionnaires to a representative sample of that group. This design is preferred because very large samples are feasible, making the results statistically significant even when analysing multiple variables.

c) Characteristics of the Study Population

The population of this study is confined to the customers and staff of telecommunication industries within Uyo metropolis in Akwa Ibom State. In Uyo, there are four major organizations that are providing telecommunication services to the customers namely, MTN, Airtel, Globacom and Etisalat. The study focused on staff that directly deals with customers since they are the ones conversant with the customers' needs and manages the customers' relationships. Mugenda and Mugenda. (2003), explain that the target population should have some observable characteristics, to which the researcher intends to generalize the results of the study. This definition assumes that the population is not homogeneous. So the researchers examined a sample of staff and customers drawn from the population of staff and users of the four (4) telecommunication networks in Uyo metropolis.

d) Sampling Design and Procedures

The study employed a random sampling technique. Random sampling was chosen as it gives the objects equal opportunity of being sampled (Bryman. 2008). The sampling points were the companies' offices and other telecommunication users found within and outside the companies' premises. The researchers distributed self-designed questionnaires among the staff and customers of MTN, Airtel Globacom and Etisalat in Uyo.

e) Data Instruments

The researchers used a questionnaire as an instrument of the survey method. This questionnaire had two parts; one for the customers and the other part for the staff of these companies. The first part consisted of demographic questions regarding the gender, age, level of education, telecom network which they use and duration of usage. The second part of the questionnaire comprised of research questions to assess the customers' and staff's perception of customer relationship management. The items of guestionnaire were assessed by using the 5-point Likert Scale. The items are graded from 1 - 5 and arranged from 1 - strongly agree, 2 - agree, 3 - undecided 4 disagree and 5 - strongly disagree.

Data Administration and Collection

The researchers sought permission from the management of the network companies and distributed the questionnaires to the staff respondents. These questionnaires were personally administered by the researcher to ensure that they were properly filling and returned, and ensured that clarity of content and instructions in filling the questionnaires were correctly stated. This led to the majority of the questionnaires being filled and returned. 1000 out of 1200 questionnaires for both customers and staff were correctly filled and returned, resulting in 83.33 per cent response rate.

g) Procedures for Processing Collected Data

Before processing the responses, completed questionnaires were edited for completeness and consistency. The data was then coded to enable the responses to be grouped into various categories.

h) Method of Data Analysis

In analysing the data collected, the percentages method of data analysis was used. The data was presented in a tabular form for easy understanding. Chisquare was used as a statistical tool for testing data based on independent random samples.

The formula is as follows:

b) Presentation and Analysis of Data

Where O = Observed frequency

E_i = Expected frequency

i. Decision Rule

Reject null Hypothesis if calculated value (X) is greater than critical value and accept the null Hypothesis if the calculated value of (X) is less than the critical value.

The degree of freedom = (n-1) (K-I)

Where df = degree of freedom

N = number of rows

K = number of columns

IV. Data Presentation and Analysis

a) Data Presentation

We present in this section, our analysis and findings. The findings were presented on the bases of the effect of Customer Relationship Management (CRM) on customer retention in telecommunication companies within Uyo metropolis. The data were gathered exclusively from the administered and collected questionnaires as research instruments which were designed in line with the objectives of the study.

Table 4.2.1: Analysis of Respondents' D	Demography	✓
---	------------	---

Demographic attributes of respondents	Number of respondents	Percentage (%)
Gender		
Male	455	45.50
Female	545	54.50
Total	1000	100
Age		
15 years and below	14	1.4
16 - 24 years	359	35.90
25 -35 years	482	48.20
36 - 50 years	101	10.10
51 -65 years	27	2.70
66 years and above	17	1.70
Total	1000	100
Educational qualification		
SSCE/GCE/NECO	330	33.00
Diploma/NCE/OND	77	7.70
HND/B.Sc/B.A	488	48.80
Post graduate and professional qualification	105	10.50
Total	1000	100

Source: From Field Survey

Table 4.2.1 above shows the result of the analysis of the respondents' demography, showing that, 455 (45.50%) of the respondents were males while 545(54.50%) were females.

As regards the age of the respondents, 14 (1.4%) of the respondents were between the ages of 15 years and below, 359 (35.90%) were between the ages of 16 - 24 years, 482 (48.20%) were between the ages of 25 - 35 years, 101(10.10%) were between the ages of 36 - 50 years, 27(2.70%) were between the ages of 51 - 65 years and 17 (1.70%) of the respondents were between the ages of 66 years and above.

In terms of educational qualification of the respondents, 330 of the respondents (33%) had O' Level certificate, 77 (7.70%) had an Ordinary National Diploma (OND) and its equivalent; 488 (48.80%) had HND, B.Sc. or B.A., while the remaining respondents of 105 (10.50%)had post-graduate and professional

qualifications. Therefore, a large number of the respondents of about 670 representing 67 % are well educated to participate meaningfully in the study.

c) Network Usage by Population

Table 4.2.2: GSM Network Usage

GSM Network	Network Usage	Percentage
Airtel	401	40.10
MTN	332	33.2
Glo	77	7.7
Etisalat	190	19.00
Total	1000	100
Duration of usage GSM Network		
Below one year	141	14.10
1-5 years	297	29.70
5 - 1 0 years	396	39.60
10 years and above	166	16.60
Total	1000	100

Source: From Field Survey

As regards the GSM network used by the respondents, we observed that majority of the respondents uses Airtel i.e. 401 respondents (40.10%) while, 332 of them (33.2%) uses MTN network, and 77 respondents (7.7%) are users of Glo network and 190 representing 19% of the respondents are subscribers of Etisalat.

With regards to the number of years of usage, we found that, 141 of them representing 14.10% have been connected to their networks for less than one year, 297 of them (29.70%) have been on their networks ranging from 1 to 5 years, 396 respondents (39.60%) have been connected to their GSM network for 5 to 10 years while 166 respondents (16.60%) have been patronizing their respective GSM networks for 10 years and above. In all, 562 respondents (56.20%) have really stayed long on their various networks and are able to respond to various issues raised on the questionnaires. This also indicates that a large number of respondents are loyal to their respective networks.

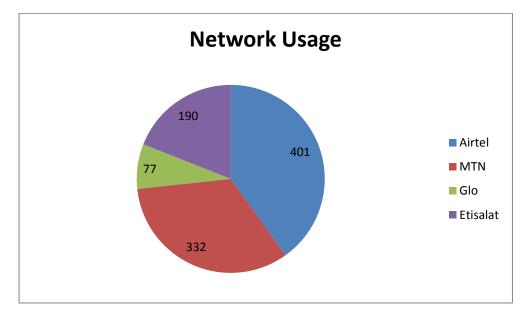


Figure 1A: A Pie chart showing numerical demography of Network users





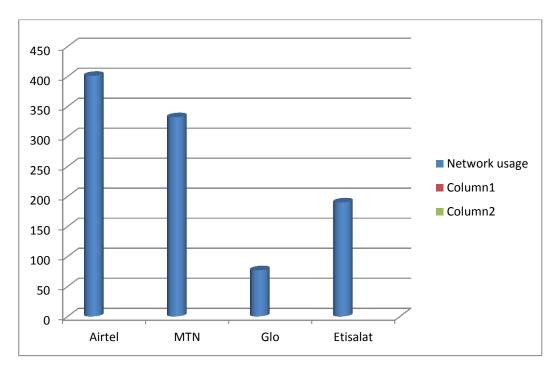


Figure 1B: A Bar Chart showing numerical demography of Network users

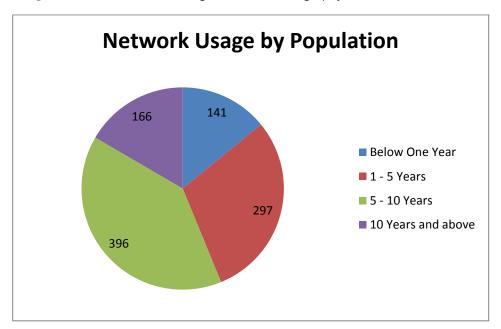


Figure 2: A Pie Chart of Network Usage by Population

Presentation of CRM

Table 4.3.1: Question one: What are the significant impacts of CRM on customer retention?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Network satisfaction	188	211	51	102	552	55.20
It ensures quick and reliable customer service response	35	66	5	25	131	13.10
Reduces the cost and stress of my switching to other networks	61	46	6	21	134	13.40
It provides customer friendly/quality services	48	78	15	42	183	18.30
Total	332	401	77	190	1000	100

Source: From Field Survey

From the above table, 552 (55.20%) respondents stated that CRM enhances satisfaction, 131 (13.10%) agreed that CRM ensures quick and reliable customer service response, 134 (13.40%) of the respondent said CRM reduces the cost and stress of switching to other networks while 183(18.30%) of the respondent stood on the grounds that CRM provides customer friendly/quality services.

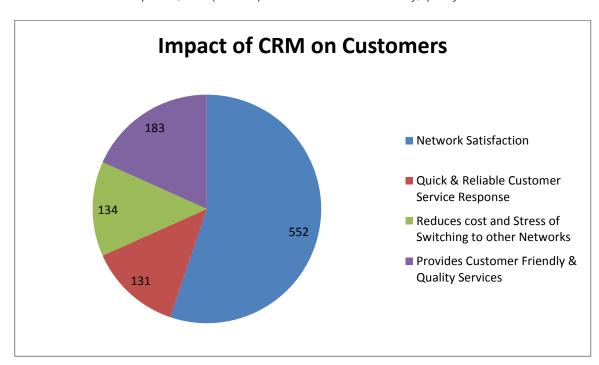


Figure 3: Impact of CRM on Customers

Table 4.3.2: Research Question Two

Table 4.3.2: What are the CRM strategies/tools used in customer retention?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Friendly customer service response/prompt solution to network problems	156	194	45	110	505	50.50
Promotions provided by service providers/free gift items to customers		44	8	4	86	8.60
Cheap and affordable call rates/good networks/internet service	131	153	19	73	376	37.60
Free Text messages by service providers & free Recharge Cards		10	5	3	33	3.30
Total	332	401	77	190	1000	100

From the above table, we observed that 505 respondents representing 50.50% opted for friendly customer service response/prompt solution to network problems, 86 (8.60%) went for promotions by service providers/free gift items to customers, 376 (37.60%)

opted for cheap and affordable call rates/ good networks and internet service and finally 33 (3.30%) represented the respondents who chose text messages by service providers and free recharge cards.

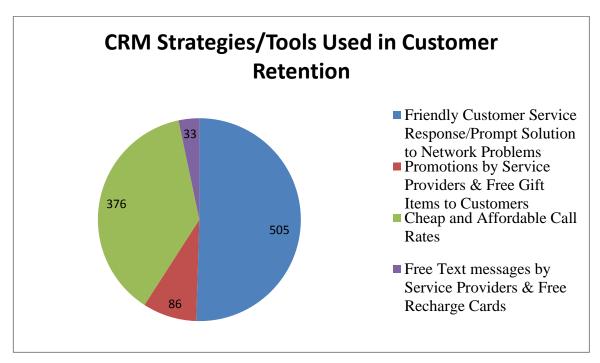


Figure 4: Pie Chart showing the various CRM Strategies & Tools used in Customer Retention

Table 4.3.3: Research Question Three: Are there any existing CRM in telecommunication companies?

Options	MTN	Airtel	Glo	Etisalat	Number of Respondents	Percentage (%)
Yes	254	291	45	130	720	72.00
No	42	50	20	26	138	13.80
Undecided	36	60	12	34	142	14.20
Total	332	401	77	190	1000	100

Source: Answers from Field Survey.

With regards to Research Question 3, whether CRM there any existing practices telecommunication Companies, We observed that 720 users of all the networks representing 72.00% of the

respondents went for yes, 138 (i.e. 13.80%) went for No, while the remaining 142 (14.20%) respondents were undecided as regards the existence of CRM.

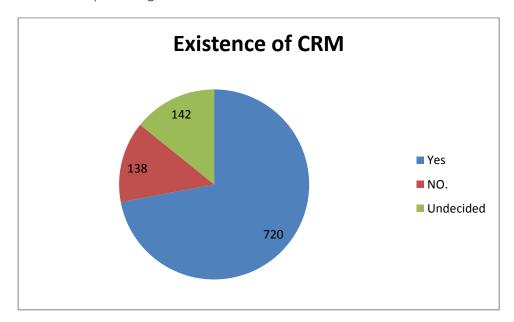


Figure 5: A Pie Chart showing the Existence of RCM in Telecommunication Network

e) Presentation According to Customers' Perception of CRM

Table 4.4.1: What is your perception of the use of CRM strategies by service providers?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
It is a good strategy by Service Providers	94	103	31	85	313	31.30
It is an exploitative strategy	5	9	1	6	21	2.10
It is a tool used in increasing profit for the firms	162	214	35	75	486	48.60
It is not necessary as it does not influence patronage	3	5	3	4	15	1.50
It is a welcomed development	68	70	7	20	165	16.50
Total	332	401	77	190	1000	100

Source: From Field Survey

With respect to the customers' perception towards the use of CRM strategies by service providers, 313 (31.30%) respondent are in total agreement that CRM is a good strategy introduced by service providers, while 21 (i.e. 2.10%) of the respondents are of the view that CRM is an exploitative strategy, 48.60% representing 486 respondents maintained that CRM is a

tool used in increasing profit for the firms, whereas 15 representing 1.50% of the respondents were of affirming support that CRM is not necessary as it does not influence patronage and 165 of the respondents (16.50%) maintained that CRM is a welcome development.

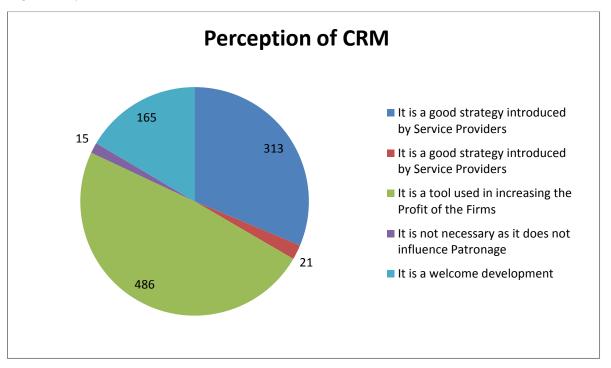


Figure 6: The Perception of Customers over CRM

Table 4.4.2: Have CRM strategies adopted by your network service provider influenced your continued patronage?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Strongly agree	119	141	28	51	339	33.90
Agree	161	186	33	88	468	46.80
Undecided	40	52	6	39	137	13.70
Disagree	10	15	4	9	38	3.80
Strongly disagree	2	7	6	3	18	1.80
Total	332	401	77	190	1000	100

Source: From Field Survey

From the above table, 339 of the respondents representing 33.90% strongly agreed that CRM strategies by network service providers influence their continued patronage, 468 (46.80%) of the respondents agreed that they were influenced in the continued patronage as a result of CRM strategy; 137 (13.70%)

were undecided on the question, 38 (3.80%) of the respondents disagreed while the remaining 18 respondents (1.80%) strongly disagreed on the raised question.

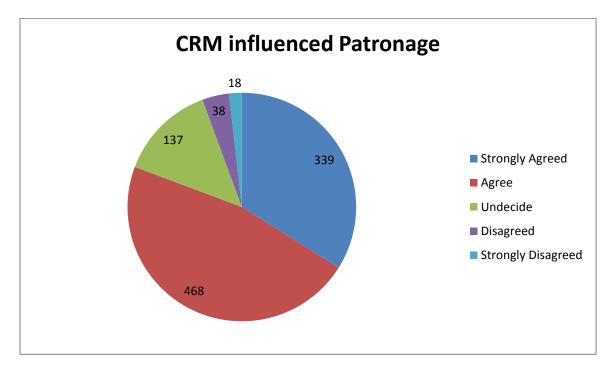


Figure 7: Pie Chart showing the Influence and Non Influence of CRM on Customers continued Patronage.

By adding the all agreed as well as the uncustomer's patronage, we have the following table and agreement over the influence of CRM on continued figures:

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Agreed	280	372	61	139	807	80.70
Undecided	40	52	6	39	137	13.70
Disagreed	12	22	10	12	56	5.60
Total	332	401	77	190	1000	100

CRM Influence on Customers Continued Patronage.

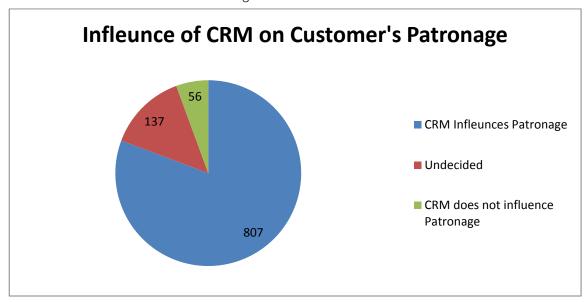


Figure 8: Pie Chart showing the Influence of CRM on Customer's Continued Patronage.

Network Users Decision as a Result of CRM

Table 4.4.3: Will you remain loyal to your network service provider because of its CRM practices?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Strongly agree	97	138	25	47	307	30.70
Agree	178	192	39	93	502	50.20
Undecided	38	50	9	30	127	12.70
Disagree	14	17	2	13	46	4.60
Strongly disagree	5	4	2	7	18	1.80
Total	332	401	77	190	1000	100

Source: From Field Survey

With regards to the customers remaining loyal to their network service provider because of CRM practices, 307 of the respondents representing 30.70% strongly agreed, 502 (50.20%) of the respondents agreed to the above-raised question, 127 (12.70%) were undecided on the question, 46 (4.60%) of the respondents disagreed while the remaining 18 respondents (1.80%) went for strongly disagreed.

Joining the Strongly Agreed and Agreed together we have total agreements as 809 (80.90%), Joining all the Strongly Disagree and the Disagree together, we have total disagreement as 127 (6.40%), whereas 64 (12.70%) are undecided. We, therefore, have the following pictorial presentation.

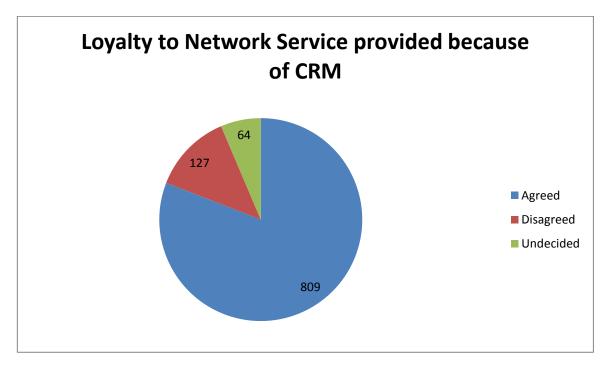


Figure 9: Pie chart showing loyalty to Customer's network service provider because of its CRM practices.

Table 4.4.4.: Is there a significant relationship between CRM and customer retention?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Strongly agree	201	252	50	101	604	60.40
Agree	61	73	9	51	194	19.40
Undecided	32	45	11	29	117	11.70
Disagree	23	19	4	6	52	5.20
Strongly disagree	15	12	3	3	33	3.30
Total	332	401	77	190	1000	100

Source: From Field Survey

From the table above, 604 of the respondents (60.40%) went for strongly agreed to the raised question, 194 (19.40%) of the respondents agreed to the question, 117 (11.70%) were undecided on the question, 52 (5.20%) of the respondents disagreed while 33 (3.30%) of the respondents went for strongly disagreed.

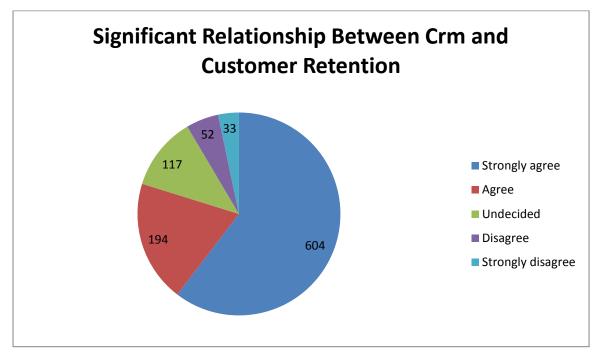


Figure 10: Pie Chart showing significant Relationship between CRM and Customer Retention.

g) Likelihood of Switching over Network Providers for lack of CRM

Table 4.4.5: Will you switch to another network if your network service provider stops customer relation management (CRM) practices?

Options	MTN	Airtel	Glo	Etisalat	Number of respondents	Joint Total	Joint Percentage (%)
Strongly agree	98	200	47	109	454	799	79.90
Agree	156	134	15	40	345		79.90
Undecided	58	25	6	21	110	110	11.00
Disagree	12	15	7	6	40	0.1	0.10
Strongly disagree	8	27	2	14	51	91	9.10
Total	332	401	77	190	1000	1000	100

Source: From Field Data

With regards to switching to another if their providers stopped customer network relation management (CRM) practices, 454 (45.40%) of the respondents opted for strongly agreed, 345 (34.50%)

agreed, 110 (11.0%) were undecided on the question, 40 respondents (4.0%) went for disagree while 51 respondents (5.10%) strongly disagreed.

We present the pictorial chart of the joint totality of the despondences as follows:

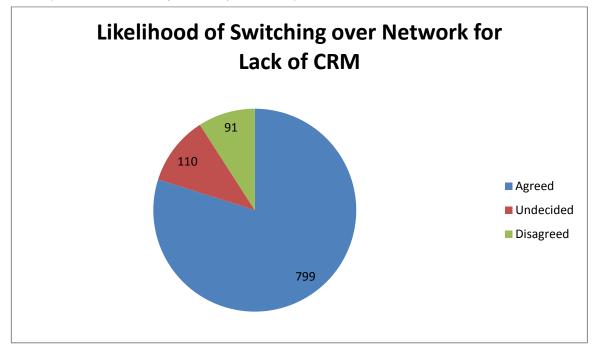


Figure 11: Pie chart showing all the likelihood of customers switching to another network for lack CRM practices.

h) Test of Hypothesis

The hypotheses which were stated in section one will be tested for acceptance or rejection. The hypothesis can either be null (H0) form only or the alternative hypothesis (H1) stated along. After testing, the Null hypothesis is accepted and the alternate rejected or verse versa. If we cannot reject the null hypothesis, we do not conclude that the null hypothesis is true but merely that it may be true.

i. Test of Hypothesis One

HO: There is no customer relations management (CRM) towards customer retention in MTN, Airtel, Glo and Using Table 4.3.1

Etisalat telecommunication companies Uyo metropolis.

H1: There is customer relations management (CRM) towards customer retention in MTN, Airtel, Glo and Etisalat telecommunication companies metropolis.

Options	Mtn	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Network satisfaction	188	211	51	102	552	55.20
It ensures quick and reliable customer service response	35	66	5	25	131	13.10
Reduces the cost and stress of my switching to other networks	61	46	6	21	134	13.40
It provides customer friendly/qualityservices	48	78	15	42	183	18.30
Total	332	401	77	190	1000	100

Using the Chi-Square formula:

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where O_i = Observed frequency

E_i = Expected frequency

$$\frac{1000}{4} = 250$$
 $E_i = 250$

$$X^{2} = \frac{(552-250)^{2} + (131-250)^{2} + (134-250)^{2} + (183-25)^{2}}{250}$$

$$= \frac{91204 + 14161 + 13456 + 4489}{250}$$

$$=$$
 $\frac{123310}{250}$

$$X^2 = 493.24$$

Degree of freedom =
$$(n-1)$$
 (K-I)
= $(4-1)$ (4-1)
= 9

Decision Rule

Reject the null hypothesis if calculated value (X) is greater than the critical value and accept alternative hypothesis if calculated value (X2) is less than the critical value.

From the Chi-square values for 9 degrees of freedom at 5% level of significance, the tabulated X value is 16.919. This shows that the calculated value of X2 (493.24) is greater than the tabulated value of 16.919 (493.24 > 16.919).

Based on the above analysis, the null hypothesis (H0) is rejected and the alternative

Using Table 4.3.3 Responses

hypothesis (H1) accepted. This implies that there is an effect/impact of customer relationship management by telecommunication companies on customer retention.

ii. Test of Hypothesis Two

HO: There is no relationship between telecommunication companies and customers in MTN, Airtel, Glo and Etisalat in Uyo.

H1: There is relationship between telecommunication companies and customers in MTN, Airtel, Glo and Etisalat in Uyo.

Options	MTN	Airtel	Glo	Etisalat	Number of Respondents	Percentage (%)
Yes	254	291	45	130	720	72.00
No	42	50	20	26	138	13.80
Undecided	36	60	12	34	142	14.20
Total	332	401	77	190	1000	100

Using the Chi-Square formula:

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where $O_i = Observed$ frequency

E_i = Expected frequency

$$\frac{1000}{4} = 250$$

$$E_i = 250$$

$$X^{2} = \frac{(720-250)^{2} + (138-250)^{2} + (142-250)^{2}}{250}$$

$$= \underline{220900 + 12544 + 11664}_{250}$$

$$= \frac{470826}{250}$$

$$X^2 = 980.43$$

Degree of freedom =
$$(n-1)(k-1)$$

= $(3 - 1)(4 - 1)$
= 6

From the above analysis, the calculated value for X2 (980.43) is greater than the tabulated value for X2 being (12.592) for 6 degrees of freedom at 5% confident level. Therefore alternative hypothesis (H1) is accepted while the null hypothesis (H0) is rejected. The implication from the above analysis is that there is a customer relationship relationship between management and customer retention telecommunication companies within Uyo metropolis.

Recalling Table 4.3.2 for use

iii. Test of Hypothesis Three

HO: There are no customer relations tools used by MTN. Airtel, Glo and Etisalat in retaining customers in Uyo metropolis.

H1: There are customer relations tools used by MTN, Airtel, Glo and Etisalat telecommunication companies in retaining customers in Uyo metropolis.

Options	Mtn	Airtel	Glo	Etisalat	Number of respondents	Percentage (%)
Friendly customer service response/prompt solution to network problems	156	194	45	110	505	50.50
Promotions by service providers/free gift items to customers	30	44	8	4	86	8.60
Cheap and affordable call rates/good networks/internet service	131	153	19	73	376	37.60
Free Text messages by service providers/free recharge cards	15	10	5	3	33	3.30
Total	332	401	77	190	1000	100

Using the Chi-Square formula:

$$\chi_c^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where $O_i = Observed$ frequency

E_i = Expected frequency

$$\frac{1000}{4} = 250$$

$$E_{i} = 250$$

$$= (505 - 250)^{2} + (86 - 250)^{2} + (376 - 250)^{2} + (33 - 250)^{2}$$

$$= 65025 + 26896 + 15876 + 47089$$

$$= 250$$

$$X^2 = 619.54$$

Degree of freedom =
$$(n-1)$$
 (k-1)
= $(4-1)$ (4-1)
= 9

From the above analysis, the calculated value for X2 (619.54) is greater than the tabulated value of X2 (16.919) for 9 degrees of freedom at 5% confident level. From the above result, we accept the alternative hypothesis (H1) and reject the null hypothesis (H0). The implication is that there are customer relationship management tools used by telecommunication companies in retaining customers in Uyo metropolis.

Discussion of Results

Based on the findings relating to the hypothetical submissions, the following observations were made:

The result obtained in hypothesis one shows clearly that CRM has a significant impact on the retention of customers as the calculated value for X2 (493.24) is greater than the tabulated value (16.919). The table also confirms, having a greater percentage (55.20) of the respondents who supported these results that the CRM practices by telecommunication network providers enhance customer satisfaction. This implies that customers' satisfaction is the driving force towards the retention of customers. This is inconsistent with the study carried out by Feliks and Panjaitan (2012) where they authenticated that companies implementing CRM in a proper way will enjoy increased customer satisfaction. This is also in line with the reports of Wetsch and Lyle (2006) who found that the potential impacts caused by CRM implementation are trust,

satisfaction and customer loyalty. For customers to be retained they must be satisfied and this satisfaction is ineffective CRM evidenced practices implementation among telecommunication companies. This view coincides with the report of Rahman (2014) that the key to customer loyalty is customer satisfaction, which largely depends on the quality of service offered by service providing firms. The low percentage of other options with regards to the effects/impact of CRM in customer retention may be attributed to the fact that it does not play a major role in motivating customers, as well as loyalty and retention processes of customers. This may be further explained to mean that if customers are satisfied with the company's services, they will be remaining loyal to such a company. Continued patronage and loyalty were also evidenced in the significant impacts of CRM in customer retention as succinctly pointed out by (Tables 4.4.2 and 4.4.3) having 80.70% of the respondents in total agreement that CRM strategies by their network service provider will influence their continued patronage and also, 80.90% of the respondents in Table 4.4.3 attested that they will remain loyal to their network service providers because of CRM practices. This further stresses the important role CRM plays in customer's patronage and loyalty. It is therefore imperative to say that, If CRM practices are lacking from network providers, it may cause a decline in customer retention. This was evidenced in table 4.4.5 as the majority of the respondents constituting 79.90% were in agreement that they will switch to another network if their network service providers stop customer relation management (CRM) practices. From the above-stated results, it is vital for telecommunication companies to ensure the continued practice of CRM to retain the loyalty and patronage of their customers.

- (b) Our findings as regards Hypothesis two confirmed that there is a relationship between customer relations management and customer retention in telecommunication companies in Uyo metropolis. X2 calculated being 980.43 exceeded the tabulated value for X2 (12.592). In a relative dimension, 85.80% of the respondents were in agreement that there is a significant relationship between CRM and customer retention. This result was similarly corroborated by the result of table 4.4.4 which had 79.80% of the respondents in agreement that a significant relationship exists between CRM and customer retention. These results are in line with what Nwankwo and Ajemunigbohun (2013) reported for the Insurance industry. This may be interpreted to mean that ineffective practice of CRM may lead to a decline in the retention rates of customers, as customers tend to remain loyal to their network providers due to the good CRM practices that exist between the subscribers and the network providers. Therefore, it is pertinent to keep the practice of CRM effective even to a larger extent so as to ensure steady and continuous retention of customers in the future.
- (C) Hypothesis three shows that there are various CRM strategies/tools employed by different telecommunication providers in attaining customer retention. This was established using the Chi-square analysis as X2 calculated was 619.54 which is higher than the tabulated value of X2 (16.919). These CRM tools are evidenced in various forms such as friendly customer services response/prompt solution to network problems, promotions granted by service providers as well as giving free gift items to customers, cheap and affordable call rates/good network and internet services and free text messages floated by service providers and free recharge cards issued. Friendly customer service response/prompt solution to network problems dominated out of the four CRM strategies/tools employed by service providers at 50.50% and this was followed by cheap and affordable call rates/good network and internet service of 37.60%. From the above, we deduced that these two CRM tools are conspicuous and primarily influenced by the decisions of customers in remaining loyal to their network providers. The low percentage of other CRM tools/strategies may be an indication that such tools and strategies are not effectively practised by the various telecommunication providers in the retention of customers. As such, telecommunication providers are

enjoined to adopt more attractive means/tools to ensure further mass capture and retention of their subscribers.

Summary, Conclusion and RECOMMENDATION

Summary

This study examined customer relations management strategy as a tool for customer retention in telecommunication providers within Uyo metropolis. The study also investigated the CRM tools/strategies used telecommunication companies in retaining customers as well as investigating if there is a relationship between CRM and customer retention. A population size of 1200 was chosen and questionnaires distributed evenly. 1000 out of 1200 questionnaires were returned. The returned questionnaires were collated and used to make inferences based on the responses each respondent provided in the questionnaire. This study had a good response from the sample size selected and provided great insight into the study area. Chi-square analysis was used to test the hypothetical statements in this study. Inferences from the analyses were drawn for the conclusion.

From the findings of this study using hypothetical statements, it was established that there is Customer Relations Management (CRM) towards customer retention in telecommunication providers in Uyo Metropolis. Our findings revealed that there exists a significant relationship between CRM and customer retention; having CRM tools/strategies which were employed by telecommunication providers in customer retention bid.

b) Summary of Major Findings

Based on the data obtained and analysed, the followings were our major findings:

- i. There is customer Relations Management towards customer retention in MTN, Airtel, Glo and Etisalat in Uyo metropolis as 55.20% of the sample respondents orated that CRM practised by these service providers enhance their satisfaction of which this study shows that satisfaction is a driving force towards the retention of customers.
- There is a significant relationship between CRM and customer retention as 85.80% of the respondents were in total agreement that there is a significant relationship between CRM and retention as confirmed from the testing of hypothesis.
- Telecommunication companies employ the use of various CRM tools in enhancing customer retention ranging from friendly customer service/prompt solution to network problems and from free gift items to bonuses offered to customers.

c) Conclusion

Customer Relations Management (CRM) is a process that integrates the management of customer

satisfaction by management heads of an organization and managing businesses in an effective way. CRM acts as a tool in facilitating the business and improving customer relationship with the organizations. Finally, after conducting this research and validating it through various data and quantitative analysis, it can be effectively stated that CRM is a determining factor towards customer retention and is required in any organization for profit maximization, accelerated income by meeting the needs of customers. The utmost thing that CRM provides is customer satisfaction. An effective CRM will lead to customer satisfaction which in turn drives the organization towards positive financial gains and loyalty of staff and customers. This, in fact, helps in leveraging the business as well as generating more revenues and profits. Nowadays, customer retention is becoming very flexible. Customers switch to products and services offered by other organizations when they are dissatisfied. Organizations should offer high-quality products and services with a competitive price in order to promote customer loyalty.

In conclusion, effective customer relations management is required as a useful mechanism to ensure and secure customers' satisfaction and loyalty.

d) Recommendations

Given the favourable effects of CRM practices on customer loyalty and retention, the logical question arises: at an individual level, how can companies, employees, especially people/organization who interact with customers daily, increase their contributions to successful CRM practices? This question can be answered effectively by recommending that:

- i. Employees of these telecommunication providers should undergo training programs on Customer Relations Management (CRM) especially those in the Sales Department who regularly interact with customers. Of particular note, training programs are essential in conveying the importance and nature of a CRM orientation to the staff of Sales Department so that they acquire the requisite relationship and development skills; and be sensitive to changing customer needs and environment. Such training programs are crucial because customer expectations are also changing.
- ii. Management should attend to the communication of CRM strategies and objectives to all employees. CRM responsibilities must be clearly defined, assigned, and understood by all staff via unequivocal communication. Therefore, management needs accurate and timely information to build effective and efficient customer relationship management.
- iii. It is also important for the effective management of these telecommunication providers as a matter of urgency to communicate its CRM policies to both staff and customers. In addition the introduction of

- some loyalty programmes and the provision of concessionary rates to reward loyal customers be upheld which would help bolster customer loyalty.
- iv. Telecommunication providers should also work on improving and validating the effectiveness of more CRM tools/strategies especially those which had low percentages in terms of response from the respondents so as to ensure the continuous retention of customers especially the popular ones.
- v. Mobile operators should endeavour to improve the quality of mobile services offered to clients if they are interested in achieving brand loyalty. This is because service quality has been found to impact positively on Customer Loyalty.
- vi. Mobile operators should invest more funds into network expansion and maintenance in order to ensure reliable mobile telecommunication services at all times instead of spending too many funds on advertisement and promotions.
- vii. Telecommunications providers should do their business with the utmost fidelity towards customers.
- viii. Telecommunications providers should not evade tax and ensure that they pay taxes regularly to the government.
- ix. Telecommunications providers should not repatriate the whole gain made in the country but to embark on community development programmes.

References Références Referencias

- 1. "9mobile CEO Boye Olusanya Biography". empirenaija.com. Retrieved 11 September 2018.
- 2. Ab Hamid, N. R. (2005). E-CRM: Are We There Yet? Journal of American Academy of Business, 6(1): 51-57.
- 3. Abratt, R. and Russell, J. (1999). Relationship Marketing in Private Banking in South Africa. International Journal of Bank Marketing, 17(1): 5-19.
- Alehojat, S., Chirani, E., and Delafrooz, N. (2013). Conceptual Framework of CRM Process in Banking System. Arabian Journal of Business and Management Review, 1(2): 341-352.
- 5. Almotairi, M, (2008) "CRM Success Factors Taxonomy," Proc. European and Mediterranean Conference on Information Systems 2008 (EMCIS2008), May 2008, pp. 29-35.
- 6. "Al Shamil Broadband Internet for Home". Etisalat.ae. Retrieved 14 November 2011.
- Ampoful, A. (2012). The Effect of Customer Relationship Management (CRM) on the Profitability of Financial Institutions-A Case Study of Barclays Bank Limited, Takoradi Branches (Doctoral dissertation). Institute of Distance Learning, KNUST.
- 8. Anabila, P., Narteh, B. and Tweneboah-Koduah, E. Y. (2012). Relationship Marketing Practices and Customer Loyalty: Evidence from the Banking

- Industry in Ghana. European Journal of Business and Management, 7(13), 51-61.
- Andaleeb, S. S. (1 996). An Experimental Investigation of Satisfaction and Commitment in Marketing Channels: The Role of Trust and Dependence, Journal of Retailing, 72 (1): 77-93
- 10. Anderson, J. C. and Narus, J. A. (1991) 'Partnering as a Focused Market Strategy', California Management Review, 33(3): 95-113.
- 11. Arun Kumar, S., Tamilmani, B. Mahalingam, S. and Mani, V. K. (2010). Influence of Service Quality on Attitudinal Loyalty in Private Retail Banking: An Empirical Study. The IUP Journal of Management Research, 9 (4): 21-38.
- 12. Bakare, Tonye (2015). "MTN Nigeria CEO resigns as FG slashes fine to N674b". Guardian Newspaper. Retrieved 27 December 2015.
- 13. Baumeister, H. (2002). Customer Relationship Management for 5MB's. Journal of Management, 67: 1 -7.
- 14. Berry, L. L. (1983). Relationship Marketing of Services Growing Interest, Emerging Perspectives. Journal of the Academy of Marketing Science, 23(4), 236-245.
- 15. Boone, L., and Kurtz, D. (2013). Contemporary Marketing. Cengage Learning Press, Oxford, p.56
- 16. Brodie, R., Roberts, K. and Varki, S. (2003). Measuring the Quality of Relationships in Consumer Services: An Empirical Study. European Journal of Marketing, 37 (1/2): 169-196.
- 17. Bruhn, M. (2009). Relationship Marketing. Vahlen Munchen, Germany, p. 127-130.
- 18. Bryman (2008) Social Research Methods. Oxford University Press, Oxford, p. 125.
- 19. Buckinx, W., Verstraeten, G. and Poel, V. (2007). "Predicting Customer Loyalty using the Internal Transactional Database," Expert Systems with Applications, 32(1): 125-134.
- 20. Burnett, K. (2004). The Handbook of Key Customer Relationships Management (2nd ed.). New Delhi: Addison Wesley.
- 21. Cap Gemini Ernst and Young, A. (2005). European CRM Index. Winning in the Relationship Economy, Orlando: Dryden Press, p. 57-61.
- 22. "Cellular-News". Retrieved 27 December 2016.
- 23. Chan, S. and Lam, J. (2009). Customer Relationship Management on the Internet and Mobile Channels: An Analytical Framework and Research Directions. Idea Group Inc, p.290.
- 24. Cheese, J. (1994). Till Death Do Us Part. The Why, What and How of Managing Customer Relationships. Dublin: Lafferty Publications.
- 25. Chen, I. J., and Popovich, K. (2003). Understanding customer relationship management (CRM) People, process and technology. Business process management journal, 9 (5): 672-688.

- 26. Chennai (2007). "Creating a Total Customer Experience, Asia Africa Intelligence Wire", Financial Time's Information Limited, Asia, February 2007.
- 27. Chou, C. D., Ding, M. and Unithan, C. (2003b). Adopting Customer Relationship Management Technology. Journal of Industrial Management and Data Systems, 702(8), 442-452.
- 28. Christopher, M. Payne, A. and Ballantyne, D. (1991). Relationship Marketing. Bringing quality, Customer Service and Marketing Together. Oxford: Butterworth-Heinemann, p. 161-164.
- 29. Colgate, M. Stewart, M. and Karsella, R. (1996). Customer Defection: A Study of the Student Market in Ireland, International Journal of Bank Marketing 14(3): 23-29.
- 30. Copulsky, J. R. and Wolf, M. J. (1990). 'Relationship Marketing: Positioning for the Future', Journal of Business Strategy, 3(5): 16-20.
- 31. Cram T. 2001: Customers that Count. Financial Times Prentice Hall, London, p.59.
- 32. ""Daily News"". Dailynews.lk. Archived from the original on 24 August 2011. Retrieved 14 November 2011.
- 33. Damperat, M. (2007) 'The Use of Social Responsibility Marketing, France, p. 145-165.
- 34. Dawes, J. (2009). The effects of Service Price increases on Customer Retention: The Moderating Role of Customer Tenure and Relationship Breadth. Journal of Services Research, 11: 232-236.
- 35. Day, G. S. (1969). A Two-Dimensional Concept of Brand Loyalty. Journal of Advertising Research, 9: 29-35.
- 36. Dickie, J. (1999). Why CRM Projects Fail, Tech. Rep. Retrieved from http://www.Wrstwave.net
- 37. Dimitriades, Z. S. (2006). "Customer Satisfaction, Loyalty and Commitment in Service Organizations: Some Evidence from Greece," Management Research News, 29(12): 782-800.
- 38. Egan, J. (2001). Relationship Marketing: Exploring Relational Strategies in Marketing, Pearson Education Limited, p. 423 -430.
- 39. Ehigie, B. O. (2006). Correlates of Customer Loyalty to their Banks: A case study in Nigeria. International Journal of Bank Marketing, 24(7): 494-508.
- 40. "eLife Double Play". etisalat. Etisalat. Retrieved 24 June 2010.
- 41. Ennew, C. T. and Binks, M. R. (1996) "Good and Bad Customers: The Benefits of Participating in the Banking Relationship", International Journal of Bank Marketing, 14 (2): 5 -13.
- 42. Eribake, Akintayo (6 September 2009). "Glo 1 Submarine cable lands in Lagos". Retrieved 27 December 2016.
- 43. "Etisalat 4G LTE Network Data Plan Bundles & Activation In Nigeria". Naija Specs. Retrieved 10 October 2016.

- 44. "Etisalat Group 2012 Annual Report". etisalat.com. Retrieved 12 January 2017.
- 45. Etisalat launches maiden Africa prize for literature -Xinhua | English.news.cn. News.xinhuanet.com (2013-06-06). Retrieved on 2013-07-28.
- 46. "Etisalat Nigeria rebrands as 9mobile". Global Telecoms Business. Retrieved 27 July 2017.
- 47. Feliks, B. K., and Panjaitan IT (2012). The Effects of Customer Relationship Management and Service Quality towards Customer Lovaltv through Customer Satisfaction. International The Conference on Sustainable Development, 159-175.
- 48. Fluss, D. (2010). Customer Retention is a Priority for Mobile Phone Providers. Available:www.gem.org/ eng/content details.jsp?contentid=2317&subjected =107. Accessed: 21 October 2010.
- 49. Fornell, C. (1992). A National Customer Satisfaction Barometer: the Swedish Experience. Journal of Marketing, 56 (1): 6-21.
- 50. Futrell, A. (2005) Managing Services, 1st edition, New York: McGraw-Hill/Irwin Publishing House.
- 51. Gan, C., Cohen, D. Clemes, M. and Chong, E. (2006). A Survey of Customer Retention in the New Zealand Banking Industry. Banks and Bank Systems 1(4): 83-99.
- 52. Gee, R., Coates, G. and Nicholson, M. (2008). Understanding and Profitably Managing Customer Loyalty. Journal of Marketing Intelligence and Planning. 26(4): 359-374.
- 53. Gilbert, D. and Mannicom, R. (2003). How e-CRM Can Enhance Customer Loyalty. Marketing Intelligence and Planning, 21(4): 239-248.
- 54. "Glo 1 Submarine cable lands in Lagos", Vanguard, 6 September 2009. Accessed 11 November 2015.
- 55. "Glo One Submarine Cable Debuts in Lagos", IT News, 8 September 2009. Accessed 11 November 2015.
- 56. "Globacom may acquire NITEL", Daily Champion, 16 September 2009. Accessed 27 August 2015
- 57. "Glo makes test call", TeleGeography, 18 December 2007. Accessed 21 August 2015.
- 58. Gronroos C. (1994). Quo Vadis, Marketing? Toward a Relationship Marketing Heinemann Publishers, Oxford, p. 115.
- 59. Gronroos, C. (2004). The Relationship Marketing Process: Communication, Interaction, Dialogue, Value. The Journal of Business & Industrial Marketing, 19 (2): 99-113.
- 60. Gummesson, E. (1998). The New Marketing: Developing Long-Term Interactive Relationships. Long Range Planning, 20 (4), 10-20.
- 61. Halstead, D. and Page Jr., T.J. (1992). The Effects of Satisfaction and Complaining Behaviour on Consumers Repurchase Behaviour. Journal of Satisfaction. Dissatisfaction and Complaining Behaviour, 5: 1-11.

- 62. Harmozi, A. M. and Giles, S. (2004) "Data mining: A Competitive Weapon for Banking and Retail Industries", Information System Management, 21(2): 62-71.
- 63. Hartzell, D. (2006). Dictionary of Management. Star offset printers, New Delhi, pp. 378.
- 64. Herington, D. and Peterson, G. (2000). Making Sense of e-CM: Setting the Strategic Agenda for Sales Automation. Proceedings of DCI Customer Relationship Management Conference, Boston, MA, 27-29 June.
- 65. Heskett, J. L., Sasser. W. E., and Schlesinger, L.A. (1997). The Service Profit Chain: How Leading Companies Link Profit and Growth to Loyalty, Satisfaction and Value. Free Press: New York.
- 66. https://www.africa-business.com/features/nigeriadubai.html
- 67. http://www.africanews.com/2019/02/28/nigeriasdangote-tops-a-very-short-list-of-africanbillionaires-by-devon-pendleton-and-tom-metcalf/
- 68. Hutt, M. D, Speh, T. W. (1998) 'A Shelegic View of Industrial and organisational Markets', 6th edition, Orlando: Dryden Press, p. 290-302.
- 69. Ife Ogunfuwa. "Glo overtakes Airtel, emerges Nigeria's second largest telco", Punch Newspapers, Dec 30, 2018.
- 70. IT Edge News
- 71. IT News Africa "Glo One Submarine Cable Debuts in Lagos", IT News Africa, 8 September 2009. Accessed 21 August 2015.
- 72. Jackson, D. Jr (1994), "Relationship Selling: The Personalization of Relationship Marketing", Asia-Australia Marketing Journal, 4: 45-54.
- 73. Jeong, Y., and Lee, Y. (2010). A Study on the Customer Satisfaction And Customer Loyalty of Furniture Purchaser In On-Line Shop. Asian Journal on Quality, 11 (2): 146-156.
- 74. Jones, H. and Farguhar, J. D. (2003). Contact Management and Customer Loyalty. Journal Finance Service. Marketing, 8(1):71 -78.
- 75. Kandampully, J. and Suhartanto, D. (2000). Customer Loyalty in The Hotel Industry. The Role of Customer Satisfaction and Image. International Journal of Contemporary Hospitality Management, 12(6): 346-351.
- 76. Karakostas, B., Kardaras, D., and Papathanassiou, E. (2005). The state of CRM adoption by Financial Services in the UK: An empirical investigation. Information and Management, 42: 853-863.
- 77. Kassanoff, B. (2000). "Build loyalty into your e-business", in Proceedings of DCI Customer Relationship Management Conference, Boston, MA, 27th -29th June.
- 78. Kassim, N. and Abdullah, N. A. (2010). The Effect of Perceived Service Quality Dimensions on Customer Satisfaction, Trust, And Loyalty In E-Commerce

- Settings. A Cross- Cultural Analysis. Asia Pacific Journal of Marketing and Logistics, 22(3): 351 -371.
- 79. Keaveney, S. M. (1995). Customer Switching Behaviour in Service Industries: An Exploratory Study. The Journal of Marketing, 71-82.
- 80. Kerry A. Dolan. "Fewer Billionaires, Poorer Billionaires On African Continent In 2019 ", Forbes, Jan 9, 2019.
- 81. Khedkar, E. B. (2015). Effect of Customer Relationship Management on Customer Satisfaction and Loyalty, International Journal of Management, 6(5): 1-7.
- 82. Kotler, P. (2009). Marketing Management (14th Ed.). Pearson International Edition, New Jersey, p.91 - 115.
- 83. Kotler, W. G., Saunders, J. and Armstrong, G. (2008). Principles of Marketing (4th Ed.). Pearson press, Harlow, p. 116.
- 84. Krishnamoorthy, V., and Srinivasan, R. (2013). Impact of Customer Relationship Management on Loyalty in Indian Banking Sector- An Empirical Study. International Monthly Refereed Journal of Research In Management and Technology, 2, 151-
- 85. Kusnadi, A. M., (2008). Customer Relationship Management and Service Quality Analysis toward Customer Value through Customer Satisfaction on Government Bank at Surabaya, Dissertation Postgraduate UNTAG Surabaya.
- 86. Lee, M. C. and Hwan, I. S. (2005). Relationships among Service Quality, Customer Satisfaction and Profitability in the Taiwanese Banking Industry. International Journal of Management, 22(4): 635-648.
- 87. Levine, J. (1993), "Relationship Marketing", Forbes, pp. 232 - 234
- 88. Lombard, M.R. (2009). Customer Strategies Implemented by Fast Food Outlets in the Gauteng, Western Cape, and KwaZulu-Natal Provinces of South Africa-A focus on something Fishy, Nando's and Steers. African Journal of Marketing Management. 1(2): 70-80.
- 89. Lucas, R (2005). Customer Service, 3rd edition, New York: McGraw-Hill/Irwin Publishing House, p.60.
- 90. Masroujeh, W. F. (2009). "Critical Factors for Customer Satisfaction and Delight in the Palestinian Pharmaceutical Market", MBA Thesis, Islamic University of Gaza- Gaza Palestine, pp. 93 - 102.
- 91. Matri Ben Jemaa, A. and Tournois, N. (2009) 'Impact of the Internet in Relationship Marketing', Review of Management and Social Sciences, 4(7): 73-115.
- 92. "M-Cell is Now MTN Group Limited." PR Newswire: 1. 11 October 2002. ProQuest. Web. 11 November 2013.

- 93. McKenna, A. (1991). CRM Success Factors Taxonomy," Proc. European and Mediterranean Conference on Information Systems (EMCIS2008), May 2008, pp. 29-35.
- 94. "Millicom International Cellular: Completion of Sale of Millicom`s Sri Lanka Operation". Reuters. 16 October 2009. Retrieved 14 November 2011.
- 95. Morgan, R. M., Hunt, S. D. (1994) Commitment-trust theory of relationship marketing', Journal of Marketing, New York, 58(3): 20-41.
- 96. Mostert, P.G., Meyer, D and Rensburg, L.R.J. (2009). The Influence of Service Failure and Service Recovery on Airline Passenger's Relationships with Domestic Airline: an Exploratory Study. South African Business Review, 13 (2). New Dictionary of Social Work. 1995. Pretoria: State Printers.
- 97. MTN Group. Retrieved on 15 August 2011. "Head Office South Africa", "14th Avenue Johannesburg 2196 South Africa"
- 98. MTN Group Limited. "MTN Group Limited Interim Results for the six months ended 30 June 2016" (PDF). mtn.com. Retrieved 11 December 2016.
- 99. "MTN settles Nigeria fine & looks at listing on the Nigerian Stock Exchange". 11 June 2016.
- 100. Mugenda and Mugenda (1999) Research Methods. African Centre of Technology Studies Press. Nairobi, pp.105.
- 101. Mugenda and Mugenda (2003) Research methods, Quantitative and Qualitative Approach, African Centre of Technology Studies Press, Nairobi, pp.
- 102. Munandar, T. and Dadang, F. (2011). The Effect of Relationship Management Customer toward Customer Loyalty Business at PT. Frisian Flag Bandung, Majalah Ilmiah Unikom, Bandung.
- 103. Naeem, H. and Saif, I. (2009). Service Quality and its impact on Customer Satisfaction: An Empirical Evidence from the Pakistani Banking Sector. The International Business and Economics Research Journal, 8(12): 99.
- 104. Nkanga, Efem (14 September 2006). "Nigeria: Globacom is 100 Percent Nigerian Company -Jameel". Retrieved 27 December 2016 - via AllAfrica.
- 105. Nkanga, Efem. "Benin: Glo Launches Network in Country Today", All Africa, 5 June 2008. Accessed 27 August 2015.
- 106. "Nigeria: GLO -1 Berths in Accra". 29 September 2009. Retrieved 27 December 2016 - via All Africa.
- 107. Norton, D. (2007) "Service Quality and Customer Retention: Building Long Term Relationships", European Journal of Marketing, 38 (11/12): 77-98.
- 108. Nwankwo, S. I. and Ajemunigbohun, S. S. (2013). Customer Relationship Management and Customer Retention: Empirical Assessment from Nigeria's Insurance Industry, Business and Economics Journal, 4(2): 81-84.

- 109. Nweke, Remmy. "e-Readiness: Nigeria ranks 94", Daily Champion, 25 June 2008. Accessed 14 September 2015.
- 110. Oliver R. L. (1999). Whence Consumer Loyalty? Journal of Marketing, 63, 33-44.
- 111. Oly Ndubisi, N. (2004). Understanding the Salience of Cultural Dimensions on Relationship Marketing, its Underpinnings and Aftermaths. Cross-Cultural Management: An International Journal, 11 (3): 70-
- 112. Omotayo, O., and Jachim, A. (2008). Customer in the Retention of Mobile Users in Nigeria. African Journal of Business Management, 2(2): 26-31.
- 113. Omotayo, O., Armstrong, P. and Jachim, A. (2008). Customer in the Retention of Mobile Users in Nigeria. African Journal of Business Management, 2(2): 26-31.
- 114. Oyeniyi, O. and Abiodun, A. J. (2008). Customer Service in The Retention of Mobile Phone Users in Nigeria. African Journal of Business Management, 2(2): 26-31.
- 115. Palmer, A. (2001). Principles of Service Marketing. McGraw-Hill: New York, 227.
- 116. Parasuraman, A., Zeithaml, V. A., and Berry, L. SERVQUAL: Multiple-item Scale for (2004).Measuring Consumer Perceptions of Service Quality. Retailing: Crit Concepts Bk2, 64 (1): 140.
- 117. Patterson, P.G. (2004). A Contingency Model of Behavioural Intentions in a Services Context. European Journal of Marketing, 38(9): 1304-1315.
- 118. Payne, A., and Frow, P. (2004). The Role of Multichannel Integration in Customer Relationship Management. Industrial Marketing Management, 33(6), 527-538,
- 119. Payne, A., Kelly, P. and Frow, P., (2005). "A Strategic Framework for Customer Relationship Management," Journal of Marketing, 69 (4): 167-176.
- 120. Payne, A. Kelly, P and Frow, P. (2006). "Customer Relationship Management: From Strategy to Implementation," Journal Marketing Management, 22 (1): 135-168.
- 121. Peppard, J. (2000). Customer Relationship Management (CRM) in Financial European Management Journal, 18 (3): 312-327.
- 122. Peppers, D. Rogers, M. and Dorf, B. (1999). Is Your Company Ready for One to One Marketing? Harvard Business Review. Manager's Tool Kit, January/February: 3-12.
- 123. Perreault, W. D and McCarthy, E. (2002). Basic Marketing, 14th edition. McGraw- Hill, New York p.90.
- 124. Petasis, Α. Opoku-Mensah, and (2009). Comparative Analysis of Marketing Strategies used in the Banking Sector between Europe and Africa, The case of Ghana and Cyprus. The Cyprus journal of Ssciences, 7: 139- 140.

- 125. Pfeifer, P. E. (2005). The optimal ratio of acquisition and retention costs. Available at http://facultv. darden.virginia.edu. Accessed November 5, 2011.
- 126. Raghu Ramakrishnan, H. (2005). Perspectives Workshop: Data Mining: The Next Generation, http://drops.dagstuhl.de/opus/volltexte/2005/270.
- 127. Rahman, M. H. (2014). Factors Affecting Customer Satisfaction in Mobile Telecommunication Industry in Bangladesh. Business, Management and Education, 12 (1): 74-93.
- 128. Rahman, M. H., Redwanuzzaman, M., Masud-Ul-Hasan, M., and Rahman, M. A. (2014). Factors Affecting Customer Satisfaction on Grameenphone Users in Bangladesh. Global Journal of Management and Business Research, 14 (3):
- 129. Ramakrishnan, K. (2006). Customer Retention: The Key to Business Performance (online). Available: http://www.estrategicmarketing.com/smNov/Dec2/a rtl I.ht ml (Accessed: 1 April 2010).
- 130. Reichheld, F. (1996). The Loyalty Effect, Boston: Harvard Business School Press, London, pp 503.
- 131. Reichheld, F. E. and Sasser, W. E. (1990). Zero Defections: Quality Comes to Service. Harvard Business Review, 68(9): 105-11.
- 132. Reichheld, F. F. and Aspinall, K. (1993), Building High-Loyalty Business Systems, Journal of Retail Banking, 15: 21-9.
- 133. Rigby, D. K., Reichheld, F. F., and Schefter, P. (2002). Avoid the Four Perils of CRM. Harvard Business Review, 80, 101-109.
- 134. Robson (2002) Business Research Methods. Thomson Press, New York, p.56.
- 135. Rust, R. T. and Zahorik, A. J. (1993). "Customer Satisfaction, Customer Retention, And Market Share," Journal of Retailing, 69: 193-215.
- 136. Ryals, L. and Knox, S. (2001), Cross-Functional Issues in the Implementation of Relationship through Customer Relationship Marketing Management, European Management Journal, 19 (5): 534-542.
- 137. Saunders, S. J., and Petzer, D.J. (2010). The Interrelationship Service Between Quality. Satisfaction and Behavioural Intention by Customer Stage in the Service Delivery Process. Management Dynamics, 19(1): 25-34.
- 138. Shamsuddoha, M., Tasnuba and Alamgir, M. (2011). Determinants of Customer Relationship Management (CRM): A Conceptual Analysis. Fascicle of the Faculty of Economics and Public Administration, 10(1): 95-101.
- 139. Stone, M., Woodcock, N. Machtynger, L. (2002). Customer Relationship Marketing, Kogan Page Limited, London, p. 176.
- 140. Swift, R. S. (2001). Accelerating Customer Relationship, New Jersey: Prentice Hall, p. 127.

- 141. Taylor, S. A., Sharland, A., Cronin, A. A. Jr., and Bullard, W. (1993). Recreational Quality in the International Setting. International Journal of Service Industries Management, 4 (4): 68-88.
- 142. Tekin, M. (2013). Critical Success Factors for a Customer Relationship Management Strategy. Mediterranean Journal of Social Sciences, 4 (10): 753.
- 143. Tseng, Yi Ming (2007). The Impacts of Relationship Marketing Tactics on Relationship Quality in Service Industry, The Business Review, Cambridge; Summer 2007, 7 (2), pp.310-314.
- 144. "UPDATE 3-Nigerian regulators push for deal in Etisalat debt talks". Reuters. 9 March 2017. Retrieved 11 March 2017.
- 145. Voss, G. B and Voss, Z. G. (1997). Implementing a Relationship Marketing Program: A Case Study and Managerial Implications. The Journal of Services Marketing, 11(4): 278-298
- 146. Wang, P. and Spiegel, T. (1994). Database Marketing and Its Measurements of Success. Journal of Direct Marketing 8(2): 73-84.
- 147. Watkins, F. R (1999). Variables Influencing the Customer Relationship Management of Banks. Journal of Financial Services Marketing, 13(1): 52-62.
- 148. Weitz, B. A., Jap, S. D. (1995) 'Relationship Marketing and Distribution Channels', Journal of the Academy of Marketing Science, 23(4): 305-20.
- 149. Wetsch, A. and Lyle R., (2006). Trusted Third Parties: Evaluating Their Effect on Online Consumer Buying Intentions. Working Paper, School of Business Queen's University.
- 150. Wu, S. I., Flung, J. M. and Cheng, T. E. (2007). The Performance Measurement Of Cause- Related Marketing By Balance Scorecard. Total Quality Management, 18(7): 771 - 791.
- 151. Xevelonaki, E. (2005). "Developing Retention Strategies Based on Customer Profitability in Telecommunications: An Empirical Study," Journal of Database Marketing and Customer Strategy Management, 12(3): 226-242.
- 152. Zeithaml, V. A., Berry, L. L., and Parasuraman, A. (1996). The Behavioural Consequences of Service Quality. The Journal of Marketing, 31-46.
- 153. Zineldin, M. (2006). The Royalty of Loyalty: CRM, Quality and Retention." Journal of Consumer Marketing, 23(7): 430-437.