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Relationship Marketing as an Effective Strategy by IGBO Managed SMEs in Nigeria

By Dr. Jacob. S. Oboreh, Dr. Umukoro. G. Francis & Ayozie Daniel Ogechukwu

Delta State University, Abraka

Abstract - This paper contains the general introduction to our study. The research is expected to discuss the background of study which highlights what marketing and relationship marketing is, and its emergence as a strategy by Igbo SMEs in Nigeria. The research will go further to discuss our statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable limitations of the study. The significance and research questions form the basis of the hypotheses formulated. It reviewed the relevant literature in Relationship Marketing and Small Scale Industry in Nigeria. The Questionnaires analysed and conclusions are Reco-mmendations were made based on findings on the field such recommendations will help to improve the Roles that relationship marketing plays in the affairs of SME development in Nigeria.

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Relationship Marketing as an Effective Strategy by IGBO Managed SMEs in Nigeria

Dr. Jacob. S. Oboreh^a, Dr. Umukoro. G. Francis⁶ & Avozie Daniel Ogechukwu^ρ

Abstract - This paper contains the general introduction to our study. The research is expected to discuss the background of study which highlights what marketing and relationship marketing is, and its emergence as a strategy by lgbo SMEs in Nigeria. The research will go further to discuss our statement of problems, the research questions, research hypotheses, objectives of the study, significance and scope of the study, and the foreseeable limitations of the study. The significance and research questions form the basis of the hypotheses formulated. It reviewed the relevant literature in Relationship Marketing and Small Scale Industry in Nigeria. The Questionnaires analysed and conclusions are Recommendations were made based on findings on the field such recommendations will help to improve the Roles that relationship marketing plays in the affairs of SME development in Nigeria.

BACKGROUND OF THE STUDY I

elationship marketing, according to Gordon (1998) is not a wholly independent philosophy but draws on traditional marketing principles. This view suggests that the basic focus upon customer needs still applies but that it is the way marketing is that requires changing practised fundamentally Christopher et al (1992). If RM is indeed a descendant of traditional marketing then a good starting point in developing a definition of relationship marketing would be to look at how marketing has traditionally been perceived. This traditional view might be summed up succinctly using the Chartered Institute of Marketing's (CIM 1963) definition of marketing as:

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

This definition includes a number of assumptions that are important in the discussion of relational strategy development. 'Process' assumes that traditional marketing is a series of activities carried out as part (only) of a company's other functions. It implies a functional marketing department responsible for a fixed number of responsibilities presumably closely associated with the 'marketing mix'. It also implicitly suggests that 'identifying, anticipating and satisfying customer

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requirements' is the singular responsibility of the marketing department. 'Profitably' is assumed to mean that these responsibilities are carried out in a competitively superior manner Gordon (1998), although there is no indication of the time scale over which this profitability should be measured.

This description of traditional marketing and others of a similar nature emphasise, above all, the functional and process nature of traditional marketing and make no explicit recognition of the long-term value of the customer. The focus of traditional or mass marketing also implies that whatever the status of the customer (non-customers, current customers and past customers) they are all treated in the same way and are of comparable worth status to the organisation.

Berry (1983) was among the first to introduce the term 'relationship marketing' as a modern concept in marketing. He suggested that this 'new approach should be defined as:

Attracting, maintaining and ... enhancing custoer relationships.

While recognising that customer acquisition was, and would remain, part of a marketer's responsibilities, this viewpoint emphasised that a 'relationship view of marketing' implied that retention and development were of equal (or perhaps even greater) importance to the company in the longer term than customer acquisition. It further implied, by differentiating between customer types, that not all customers or potential customers should be treated in the same way.

Relationship marketing (RM) has been a topic of serious discussion among academics and marketing practitioners for the best part of 20 years. It was, however, during the last decade of the 20th century that relational strategies gained a wider following, and that debate on relationship marketing began to dominate the marketing agenda. During this period relationship marketing was probably the major trend in marketing and certainly the major (and arguably the most controversial) talking point in business management. Relationship marketing in the 1990s became the leading topic of discussions at academic conferences in Europe, North America, Australia and elsewhere around the globe. Relationship marketing was frequently the subject of dedicated practitioner conferences, academic

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journal articles, (as a general topic, in relationship marketing editions of major publications as well as in at least one dedicated Relationship Marketing Journal,(the International Journal of Consumer Relationship Management), and specialist marketing magazines.

Claims for the benefits of relational strategies were numerous, not least that RM was becoming a unifying force within marketing. Mattson (1997) suggested that here at last, there was a concept within marketing research that served as the generic context for all marketing transactions, whether products or services, consumer or industrial. Gronroos (1996) believed that RM represented the biggest change in 50 years, in effect 'taking marketing back to its roots'. Relationship marketing, it was being suggested, was a (or is the) 'new marketing paradigm' Kotler, (1992, Gummesson, (1999) and a 'paradigm shift' and (Gronroos, (1994); Morgan and Hunt, (1994) and was taking place in marketing practice and thought. Major companies (e.g. British Airways, Boots, Coca Cola Nigeria, First Bank, Union Bank, Virgin Nigeria Airways, Tesco etc) were confident enough about RM's capabilities to appoint RM managers and directors whose principal function was to operationalise the concept. At around the same time Safeway became the first UK supermarket chain to set up a dedicated RM team. Relationship marketing was in vogue among contemporary marketing academics and practitioners, not only in service and inter-organisational contexts, from where it had developed, but even in consumer markets, where it had initially been overtly shunned. O'Malley and Tynan, (1999).

While most marketers approached the concept with some level of rationality, there were some claims that were almost messianic in nature. Reicheld (1990) suggested that the relational concept represented a 'shift in business thinking, as fundamental as the shift to a Copernican sun-centred system was for astronomers'. Elsewhere, he suggested that the benefits of loyaltybased marketing represented 'a kind or miracle of loaves and fishes'. According to Reichheld (1990) relationship marketing was the 'battle cry' of the 1990s. The 'marketing mix' and other aspects of 'traditional marketing' were, it was suggested, dying: 'Long live Relationship Marketing".

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

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

a) Statement of Research Problem

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

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

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

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

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

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

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

b) Objectives of the Study

As implied from the statement of research problems, this study has the following objectives. The main objective is to provide the basis for the understanding of the relationship marketing concept and strategies as used by the Igbo managed SMEs in Nigeria. The specific objectives are to:

- i. To examine the extent of acceptance, adoption and usage of the relationship marketing concept, and strategies.
- ii. To find out if the size of the Igbo SMEs and a well defined and comprehensive mission statement is related to the degree of the implementation of the relationship marketing concept, and strategies.
- iii. To examine if the level of education and experience of the owner manager/CEOs of the Igbo SMEs has any positive influence on the implementation of the relationship marketing concept and strategies by the firms.

c) Scope of the Study

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

Thus, it is hoped that this will enable us to arrive at some useful academic and empirical evidence and

data that will facilitate the establishment of the sort of relationships anticipated in the objectives enumerated above.

d) Research Questions

This study aims to provide answers to the following questions;

- i. Do Igbo SMEs, accept, use and adopt the relationship marketing concept and strategies?
- ii. Is the size of the Igbo SMEs and a well defined comprehensive mission statement directly related to the implementation of the relationship marketing concept and to the level of customer satisfaction?
- e) Research Hypotheses

This research shall attempt to test and find solutions to the following formulated hypotheses. They are;

Ho : That Igbo SMEs do not accept, use, and adopt the relationship marketing concept and strategies.

Ho : That the size of the Igbo SME and a well defined comprehensive mission statement is not related to the degree of the implementation of the relationship marketing concept by the firm and to the level of customer satisfaction.

II. LITERATURE REVIEW

What is marketing? Ask 30 experts and you will get 30 different answers. Marketing has a bad press. Phrases like "marketing gimmicks", "marketing puffery", "marketing plays" and "marketing tricks" abound (Jobber 2004). The result is that marketing is condemned by association. Yet this is unfortunate and unfair because the essence of marketing is value, not trickery. Successful companies rely on customers returning to repurchase a product. The goal of marketing is long term satisfaction, not short term deception. This view is reinforced by the writings of top management consultant Peter Drucker, who stated,

"Because the purpose of business is to create and keep customers, it has only two central functions – marketing and innovation. The basic function of marketing is to attract and retain customers at a profit (Drucker 1954).

The learning from this statement is three fold;

First, it places marketing in a central role for business success, since it is concerned with the creation and retention of customer.

Secondly, it implies that the purpose of marketing is not to chase any customer at any price. He used profit as a criterion. While profit may be used by many commercial organizations, in the non-profit sector, other criteria might be used.

Third, it is a reality of commercial life, that it is more expensive to attract new customers than to retain existing ones. It costs seven times as much to acquire a new customer, as it costs to get a current customer to buy from a seller again.

Indeed the costs of attracting a new customer have been found to be up to seven times higher than the costs of retaining old ones, Roserberg and Czepeil (1983). Consequently marketing orientated companies recognize the importance of building relationships with customers, by providing satisfaction and attracting new customers, by creating added value.

Gronroos (2000) has stressed the importance of relationship building in his definition of marketing in which he describes the objective of marketing as to establish, develop and commercialise long term customer relationships so that the objectives of the parties involved are met.

Finally, since most markets are characterized by strong competition the statement suggests the need to monitor and understand competitors, since it is to rivals that the customers will turn, if their needs are not being met.

Marketing exists through exchanges. Exchange is the act of process of receiving something from someone by giving something in return. The something could be a physical good, service, idea or money. Money facilitate exchanges so that people can concentrate on working at things they are good at, earn money (itself an exchange), and spend it on products and services which someone else has supplied (Jobber 2004).

The objectives are for all parties in the exchange to feel satisfied. So each party exchanges something of less value than that which is received.

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

"Marketing is managing profitable customer relationships". (Kotler 2004). The two-fold goal of marketing is to attract new customers by promising superior value and to keep and grow current customers by delivering satisfaction.

Kotler earlier on defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others. (Kotler 1997).

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

Exchange takes place where there is sufficient match or overlap in the want lists of the marketer and the consumer. The marketer's task is to formulate and implement an offer that motivates the consumer into a transaction activity. Transaction marketing is part of a large idea called Relationship Marketing (RM), which is the practice of building long term satisfying relationships with key parties; customers, suppliers, distributors, in order to retain long term preference and business. Mckenna (1991).

Kotler and Armstrong (2004) defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others.

The American Marketing Association explains that "Marketing is the process of planning and executing the conception, pricing, promotion and distributing of ideas, goods and services to create exchanges that satisfy individual and organizational objectives/goals.

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

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

- Discovering what goods and services consumers need and want, and
- Providing these items for them in the places where the consumers/customers are, at the times that they want them and at prices that they are able and willing to pay".

According to this conception of marketing, it starts before goods and services are produced, and involves the flow of the goods and service to the consumers who demand them. It does not end after the sales have been made. It's object is to provide satisfaction to the customer, and at a profit to the company.

Gronroos (2000) states that "the common theme that surrounds the vast majority of marketing definitions is that marketing is the planning and implementation of almost everything; that an organization does to facilitate an exchange between itself and its customers".

As it facilitates exchange, marketing looks beyond its own organizational boundaries and takes into account external forces that exists in the business environment. Marketing efforts are then adjusted accordingly to facilitate exchange under the new set of conditions.

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

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

The Chartered Institute of Marketing (CIM) United Kingdom provides a typical definition of marketing,

"Marketing is the management process which identifies, anticipates and supplies customer requirements efficiently and profitably.

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

Other definitions as itemized by McDonald (1991) in the "exercise marketing orientation section, of the Marketing Audit textbook", includes;

a) Operational Definition of Small and Medium Scale Enterprises

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

In 1997 the National Council on Industry (NCI). Streamlined the definitions of industrial enterprises for recurrent review every four years (Alawe 2004). In July 2001, the National Council industries at its 13th meeting in Markudi, Benue State (NCI – 13) made the following revisions.

i. Micro Cottage Industry

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

ii. Small Scale Industry (SSI)

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

iii. Medium Scale Industry (MSI)

An industry with a total capital employed of over N50 million but not more than N200 million, including working capital but excluding cost of land and/or a labour size of 101 – 300 workers..

iv. Large Scale Industry (LSI)

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

b) The Definition, Domain and Dimension of Relationship Marketing

The emergency of relationship marketing Gummesson 1999, Payne 1995, Gronroos 2002, Berry 1983) is founded on a criticism of pure transaction focused marketing. Critics claim that traditional marketing concepts and methods developed over decades are based exclusively on transaction (Brodie et al 1997, Juttner and Wehrli 1994). Not only strategic marketing approaches, but also cooperative marketing instruments (e.g. product merchandising, pricing, sales promotion etc) are accordingly aimed at the initiation of transactions with customers often not even clearly defined. However transaction marketing is fraught with problems with respect to the underlying marketing philosophy, the structuring of instruments, and the marketing organization.

c) Relationship Marketing Definitions

Most of the concepts, ideas and developments discussed above are present in Gronroos (1994) refined definition of RM in which he described the objectives of RM as to:

Identify, establish, maintain, and enhance and, when necessary, terminate relationships with customers and other stakeholders, at a profit so that the objectives of all parties involved are met, and this is done by mutual exchange and fulfilment of promises.

No definition will ever be perfect and it may well be that other ideas and concepts may in times also require inclusion. For the purposes of introducing RM, however, this definition will, for the moment, suffice. In later, we will investigate more closely how these concepts were translated into strategies and tactics and their perceived benefits. In particular we will look at the claims that are implicit in this definition. These may be seen to include six dimensions that differ significantly from the historical definition of marketing (Gordon 1998). These are that:

- RM seeks to create new value for customers and then share it with these customers.
- RM recognises the key role that customers have both as purchasers and in defining the value they wish to achieve.
- RM businesses are seen to design and align processes, communication, technology and people in support of customer value.
- RM represents continuous cooperative effort between buyers and sellers.
- RM recognises the value of customers' purchasing lifetimes (i.e. lifetime value).
- That RM seeks to build a chain of relationships within the organisation, to create the value customers wants, and between the organisation and its main stakeholders, including suppliers, distribution channels, intermediaries and shareholders.
- Relationship marketing is attracting, maintaining and enhancing customer relationships (Berry 1983)
- The goal of relationship marketing is to establish, maintain and enhance relationships with customers and other parties at a profit so that the objectives of the parties involved are met. (Gronroos 1990).
- Relationship marketing is an integrated effort to identify, maintain and build up a network with individual consumers and to continuously strengthen the network for the mutual benefit of both sides, through interactive, individualized and value added contacts over a long period of time (Shank and Chalasan1992)
- Relationship Marketing is about understanding creating and managing exchange relationships between economic parties, manufacturers, service providers, various channel members and final consumers (Moller 1992).

d) The Shift to Relationship Marketing

Difference between transactional focus and relationship focus.

Transactional Focus	Relationship Focus
*Orientation to single sales	*Orientation to customer
*Discontinuous customer	retention
contact	*Continuous customer
*Focus on product features	contact
*Short time scale	*Focus on customer
*Little emphasis on	value
customer service	*Long time scale
*Limited commitment to	*High customer service
meeting customer	emphasis
expectations	*High commitment to
*Quality is the concern of	meeting customer
production staff	expectations
	*Quality is the concern of
	all staff

Source : Payne et al (1998).

e) The Ways Igbo SMES Retain Their Customers in Nigeria

More and bolder initiatives in holding onto customers are occurring among SMEs and companies of various sizes .Although the situation differ from consumer goods versus service and from durables versus non-durables. Customer keeping approaches are tailored to these diverse products. Igbo SMEs/ Companies are benefiting more from their current customers through the customer-portfolio analysis, a customer retaining marketing mix, and a reorganization for customer retention.

i. Customer Portfolio Analysis

The first strategic customer keeping consideration involves knowing the purchasing history of a product's or company's customers. For each product there is a customer portfolio, which is a combination of customer types that generates sales and resulting profit. An optimal customer portfolio consists of a balance of new and repeat buyers yielding target sales and profits.

The construction of a customer portfolio begins with determining meaningful customer classification based on market research of actual purchase patterns. Most Igbo managers monitor some customer categories, such as current customers, new customers, brand switchers, trial users, customers who upgrade their purchases and those obtaining products for trade in.

The portfolio segments can be measured in terms of number of customers, number of purchases, demographic and psychographic profiles, and contributions to sales and profits.

Three basic factors are considered in seeking the optimal balance in a customer portfolio. First, products vary according to how readily product differences can be perceived by consumers. When products are selected on the basis of objective superiorities after consumers have tried them, keeping these customers is relatively easy. When product characteristics are experienced largely on a subjective basis (as are cosmetics and beer), brand switching usually results more from the consumer's needs for variety, than from product dissatisfaction. Second, product category volume growth affects the balancing of a customer portfolio Having too large a proportion of repeat purchases in the rapid growth stage of a market may indicate insufficient attention to the getting function. Continually generating a large proportion of new buyers in the maturity stage may signify an underdeveloped keeping function. Third, the relative costs and benefits of attracting and retaining customers must be gauged. This requires the calculation of costs involved in winning new customers and holding onto present ones, against benefits in terms of revenues contributed by each of these groups. These figures can be estimated from the data generated in test market experiments.

The customer portfolio must be based on sound customer feedback research. Most marketing research is project oriented. It addresses known or assumed problems, or it evaluates specific market opportunities. The customer feedback survey is geared to monitor marketing performance by periodically measuring how satisfied (or dissatisfied) customers are. (Czepiel et al 1979). Quantifying customer feedback over time provides a revealing indicator of changes and of marketing effectiveness. It also can flag trouble spots .The amount and content of unsolicited customer complaints reflect a biased sample, but the survey puts them into proper perspective.

ii. Customer Retaining Marketing Mix

The marketing mix is a central concept in devising a marketing strategy. Because of the company bias favoring customer getting, specific actions to retain customers receive less planning attention than they deserve. One remedy is to conceive of two separate marketing mixes, one for customer getting and the other for customer keeping. Several major elements should be part of the new marketing mix for customer retention, such as; product extras, reinforcing promotions, sales force connections, specialized distribution and postpurchase communication.

Using Product extras in keeping customers requires giving them more than the basic product that initially attracted them. Product extras for individual customers over time can play sales expansive role. The main approach is to create a total product service system. Whatever the customers purchased initially, the company then present them with related benefits provided by other items in the product line. In this way they come to realize the existence and value of a total consumption system. Many Igbo owned fast food selling companies no longer just sells snacks and burgers ,but complete meals, also for different times of the day (breakfast, lunch, dinner)and different services(eat in, or take out or take away)The customer gets involved in the system rather than focusing solely on the basic product, which might be subject to aggressive competition. Most Igbo SMEs at some predictable date after purchase offers some items as replacement for parts of the products used up or some basic gift items. On reinforcing promotions, the product promotions work better when aimed at existing customers. If a marketer knows who these customers are, benefits can be obtained by giving them reinforcing communications. First, tuning in to customers makes it possible for the company to advance their levels of knowledge and loyalty on products purchased. To some SMEs, advertising and couponing to keep customers, involves a defensive approach to play up product quality and preempt rival new entries. Secondly, this type of promotion can introduce customers to the firm's other products especially through cross sampling. A list of

actual customers makes possible direct communication with them. Igbo owned SMEs build such lists through, sales receipts, warranty cards, credit account records, and marketing research surveys. One promotional device for reinforcing customers involves customers' only publications. These are targeted to buyers who have already exhibited some degree of commitment to the product or company, by one or more purchases. The vehicles take the form of periodic newsletters, special reports, exclusive catalogs, and annual reports. A prime moment to add to the customer's momentum is after the purchase act. Any consumer doubts or confusion concerning the purchase can be reduced at that time. Telephone calls are made to determine customer satisfaction or dissatisfaction with a purchase. Direct mail is also effective. Letters are written to ask about satisfaction with the previous purchase, furnish further product or usage information, present offers for other products or suggests a time to buy the new model. Increasingly, telemarketing is used to follow up purchases .Telephone calls are a more personal and immediate approach than the mail.

In Sales Force Connections, the sales force plays a decisive role in the customer retention function. At a retail or service counter, the sales person is the focal point of the company's strategy and is the firm to the customer (Czepiel 1980). The sales force must be oriented to serving a long term relationship with the customer. Sales person who lacks preparation and knowledge about the SMEs product line and who tries to sell a product rather than solve customer problems, usually do not keep customers for long. The roots of such a situation lie with sales force management and with the sales person. Selection, Training, and Compensation that foster short run goals achievement gear a sales force to today's results at the expense of tomorrows. Igbo SMEs managers who desires to attract a loyal customers, tends to hire better qualified salespeople, train them more, and pay them above average salaries. Others recruit sales personnel at very young ages and mentor then until they have learnt the rudiments of the business, before they are assisted financially to set up their respective SMEs. This has contributed to the sustenance of the entrepreneurial skills of the Igbo speaking business people. The sales force ability to help customers is enhanced by supportive expertise. When customers' problems arise, the salesperson can call upon a team of specialists. Another source of expertise can come from a computerized databank, which provides routine information (costs, inventory stocked, and delivery time.

iii. Specialized Distribution

To make products available to the buyers, distribution systems generally focus on where the ultimate transaction takes place. In considering getting and retaining as separate function, the possibility exists for arranging distribution along these two lines.

The first method used, involves a separate distribution channels for the getting and keeping functions. One channel is designed to entice, welcome and complete purchases by new customers. The other serves the need of repeat customers .No particular channel lends itself to this distinction; instead it depends on how the distribution strategy is formulated. In many cases, both roles are played by one distribution unit, especially in a retail unit. Yet even in a single location, layout of facilities can separately handle attracting and retaining customers. For example large bank branches can locate various functions in specific physical areas. One designated counter is where accounts are opened and services arranged for the first time. In another corner is found the automated -teller center where convenience minded customers use a computer terminal at any hour of the day for the variety of banking transactions. The same situation also applies to large labo retail stores where there are separate outlets for both old and new customers.

Vital to a manufacturer's distribution strategy is having a dealer support to foster repeat buying of all its brands. Through an exclusive or selective distribution network, the retailers and Igbo entrepreneurs develop a commitment to the brand when they receive adequate attention from the manufacturer.

iv. Post Purchase Communication

A company must anticipate that some customers will encounter either minor or serious problems after purchasing .If the company is not ready to hear and correct these difficulties, the customer may not repurchase or may cancel the arrangement .Whether the company or customer is at fault, standby post purchase activities can be instrumental in saving these customers. The frontline for customer's complaints and inquiries should be assertive customer relations. This can consist of a separate department or the function can be assigned to those personnel already dealing with customers. At best it should be a blend of the two. A company should encourage customers to initiate contact whenever the need arises, to clarify instructions, to request further information, to point out a problem or to seek a remedy. Information hotline, response cards and service desks facilitates these processes.

v. Reorganization for Customer Retention

The lack of organizational coordination and control frequently contributes to the loss of customers. This problem takes two basic forms; a lack of sensitivity to customer turnover rates, and insufficient linkage between the marketing function and the operations group (manufacturer and service).

Because customer turnover is an ac^{cepted} fact of life, it often goes unmeasured. Thus marketers should set acceptable target turnover rates for evaluating market performance. In the absence of clearly defined limits on customer turnover, organizations find it easy to rely on promotions to recruit new batches of customers. In consumer goods companies, the prized assignments are on new products (with their promising growth potential), while established brands (unless very large ones) are favoured less.

Another approach is to assign executive accountability for customer keeping. Establishing a management post for taking care of old business may make as much sense as one for prospecting new business or for developing new products. In some companies, consumer affairs directors have taken on this role.

III. Research Design and Methodology

a) Research Population

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

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

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

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

b) Method of Data Analysis

Data analysis is generally a means of testing hypotheses. The data analysis techniques discussed below will relate to the Six hypotheses. The hypotheses are categorized into three groups;

i. Those dealing with the acceptance adoption and implementation of the relationship marketing strategies (hypotheses one and two).

- ii. Those dealing with the practices and tenets of relationship marketing strategies, customer satisfaction and retention (These are hypotheses three and four).
- iii. The one about the relationship between customer satisfaction and corporate performance. (Hypotheses five and six).

All the THREE hypotheses will attempt to establish relationships if any between variables or among various variables. The major statistical data analysis technique to be used will be the regression model.

Regression Analysis is a statistical technique that is used to develop a mathematical equation showing how variables are related. In regression terminology, the variable which is being predicted is called the dependent or response variable. The variable or variables being used to predict the values of the dependent variable are called the independent or predictor variable. Regression Analysis involving one independent variable and one dependent variable for which the relationship between the variables is approximated by a straight-line is called Simple linear regression. Regression Analysis involving two or more independent variables is called Multiple Regression analysis. (Anderson et al 1994)

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

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

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

- R-squared (R^2) the coefficient of determination.
- ✦ Adjusted R-squared (R²) used to take care of the problem associated with R².
- F-test to find the significance of a group of regressions.
- ♦ DW a measure of serial correlation.

IV. Hypotheses Testing and Findings

HYPOTHESIS ONE: Acceptance and Adoption of the Relationship Marketing Concept

Ho : That Igbo SMEs do not accept, use, and adopt the relationship marketing concept.

Ha : That Igbo SMEs accept, use, and adopt the relationship marketing concept.

(AAURMC) by the Igbo SMEs						
Dependent variable	AAURMC					

Table 1: Estimated result of Acceptance usage and Adoption of the relationship marketing concept

Independent variable		Co-efficient	T-Value	STD Error
Constant	(CON)	-0.90257	0.51	1.7542
Attention to customer needs, providing gif and price reductions and error rectificatior		0.45101	4.17***	0.10805
Customer persuasion through price promotion and product	(CPPP2)	0.20877	2.02**	0.10345
Giving incentives to customers	(GIC3)	0.12784	1.34	0.09535
After sales services	(ASS4)	0.15440	1.58	0.09745
Providing direct assurances, quality guara and replacing damaged products	ntees (PDA5)	0.36054	1.81*	0.19866
$R^2 = 0.3236$ R^2	F = 0.2467 F(5	.5) = 4.21 DW = 1	.7441	

Source: Author's Fieldwork 2007/2008.

***Significant at 1% level

**Significant at 5% level

Γ

*Significant at 10% level

This model was estimated using STATIX 92 computer package. Technology and innovation as a competitive strategy was dropped from the model because of its high correlation with other predictor variables.

Table above shows the estimated results of the regression of the relationship marketing concept

acceptance usage and adoption. The co-efficient shows that all the five variables are positively related to AAURMC, with only the intercept being negative. This implies that the relationship marketing concept is increasingly accepted, used, and adopted with simultaneous increase in attention to customer needs, distribution efficiency, after sales services, giving incentives, providing direct assurances and quality guarantees, intensive promotional activities, product quality with a corresponding directional movement in product prices, and replacing damaged products. The correct positive signs of the co-efficient agrees with our a prior expectations of the relationship between AAURMC and the five variables. Specifically the co-efficient estimate of the variable ACN1 shows that a percentage increase in attention to customer needs by the firms will bring about a relationship marketing concept acceptance, usage and adoption increase of 0.45%. Similarly, a one percent increase in the quality of a product will lead to 0.36% increase in the acceptance and adoption level of the relationship marketing concept by the Igbo SMEs.

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

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

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

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

The F-test is 4.21. It failed the 95% confidence level test. The F-test is used to find out whether or not a group regressors is significant if all the co-efficients in conjunction are significant. In this case, the F statistic agrees with the Null Hypothesis that as a group, none of these regressors is significant. The study thus reveals that the regressors as a group are not significant and that they do not matter in determining the adoption of the relationship marketing concept. This is expected in this kind of estimates especially when it is realised that emphasis on some of the variables by producers may lead to the adoption of some less rewarding concepts in the market place. For example, emphasis on product quality not based on customer needs and expectations results in Product Orientation. Also, emphasis on intensive promotional activities and product price manipulations not based on customer needs and wants means reliance on the selling concept/sales orientation.

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

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

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

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

Table 2 : Estimated results of customer satisfaction and relationship measured by serv	ce quality
correlated with corporate mission statement	

Dependent variable	AVSMC: Service as a measure of customer satisfaction			
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error	
Constant (CON)	0.1440	0.19	0.7767	
Marketing segments & targets(MKTGS)	0.3227	2.61**	0.1235	
Knowing our present & potential customers and competitors(KOPPCC)	0.2800	2.27**	0.1233	
Knowing what customers value in us that will make them loyal	0.2803	2.29**	0.1205	
Knowing what customer value in our competitors that will make them stay loyal (KOCVAC)	-0.1177	-0.70	0.1677	
$R^2 = 0.3162$ $R^2 = 0.2554$ $F(5.5) = 5.20$ DW	= 2.3239			

Source : Author's Fieldwork 2007/2008.

Table above shows that estimated results of the regression analysis of customer satisfaction being a function of a well-defined corporate mission. Specifically, a variable or measure of customer satisfaction, the quality of services rendered by the firms to the customers as perceived by the customers, is used as being dependent on corporate mission statement's clarity as measured by the four predictor variables, namely; MKTGS, KOPPCC, KOCVML, and KOCVAC. The co-efficients show that three variables and the regression line intercept are positively related to customer satisfaction. The only variable that is inversely related to customer satisfaction as measured by the firm's quality services to its customers is KOCVAC, that is knowing what customers value in our competitors, which will make them loyal.

The implications of the above results are that a ten percent improvement in articulating and defining a corporate mission by the Igbo SMEs in terms of market segmentation and targeting, knowing the firm's present and potential customers and competitors, knowing what customers value (customer's needs) in the firm will in turn improve, customer satisfaction derivable from services rendered by the firm by 3.2%, 2.8% and 2.8% respectively.

Conversely, such an improvement in corporate mission statement in terms of the variable - knowing

what customers value in our competitors will produce a diminishing or negative impact as far as customer satisfaction is concerned. This is probably due to the great similarity in the type of products normally handled by Igbo SMEs (i.e. motor spare parts, pharmaceuticals, provision and convenience retail stores).

To explain the variations in customer satisfaction and the four predictor variables a t-test on each of the coefficients was performed. This is to test the hypothesis. In Table 22(a) column 3 the t-values of the regression are stated. The t-values for MKTGS, KOPPCC and KOCVML are 2.61, 2.27 and 2.29 respectively. They all pass the test at the 95% level of confidence, that is 5% level of significance. This is a strong suggestion that the Null hypothesis be rejected and the alternative accepted.

The F-value is 5.20. This fails in 95% confidence level test. This shows that the regressors as a group are not significant and that they do not matter in determining customer satisfaction as measured by services.

The $R^2 = 0.3162$ or 32%. This reveals that about 32% of customer satisfaction (quality of services) is explained by the independent variables. The Durbin Waston statistic (DW = 2.3239) is significant at 5% level and shows that there is a no serial correlation.

Table 3 : Estimated results: Regression of customer satisfaction measured by the quality of product	
delivery (QUPDGW) correlated with corporate mission statement	

Dependent variable	QUPDGW: Measure of customer satisfaction			
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error	
CONS	2.2894	3.28	0.6983	
MKTGS	0.2538	2.28	0.1111	
KOPPCC	0.05913	0.53	0.1109	
KOCVML	0.0254	0.24	0.1084	
KOCVAC	0.1061	0.70	0.1508	
$R^2 = 0.1470 \qquad R^2 = 0.712 \qquad F(5.5) = 1.94 \qquad DW = 0.0000000000000000000000000000000000$	= 1.5628			

Source : Author's Fieldwork 2007/2008

Year 2013

The table above shows the results of the regression analysis: Customer satisfaction (QUPDGW) being a function of corporate mission statement. The predictor variables are the same as in The Table the coefficients show that all the variables and the intercept are positively signed. In other words, a 10% positive

change in MKTGS, KOPPCC, KOCVML and KOCVAC will lead to 2.5%, 0.60%, 0.25% and 1.06% increase in customer satisfaction level respectively.

Except the t-value for MKTGS, which is 2.28 that is significant at 5% level, the coefficients for the other three independent variables fail the t-test.

Table 4 : Estimated Results: Regression of customer satisfaction (RELIADCN) correlated with corporate mission statement

Dependent variable	RELIADCN: A satisfaction	measure o	of customer
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error
CONS	1.4357	1.80	0.7993
MKTGS	0.3822	3.01	0.1271
KOPPCC	0.1546	1.22	0.1269
KOCVML	0.1761	1.42	0.1240
KOCVAC	0.1717	0.99	0.1726
$R^2 = 0.2010 \qquad R^2 = 0.1300 \qquad F(5.5) = 2.83 \qquad DW$	= 1.7845		

Source : Author's Fieldwork 2007/2008

The Table shows the results of the regression analysis: Customer satisfaction defined as how reliable the firm is to its customers being a function of the clarity and comprehensiveness of its corporate mission. All the coefficients of the regressors are positively related to customer satisfaction. Notably, a ten percent change in MKTGS, KOPPCC, KOCVML and KOCVAC will have a 3.8%, 1.5%, 1.8% and 1.7% impact on customer satisfaction (RELIADCN) respectively.

The t-value of 3.01 for MKTGS coefficient shows that it passes the t-test at 5% level of significance. This points to the rejection of the Null Hypothesis and the acceptance of its alternative.

V. Discussion and Implications of Research Findings

Our task in this section is two fold, viz to summarize and discuss the findings of this study. In doing this, we shall relate our findings and the discussion based on them to our two part model of the adoption and implementation of the relationship marketing concept, with regard to the practices of the tenets of the relationship marketing by Igbo managed and operated SMEs. The relationships between customer orientation, customer satisfaction, customer.

a) Acceptance, Adoption, Implementation and usage of the Relationship Marketing Concept by IGBO SMES

The main purpose/objectives of this area/ section is to achieve the first major objective. This involves finding out whether or not, there exists the awareness, understanding, acceptance, adoption and usage of the relationship marketing concept by the Igbo SMEs, and the realization of the whole of the second objective of the study, which is to find out if there are any relationships between some management/workers attributes of the SMEs and the extent of the implementation of the relationship marketing concept.

i. Acceptance, Adoption and usage of the Relationship Marketing Concept

From frequency analysis in table 5.8 and 5.9 it is crystal clear that over 75% of the Igbo SMEs accept the relationship marketing concept. It is a confirmation of the findings of Baker and El-Haddad (1982), Ogwo (1986), all in favour of the adoption of the marketing concept, and by extension the relationship marketing concept by Payne (1995) Peck, Adrain, Christopher, Moria, Clark and Morca (1999), Palmer (1995), Gummesson (1993, 1998b, 2000, Gronroos (1994). Our findings are in consistent with the assertion of these authors and may more that majority of the workers and executives have ignorantly or rightly demonstrated a unique understanding knowledge and information of the theoretical and practical under pinning of the relationship marketing concept.

It is very interesting to note that there is no difference in attitudes and opinion, in terms of the acceptance of the relationship marketing concept, between the employed managers, sales representatives and workers of the SMEs and the owner managers. The acceptance of the relationship marketing concept also cut across the seven states of our study. It is therefore safe to conclude that the relationship marketing concept acceptance, adoption and implementation level of over 75% is truly representative of all Igbo managed SMEs in Nigeria and by extension all Nigeria SMEs.

Attention to customer needs and wants is actually the relationship marketing concept in operation. It involves listening to the customer before the production, storage sales and marketing of the product and services, which is augmented by the right quality, quantity, price and promotional items to the customers. High product and service quality, based on the needs and wants of the customers is a part of the priority, of given proper and unique attention to the customers numerous needs, in terms of products produced and offered for sale to customers.

The apparent contradiction between our findings in table, where product quality is ranked first by 50% of our respondents, and attention to customer needs ranked first by 40% on the one hand and our conclusion in table is thus resolved. This is so, because product and service quality is one of the easily identifiable customer needs and wants in the SME industry. To many Igbo SMEs, product quality includes the contents of the product, manufacturing and expiring dates, approval by the relevant governmental agencies like NAFDAC, SON, CUSTOMS, and NMA Product packaging, varieties of the products sold, suitability of the products in solving the customers needs and wants are all ingredients of relationship marketing. The emphasis on product quality as a competitive strategy in Table 5.10 is really a manifestation of the SMEs implied attitude in satisfying the customers, who by implication will remain loyal and attract to the SME other loyal and dependable customers.

From the table here the Null hypothesis Igbo SMEs do not accept,use and adopt the marketing concept is rejected, and the alternatives reflection of the importance that 40% of the SMEs attach to a "attention to customer needs and wants" as a competitive strategy. This shows that as Igbo SMEs perceive competition as acute, the need to adopt the relationship marketing concept becomes paramount in their consideration of the strategies for survival and growth.

The number of the SMEs adopting the relationship marketing concept in our study seems high, when compared with the conclusions of Ogwo (1986) and Agbonifon et al (1988) as it concerns the marketing concept adoption and use in Nigeria. Little or no literature is available in Nigeria on the relationship marketing concept practice. The adoption of the RM concept by the practitioners had been done ignorantly as a normal business practice among the lgbo, people who are predominantly referred to as natural sales people and the "Japan of Africa". The usage of RM has been more of good service or at best evangelistic. The population of our study is made up of SMEs that has survived the first five years of operation. These are companies that must have "learned the ropes" survived the turbulent bv highly competitive business environment in Nigeria and must have realise the need for, and the benefits conferred on the SMEs, by the adoption, implementation and usage of the relationship marketing concept. In most industries, the corporate

failure rate is highest in the first and second years of the lives of the firms.

After five years of operation, to survive and grow, about 41 (82%) of the SMEs in our study have corporate missions defined and articulated based on the tenets and the principles of the relationship marketing concept.

VI. Relationship Marketing Concept Pratices and Customer Satisfaction, Loyalty and Retention

The practice of the tenets and philosophy of relationship marketing concept, includes among the following activities. (Gummesson 2002, Bruhn 2003). These most fundamental values of RM are;

- i. Marketing management should be broadened into oriented company management. marketing Marketing and sales function are more than just the activities of specialized departments. They are functions that must permeate every comer of an organisation, not least the minds and actions of management (Gummesson 2002). This an old thought according to Gummesson (2002) which has turned out to be enormously difficult to convey and implement. In companies he used the terms full-time marketers (FTMs) and part-time marketers (PTMs) to stress that everybody. irrespective of task and expertise, in fluencies customer relationship either full time or part time. Marketing management in this sense requires marketing orientation of the whole of the company, that is marketing-oriented management.
- ii. Long term collaboration and win-win. The core values of RM are found in its emphasis in collaboration and the creation of mutual value. In includes viewing suppliers. Customers and others as partners rather than opposite parties. RM should be more of win-win, than win-lose, more of a plus sum game, than a zero sum game. In a plus-sum game, the parties increase value for each other, in a zero sum game, what one gains is the loss of another. A constructive attitude is expected by all those involved, and all should find the relationship meaningful. If those conditions are fulfilled, the relationships may become sustaining. For a producer and supplier, it is very important to retain existing customers, a fact which is increasingly being stressed. Extending the duration of the relationship becomes a major marketing goal. Too much emphasis has been put on the acquisition of new customers and too little on caring for existing customers (Gummesson 2002). RM and CRM encourages RETENTION customer and discourage

DEFECTION. They encourage RETENTION MARKETING first, and ATTRACTION MARKETING; getting new customers second.

- iii. All parties should be active and take responsibility. RM is not to be mixed up with the traditional selling, which represents the supplier perspective and does not put the customer and interactive relationship in focus. In relationship selling, the initiative comes from the salesperson and depends on - how well the relationship is managed by the seller (Levitt 1983). In this sense, relationship quality and a long term relationship becomes the consumer's trust in the salesperson based on the salesperson's present and past performances (Crosby, Evans and Cowler 1990). But the initiative to action, cannot be left to a supplier or a single party of a network; every one in a network can, and should be active. Contrary to the mythology of marketing, the supplier is not necessarily the active party, in B-to-B customers initiate innovation and force suppliers to change their products and services. Consumers suggest improvements but have a tough time getting lethargic and complacent suppliers to listen chat groups on the internet empower customers to reach out at no cost, but time. It makes customerto-customer interaction (C-to-C) possible.
- iv. Relationship and service value instead of Bureaucratic and Legal values. Bureaucratic and legal values are characterised by rigidity, legal jargon, application of dysfunctional laws and regulations. A focus on internal routines, more interest in rituals than in results, belief in the supplier as an expert, and the customer as ignorant, the customer being a cost and a residual Customers as masses and of the system. statistical averages and the importance of winning over the customer is in dispute. These values historically dominate government and their Its representatives have previously agencies. disclaimed marketing, but the international wave of privatisation, deregulation and demand for competition, as well as the failure of the command economies, has forced a change. RM is a valid concept for public organisations as well, and an understanding of how marketing could be applied public bodies to the benefit of the to Unfortunately, consumer/citizen is growing. bureaucratic-legal values are also common in private companies. Relationship marketing (RM) requires different values based in relationships and services to the customer. These values establish that all customers are individuals and different in certain respects, that the outcome is the only thing that counts, that customers are the source of revenue and should be in focus (Gummesson 2003) and that the suppliers task is

to create value for the customer (Gummesson 1993 pp. 40 - 42). Although collaboration is the core property of RM, our RM concept holds that both competition and collaboration are essential in a functioning marketing economy.

v. In RM, loyalty especially customer loyalty is emphasized. In the loyalty ladder, the lowest rung is the contact with a prospect who hopefully turns into a customer, and at first purchase. Recurrent customers are clients, that those who have come back and a long term relationship is in the making. In the next stages, the client becomes a supporter and finally an advocate for the supplier. The fact that this research work is about RM and advocates relationships as essential in marketing does not imply a religious belief relationships as a magic panacea. On the contrary we know that human relationship can be a source of insurmountable hassle as well as of unlimited joy. But we cannot live without them. The larger share of world literature and entertainment deal with relationships between adults, parent and child, police and crook, and between the players in a business ventures.

It is worth noting that a relationship should not be retained if it works badly. Long term relationships and customer care are not the same as admitting customer to the geriatric ward of the supplier, attaching them to the bed, and keeping them on life support. (Gummesson 2002). Relationships should not necessarily be broken just because there is a conflict, however, they can often be resorted and improved or they may be the best option for the parties despite a conflict. The beginning of a relationship is often romantic and passionate. It is when the passion phase fades that the real work of building a relationship starts.

Dwyer, Shurr and Oh (1987) states a common sense RM strategy. "Relationship marketing – can be extremely successful where it is appropriate, but it can also be costly and ineffective if it is not. Conversely, transaction marketing – can be profitable and successful where it is appropriate, but a serious mistake where it is not".

- vi. RM involves the provision of high quality services by the SMEs (firms) to the customers and;
- vii. The placement of premium value on existing customers and satisfying them on a continuous basis so as retain their loyalty to the SME (firm).

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

VII. GENERAL COMMENTS

In the SME industry and the Igbo operated SMEs, whether small, medium or large, have accepted

that one sure way of survival is to accept, use and adopt the relationship marketing concept and the strategies.

The managers of these SMEs especially the literate ones are aware of the principles, practice and philosophy of the relationship marketing concept, and with the increasing competition, the rate of acceptance, usage, adoption and implementation of the RM concept is fast growing. Most Igbo SMEs have in the past used the RM concept and strategies rather ignorantly without even knowing the name for it.

When it is realised that Nigeria is a developing economy and yet has a wholly indigenous industry, the Igbo SMEs accepting and implementing the relationship marketing concept as evidenced by our findings, Olusoga's (1978) assertion of the positive correlation of the adoption of the marketing concept and by extension the relationship marketing concept, with higher economic development is not borne out by our findings. On the contrary, our findings are in agreement with those of Baskdale et al (1982), lyasere (2002) who found out a surprising similarity of consumer's opinions on most of the topic examined on the awareness and acceptance of the relationship marketing concept in nations at different stages of economic development. The change from a sellers markets, a consequence of the product scarcity of the late 1970s and early 1980s in Nigeria to one of a buyer's market with growing pressures especially in the SME industry (pharmaceutical products, motor parts, convenience and provision stores, clothes, shoes, electrical fittings and appliances etc) has engendered a new development, that is making the adoption, implementation and usage of the relationship marketing concept an inevitable reality. The changing situation makes the conclusions of such writers as Ajavi (1977). Isemin (1977) Alawe (2004), Ivasere (2004) that the Nigerian producer/marketer pays no attention to customer needs, to be outdated in the 1990s and 2000s of Nigeria.

The findings of Kilby (1971) about the forms of competition being based mainly on the quality of product and price reduction are even more outdated. Kilby (1971) saw the Nigerian industry (an SME) as being characterised by the product and sales orientations. It is not clear if Kilby ever believed in the marketing concept and the possibility of its adoption in a developing economy. If he did, he never mentioned it. Our findings show that in the Igbo managed SMEs, because of increasing competition, consumer sophistication, a going crop of professionals and knowledgeable owner-managers, the practices of the Relationship Marketing Concept are being adopted and implemented.

However, the practices of the relationship marketing concept by the Igbo SMEs are still at the elementary stages and not properly done and used. In this regard, there is some considerable truth in Baker and El-Haddad's (1982) conclusion that "one can hardly find a firm which has implemented the concept in each of its details as recommended in the literature", most especially in a developing economy like Nigeria.

VIII. Implications for Nigerian IGBO SME Operators

As competition becomes more acute in the Igbo SME industry and in the SME sub-sector as a result of both growing internal competition among firms and the imported one (competition) resulting from liberalization and globalisation, the Nigerian business firms and nonbusiness organisations have to embrace the relationship marketing concept; the practice of which ensures survival, profitability and growth. The watchwords of the Nigerian entrepreneur should be a commitment to customers for life. This requires the employment of customer-driven strategy, which entails quality and service excellence at every level. In the process, customers are brought into every department of the company and their voices heard and acted upon. The long-term result of this approach is keeping customers for life, and making them permanently loyal and committed to the firm.

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

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

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

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

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The Effect of Integrated Marketing Communication on Customer Based Brand Equity with Mediating Role of Corporate Reputation in Cellular Industry of Pakistan

By Muhammad Mubushar, Imtiaz Haider & Kamran Iftikhar

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Abstract - Purpose - In competitive environment the brand managers are under the pressure and the main headache of them how to build the brand equity for the identity, differentiation, and long term financial health of the company? This study investigates that whether marketers and brand managers should use the all the tool of marketing communication and which medium is stronger affect on the brand equity.

Methodology/Design/Approach - This empirical study has been conducted in the area of Rawalpindi and Islamabad Pakistan. Data was collected from consumer of cellular phone with the help of adapted research questionnaire consisting of twenty five items for seven variables used in theoretical framework. Furthermore, SPSS software has been used for conducting reliability, correlation, regression, and mediation analysis. We have also used Baron and Kenny 2012.

Keywords : perceived advertising spending, price promotion, public relations, corporate reputation, brand equity.

GJMBR-E Classification : JEL Code : P23

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The Effect of Integrated Marketing Communication on Customer Based Brand Equity with Mediating Role of Corporate Reputation in Cellular Industry of Pakistan

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Abstract - Purpose - In competitive environment the brand managers are under the pressure and the main headache of them how to build the brand equity for the identity, differentiation, and long term financial health of the company? This study investigates that whether marketers and brand managers should use the all the tool of marketing communication and which medium is stronger affect on the brand equity.

Methodology/Design/Approach - This empirical study has been conducted in the area of Rawalpindi and Islamabad Pakistan. Data was collected from consumer of cellular phone with the help of adapted research questionnaire consisting of twenty five items for seven variables used in theoretical framework. Furthermore, SPSS software has been used for conducting reliability, correlation, regression, and mediation analysis. We have also used Baron and Kenny 2012.

Practical implication - Setting the marketing strategies for the effective brand management and achieving the overall goals of companies the mangers should focus on advertising, direct marketing and public relation in Pakistani context.

Findings - The most important element of integrated marketing communication is advertising which plays significant role to build the brand image in the eyes of customers. Secondly the price promotion also attracts the clientele and boosts the sale growth. The sale people is not contribute to building the brand equity according to the data of respondents due to sale persons of cellular deal only in the corporate sectors and facilitate the heavy users.

Keywords : perceived advertising spending, price promotion, public relations, corporate reputation, brand equity.

I. INTRODUCTION

his paper explores the role of integrated marketing communication on customers base brand equity in the five companies of cellular industry of Pakistan. The framework is developed with in the line of research and theory that Advertising, personal selling, price promotion, public relation and direct marketing have extensive force on the ingredients of brand equity which is measured with the help of (brand awareness, brand

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association, brand loyalty and perceived quality (Aaker: 1991). From the very beginning many companies are striving to develop the marketing strategies in order to gain the brand identity, sale growth and point of difference in the competitive environment. The appearance of integrated marketing communication is becoming very sophisticated tool for formulating the marketing strategies. Companies use it as weapon to remain competitive in the digital atmosphere. In start of 1990 IMC become popular topic the field of marketing (Olof Holm: 2006). Large and multinational companies always inject dollarsto generate the brand name which helps to deviate it from the other competitors. For over the couple of years the area of brand equity has gained considerable research attention. The one best reason is that a powerful brand has a room to create the growth, market shares and the most essential assets of a business (customer's loyalty).

A brand is define as any name, term, sign, jingle, packaging, logo, design and combination of all which differentiate the product or service with the other products or services. (Philip kotler page: 198).Brand awareness, brand association, brand loyalty and perceived quality are the four components of brand equity (Aaker: 1991). In addition to that a dominant brand elaborates a positive impact of product quality and delivers the brand awareness in consistent manners and builds the brand image. For the purpose of competition companies have different ways to transform the business with the help of changing business dimensions and opening the new branches or subunits. For instance, the trend of current research focuses the management and measurement of brand equity which enables the brand managers to formulate the appropriate branding strategies to reinforce the brand. Two school of thoughts exits in the ground of branding. One is set of assets and liabilities which is known as financial base equity and determine to judge the financial position of a company. Other is based on customers and so called customers base brand equity which is measured to know the productivity and attitudes of the customers towards the brand (Keller: 1993).

A huge chunk of budget is spent on the advertising in multinational companies to build the strong brand image in the corporate world. According to researchers the advertising and price promotions are enough tools to build the brand equity. The present study answers the more important and explore able question that how customers fascinate toward the products or services and compelled by the force for purchasing and repurchasing. In his connection, which one facet of brand equity is vital to develop the required attitude of customers? Secondly, how the most important tools of has noteworthy effect on the brand equity. This study provide the bridge to fill the gap between literature and practical implication that for which communication tools for marketing and ingredients of brand equity are important for the managers to focus and build the brand equity.

a) Research Questions

- Have five dimensions of integrated marketing communication significant effect on brand equity in cellular industry of Pakistan?
- Does the corporate reputation mediate between five facets of marketing communication and brand equity in cellular industry of Pakistan?

b) Research Objectives

- To examine the relation among five facets of marketing communication and brand equity in cellular industry of Pakistan.
- To identify the most important facet of integrated marketing communication that affects the brand equity.
- To investigate the mediating affect of corporate reputation between various facets of marketing communication and brand equity.
- To provide the guidelines for brand mangers involved in developing marketing strategies for cellular industry of Pakistan.

c) Significance of the Study

This study contributes simultaneously to identify the most important component of integrated marketing communication that builds up the brand equity to facilitate the brand managers. Also develops understanding about the dimensions of brand equity. The obvious reason is that without knowing the right communicational channel the health of brand cannot be maintained in the minds of the customers.

II. LITERATURE REVIEW

a) Integrated Marketing Communications and its Components

Marketing is the process by which companies generate values for the customers according to their need and build long term relations with customers in order to gain the value from the customers in return

(Philip Kotler: principle of marketing 13th addition.p:5: 2003). To enhance the value of market offering marketers use the combination more than a few methods, all have aim to raise the benefits and minimize the cost. In starting the marketers apply selling techniques and bring the highly standardize products in the markets with the help of mass marketing strategies for mass customers and later on the integrated marketing communication came to existence in 1990 (Kotler, 2003). Promotional tools are the combination of advertising, price promotion, personal selling, public relations and direct marketing (Blythe, 2000). The IMC is basically related create awareness initially and capture the interest of target market. The existence of integrated marketing communication is the fruit of rapid advancement in technology and globalization. (Olof Holm: 2006). A potent linkage exists between the allocation of advertising budget and customer's perception toward the market offering whereas the negative linkage between the advertising and capturing the market share. (George S. Low: 2000). The creation of brand personality includes the corporate communication and the adjustment of brand life cycle. In this way a company can use the advertising strategy to influence the customers in the process of creating effective brand personality with aspect of his sincerity, emotional attachment and popularity (Rajagopal: 2006). Sponsorship advertising is the very good tool to build the brand equity. In today's life which has become highly competitive environment for capturing the interest of customers. It is impossible that firms confine their communication by a single tool of communication. It should investigate that how a company may communicate with other tools like personal selling and public relatios. (Franc ois A. Carrillat and Alain d'Astous: 2009).

H1a : Advertising has a significant effect on brand equity.

H1b : Corporate reputation mediates between advertising and brand equity.

In the level of introduction the price promotion is a helping tool to uplift the unit sale but in long term it creates the negative impact on the health of brand. (Chu-Mei-Liu: 2002). Price promotion is hurdle to create the association of brand with aspect of quality. Reduction in price has a more negative impression on the perceived quality among the all parts of brand equity. (Michael Clayton and Jun Heo: 2011). Price premium especially in grocery sector stress on the brand equity regarding the four dimension of brand equity, packaging, attributes a quality. On grocery stores are more quality transparence in the perception of customers and high prices show the uniqueness and brand content. (Johan Anselmsson: 2007).

H2a : Price promotion has a significant effect on brand equity.

H2b : Corporate reputation mediates between Price promotion and brand equity

Personal selling has a valuable impact on the brand loyalty. Companies use the personal selling strategies to build up the customer trust which strengthen the brand loyalty of customers and contribute the brand equity. The impact of PR is moderating on brand, when a company has a unfavorable brand image, it should use the personal strategies to capture the customer trust (An-Tien Hsieh and Chung-Kai Li: 2007).

H3a: Personal selling has a significant effect on brand equity.

H3b: Corporate reputation mediates between price promotion and brand equity.

In marketing communication the direct or online marketing environment provide the sufficient challenge and opportunities which is very important to enhance the brand image and develop the brand strategies in the era of online branding (Jennifer Rowley: 2004). Text messaging is using as a tool of marketing to remind the customers rather than a comprehensive marketing campaign with the improving of marketing strategies as well as service quality. The management should make sure the least possible irritating while developing the message marketing strategies. Interactive ad is mostly used in text marketing campaign in today world.(Phumisak Smutkupt, Donyaprueth Krairit and Do Ba Khang : 2012). Direct marketing create the perception among the customers that company has a variety of products, values for money and allow them to compare the prices and this tool is mostly using by the brand managers to concentrate on brand equity(Rosa E. Rios and Hernan E. Riguelme: 2008)

H4a: Direct marketing has a significant effect on brand equity.

H4b: Corporate reputation mediates between direct marketing and brand equity.

Management of public relation and the training of sale persons may help to establish the brand strength for a company which differentiates the firm in competitive environment. (Patrick Poon, Gerald Albaum and Peter Shiu-Fai Chan: 2012).

b) Brand Equity and its Dimensions

Brand is an asset which is developed and managed cautiously. Brand equity is the different set of assets which differentiate the market offering and knowing the effects on customers attitude and behavior (Philip Kotler in principles of Marketing p:203).Brand equity is built and measure by the four path awareness of brand, association of brand, loyalty and perceived quality.. (Aker: 1991). If we talk about brand equity in hotel markets then brand equity consists on brand awareness, brand association, perceived quality and brand loyalty. The very first three components are responsible to give knowledge to the customers about the brand and impinge on the brand loyalty which is the core part of brand equity. For the perspective of creating brand awareness and brand association noteworthy role is advertising and word of mouth. (Jing Bill Xu and Andrew Chan: 2009). The equity of brand may diverge from culture to culture. For instance, in American culture the perceived quality considers for the building and measuring the brand equity whereas tin Korean culture brand loyalty is the main and major evaluation of brand equity. The most obvious reason is that the brand loyalty creates by the advertising in Korea. In retail industry the electronic media and internet are the best channels to build up the brand equity (Jaehee Jung and Eunyoung Sung: 2006). Brand association and brand loyalty is the essence of brand equity.. The focusing element is loyalty to develop the brand equity. (Xiao Tong and Jana M. Hawley: 2009). If the high behavioral loyalty by the customers the more brand equity will consider. There is no relation between behavioral loyalty and belief, but behavioral loyalty and belief simultaneously add in the loyalty regarding attitude. (Steven A. Taylor and Kevin Celuch: 2004). Satisfaction and lovalty of attitude are the main deriving forces and enable the customers to make the purchasing among the availability of different brands. To enhance the brand loyalty companies must focus on additional services in the most expensive brand where the switching cost of brand is very high (Ahmed H. Tolba and Salah S. Hassan: 2009). Social responsibility for the welfare of the society leverage the perceived quality, reputation of company and loyalty with company and all three components leads to develop the brand equity. (Urszula Świerczvńska- Kaczor1, Paweł Kossecki: 2007), Corporate social responsibility is defined as that all programs for the betterment of social structure that sustain the performance of the business. CSR are those self initiative activities which monitor the business in ethical, social and legal framework to gain the social reputation n in society. According to the report of world Business Council for Sustainable Development (WBCSD) that CSR is the duties of a business which are directly connected with employees, their families and their living standards (WBCSD, 2001). CSR is the name of enriching the society, economic contribution, and align the business with the prospect of society. But in today,s world it has become the stylish instrument to earn the business. In spite of enough knowledge and attentions the concept of CSR is undefined.(Dima Jamali Ramez Mirshak, 2007). Corporate social responsibility has become an authentic rule to judge the financial position of a company. (Marc VilanovaJosep Maria Lozano Daniel Arenas: 2008). In the culture of Italy the enormous companies fulfill the social responsibility by the environmental management, local employment, scheming and reporting strategies.

(Francesco Penini Angeloantonio Russo Antonio Tencati: 2007).

H5a: Public Relations has a significant effect on brand equity.

H5b: Corporate reputation mediates between public relations brand equity.

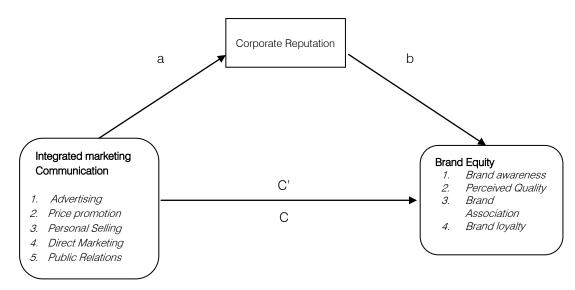
c) Corporate Reputation as a Mediator

A mediator is a variable that signify the new relation between the independent variable and

dependent variable. Mediator is an essential part of conceptual model. The full mediation occurred when the relation between the predictor and criterion variable would be zero.

Corporate reputation mediates between facets of marketing communication and brand equity: According to Kenny and Preacher (2012) two steps contemporary approach to mediation analysis used for current research.

III. THEORETICAL FRAME WORK



IV. Methodology

The population of the study is the consumers of cellular companies operating in Pakistan Rawalpindi and Islamabad. 135 Five point likert scale questionnaire consisting of twenty seven items were used to collect data through convenient sampling.

The questionnaire used in the surveys of five facets of marketing communications, corporate reputetion and brand equity, as well as respondent demographic information. Some questions were particularly included to judge the respondents' perception regarding marketing communication facets, corporate reputation and brand equity for specific regional brand. Each respondent was investigated to point out his awareness

brands. Respondents, who have brand about awareness about particular brand, were asked if they tried that brand. If so, they were asked to report their perception regarding IMC medium advertising, personal selling, price promotion, public relation and direct marketing, corporate reputation and brand equity. The seeming responses were scaled on a five-point lickert differential scale indicating strongly agrees to strongly disagree as the end points. The survey mechanism was pre-tested and then modified as a result of the pretest (Huntet al., 1982). The questionnaire items used to determine marketing communication and brand equity are presented in Appendix-I.

Step 1:
$$BE = Co + C1AD + C2PS + C3PP + C4PR + C5DM + e1$$
 (1)

Step 2:
$$CR = ao+a1AD+a2PS+a3PP+a4PR+a5DM+e2$$
 (2)

Step 3 & 4: BE =
$$\acute{O}$$
+ \acute{C} 1AD+ \acute{C} 2PS+ \acute{C} 3PP+ \acute{C} 4PR+ \acute{C} 5DM+bCR+e3 (3)

V. FINDINGS AND RESULTS

a) Reliability Analysis

We check the reliability of all variables which are explaining under the following. Cronbach's alpha was

calculated to measure the reliability after putting the data in SPSS. We collect the data from respondents with the help of lickert scale. The higher value of cronbach,s alpha depicts the higher reliability. The value of cronbach,s alpha is less than .60 shows poor reliability,

between .60 to .70 is acceptable, greater than .70 is good and above .80 is very good. In this study we used seven types of variables to investigate the relationship between IMC and brand equity. The cronbach,s Alpha value of perceived advertising spending is .784, price promotion is .771, personal selling is .880, corporate reputation is .661, public relations is .594, direct marketing is .621 and brand equity is .845 respectively.

b) Reliability Statistics

Variables	No. of items	Cronbach,s alpha
Advertising	5	.784
Price promotion	3	.771
Personal selling	3	.880
Corporate reputation	3	.661
Public relation	3	.792
Direct marketing	3	.621
Brand Equity	7	.845

It shows that all variables have the reliability in acceptable range.

Type of	Valid	Frequency	Percent	Valid	Cumulative
Respondents				Percent	percent
Gender	Male	106	75.7	75.7	75.7
	Female	34	24.3	24.3	100.7
	Total	140	100	100	
Age	Below 25	102	72.9	72.9	72.9
	Above 25	38	27.1	27.1	100.0
	Total	140	100.0	100.0	
Company	Mobilink	20	14.3	14.3	14.3
Preferences	U- phone	70	50.0	50.0	64.3
	Telenor	30	21.4	21.4	85.7
	Zong	16	11.4	11.4	97.1
	Warid	4	2.9	2.9	100.0
	Total	140	100.0	100	
Experience	Below 5	72	51.4	51.4	51.4
	Years	68	48.6	48.6	100.0
	Above 5	140	100.0	100.0	
	Years				
	Total				

c) Respondents Summary

The above table shows the frequency of 140 respondents in which 106 (75.7%) are male and 34 (24.3%) are female respectively out of 140. The age of respondents is mostly above 25 years which is 72.9% and 27.9 are under the 25 years. The usage of moblink,

U-Phone, Telenor, Zong, Warid are 20(14.3%), 70(27.1%), 30(21.4), 16(11.4%), and (4%) respectively. 51% users are using the connection of brand above five years and 48.6% are using below the 5 years.

Correlations

		PAS	PS	PP	CR	PR	DM	BE
PAS	Pearson Correlation	1					·	
	Sig. (2-tailed)							
	Ν	140						
PS	Pearson Correlation	.290**	1					
	Sig. (2-tailed)	.001						
	Ν	140	140					
PP	Pearson Correlation	.333**	.359**	1				
	Sig. (2-tailed)	.000	.000					
	Ν	140	140	140				
CR	Pearson Correlation	.396**	.598**	.548**	1			
	Sig. (2-tailed)	.000	.000	.000				
	Ν	140	140	140	140			

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PR	Pearson Correlation	.396**	.598**	.548**	1.000**	1		
	Sig. (2-tailed)	.000	.000	.000	.000			
	Ν	140	140	140	140	140		
DM	Pearson Correlation	.340**	.489**	.424**	.500**	.500**	1	
	Sig. (2-tailed)	.000	.000	.000	.e of 000	.000		
	Ν	140	140	140	140	140	140	
BE	Pearson Correlation	.569**	.396**	.442**	.680**	.680**	.441**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	
	Ν	140	140	140	140	140	140	140

**. Correlation is significant at the 0.01 level (2-tailed).

Correlation is used to determine the relationship between a set of two variables. The most important factor is that it tells about that how much relationship is existing between two variables. In this study we used correlation method to judge the relationship of variables. The value of correlation lies between -1 to +1. Positive value shows that the relationship exists. The more the positive value shows that the more stronger relation exist between two variables. The coefficient values of adverting, price promotion, personal selling, public relations, corporate reputation, brand equity is equal 1 which shows that all variables correlate with each others.

d) Multiple Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.759 ^a	.576	.560	.43290		
a Predictors: (Constant) DM PAS PP PS PB						

a. Predictors: (Constant), DM, PAS, PP, PS, PR

In the above table the value of R square is .576 is a clear indicator that in model the five independent variables contribute up to 57%.

e) Results of Variance (ANOVA)

In the following table the df cell the valu 5 tells us that our independent variables are five. The value of

P is 36.386 is on the stage of 0.00 indicates the dependent variable (Brand equity) is significantly influence by the five independent variables (advertising, price promotion, public relations, direct marketing, personal selling, and corporate reputation).

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	34.095	5	6.819	36.386	.000 ^a
Residual	25.112	134	.187		
Total	59.207	139			

a. Predictors: (Constant), DM, PAS, PP, PS, PR

b. Dependent Variable: BE

) Coefficient Analysis

			ento		
Madal	Unstandardized Standardized Coefficients Coefficients				0
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	098	.312		315	.753
AD	.389	.071	.342	5.453	.000
PS	068	.071	070	961	.338

Coefficientsa

PP	.019	.047	.027	.395	.693
PR	.587	.090	.531	6.545	.000
DM	.084	.072	.082	1.178	000

a. Dependent Variable: BE

In Above table the beta value of advertising .342 is high at significant level which tells that in building brand equity the more contribution of adverting. The beta value of personal selling is negative and insignificant due to no contribution. Similarly public relation does not contribute to brand image. The reason

(3)

is that price promotion reduces the brand image in the mind of customers regarding quality. Public relations and direct marketing are significant which influence the brand equity. b coefficients in model, and solving it for total effect c, and then decaying the total effect in to its direct (c') and indirect effects (ab), using the following formulas.

Direct effect (%) = $(c' / c) \times 100$

Indirect effect (%) = $(ab / c) \times 100$

As per Baron and Kenny's (2012) modern mediation analysis require putting values of c' and a and

Coefficients	AD	PP	PS	PR	DM
A	.090	.190	.301	.149	.09
В	.753	.753	.753	.753	.753
<i>C</i> ′	.309	.029	.106	.257	.029
Ab	0.843000	0.143070	0.226653	0.112197	0.067770
c = (c' + ab)	1.152000	0.172070	0.332653	0.369197	0.096770
Direct effect (c'/c)	0.268229	0.168536	0.3186	0.6961	0.2996
In %	26.82	16.85	31.86	69.61	29.96
Indirect effect					
(<i>ab/c</i>)	0.7317	0.8314	0.6813	0.3038	0.7003
In %	73.17	83.14	68.13	30.38	70.03

Table 1 : Total, direct and indirect effects

We checked the mediation role of corporate reputation between advertising, public relations direct marketing and brand equity directly and indirectly. The direct effect of AD, PP, PS, PR and DM is 26.82%, 16.85%, 31.86%, 69.61 % and 29.96% on brand equity respectively. The indirect effect of same variable is 73.17%, 83.14%, 68.13%, 30.38% and 70.03% respectively.

h) Sobel Test

For the calculation of $H_0:ab = 0$, Sobel test uses the following test statistic.

Test:Z _{ab} = ab/s _{ab}	(4)
$1001. L_{ab}$ uo_{ab}	(-)

Which follows Z-distribution, that is,

 $ab|s_{ab}$ will within the range of 1.96± interval for an ab = 0; and if, it will outside of the stated interval. Where s_{ab} has to be computed, using formula:

$$S_{ab} = \sqrt{a^2 s_b^2 + b^2 s_a^2}$$
(5)

Where s_a and s_b are the standard errors of *a* and *b*, respectively.

Table 3 provides detailed computations done for Sobel test, using formulas given in 9 (a&b).

Sobel test	AD	PP	PS	PR	DM
computations	AD	ГГ	гo	ГП	DIVI
a²	0.0081	0.036100	0.0906	0.02220	0.008100
<i>b</i> ²	0.5670	0.5670	0.5670	0.5670	0.5670
S _a	.071	.063	.042	.072	.069
S _b	.069	.069	.069	.069	.069
S ² a	0.5041	0.0039	0.0017	0.5184	0.0047
S_b^2	0.4761	0.4761	0.4761	0.4761	0.4761
a ² <i>s</i> ² _b	0.0038	0.0171	0.0431	0.0156	0.0038
b ² <i>s</i> ² _a	0.2858	0.0052	0.0009	0.2939	0.0026
S _{ab}	0.5381	0.1493	0.2097	0.5563	0.0800
Z _{ab}	0.1259	0.9582	1.0808	0.5350	0.8471

Table 2 : Computations for Sobel test

Statistic Z_{ab} , calculated for meditational effect (*ab*) of CR on variables PP and PS and PR falls within the 1.96± interval, and it shows corporate reputation does not mediate between integrated marketing communication and brand equity.

VI. LIMITAION OF STUDY

The limitation of this study is that the role of integrated marketing communication on brand equity

was checked in telecom sectors of Pakistan with the sample size consist 135 questionnaires. The more important thing is that this study conduct is business to consumer markets and its results may wary when it will conduct in business to business markets and with high sample size.

VII. Conclusions and Recommendations

This research has elaborated on the concept of brand equity and provided a theoretical framework is totally based on the vast literature review. This proposed framework shows the four ingredients of brand equity brand loyalty, perceived quality, brand awareness and brand association. Corporate reputation is added to the traditional branding model in an attempt to highlight the experiential brand image attributes that are measured by customers' perceptions of the fulfillment of their socio-psychological needs during their telecom network purchase. The dimensions of brand equity are proposed to be advertising, direct marketing, and public relations, all of which telecom managers have utilized to build such equity. Advertising, direct marketing and public relations which formulate customers' direct experiences, mainly shoulder the responsibility of creating brand awareness and brand associations that reflect search image attributes. Advertising is a proxy of customers' direct experiences, and direct marketing mainly bear on the establishment of corporate reputation toward brand loyalty and overall brand equity.

Enlighten of this research that in the IMC adverting has the main contribution which is very sophisticated tool to capture the interest of customers and build the brand equity. Public relations and direct marketing are also drivers to channelize the brand image. Price promotion contributes to negative brand image it boosts sale but destruct the image of company in long term. The result of personal selling is insignificance, the most obvious reason is that in cellular industry the main users of these brands are common consumers and companies use the sale people in corporate sector, bulk transactions and heavy users. So the common customers have no opportunity to meet face to face with sale people of cellular industry. Corporate reputation does not mediate between the integrated marketing communication and brand equity in cellular industry of Pakistan. It is clear indicator that there is gap between two cultural, intellectual and empirical spheres. This is area of considerable attention of professional, academician and marketing practitioner to fill the gap in order to develop the strategy at the corporate level. This gap can be packed by international research and reconsidering educational programs regarding management, and marketing communications.

This research can be generalized to apply more than one segment, region, and other industries and stages of market development to get additional insight in the brand equity.

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The Effective use of Relationship Marketing Strategy for Customer Satisfaction and Retention by IGBO SMES in Nigeria

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GJMBR-E Classification : JEL Code : M31, M39

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I. BACKGROUND OF THE STUDY

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

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

This definition includes a number of assumptions that are important in the discussion of relational strategy development. 'Process' assumes that traditional marketing is a series of activities carried out as part (only) of a company's other functions. It implies a functional marketing department responsible for a fixed number of responsibilities presumably closely associated with the 'marketing mix'. It also implicitly suggests that 'identifying, anticipating and satisfying customer requirements' is the singular responsibility of the marketing department. 'Profitably' is assumed to mean that these responsibilities are carried out in a

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competitively superior manner Gordon (1998), although there is no indication of the time scale over which this profitability should be measured.

This description of traditional marketing and others of a similar nature emphasise, above all, the functional and process nature of traditional marketing and make no explicit recognition of the long-term value of the customer Buttle (1996). The focus of traditional or mass marketing also implies that whatever the status of the customer (non-customers, current customers and past customers) they are all treated in the same way and are of comparable worth status to the organisation.

Berry (1983) was among the first to introduce the term 'relationship marketing' as a modern concept in marketing. He suggested that this 'new approach should be defined as:

Attracting, maintaining and...enhancing customer relationships.

While recognising that customer acquisition was, and would remain, part of a marketer's responsibilities, this viewpoint emphasised that a 'relationship view of marketing' implied that retention and development were of equal (or perhaps even greater) importance to the company in the longer term than customer acquisition. It further implied, by differentiating between customer types, that not all customers or potential customers should be treated in the same way.

Relationship marketing (RM) has been a topic of serious discussion among academics and marketing practitioners for the best part of 20 years. It was, however, during the last decade of the 20th century that relational strategies gained a wider following, and that debate on relationship marketing began to dominate the During this period relationship marketing agenda. marketing was probably the major trend in marketing and certainly the major (and arguably the most controversial) talking point in business management. Relationship marketing in the 1990s became the leading topic of discussions at academic conferences in Europe, North America, Australia and elsewhere around the globe. Relationship marketing was frequently the subject of dedicated practitioner conferences, academic journal articles, (as a general topic, in relationship

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marketing editions of major publications as well as in at least one dedicated Relationship Marketing Journal,(the International Journal of Consumer Relationship Management), and specialist marketing magazines. Relationship marketing was the basis of academic and practitioner texts by major marketing writers e.g. McKenna, (1991); Christopher et al., (1991); Payne et al., (1995), and such was RM's perceived importance that all, marketing books will include at least one section dedicated to the concept.

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

Claims for the benefits of relational strategies were numerous, not least that RM was becoming a unifying force within marketing. Mattson (1997b) suggested that here at last, there was a concept within marketing research that served as the generic context for all marketing transactions, whether products or services, consumer or industrial. Gronroos (1996) believed that RM represented the biggest change in 50 years, in effect 'taking marketing back to its roots'. Relationship marketing, it was being suggested, was a (or is the) 'new marketing paradigm' Kotler, (1992, Gummesson, (1999) and a 'paradigm shift' Sheth and Parvatiyar, (1983); (Gronroos, (1994); Morgan and Hunt, (1994) and was taking place in marketing practice and thought. Major companies (e.g. British Airways, Boots, Coca Cola Nigeria, First Bank, Union Bank, Virgin Nigeria Airways, Tesco etc) were confident enough about RM's capabilities to appoint RM managers and directors whose principal function was to operationalise the concept. At around the same time Safeway became the first UK supermarket chain to set up a dedicated RM team. Relationship marketing was in vogue among contemporary marketing academics and practitioners, not only in service and inter-organisational contexts. from where it had developed, but even in consumer markets, where it had initially been overtly shunned O'Malley and Tynan, (1999).

While most marketers approached the concept with some level of rationality, there were some claims that were almost messianic in nature. Reichheld (1990) suggested that the relational concept represented a 'shift in business thinking, as fundamental as the shift to a Copernican sun-centred system was for astronomers'. Elsewhere, he suggested that the benefits of loyaltyBusinesses and Companies, especially the Igbo owned SMEs have for long used the Relationship Marketing Strategy to attract and retain customers. It is not an entirely new concept, but a refocusing of the traditional marketing concept, with the emphasise now on customer value.

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

a) Statement of Research Problem

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

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

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

Creating or enhancing customer value clearly requires a detailed understanding of the customer's value chain and in paricular whereabouts in that chain, the opportunities for value enhancement lies. The fundamental principle upon which relationship marketing is founded is that the greater the level of customer satisfaction with the relationship, not just the products or services, then the greater the likelihood that the customer will stay with us.

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

Over the years in Nigeria, few companies in particular the Igbo SMEs have practised RM concept, strategy and practice. Especially among the Igbo SMEs, it has been a fairly old practice, although used ignorantly and crudely. In some of the companies it was not used at all or is inappropriately used.

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

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

b) Objectives of the Study

As implied from the statement of research problems, this study has the following objectives. The main objective is to provide the basis for the understanding of the relationship marketing concept and strategies as used by the Igbo managed SMEs in Nigeria. In this regard, we will examine what relationship marketing means to Igbo SME operators, and the extent of acceptability. We will also examine the "internal relationship marketing" within the firms and external relation strategies used to attract, maintain, enhance and retain customer loyalty and to maintain a competitive advantage. The specific objectives are to:

- i. To examine the extent of acceptance, adoption and usage of the relationship marketing concept, and strategies.
- ii. To find out if the size of the lgbo SMEs and a well defined and comprehensive mission statement is related to the degree of the implementation of the relationship marketing concept, and strategies.
- iii. To examine if the level of education and experience of the owner manager/CEOs of the Igbo SMEs has any positive influence on the implementation of the relationship marketing concept and strategies by the firms.

c) Scope of the Study

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

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

d) Research Questions

This study aims to provide answers to the following questions;

- i. Do Igbo SMEs, accept, use and adopt the relationship marketing concept and strategies?
- ii. Is the size of the Igbo SMEs and a well defined comprehensive mission statement directly related to the implementation of the relationship marketing concept and to the level of customer satisfaction?
- iii. Is the level of education and experience of owner managers/CEOs of Igbo SMEs influence positively on the implementation of the relationship marketing concept and strategies?

e) Research Hypotheses

This research shall attempt to test and find solutions to the following formulated hypotheses. They are;

Ho : That Igbo SMEs do not accept, use, and adopt the relationship marketing concept and strategies.

Ho : That the size of the Igbo SME and a well defined comprehensive mission statement is not related

to the degree of the implementation of the relationship marketing concept by the firm and to the level of customer satisfaction.

Ho : That the level of education and experience of the owner-manager/CEO of the Igbo SME does not influence positively the level of implementation of the relationship marketing concept (RMC) and strategies by the firm.

II. LITERATURE REVIEW

What is marketing? Ask 30 experts and you will get 30 different answers. It indicates how interesting marketing is. A google search of the term marketing generates an outstanding 35. 4 million matches, and the phrase marketing defined, yields a small but still spectacular 1.63 million matches. From this search it becomes apparent that the term marketing is vast and wide.

Marketing has a bad press. Phrases like "marketing gimmicks", "marketing puffery", "marketing plays" and "marketing tricks" abound (Jobber 2004). The result is that marketing is condemned by association. Yet this is unfortunate and unfair because the essence of marketing is value, not trickery. Successful companies rely on customers returning to repurchase a product. The goal of marketing is long term satisfaction, not short term deception. This view is reinforced by the writings of top management consultant Peter Drucker, who stated,

"Because the purpose of business is to create and keep customers, it has only two central functions – marketing and innovation. The basic function of marketing is to attract and retain customers at a profit (Drucker 1954).

The learning from this statement is three fold;

First, it places marketing in a central role for business success, since it is concerned with the creation and retention of customer.

Secondly, it implies that the purpose of marketing is not to chase any customer at any price. He used profit as a criterion. While profit may be used by many commercial organizations, in the non-profit sector, other criteria might be used.

Third, it is a reality of commercial life, that it is more expensive to attract new customers than to retain existing ones. It costs seven times as much to acquire a new customer, as it costs to get a current customer to buy from a seller again.

Indeed the costs of attracting a new customer have been found to be up to seven times higher than the costs of retaining old ones, Roserberg and Czepeil (1983). Consequently marketing orientated companies recognize the importance of building relationships with customers, by providing satisfaction and attracting new customers, by creating added value. Gronroos (2000) has stressed the importance of relationship building in his definition of marketing in which he describes the objective of marketing as to establish, develop and commercialise long term customer relationships so that the objectives of the parties involved are met.

Finally, since most markets are characterized by strong competition the statement suggests the need to monitor and understand competitors, since it is to rivals that the customers will turn, if their needs are not being met.

Marketing exists through exchanges. Exchange is the act of process of receiving something from someone by giving something in return. The something could be a physical good, service, idea or money. Money facilitate exchanges so that people can concentrate on working at things they are good at, earn money (itself an exchange), and spend it on products and services which someone else has supplied (Jobber 2004).

The objectives are for all parties in the exchange to feel satisfied. So each party exchanges something of less value than that which is received.

The idea of satisfaction is important to suppliers of products, because satisfied customers are more likely to return to buy more products than dissatisfied ones. Hence the notion of customer satisfaction as the central pillar of marketing is fundamental to the creation of a stream of exchanges upon which commercial success depend.

Building customer relationships based on customer value and satisfaction is at the very heart of modern marketing (Kotler and Armstrong 2004).

a) Marketing Defined

What then does the term marketing mean? Many people think of marketing only as selling and advertising. No wonder every day we are bombarded with television commercials, newspaper adverts, directional offers, sales calls and internet pitches. However, selling and advertising are only a tip of the marketing iceberg. Although they are important, they are only two of many important marketing functions and are often not the most important ones. (Kotler and Armstrong 2004).

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

"Marketing is managing profitable customer relationships". (Kotler 2004). The two-fold goal of marketing is to attract new customers by promising superior value and to keep and grow current customers by delivering satisfaction.

Kotler earlier on defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating, offering and exchanging products of value with others. (Kotler 1997)

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

Exchange takes place where there is sufficient match or overlap in the want lists of the marketer and the consumer. The marketer's task is to formulate and implement an offer that motivates the consumer into a transaction activity. Transaction marketing is part of a large idea called Relationship Marketing (RM), which is the practice of building long term satisfying relationships with key parties; customers, suppliers, distributors, in order to retain long term preference and business. Mckenna (1991)

Kotler and Armstrong (2004) defined marketing as a social and managerial process by which individuals and groups obtain what they need and want through creating and exchanging products and value with others.

To explain this definition, we have to examine the following important core marketing concepts such as Needs, Wants, Demands, Marketing Offers (Products, Services and Experiences) Value And Satisfaction, Exchanges, Transactions, Relationships And Markets.

The American Marketing Association explains that "Marketing is the process of planning and executing the conception, pricing, promotion and distributing of ideas, goods and services to create exchanges that satisfy individual and organizational objectives/goals.

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

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

- Discovering what goods and services consumers need and want, and
- Providing these items for them in the places where the consumers/customers are, at the times that they want them and at prices that they are able and willing to pay".

According to this conception of marketing, it starts before goods and services are produced, and involves the flow of the goods and service to the consumers who demand them. It does not end after the sales have been made. It's object is to provide satisfaction to the customer, and at a profit to the company.

Gronroos (2000) states that "the common theme that surrounds the vast majority of marketing definitions is that marketing is the planning and implementation of almost everything; that an organization does to facilitate an exchange between itself and its customers".

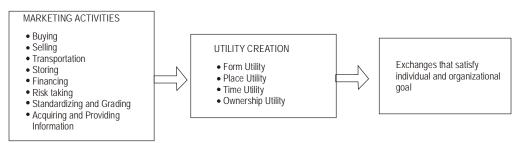
As it facilitates exchange, marketing looks beyond its own organizational boundaries and takes into account external forces that exists in the business environment. Marketing efforts are then adjusted accordingly to facilitate exchange under the new set of conditions.

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

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

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

Czintota et al (1997) stated that "marketing is the process of planning and executing the conception, pricing, promotion and distribution of ideas, goods and services to create exchanges that satisfying individual and organizational goals". To Hoffman et al, marketing facilitates the exchange process by providing a variety of marketing activities that benefit customers, producers and channel intermediaries, namely wholesalers and retailers as explained in the diagram below.



Marketing Facilitates Exchange *Source : Czinkota et al 1997.*

The Chartered Institute of Marketing (CIM) United Kingdom provides a typical definition of marketing,

"Marketing is the management process which identifies, anticipates and supplies customer requirements efficiently and profitably.

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

Other definitions as itemized by McDonald (1991) in the "exercise marketing orientation section, of the Marketing Audit textbook", includes;

"Deciding what the customer wants, arranging to make it, distributing and selling it at a profit".

"Marketing perceives consumption as a democratic process, in which consumers have the right to select preferred candidates. They elect them by casting their money votes to those who supply the goods or services that satisfy their need".

"Marketing is the planning; executing and evaluating of the external factors related to a company profit objectives".

"Marketing involves adjusting the whole activity of a business to the needs of the consumer or potential customer".

"Marketing is concerned with the idea of satisfying the needs of customers by means of the product and a whole cluster of things associated with creating, delivering and finally consuming it".

b) Operational Definition of Small and Medium Scale Enterprises

There is no universal definition of small scale industry (SSI). The definition varies from country to

countries and from institution to institutions within the country based on the policy focus of different institutions, and sometimes based on the level of development and technological advancement of a nation. Definition also change overtime, owing to changes in price levels, advances in technology and other considerations. Criteria that can be used in the definition of SSIs, SMEs, SSEs are (Small Scale Enterprises often include capital investment (fixed assets), annual turnover, gross output and employment).(Alawe 2004). These factors are used because they are functional and easy to measure.

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

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

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

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

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

c) Development in Relationship Marketing Research

In the mid seventies, Bagozzi (1975) began to gain an understanding of marketing activities as an exchange process between the seller and buyer, thereby forming a basis for subsequent conceptualisation of relationship marketing.

Accepting the view that a customer relationship comprises various exchange processes, the question arise as to how the relationship changes over time. In this regards one recognizes several relationship phases that first came under discussion in the early eighties (Dywer, Schurr and Oh 1987, Ford 1980)

The possibility of being able to delineate phases within a relationship makes it necessary to design relationship marketing explicitly. This conceptualisation was seen for the first time in the early eighties in the research field of services marketing (Berry 1983). Building upon Berry's conceptualisation of three levels of relationship marketing, the published literature on this field can be classified into three broad approaches, (Palmer 1996) at a tactical level, relationship marketing is used only as a sales promotion tool, at a more strategic level, the process by which suppliers seek to tie in customers through legal, economic, technological and time bonds become more relevant, and at the philosophical level relationship marketing refocuses marketing strategy away from products and their life cycle towards customer relationship like cycles.

Around 1990, particularly in the industrial sector, it was established that exchange processes occurred not only between two individual exchange parties but also to a degree between several parties directly or indirectly in contact with each other. The result was that the attributes of interaction and net working became the subject of further research on relationship marketing (Hakansson and Snehota 1995, Anderson Hakansson and Johanson 1994, Ford 1990).

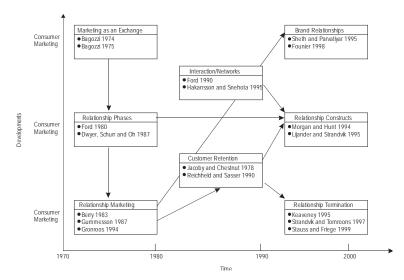
At the beginning of the nineties, an after effect of analyses and discussion on customer relationships was that customer retention entered the center stage of marketing research as marketing's target parameter (Reichheld and Sasser 1990).

Relationship marketing, originally applied only in the areas of capital assets and services, but has since the tail end of the last millennium been related to consumer goods ,also in that brand relationships are being considered as research elements. (Fournier 1998).

Additionally, diverse relationship construct like commitment, trust (Morgan and Hunt 1994) and relationship quality (Liljander and Strandvik 1995) have shifted into the midst of marketing science, to help shed light on the emergence of customer retention and long term customer relationships.

The research field of relationship termination whose essence is the breaking up and recovery of customer relationships is being increasingly subsumed under relationship marketing (Roos 1999, Stauss and Friege 1999, Stewart 1998, Roos and Strandvik 1997).

Developments in customer relationship research in the marketing science field have had an impact on both the direction of the research and the concept of relationship marketing.



Developments in relationship marketing research Adapted from Bruhn (2003)

Relationship Marketing as a concept was taken a stage further by, among others, Gronroos (1990), who challenged the traditional notion that marketing need be an adversarial contest between the company and the customer. Certainly in the past markets had been frequently conceived as 'battlefields' and marketing practice dominated by combative battle metaphors (fight, competition, capture, take-over etc). The general view of the traditional marketing model was of businesses vying to be winners over not only their competition but their customers as well. RM, in contrast, implied a focus on building 'value-laden relationships' and 'marketing networks' (Gronroos, 1994) rather than such confrontation.

A change in attitude away from the traditional 'winner and loser' philosophy was becoming apparent. Sheth and Sisodia (1999) noted the clear evidence of a shift away from the adversarial mind-set implied by the 'bargaining power' perspective towards a cooperative stance focused on mutual gain. Gummerson (1999) suggested that the RM approach resulted in both parties deriving value from the transaction, and that shared value was a key objective in the design and implementation of an RM programme. In effect 'relational marketers' were seeking strategies that produced 'win-win' situations (Gummerson, 1987) with both parties gaining value from the buyer-seller partnership. The result was to be achieved through mutual exchange and fulfilment of promises by both parties in a series of interactions over the lifetime of their relationship. (Gronross, 1994)

This view of marketing also implied that suppliers were not alone in creating or benefiting from the value created by the company. Rather RM was seen as an ongoing process of identifying and creating new value with individual customers and then sharing the value benefits with them over the lifetime of the association (Gordon, 1998). A 'relationship', in these terms, was definable as the sum total of 'meaning-filled episodes' where relational partners co-produce value (Buttle, 1997).

d) The Definition, Domain and Dimension of Relationship Marketing

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

All along, customer needs have been by definition, at the center of deliberations on the marketing philosophy. However in a corporation's guidelines or other strategic documents on corporate practice this essential customer related aspect is seldom seen to an adequate degree. On the contrary, structuring of marketing activities exclusively in line with the marketing There is a tendency when new ideas in management emerge to embrace them keenly for a while and to see them as the ultimate solution to whatever problems we currently perceive to exist. Equally there is a tendency to put them aside after the initial novelty has worn off, and they are found to be not quite the panacea that we once thought. Marketing has been prone to this "flavour of the mouth" syndrome. The Boston matrix, the directional policy matrix, all are useful tools, are recent examples of ideas that achieved widespread coverage and brief acclaim, only to be quietly dropped by many of their advocates shortly afterwards.

Relationship marketing is not in itself a new concept, rather it is a refocusing of traditional marketing with a greater emphasis being placed upon the creation of customer value (Payne et al 1995). Customer value is the summation of all the positive effects that a supplier has upon the customer's business, or in the case of end users, their personal satisfaction.

e) Relationship Marketing Definitions

Most of the concepts, ideas and developments discussed above are present in Gronroos (1994) refined definition of RM in which he described the objectives of RM as to:

Identify, establish, maintain, and enhance and, when necessary, terminate relationships with customers and other stakeholders, at a profit so that the objectives of all parties involved are met, and this is done by mutual exchange and fulfilment of promises.

No definition will ever be perfect and it may well be that other ideas and concepts may in times also require inclusion. For the purposes of introducing RM, however, this definition will, for the moment, suffice. In later, we will investigate more closely how these concepts were translated into strategies and tactics and their perceived benefits. In particular we will look at the claims that are implicit in this definition. These may be seen to include six dimensions that differ significantly from the historical definition of marketing (Gordon 1998). These are that:

- RM seeks to create new value for customers and then share it with these customers.
- RM recognises the key role that customers have both as purchasers and in defining the value they wish to achieve.
- RM businesses are seen to design and align processes, communication, technology and people in support of customer value.
- RM represents continuous cooperative effort between buyers and sellers.

- RM recognises the value of customers' purchasing lifetimes (i.e. lifetime value).
- That RM seeks to build a chain of relationships within the organisation, to create the value customers wants, and between the organisation and its main stakeholders, including suppliers, distribution channels, intermediaries and shareholders.

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

- Relationship marketing is attracting, maintaining and enhancing customer relationships (Berry 1983)
- The goal of relationship marketing is to establish, maintain and enhance relationships with customers and other parties at a profit so that the objectives of the parties involved are met. (Gronroos 1990).
- Relationship marketing is an integrated effort to identify, maintain and build up a network with individual consumers and to continuously strengthen the network for the mutual benefit of both sides, through interactive, individualized and value added contacts over a long period of time (Shank and Chalasan1992)
- Relationship Marketing is about understanding creating and managing exchange relationships between economic parties, manufacturers, service providers, various channel members and final consumers (Moller 1992).
- Relationship marketing refers to all marketing activities directed towards establishing, developing and maintaining successful relational exchanges (Morgan and Hunt 1994).
- Relationship marketing is to establish maintain, enhance and commercialise customer relationships so that the objectives of the parties involved are met. This is done by a mutual exchange and fulfilment of promises (Gronroos 1994).
- Relationship marketing is a marketing orientation that seeks to develop close interactions with selected customers, suppliers and competitors for value creation through cooperative and collaborative efforts (Sheth and Parvatiyar 1995)
- Relationship marketing is marketing seen as relationships, networks and interaction (Gummesson 1999).

The Shift to Relationship Marketing

Difference between transactional focus and relationship focus.

Transactional Focus	Relationship Focus
*Orientation to single sales	*Orientation to customer
*Discontinuous customer	retention
contact	*Continuous customer
*Focus on product features	contact

*Short time scale	*Focus on customer value
*Little emphasis on	*Long time scale
customer service	*High customer service
*Limited commitment to	emphasis
meeting customer	*High commitment to
expectations	meeting customer
*Quality is the concern of	expectations
production staff	*Quality is the concern of
	all staff

Source : Payne et al (1998).

f)	A Practical Relationship Marketing Approach For
	Customer Retention By Igbo SME Entrepreneurs

The way many companies relate to customers is akin to looking for a needle in a hay-sack, finding it and then throwing it back to look for it once again. It is not worth the time and money to get the customers if you don't keep them.

Because of the growth mentality that pervades consumer marketing ,most of its efforts have been geared towards attracting a stream of new customers .As a result ,the front –end function of customer getting commands a substantial portion of money/naira budgets, top and lower management attention and very talented marketing personnel. The back-end efforts of customer retaining are neglected (Rosenberg, Czepiel 2000, Payne et al 1995).

The area of customer retention requires attention because of two basic reasons:

Efficiency: It is estimated that the average company spends seven times more to get a new customer than it does to hold a current one. A lost customer reduces company profits by \$118(N11,800), compared with a \$20(N2,000) cost to keep a customer satisfied.(Kotler 1997)

Effectiveness: In most cases than is assumed, marketing can succeed in building a loyal following of repeat buyers rather than constantly wooing new recruits. This activity can ensure a defensible and growing market share.

The above two advantages are being enjoyed by the consumer marketers, and the Igbo managed SMEs who aware of the potential of holding onto customer (for example -automobile parts sellers, pharmaceutical sellers, super markets, banks and many retail firms).

A passive approach to customer keeping may prove harmful to the Igbo SMEs or other companies. A marketing strategy that goes after both new and old customers is generally not effectively addressing the existing customers. Some companies seem hooked on steady doses of fresh customers to cover up regular losses of existing ones.

The Need for Customer Retention in Nigeria; Igbo managed SMEs have recognized that customer retention is becoming very important as forces reshape both the Nigerian and foreign environment, in which the customer marketing operates. Simply winning new customers becomes a riskier way to prosper at the same time the yields increase from holding onto customers –including getting more business from them .The reasons why customers in Nigeria and elsewhere must be kept includes the following;

- Lower growth of population and income, especially with the global economic melt down and credit crunch in the past years appreciates the reasons and assets of existing customers.
- New product opportunities
 – always limited by technological developments are harder to find and hold on to, as more companies pounce on the attractive new products available.
- Pressure to reduce consumer dissatisfaction creates a need to better care for customers especially after sales
- Customer loyalty erodes when there is a wide range of similar nationwide products and retailers.

The upshot of these trends is that the aggressive growth philosophy of most companies becomes questionable because it cannot be sustained. Most marketing managers today grew up and prospered in an era when marketing's principal job was getting new customers. Now the need is to conserve a company's customer base and to enlarge its buying activity .lgbo SME managers are now interested in the task of keeping and retaining their customers.

g) The Ways Igbo SMES Retain their Customers in Nigeria

More and bolder initiatives in holding onto customers are occurring among SMEs and companies of various sizes .Although the situation differ from consumer goods versus service and from durables versus non-durables. Customer keeping approaches are tailored to these diverse products. Igbo SMEs/Companies are benefiting more from their current customers through the customer-portfolio analysis, a customer retaining marketing mix, and a reorganization for customer retention.

i. Customer Portfolio Analysis

The first strategic customer keeping consideration involves knowing the purchasing history of a product's or company's customers. For each product there is a customer portfolio, which is a combination of customer types that generates sales and resulting profit. An optimal customer portfolio consists of a balance of new and repeat buyers yielding target sales and profits.

The construction of a customer portfolio begins with determining meaningful customer classification based on market research of actual purchase patterns. Most Igbo managers monitor some customer categories, such as current customers, new customers, brand switchers, trial users, customers who upgrade their purchases and those obtaining products for trade in. The portfolio segments can be measured in terms of number of customers, number of purchases, demographic and psychographic profiles, and contributions to sales and profits.

Three basic factors are considered in seeking the optimal balance in a customer portfolio. First, products vary according to how readily product differences can be perceived by consumers. When products are selected on the basis of objective superiorities after consumers have tried them, keeping these customers is relatively easy. When product characteristics are experienced largely on a subjective basis (as are cosmetics and beer), brand switching usually results more from the consumer's needs for variety, than from product dissatisfaction. Second, product category volume growth affects the balancing of a customer portfolio Having too large a proportion of repeat purchases in the rapid growth stage of a market may indicate insufficient attention to the getting function. Continually generating a large proportion of new buyers in the maturity stage may signify an underdeveloped keeping function. Third, the relative costs and benefits of attracting and retaining customers must be gauged. This requires the calculation of costs involved in winning new customers and holding onto present ones, against benefits in terms of revenues contributed by each of these groups. These figures can be estimated from the data generated in test market experiments.

The customer portfolio must be based on sound customer feedback research. Most marketing research is project oriented. It addresses known or assumed problems, or it evaluates specific market opportunities. The customer feedback survey is geared to monitor marketing performance by periodically measuring how satisfied (or dissatisfied) customers are. (Czepiel et al 1979). Quantifying customer feedback over time provides a revealing indicator of changes and of marketing effectiveness. It also can flag trouble spots .The amount and content of unsolicited customer complaints reflect a biased sample, but the survey puts them into proper perspective.

ii. Customer Retaining Marketing Mix

The marketing mix is a central concept in devising a marketing strategy. Because of the company bias favoring customer getting, specific actions to retain customers receive less planning attention than they deserve. One remedy is to conceive of two separate marketing mixes, one for customer getting and the other for customer keeping. Several major elements should be part of the new marketing mix for customer retention, such as; product extras, reinforcing promotions, sales force connections, specialized distribution and postpurchase communication.

Using Product extras in keeping customers requires giving them more than the basic product that initially attracted them. Product extras for individual customers over time can play sales expansive role. The main approach is to create a total product service system. Whatever the customers purchased initially, the company then present them with related benefits provided by other items in the product line. In this way they come to realize the existence and value of a total consumption system. Many Igbo owned fast food selling companies no longer just sells snacks and burgers ,but complete meals, also for different times of the day (breakfast, lunch, dinner)and different services(eat in, or take out or take away)The customer gets involved in the system rather than focusing solely on the basic product, which might be subject to aggressive competition. Most Igbo SMEs at some predictable date after purchase offers some items as replacement for parts of the products used up or some basic gift items.

On reinforcing promotions, the product promotions work better when aimed at existing customers. If a marketer knows who these customers are, benefits can be obtained by giving them reinforcing communications. First, tuning in to customers makes it possible for the company to advance their levels of knowledge and loyalty on products purchased. To some SMEs, advertising and couponing to keep customers, involves a defensive approach to play up product quality and preempt rival new entries. Secondly, this type of promotion can introduce customers to the firm's other products especially through cross sampling. A list of actual customers makes possible direct communication with them. Igbo owned SMEs build such lists through, sales receipts, warranty cards, credit account records, and marketing research surveys. One promotional device for reinforcing customers involves customers' only publications. These are targeted to buyers who have already exhibited some degree of commitment to the product or company, by one or more purchases. The vehicles take the form of periodic newsletters, special reports, exclusive catalogs, and annual reports. A prime moment to add to the customer's momentum is after the purchase act. Any consumer doubts or confusion concerning the purchase can be reduced at that time. Telephone calls are made to determine customer satisfaction or dissatisfaction with a purchase. Direct mail is also effective. Letters are written to ask about satisfaction with the previous purchase, furnish further product or usage information, present offers for other products or suggests a time to buy the new model. Increasingly, telemarketing is used to follow up purchases .Telephone calls are a more personal and immediate approach than the mail.

In Sales Force Connections, the sales force plays a decisive role in the customer retention function. At a retail or service counter, the sales person is the focal point of the company's strategy and is the firm to the customer (Czepiel 1980). The sales force must be oriented to serving a long term relationship with the customer. Sales person who lacks preparation and knowledge about the SMEs product line and who tries to sell a product rather than solve customer problems, usually do not keep customers for long. The roots of such a situation lie with sales force management and with the sales person. Selection, Training, and Compensation that foster short run goals achievement gear a sales force to today's results at the expense of tomorrows. Igbo SMEs managers who desires to attract a loyal customers, tends to hire better gualified salespeople, train them more, and pay them above average salaries. Others recruit sales personnel at very young ages and mentor then until they have learnt the rudiments of the business, before they are assisted financially to set up their respective SMEs. This has contributed to the sustenance of the entrepreneurial skills of the Igbo speaking business people. The sales force ability to help customers is enhanced by supportive expertise. When customers' problems arise, the salesperson can call upon a team of specialists. Another source of expertise can come from a computerized databank, which provides routine information (costs, inventory stocked, and delivery time.

iii. Specialized Distribution

To make products available to the buyers, distribution systems generally focus on where the ultimate transaction takes place. In considering getting and retaining as separate function, the possibility exists for arranging distribution along these two lines.

The first method used, involves a separate distribution channels for the getting and keeping functions. One channel is designed to entice, welcome and complete purchases by new customers. The other serves the need of repeat customers .No particular channel lends itself to this distinction; instead it depends on how the distribution strategy is formulated. In many cases, both roles are played by one distribution unit, especially in a retail unit. Yet even in a single location, layout of facilities can separately handle attracting and retaining customers. For example large bank branches can locate various functions in specific physical areas. One designated counter is where accounts are opened and services arranged for the first time. In another corner is found the automated -teller center where convenience minded customers use a computer terminal at any hour of the day for the variety of banking transactions. The same situation also applies to large Igbo retail stores ,where there are separate outlets for both old and new customers.

Vital to a manufacturer's distribution strategy is having a dealer support to foster repeat buying of all its brands. Through an exclusive or selective distribution network, the retailers and Igbo entrepreneurs develop a commitment to the brand when they receive adequate attention from the manufacturer.

iv. Post Purchase Communication

A company must anticipate that some customers will encounter either minor or serious problems after purchasing .If the company is not ready to hear and correct these difficulties, the customer may not repurchase or may cancel the arrangement .Whether the company or customer is at fault, standby post purchase activities can be instrumental in saving these customers. The frontline for customer's complaints and inquiries should be assertive customer relations. This can consist of a separate department or the function can be assigned to those personnel already dealing with customers. At best it should be a blend of the two. A company should encourage customers to initiate contact whenever the need arises, to clarify instructions, to request further information, to point out a problem or to seek a remedy. Information hotline, response cards and service desks facilitates these processes.

v. Reorganization for Customer Retention

The lack of organizational coordination and control frequently contributes to the loss of customers. This problem takes two basic forms; a lack of sensitivity to customer turnover rates, and insufficient linkage between the marketing function and the operations group (manufacturer and service).

Because customer turnover is an accepted fact of life, it often goes unmeasured. Thus marketers should set acceptable target turnover rates for evaluating market performance. In the absence of clearly defined limits on customer turnover, organizations find it easy to rely on promotions to recruit new batches of customers. In consumer goods companies, the prized assignments are on new products (with their promising growth potential), while established brands (unless very large ones) are favoured less.

Another approach is to assign executive accountability for customer keeping. Establishing a management post for taking care of old business may make as much sense as one for prospecting new business or for developing new products. In some companies, consumer affairs directors have taken on this role.

Inadequate coordination between marketing and the operations group characterizes many types of firms. This lack applies especially to service businesses where marketing has done less to determine product attributes and where customers find product quality difficult to measure. Coordination problems frequently result in overselling, where marketing sees its task solely as attracting customers by promising virtually anything. Expectations of the product or service benefits generated by such an approach become so inflated that the customer will invariably be disappointed by the actual performance.

To improve the coordination between marketing and operations, clearly specifying the interdependency

III. Research Design and Methodology

a) Research Population

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

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

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

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

b) Sample Size

The following sample size will be adopted;

i. The initial sample of 150 Igbo SMEs will be distributed as thus:

Lagos: Apapa and Ikeja	40
Ogun: ljebu-Ode & Abeokuta	20
Abia: Umuahia &Aba	20
Edo: Benin City & Auchi	20
Delta: Asaba & Warri	20
Bayelsa: Yenogoa	10
Rivers: Port Harcourt	<u>20</u>
	150

The choice of these urban centres is informed by the fact that majority of SMEs are located in such centres and a vast majority of their consumers live in urban centres or are inter-city consumers/commuters. i. For each city/town, a list of Igbo SMEs, where available, was the main source of information.

c) The Research Instrument

An important part of this study shall centre on developing on appropriate instrument for eliciting information from the Igbo SME entrepreneurs and their customers. To acquire this, the researcher shall design questions titled, Relationship marketing an effective strategy by Igbo Managed SMEs in Nigeria, and this shall be given to the SMEs and the customers alike to answer.

This will be made up of two sets of questionnaire, one to be completed by the Igbo SMEs and the other by their customers. The first will contain four sections A, B, C and D. Section A will ask the respondents to provide information on the age, and corporate status of the company, the CEO's relationship with the company, his educational qualifications and cognate experience. The status of the company will either be a limited liability one or just a registered business name or a business that is operational for over fifteen years and owned by an Igbo Entrepreneurs

Section B, will have to do with finding out to what extent Igbo speaking SMEs have accepted and adopted the relationship marketing concept, techniques and strategies. Respondents will be asked to show the degree of their acceptance of the concept by indicating on a Likert-type scale how much they agreed or disagreed with the meaning of the relationship marketing concept, strategies and techniques. There is the belief that what the firms actually did in practice would influence their choice. This hope was supposed to be realized through respondents' answers to subsection B1(b) where they will be requested to rank the six competitive strategies stated in this sub-section. In sub-section B2, we will seek to measure how precise and comprehensive respondents' corporate mission statements were and to find out how specialized and diversified their SMEs were.

d) Method of Data Analysis

Data analysis is generally a means of testing hypotheses. The data analysis techniques discussed below will relate to the Six hypotheses. The hypotheses are categorized into three groups;

- i. Those dealing with the acceptance adoption and implementation of the relationship marketing strategies (hypotheses one and two).
- ii. Those dealing with the practices and tenets of relationship marketing strategies, customer satisfaction and retention (These are hypotheses three and four).
- iii. The one about the relationship between customer satisfaction and corporate performance. (Hypotheses five and six).

All the Six hypotheses will attempt to establish relationships if any between variables or among various variables. The major statistical data analysis technique to be used will be the regression model.

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

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

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

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

- R-squared (R^2) the coefficient of determination.
- Adjusted R-squared (R²) used to take care of the problem associated with R².
- F-test to find the significance of a group of regressions.
- ◆ DW a measure of serial correlation.

e) Presentation and Frequency Analysis of Data

This section deals with the presentation and analysis of the data collected in the field work. This exercise is broken down into different sub-sections, highlighting particular variables in mind let us start with the attributes of the Nigeria SMEs, especially those of Igbo origin or owned and operated by the Igbos.

IV. Hypotheses Testing and Findings

HYPOTHESIS ONE: Acceptance and Adoption of the Relationship Marketing Concept

Ho : That Igbo SMEs do not accept, use, and adopt the relationship marketing concept.

Ha : That Igbo SMEs accept, use, and adopt the relationship marketing concept.

Table 4.21 : Estimated result of Acceptance usage and Adoption of the relationship marketing concept
(AAURMC) by the Igbo SMEs

Dependent variable			AAURMC		
Independent variable		Co-efficient	T-Value	STD Error	
Constant	(CON)	-0.90257	0.51	1.7542	
Attention to customer needs, providing g and price reductions and error rectification		0.45101	4.17***	0.10805	
Customer persuasion through price promotion and product	(CPPP2)	0.20877	2.02**	0.10345	
Giving incentives to customers	(GIC3)	0.12784	1.34	0.09535	
After sales services	(ASS4)	0.15440	1.58	0.09745	
Providing direct assurances, quality guar and replacing damaged products	antees (PDA5)	0.36054	1.81*	0.19866	
$R^2 = 0.3236$	$R^2 = 0.2467$ F	(5.5) = 4.21 DW = 1.7	7441		

Source : Author's Fieldwork 2004/2005.

***Significant at 1% level

**Significant at 5% level

*Significant at 10% level

This model was estimated using STATIX 92 computer package. Technology and innovation as a competitive strategy was dropped from the model because of its high correlation with other predictor variables.

Table 4.21 shows the estimated results of the regression of the relationship marketing concept acceptance usage and adoption (AAURMC) on the five variables, namely, ACN1, CPPP2, GIC3, ASS4 and PDA5. The co-efficient shows that all the five variables are positively related to AAURMC, with only the intercept being negative. This implies that the relationship marketing concept is increasingly accepted, used, and adopted with simultaneous increase in attention to customer needs, distribution efficiency, after sales services, giving incentives, providing direct assurances and quality guarantees, intensive promotional activities, product quality with a corresponding directional movement in product prices, and replacing damaged products. The correct positive signs of the co-efficient agrees with our a prior expectations of the relationship between AAURMC and the five variables. Specifically the co-efficient estimate of the variable ACN1 shows that a percentage increase in attention to customer needs by the firms will bring about a relationship marketing concept acceptance, usage and adoption increase of 0.45%. Similarly, a one percent increase in the quality of a product will lead to 0.36% increase in the acceptance and adoption level of the relationship marketing concept by the labo SMEs.

To explain the variations in AAURMC and these five variables we performed a t-test on each of the coefficients to test the hypothesis. Table 4.21 column 3 shows the t-values of the regression at 5% level of significance.

The t-value for attention to customer needs, error rectification, providing gifts and events, (which is

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

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

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

The F-test is 4.21. It failed the 95% confidence level test. The F-test is used to find out whether or not a group regressors is significant if all the co-efficients in conjunction are significant. In this case, the F statistic agrees with the Null Hypothesis that as a group, none of these regressors is significant. The study thus reveals that the regressors as a group are not significant and that they do not matter in determining the adoption of the relationship marketing concept. This is expected in this kind of estimates especially when it is realised that emphasis on some of the variables by producers may lead to the adoption of some less rewarding concepts in the market place. For example, emphasis on product quality not based on customer needs and expectations results in Product Orientation. Also, emphasis on intensive promotional activities and product price manipulations not based on customer needs and wants means reliance on the selling concept/sales orientation.

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

This is expected because the regression is cross sectional.

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

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

An examination of Tables 5.8 and 5.9 in conjunction with the evidence adduced above leads to the rejection of the Null hypothesis and an acceptance of the alternative one which is that most Igbo SMEs (over 70%) accept use and adopt the relationship marketing concept.

Table 4.22(a) : Estimated results of customer satisfaction and relationship measured by service quality correlated	ł
with corporate mission statement	

Dependent variable	AVSMC: Service as a measure of customer satisfaction		of customer
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error
Constant (CON)	0.1440	0.19	0.7767
Marketing segments & targets(MKTGS)	0.3227	2.61**	0.1235
Knowing our present & potential customers and competitors	0.2800	2.27**	0.1233
Knowing what customers value in us that will make them loyal	0.2803	2.29**	0.1205
Knowing what customer value in our competitors that will make them stay loyal (KOCVAC)	-0.1177	-0.70	0.1677
	5.5) = 5.20 DW	/ = 2.3239	

Source : Author's Fieldwork 2004/2005.

Table 4.22(a) shows that estimated results of the regression analysis of customer satisfaction being a function of a well-defined corporate mission. Specifically, a variable or measure of customer satisfaction, the quality of services rendered by the firms to the customers as perceived by the customers, is used as being dependent on corporate mission statement's clarity as measured by the four predictor variables, namely; MKTGS, KOPPCC, KOCVML, and KOCVAC. The co-efficients show that three variables and the regression line intercept are positively related to customer satisfaction. The only variable that is inversely related to customer satisfaction as measured by the firm's quality services to its customers is KOCVAC, that is knowing what customers value in our competitors, which will make them loyal.

The implications of the above results are that a ten percent improvement in articulating and defining a corporate mission by the Igbo SMEs in terms of market segmentation and targeting, knowing the firm's present and potential customers and competitors, knowing what customers value (customer's needs) in the firm will in turn improve, customer satisfaction derivable from services rendered by the firm by 3.2%, 2.8% and 2.8% respectively.

Conversely, such an improvement in corporate mission statement in terms of the variable – knowing what customers value in our competitors will produce a

diminishing or negative impact as far as customer satisfaction is concerned. This is probably due to the great similarity in the type of products normally handled by Igbo SMEs (i.e. motor spare parts, pharmaceuticals, provision and convenience retail stores).

To explain the variations in customer satisfaction and the four predictor variables a t-test on each of the coefficients was performed. This is to test the hypothesis. In Table 22(a) column 3 the t-values of the regression are stated. The t-values for MKTGS, KOPPCC and KOCVML are 2.61, 2.27 and 2.29 respectively. They all pass the test at the 95% level of confidence, that is 5% level of significance. This is a strong suggestion that the Null hypothesis be rejected and the alternative accepted.

The F-value is 5.20. This fails in 95% confidence level test. This shows that the regressors as a group are not significant and that they do not matter in determining customer satisfaction as measured by services.

The $R^2 = 0.3162$ or 32%. This reveals that about 32% of customer satisfaction (quality of services) is explained by the independent variables. The Durbin Waston statistic (DW = 2.3239) is significant at 5% level and shows that there is a no serial correlation.

Table 4.22 (c) : Estimated results: Regression of customer satisfaction measured by the quality of product delivery (QUPDGW) correlated with corporate mission statement

Dependent variable	QUPDGW: Measure of customer satisfaction		
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error
CONS	2.2894	3.28	0.6983
MKTGS	0.2538	2.28	0.1111
KOPPCC	0.05913	0.53	0.1109
KOCVML	0.0254	0.24	0.1084
KOCVAC	0.1061	0.70	0.1508
$R^2 = 0.1470$ $R^2 = 0.712$ F	F(5.5) = 1.94 DW	= 1.5628	

Source : Author's Fieldwork 2004/2005.

Table 4.22(c) shows the results of the regression analysis: Customer satisfaction (QUPDGW) being a function of corporate mission statement. The predictor variables are the same as in Table 4.22 (b). the coefficients show that all the variables and the intercept are positively signed. In other words, a 10%

Positive change in MKTGS, KOPPCC, KOCVML and KOCVAC will lead to 2.5%, 0.60%, 0.25% and 1.06% increase in customer satisfaction level respectively.

Except the t-value for MKTGS, which is 2.28 that is significant at 5% level, the coefficients for the other three independent variables fail the t-test.

Table 4.22 (d) : Estimated Results: Regression of customer satisfaction (RELIADCN) correlated with corporate mission statement

Dependent variable	RELIADCN: A measure of customer satisfaction		
Independent variable Defining Corporate Mission	Co-efficient	T-Value	STD Error
CONS	1.4357	1.80	0.7993
MKTGS	0.3822	3.01	0.1271
KOPPCC	0.1546	1.22	0.1269
KOCVML	0.1761	1.42	0.1240
KOCVAC	0.1717	0.99	0.1726
$R^2 = 0.2010$ $R^2 = 0.1300$ F(5.5) = 2.83 DW	= 1.7845	

Source : Author's Fieldwork 2004/2005

Table 4.22(d) shows the results of the regression analysis: Customer satisfaction defined as how reliable the firm is to its customers being a function of the clarity and comprehensiveness of its corporate mission. All the coefficients of the regressors are positively related to customer satisfaction. Notably, a ten percent change in MKTGS, KOPPCC, KOCVML and KOCVAC will have a 3.8%, 1.5%, 1.8% and 1.7% impact on customer satisfaction (RELIADCN) respectively.

The t-value of 3.01 for MKTGS coefficient shows that it passes the t-test at 5% level of significance. This points to the rejection of the Null Hypothesis and the acceptance of its alternative.

V. Discussion and Implications of Research Findings

Our task in this chapter is two fold, viz to summarize and discuss the findings of this study. In

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

a) Acceptance, Adoption, Implementation and Usage of the Relationship Marketing Concept

The findings from the testing of the following hypotheses will be treated;

i. Hypothesis One

The acceptance, adoption and usage of the relationship marketing concept.

ii. Hypothesis Three

The relationship between Igbo SME size, and the degree of the implementation of the relationship marketing concept.

iii. Hypothesis Four

The relationship between the level of education academic and professional qualifications, and cognate experience of the CEO's/Owner managers of the Igbo managed SMEs, and the degree of implementation of relationship marketing concept.

iv. Hypothesis Five

The level of perceived competition by the CEOs/Managers of the Igbo managed SMEs, and the degree of the implementation of the relationship marketing concept.

b) Relationship Marketing Concept: Practices, Customer Satisfaction, Loyalty and Usage of Relationship Marketing

i. Hypothesis Two

The relationship between the corporate/ company mission definition and customer satisfaction and loyally.

ii. Hypothesis Six

The relationship between the regularity and the frequency of the SMEs management staff and workers interaction with its customers and customer satisfaction and loyalty.

iii. Hypothesis Seven

The relationship between the quality of services rendered by the Igbo managed SMEs, to its customers and the customer satisfaction and loyalty.

iv. Hypothesis Eight

The relationship between the volume of business from repeat/loyal/existing customers, and the customer satisfaction and loyalty.

c) Acceptance, Adoption, Implementation and Usage of the Relationship Marketing Concept by IGBO SMES

The main purpose/objectives of this area/section is to achieve the first major objective. This involves finding out whether or not, there exists the awareness, understanding, acceptance, adoption and usage of the relationship marketing concept by the Igbo SMEs, and the realization of the whole of the second objective of the study, which is to find out if there are any relationships between some management/workers attributes of the SMEs and the extent of the implementation of the relationship marketing concept.

d) Acceptance, Adoption and Usage of the Relationship Marketing Concept

From frequency analysis in table 5.8 and 5.9 it is crystal clear that over 75% of the Igbo SMEs accept the relationship marketing concept. It is a confirmation of the findings of Baker and El-Haddad (1982), Agbonifoh (1982), Ogwo (1986), Agbonifoh et al (1998), Iyasere J.R. (2002), all in favour of the adoption of the marketing concept, and by extension the relationship marketing concept by Payne (1995) Peck, Adrain, Christopher, Moria, Clark and Morca (1999), Palmer (1995), Gummesson Evert (1994, 1998b, 2000, 2002 and 2004), Gronroos (1994), 1996 and 2000). Our findings are in consistent with the assertion of these authors and may more that majority of the workers and executives have ignorantly or rightly demonstrated a unique understanding knowledge and information of the theoretical and practical under pinning of the relationship marketing concept.

It is very interesting to note that there is no difference in attitudes and opinion, in terms of the acceptance of the relationship marketing concept, between the employed managers, sales representatives and workers of the SMEs and the owner managers. The acceptance of the relationship marketing concept also cut across the seven states of our study. It is therefore safe to conclude that the relationship marketing concept acceptance, adoption and implementation level of over 75% is truly representative of all Igbo managed SMEs in Nigeria and by extension all Nigeria SMEs.

Attention to customer needs and wants is actually the relationship marketing concept in operation. It involves listening to the customer before the production, storage sales and marketing of the product and services, which is augmented by the right quality, quantity, price and promotional items to the customers. High product and service quality, based on the needs and wants of the customers is a part of the priority, of given proper and unique attention to the customers numerous needs, in terms of products produced and offered for sale to customers.

The apparent contradiction between our findings in table 5.10, where product quality is ranked first by 50% of our respondents, and attention to customer needs ranked first by 40% on the one hand and our conclusion in table 5.21 is thus resolved. This is so, because product and service quality is one of the easily identifiable customer needs and wants in the SME industry. To many Igbo SMEs, product quality includes the contents of the product, manufacturing and expiring dates, approval by the relevant governmental agencies like NAFDAC, SON, CUSTOMS, and NMA Product packaging, varieties of the products sold, suitability of the products in solving the customers needs and wants are all ingredients of relationship marketing. The emphasis on product quality as a competitive strategy in Table 5.10 is really a manifestation of the SMEs implied attitude in satisfying the customers, who by implication will remain loyal and attract to the SME other loyal and dependable customers.

From table 5.21, the Null hypothesis Igbo SMEs do not accept, use and adopt the marketing concept is rejected, and the alternatives reflection of the importance that 40% of the SMEs attach to a "attention to customer needs and wants" as a competitive strategy. This shows that as Igbo SMEs perceive competition as acute, the need to adopt the relationship marketing concept becomes paramount in their consideration of the strategies for survival and growth.

The number of the SMEs adopting the relationship marketing concept in our study seems high, when compared with the conclusions of Mitchell and Agenmomen (1984), Ogwo (1986) and Agbonifon et al (1988) as it concerns the marketing concept adoption and use in Nigeria. Little or no literature is available in Nigeria on the relationship marketing concept practice. The adoption of the RM concept by the practitioners had been done ignorantly as a normal business practice among the lgbo, people who are predominantly referred to as natural sales people and the "Japan of Africa". The usage of RM has been more of good service or at best evangelistic. The population of our study is made up of SMEs that has survived the first five years of operation. These are companies that must have "learned the ropes" survived the turbulent by highly competitive business environment in Nigeria and must have realise the need for, and the benefits conferred on the SMEs, by the adoption, implementation and usage of the relationship marketing concept. In most industries, the corporate failure rate is highest in the first and second years of the lives of the firms (US President Study on Small Business 1983:36).

After five years of operation, to survive and grow, about 41 (82%) of the SMEs in our study have corporate missions defined and articulated based on

the tenets and the principles of the relationship marketing concept.

These definitions are partly operationalised by the older SMEs, who have more product varieties and offering, conveniently located and adopt more RM strategies in order to target specific segments of the marketing, and being more diversified in their product mix offerings.

VI. Relationship Marketing Concept Pratices and Customer Satisfaction, Loyalty and Retention

The practice of the tenets and philosophy of relationship marketing concept, includes among the following activities. (Gummesson 2002, Iyasere 2002, Bruhn 2003). These most fundamental values of RM are;

- i. Marketing management should be broadened into marketing oriented company management. Marketing and sales function are more than just the activities of specialized departments. They are functions that must permeate every comer of an organisation, not least the minds and actions of management (Gummesson 2002). This an old thought according to Gummesson (2002) which has turned out to be enormously difficult to convey and implement. In companies he used the terms full-time marketers (FTMs) and part-time marketers (PTMs) to stress that everybody, irrespective of task and expertise, in fluencies customer relationship either full time or part time. Marketing management in this sense requires marketing orientation of the whole of the company, that is marketing-oriented management.
- ii. Long term collaboration and win-win. The core values of RM are found in its emphasis in collaboration and the creation of mutual value. In includes viewing suppliers. Customers and others as partners rather than opposite parties. RM should be more of win-win, than win-lose, more of a plus sum game, than a zero sum game. In a plus-sum game, the parties increase value for each other, in a zero sum game, what one gains is the loss of another. A constructive attitude is expected by all those involved, and all should find the relationship meaningful. If those conditions are fulfilled, the relationships may become sustaining. For a producer and supplier, it is very important to retain existing customers, a fact which is increasingly being stressed. Extending the duration of the relationship becomes a major marketing goal. Too much emphasis has been put on the acquisition of new customers and too little on caring for existing customers (Gummesson 2002). RM and CRM encourages customer

RETENTION and discourage DEFECTION. They encourage RETENTION MARKETING first, and ATTRACTION MARKETING; getting new customers second.

- iii. All parties should be active and take responsibility. RM is not to be mixed up with the traditional selling, which represents the supplier perspective and does not put the customer and interactive relationship in focus. In relationship selling, the initiative comes from the salesperson and depends on - how well the relationship is managed by the seller (Levitt 1983p iii). In this sense, relationship quality and a long term relationship becomes the consumer's trust in the salesperson based on the salesperson's present and past performances (Crosby, Evans and Cowler 1990). But the initiative to action, cannot be left to a supplier or a single party of a network; every one in a network can, and should be active. Contrary to the mythology of marketing, the supplier is not necessarily the active party, in B-to-B customers initiate innovation and force suppliers to change their products and services. Consumers suggest improvements but have a tough time getting lethargic and complacent suppliers to listen chat groups on the internet empower customers to reach out at no cost, but time. It makes customer-to-customer interaction (C-to-C) possible.
- iv. Relationship and service value instead of Bureaucratic and Legal values. Bureaucratic and legal values are characterised by rigidity, legal jargon, application of dysfunctional laws and regulations. A focus on internal routines, more interest in rituals than in results, belief in the supplier as an expert, and the customer as ignorant, the customer being a cost and a residual of the system. Customers as masses and statistical averages and the importance of winning over the customer is in dispute. These values historically dominate government and their agencies. Its representatives have previously disclaimed marketing, but the international wave of privatisation, deregulation and demand for competition, as well as the failure of the command economies, has forced a change. RM is a valid concept for public organisations as well, and an understanding of how marketing could be applied to public bodies to the benefit of the consumer/ citizen is growing. Unfortunately, bureaucraticlegal values are also common in private companies. Relationship marketing (RM) requires different values based in relationships and services to the customer. These values establish that all customers are individuals and different in certain respects, that the outcome is the only thing that counts, that customers are the source of

revenue and should be in focus (Gummesson 2003) and that the suppliers task is to create value for the customer (Gummesson 1993 pp. 40 - 42). Although collaboration is the core property of RM, our RM concept holds that both competition and collaboration are essential in a functioning marketing economy.

v. In RM, loyalty especially customer loyalty is emphasized. In the loyalty ladder, the lowest rung is the contact with a prospect who hopefully turns into a customer, and at first purchase. Recurrent customers are clients, that those who have come back and a long term relationship is in the making. In the next stages, the client becomes a supporter and finally an advocate for the supplier. The fact that this research work is about RM and advocates relationships as essential in marketing does not imply a religious belief relationships as a magic panacea. On the contrary we know that human relationship can be a source of insurmountable hassle as well as of unlimited iov. But we cannot live without them. The larger share of world literature and entertainment deal with relationships between adults, parent and child, police and crook, and between the players in a business ventures.

It is worth noting that a relationship should not be retained if it works badly. Long term relationships and customer care are not the same as admitting customer to the geriatric ward of the supplier, attaching them to the bed, and keeping them on life support. (Gummesson 2002). Relationships should not necessarily be broken just because there is a conflict, however, they can often be resorted and improved or they may be the best option for the parties despite a conflict. The beginning of a relationship is often romantic and passionate. It is when the passion phase fades that the real work of building a relationship starts.

Jackson (1985a p. xi), Dwyer, Shurr and Oh (1987) states a common sense RM strategy. "Relationship marketing – can be extremely successful where it is appropriate, but it can also be costly and ineffective if it is not. Conversely, transaction marketing – can be profitable and successful where it is appropriate, but a serious mistake where it is not".

- vi. RM involves the provision of high quality services by the SMEs (firms) to the customers and;
- vii. The placement of premium value on existing customers and satisfying them on a continuous basis so as retain their loyalty to the SME (firm).

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

VII. GENERAL COMMENTS

In the SME industry and the Igbo operated SMEs, whether small, medium or large, have accepted that one sure way of survival is to accept, use and adopt the relationship marketing concept and the strategies.

The managers of these SMEs especially the literate ones are aware of the principles, practice and philosophy of the relationship marketing concept, and with the increasing competition, the rate of acceptance, usage, adoption and implementation of the RM concept is fast growing. Most Igbo SMEs have in the past used the RM concept and strategies rather ignorantly without even knowing the name for it.

When it is realised that Nigeria is a developing economy and yet has a wholly indigenous industry, the Igbo SMEs accepting and implementing the relationship marketing concept as evidenced by our findings, Olusoga's (1978) assertion of the positive correlation of the adoption of the marketing concept and by extension the relationship marketing concept, with higher economic development is not borne out by our findings. On the contrary, our findings are in agreement with those of Baskdale et al (1982), lyasere (2002) who found out a surprising similarity of consumer's opinions on most of the topic examined on the awareness and acceptance of the relationship marketing concept in nations at different stages of economic development. Our findings are also in agreement with those of Mitchell and Agenmonmen (1984).

The change from a sellers markets, a consequence of the product scarcity of the late 1970s and early 1980s in Nigeria to one of a buyer's market with growing pressures especially in the SME industry (pharmaceutical products, motor parts, convenience and provision stores, clothes, shoes, electrical fittings and appliances etc) has engendered a new development, that is making the adoption, implementation and usage of the relationship marketing concept an inevitable reality. The changing situation makes the conclusions of such writers as Ajayi (1977). Isemin (1977) and Imoisili (1977) that the Nigerian producer/marketer pays no attention to customer needs, to be outdated in the 1990s and 2000s of Nigeria.

The findings of Kilby (1965) about the forms of competition being based mainly on the quality of product and price reduction are even more outdated. Kilby (1965) saw the Nigerian industry (an SME) as being characterised by the product and sales orientations. It is not clear if Kilby ever believed in the marketing concept and the possibility of its adoption in a developing economy. If he did, he never mentioned it. Our findings show that in the Igbo managed SMEs, because of increasing competition, consumer sophistication, a going crop of professionals and knowledgeable owner-managers, the practices of the RelationHowever, the practices of the relationship marketing concept by the Igbo SMEs are still at the elementary stages and not properly done and used. In this regard, there is some considerable truth in Baker and El-Haddad's (1982) conclusion that "one can hardly find a firm which has implemented the concept in each of its details as recommended in the literature", most especially in a developing economy like Nigeria.

VIII. Implications for Nigerian IGBO SME Operators

As competition becomes more acute in the Igbo SME industry and in the SME sub-sector as a result of both growing internal competition among firms and the imported one (competition) resulting from liberalization and globalisation, the Nigerian business firms and nonbusiness organisations have to embrace the relationship marketing concept; the practice of which ensures survival, profitability and growth. The watchwords of the Nigerian entrepreneur should be a commitment to customers for life. This requires the employment of customer-driven strategy, which entails guality and service excellence at every level. In the process, customers are brought into every department of the company and their voices heard and acted upon. The long-term result of this approach is keeping customers for life, and making them permanently loyal and committed to the firm.

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

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

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

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

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Swine Production: An Analysis of Market Globalization, Crisis and Brazlian Exports, 2013

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Abstract - The volume of exports of pork dropped 17.88 percent in May compared with the same period in 2012, impacted by an interruption of the purchases by Ukraine, by data of association representing the industries of the sector. The Ukraine has suspended imports of the Brazilian product in March, 2013 claiming the presence of a bacterium. The Brazil exported 43,854 tons in may, against 53,404 tons in may 2012. The numbers demonstrate, without a doubt, the leftover temporary restraining effect. Still we follow with expectations in resolving the impasse with the country (Abipecs). In April, 2013, the Ukraine has reached 1,655 import tons of pork from Brazil. However, that the opening of Japan, the largest importer of pork, for the State of Santa Catarina must leverage in international and commercial reactions. The Brazil won 114.06 billion dollars with exports of pork, according to data from Abipecs. In relation to the recipe, the reduction in sales was 17.58% percent compared with the previous year, when Brazil won 138.38 million dollars.

Keywords : brazilian pork production, globalization, crisis, the future of market.

GJMBR-E Classification : JEL Code : H12, L19

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I. INTRODUCTION

his paper is a disclosure of swine global market and links the financial crisis to the need of a boost international sales going forward in the future. Pork sales to Ukraine, which imposed a ban on Brazilian pork in March. 2013 have fallen 53% in the first five months of 2013 to 25,097t. Exports to China have also fallen by a considerable 61%, although shipments to China make up a tiny percentage of Brazil's overall pork exports. Brazilian pork exports to Hong Kong and Singapore are down on 2012's levels for the first five months of the year, but saw an increase of 17.3% and 42.53% respectively in May, signalling some recovery. Russia -Brazil's biggest pork market - has performed well throughout the year, with a 1.96% year-on-year increase last month and a 28% year-on-year increase to 56,298t in the January-May period. Sales to Argentina were up substantially to 1,089t, compared to 94t in May 2013, with sales for the January-May period up 26% year-onyear. The recent opening of the Japanese market to pork exports from Santa Catarina - Brazil's biggest exporting state are new boost for sales. But worse is that the crisis in pig production cycles shortened and now, every year, for at least a period of great difficulty. This, ensures more acute crisis already faced by the sector. Not only because it takes to increase domestic demand or conquer new international buyers, but because even the traditional markets have not been maintained by the Brazilian Government, due to the global crisis. In times of crisis is difficult to find a way out, because it is precisely the corn deficit that makes it impracticable to the cost of production of pig meat Santa Catarina and Paraná losing to state the position of largest exporter of pig.

For the consumer is good, because the oversupply of beef, guaranteed by rainy winter in the Midwest, should lower the price of the product on the market, competing with the chicken meat. But for the pig producer of Santa Catarina, this is further evidence that the acute crisis in the sector is far from the end. This is why 100 Union leaders and leaders of agribusiness, who participated yesterday in the greater Florianópolis annual General Assembly of the Federation of Agriculture of the State, want short-term measures to increase domestic demand for pork, including increased government procurement for the army and schools, medium-term and to increase the local crop of corn

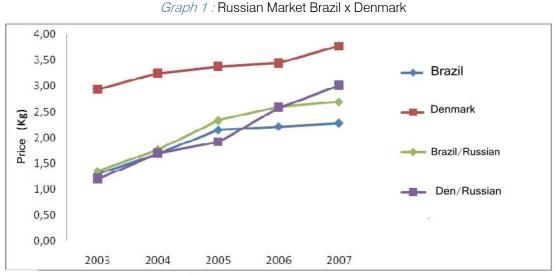
Author : Centro Paula Souza, Brasil- São Paulo, SP Cavalcanti, Brazil. E-mail : marly@gmail.com

andas well, lower costs of production. The Brazilian consumes on average 50 pounds of chicken a year, 30 pounds of beef and only 14 pounds of pork. The biggest advantage of chicken meat is in the price. Today, the creator of independent pig of Santa Catarina, in competition with the agro-industrial conglomerates already reduced to less than 5% participation in the market, when arranges who buy product, with a loss of around 1 per kilo. The parameters between the production cost and the sale price are very distanced, away from individual power a greater effort of government agencies. Worse is that the crisis in pig production cycles shortened. This is, ensures more acute crisis already faced by the sector. Not only because it takes to increase domestic demand or conquer new international buyers, but because even the traditional markets have been maintained by the Brazilian Government, due to the global crisis. In times of crisis is difficult to find a way out. The production of corn, lever all other agribusiness chains. So it's time the federal Government regulate and ensure a minimum purchase price of grain during the whole year. As with soybeans, commodity with guaranteed liquidity. Soy is like gold at the time of the producer selling, as the price of corn falls when increases the offer. Because it is precisely the corn deficit that makes it impracticable to the cost of production of pig meat in Santa Catarina and Paraná losing to State the position of largest exporter of chicken. Last year, 4 million tons were produced and consumed 6 million corn tons. Takes a differentiated policy for the production of pig meat, not least because the federal Government pays, with tax incentives to agribusiness, to bring corn from the Midwest. It would, need a the guarantee price for flat areas, such as Campos Novos, replaced soy crops. Santa Catarina holds the corn production technology in these areas would productivity nobles 80 to 200 bags per hectare. Reports, will be ready a Abramilho study, done in partnership with Fundação Dom Cabral and Embrapa,

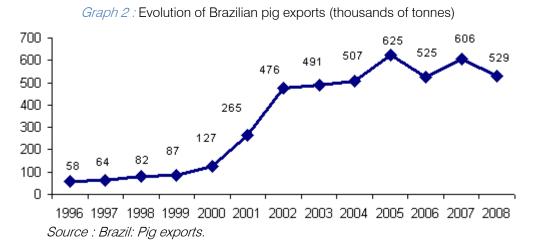
which will indicate to the Ministry of Agriculture initiatives to make the production of sufficient and balanced corn in Brazil. The Central Bank's projections of GDP growth at 2.5 and 1.5 drop in agricultural production does not surprise. Agricultural production brought the greatest joys for the country which, if today has this foreign exchange reserve due to agribusiness. But the trend is that the commodity price does not keep this level, because our buyers are in financial trouble. Still accept the impossibility of the repeat performance of the recent past, regrets the Government is no longer dared to make structural reforms and take advantage of this which is the best demographic moment. Until 2022 will be at their peak, with more people in productive age than retirees or children, then the curve is reversed and increase social security spending. The granting of the Expoville Complex and the prospects for the business tourism in the region will be addressed by the President of the Tourist Foundation of Joinville Santa Catarina. On the same occasion. Banrisul introduces its new agency in the city Fingers crossed in Santa Catarina by extension trade incentives on the IPI for the white goods (fridge, stove and washing machine) and for furniture. The trade does not live a good time, with sales below last year. We hope that the second half of recovery, but the Government must keep the incentive.

a) Facts that Charactezired the Brazilian Pig Production in the Last 10 Years

Brazilian pig exports have shown an important increase in recent years due to the excellent competitiveness of our product on the foreign market. As can be seen in Graph 5, in 1997 Brazil exported 64,000 tonnes and was only the world's eighth biggest exporter. In 2008, with 529,000 tonnes exported, Brazil confirmed the position obtained in 2002 as the world's fourth biggest exporter, behind only the United Status, the European Union and Canada.



Source : UN Comtrade, 2009 Frozen meat.



Exports represent 17.3% of the total of all pig meat produced in our country. In 2008, Russia was one of the main importers of Brazilian pig meat, receiving 42% of the total (Table 6). This dependency on Russian purchases was greater in the past. The consistant reduction of this depency is the result of a serious effort from the government and ABIPECS in the search for new markets.

Table 1 : Braziliar	piq exports	according to c	country (volume	and sales), 2008
Table T Blazman	i pig experie	according to c		and barbe), 2000

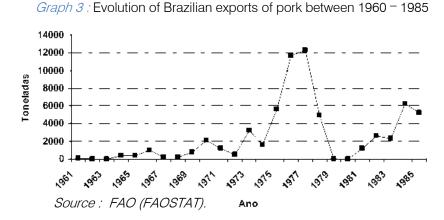
Country	Quantity tonnes	%	US\$, thousands	%
Russia	225,792	42.65	741,524	50.13
Hong Kong	108,176	20.43	236,061	15.96
Ukraine	49,363	9.32	135,847	9.18
Argentina	25,003	4.72	68,172	4.61
Singapure	22,008	4.16	63,945	4.32
Angola	21,834	4.12	49,185	3.33
Moldavia	16,855	3.18	42,305	2.86
Uruguay	10,458	1.98	26,173	1.77
Others	37,515	9.43	86,816	7.85
Total	529,418	100.00	1,479,242	100.00

Source : Brazil: Pig exports.

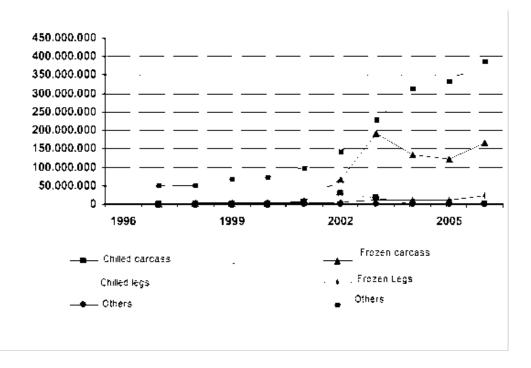
Table 2 : Biggest worldwide exporters of meat, 2008 (millions tonnes)

	Beef	Pig	Poultry	Total
Brazil	2.150	0.529	3.850	6.529
USA	0.836	2.300	3.200	6.236
EU-27	0.100	1.300	0.773	2.173
Canada	0.406	0.914	0.180	1.500
Australia	1.295	0.043	0.033	1.371

Source : Brazil: Pig exports.



Graph 4 : Evolution of Brazilian exports of pork, fresh, chilled and frozen by quantity (kg) and value (U.S. \$)



b) Production Costs Increased, and Crisis

Brazilian production costs increase, 2012 U\$ 660/ton + 90%Soybean price evolution, Reais/Ton U\$ 235/ton + 40% Corn price evolution, Reais/Ton. Consumers demand increased ... Meat production requirements increased, driven by consumer sensitivity and regulations.Food safetyHealth & WellnessAnimal welfareEnvironmentSustainabilityTraceability. The most common ingredients used in a typical pig ration are corn, soya, rice bran, wheat bran, wheat pollard, and palm oil. The vast population of China allows the majority of their production to be of the 'backyard' type and still keep China the number one producer in the world by a large margin. The top supplier of pork to China is the EUA The primary import demand is for pork variety meats (80% of current imports), since muscle cuts are not competitive with domestic prices. Up to 80% of Chinese production is in small family operations.

These family-reared pigs consume scraps or excess crop materials as compared to a grain-based diet that would be utilized elsewhere. Larger size operations with over 100 sows are on the increase in China, but they still represent less than 20% of the total market hog supply. China is the world's largest pork producer, and the fourth largest producer of beef in the world. One out of every two pigs in the world is located within the border of mainland China. When China becomes part of the World Trade Organization (WTO), tariffs for meat will be lowered and allow entry of new imports into the Chinese market. China represents a growing market for imports of both pork and beef as meat products penetrate secondary cities in China; and the middle class population in urban areas is demanding more consumer-oriented meat products.

Graph 5, 6, 7 : Production increased more than World average

Brazilian swine production growth:

° 18% in the last 10 years° 2012: 3,45 million ton (2% growth)

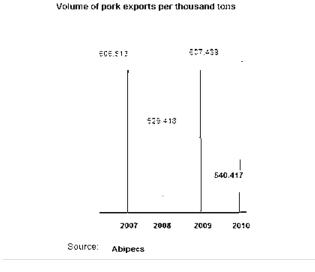
Driven by:

A- 19% internal consumption increase
° 190 million people
° 85% of the production is consumed internally
° 15 kg/person/year

B- 12% exports increase
° 15% of the production is exported
° Ukraine, Russia, Hong Kong, Argentina
° 2012: 0,56 million T (5% increase)

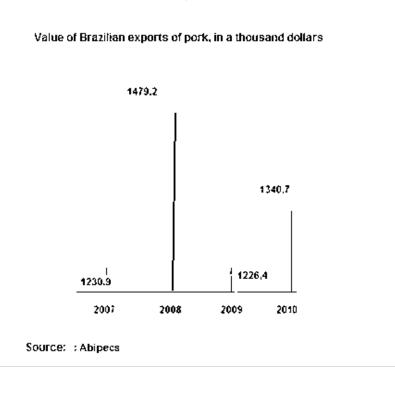
Production costs will be higher than in the past Produce more (growing population and purchasing power) Better (food safety, animal well-being and sustainability) With less resources (less land, water, labor, energy)- With new technologies (research, innovation, new products ...) Pork production will growGlobal pork production will grow 16 % in the next 10 years ... It will grow 20% in Brazil.

Graph 8





Graph 9



c) Consumers Demand: Major Trends in the Brazilian Pig Production, in the Next 10 Years

The future belongs to the efficient and the productive.Consolidation will be faster in the next 10 years; Trend towards vertical integration will continue. Today, 25% of the swine industry worldwide is already integrated; Integration is the most successful current model for sustainability: - Controls all the input raw material, - Controls the processes at each stage of production, - Takes advantage of economies of scale.Independent producers will have to form alliancesto achieve economies of scale or fill market niches(such as "free of antibiotics", "organic", "local market, etc.). Organizational models for independent pig farmers in Brazil. Success in this area will overcome all other obstacles. The biggest challenge will be to find highly qualified people to do the high level of work that the industry demands. Process control will centralize and be staffed with the most intelligent and experienced stockmen available. in North America, Brazil would appear to be in a very strong position to increase swine production and become one of the dominant forces in the international pork industry. Brazil produces large quantities of cheap soybeans and corn, has a low density of pigs, a low current pig consumption per capita and has the ability to greatly increase the number of integrated swine enterprises. Brazil must find a way to overcome excessive bureaucracy, low efficiency of deepwater ports and the need for an agricultural policy to stimulate increased crop production.

II. EVOLUTION OF FACTS

As the Mexican pork industry continues to modernize utilizing advanced technology to increase efficiency of production, they will position their industry as a major exporter in the world pork industry. Swine production in South America is as varied as the countries that comprise the region. Brazil is by far the largest pork producer in South America, followed by Chile and Argentina. Brazilian pork production has increased each year for the last five years, but at rates that are well below its potential. In 2000 the production was 1.97 million tonnes. The primary reason for this growth is the low production cost compared to other countries. There are three swine production systems in use in Brazil. The largest system lies in the southern states. These are small farms that rely on the local work force. These farmers have agreements with larger agricultural businesses that furnish feed and technical services. The smaller farmers provide the larger businesses with pigs on a contractual basis. This is a type of integration. In the states of São Paulo and Minas Gerais, the swine operations are medium-sized (150 to 500 sows) integrated operations as well as independent farmers without any type of contract. The third production type is located in the central western region. This is the area where the largest and most modern integrated operations exist. The operations are fairly new as are the packing plants that are associated with these production facilities. The main advantage rests on their nearness to the primary corn and soybeangrowing

region of the country. This significantly lowers the cost of feed, which accounts for approximately 60% of the cost of swine production in Brazil. The internal consumption of pork is still comparatively low, at 10 kg per capita. Exports have experienced a tremendous period of growth in the last several years due to the very low cost of production. In 2000 Brazil exported 128,000 tonnes of pork, it was a very large commerce, and industry for that year.

III. Conclusions

Destinations in the first half of the year, 2013, Brazil exported \$ 687.3 million in pork before \$ 735.2 million in the same period in 2011. The main buyers of Brazil's swine were Ukraine (US \$ 169.3 million), Russia (\$ 167.1 million) and Hong Kong (\$ 153.8 million). By volume, 268.7 tons were exported, only 0.72 more than shipped in the first six months of 2011 (266.8 thousand). Last year, 2012 Brazil was the fourth-largest producer of pork in the world, behind China, the European Union and United States. The Japan was eighth. Most major Japanese companies will buy pork from Brazil Brazil's share in the export of poultry meat in natura is 90% in Japan. The USA are the largest exporters of pork to Japan. Last year, the Japanese consumed 323.7 thousand tons of American beef of 793 million tons imported. The price of Brazilian beef should come to Japan on a level very close to the USA. There are also differences in the demands of meat cuts between the two countries. So, the crisis mean opportunity, for a new bussiness model.

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SERVQUAL and SERVPERF: A Review of Measures in Services Marketing Research

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Abstract - In India, the service sector has assumed greater economic importance over the past decade and enjoys the largest share in GDP. Banking and financial services, being an important part of service sector, are facing critical challenges to compete with the international players while satisfying customers by offering quality services. As delivering quality service to customers is a must for success, it needs to be continuously evaluated. Extant literature on the subject supports the contention that SERVQUAL and SERVPERF are the two most prominent scales forming the genesis for service quality assessment in different service sectors. Present paper attempts to present a review of the above mentioned two scales in an elucidative, concise and thoroughly documented manner. It also tries to posit the best approach of evaluating service quality in a more efficient and valid method for marketing managers/researchers in Indian context.

Keywords : SERVQUAL, SERVPERF, service quality, scale, India.

GJMBR-E Classification : JEL Code: M00, M31



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SERVQUAL and SERVPERF: A Review of Measures in Services Marketing Research

Mohd. Adil ^a, Dr. Odai Falah Mohammad Al Ghaswyneh ^a & Alaa Musallam Albkour ^p

Abstract - In India, the service sector has assumed greater economic importance over the past decade and enjoys the largest share in GDP. Banking and financial services, being an important part of service sector, are facing critical challenges to compete with the international players while satisfying customers by offering quality services. As delivering quality service to customers is a must for success, it needs to be continuously evaluated. Extant literature on the subject supports the contention that SERVQUAL and SERVPERF are the two most prominent scales forming the genesis for service quality assessment in different service sectors. Present paper attempts to present a review of the above mentioned two scales in an elucidative, concise and thoroughly documented manner. It also tries to posit the best approach of evaluating service quality in a more efficient and valid method for marketing managers/researchers in Indian context. Literature shows that in Indian context, SERVPERF has outperformed SERVQUAL as it not only cut down the number of variables but also reduced the work load of customer survey and helped in generating unbiased responses. Thus, from a pragmatic viewpoint, it is expected that the paper will serve as a useful of source information for researchers interested in selecting the most efficient service quality scale for assessing service quality in a developing economy like India as also solving complex issues related to service quality and other behavioural outcomes such as customer satisfaction, loyalty, recommendation, trust, word-of-mouth etc. in their future researches.

Keywords : SERVQUAL, SERVPERF, service quality, scale, India.

I. INTRODUCTION

wing to liberalization and globalization measures initiated since 1991, the banking industry in India has undergone a radical change. This measure, along with the rapid growth in the Indian economy followed by strong contribution from government, private and foreign banks transformed the banking sector in India. Further, deregulation, increasing market size, increased competition, technological blend and attitudinal transformation lead bankers to be more sensitive towards customers' needs and their ultimate satisfaction.

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As the generation of income for banks revolves around the customer; rendering quality service, satisfaction and keeping them intact with the service provider in a longer run, is a key for subsistence and success. Numerous organizations have started embarking into multifaceted approaches to improve the quality of their services as they begin to grasp the verities behind what manufacturing sector learned in the past few decades that- 'quality does not improve unless it is measured'. Therefore, the topic of service quality has increasingly been recognized as one of the key strategic values of organizations in both the manufacturing and service sectors alike (Berry, Zeithaml and Parasuraman 1985; Bitner, Booms and Tetreault, 1990; LeBlanc and Nguyen, 1988).

a) Indian Banking Industry and Financial Services

During the last decade the commercial-banks in India underwent through significant qualitative and quantitative changes and manifold growth. On one hand, bank had to shoulder the social responsibility to take a leading role in the balanced socio-economic development of India, while on the other hand, it was asked to be concerned about level of profitability. The dynamic process of development and diversification coupled with structural, financial and technological changes have led to an ever growing competition, not only among banks but also from non-banking institutions, it is high time that banks should create new financial services in order to improve banker-customer relationship, to anticipate, identify, reciprocate and satisfy their needs efficiently, effectively and profitably.

The crucial role that the banking system played in India to foster institutionalised savings and channel funds in desired directions was recognised in the First Five-Year Plan, which emphasised that banking system had to be fitted into the scheme of development to make the process of saving and their utilisation 'socially purposive'. After independence, the growth of banking industry has been phenomenal and has no parallel anywhere in the world. The spectrum of services offered by banks is the widest in this country, considering that, elsewhere in the world; specialisation is more of the order. The range of services offered by a commercial bank in India varies from advances to commercial and industrial sector to advances to priority sector, i.e. to identify borrowers and lend money at a subsidised rate to the economically weaker sections. Therefore, a

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commercial bank has to perform mass banking and at the same time class banking for overall development of the country.

Banking, being a customer-oriented services industry, the customer is the centre of attention and customer service has to be the distinguishing factor. The challenge for banks is to lower costs, increase efficiency, while improving the quality of their service, and increase customer satisfaction. Attention has now turned to improving the quality of service encounter, when customers enter the bank and come into face-toface contact with bank staff (Chakravarty, 1996).

b) Service Quality

Service quality is increasingly recognized as being of key strategic value by organizations. The costs and major benefits to be derived from successful service quality are highlighted by several authors (Crosby, 1991; Reichfeld and Sasser, 1990; Edvardsson and Gustavsson, 1991; Adil, 2012; Adil, 2013a, Adil, 2013b) may be summarized as relating to:

- Satisfied and retained customers and employees;
- Opportunities for cross-selling;
- The attraction of new customers;
- Development of customer relationships;
- Increased sales and market shares;
- Enhanced corporate image;
- Reduced costs and increased profit margins and business performance.

Service quality has been variously defined as focusing on meeting needs and requirements, and how well the service delivered matches customers' expectations. Perceived service quality is a global consumer judgement or attitude, relating to service and results from comparisons by consumers of expectations of service with their perceptions of actual service performance (see, for example, Berry, Zeithaml and Parasuraman 1985, Grönroos, 1984). Major research contributions to defining service quality and establishing its determinants have emanated from North America (Berry, Zeithaml and Parasuraman 1985; Bitner, Booms and Tetreault, 1990; LeBlanc and Nguyen, 1988; Parasuraman, Zeithaml and Berry 1985, 1988; Zeithaml, Berry and Parasuraman,, 1988); from Scandinavia (Edvardsson, Gustavsson and Riddle 1989; Grönroos, 1984, 1988, 1990); and from the UK (Johnston, Silvestro, Fitzgerald and Voss 1990; Silvestro and Johnston, 1990). A number of these contributions have been reviewed by Lewis (1989a).

- c) Objectives
- The aim of the paper is to identify the most prominent and frequently used scales for measuring the service quality, specifically with regard to banking sector.

- Based upon the extant literature, an attempt has been made by the researchers to draw a line of comparison between both the scales related to the efficacy, robustness and parsimoniousness of the scales in measuring the quality of service both in India as well as in other countries.
- The paper also aims at highlighting the conceptual framework of SERVQUAL and SERVPERF scales along with the steps of their development.

II. LITERATURE REVIEW

The significance of quality service in commercial retail banking is well documented in the service guality literature (Buttle, 1996) and financial services inherently being intangible, difficult to evaluate and rely heavily on experience and credence qualities of customers (Zeithaml, 1981; Zeithaml, Parasuraman and Berry, 1985). Previous researchers have proven its effect/linkages on/with satisfaction and retention of customer, positive word-of-mouth (Lewis, 1991; Rust and Zahorik, 1993, Newman, 2001; Caruana, 2002; Wang Lo and Hui., 2003, Yavas, Benkenstein and Studhldreier, 2004; Adil, 2012; Adil, 2013a), complaints, recommendation and switch overs (Yavas, Benkenstein and Studhldreier, 2004), loyalty (Anderson and Sullivan, 1993; Bloemer, de Ruyter, and Peeters, 1998; Oliver, 1999; Jones and Farguhar, 2003; Adil & Ansari, 2012; Adil & Khan, 2012) and profitability (Duncan and Elliott, 2004; Lee and Hwan, 2005). Thus, there has been much interest in hypothesizing the relationship between service quality and other consumer behavioural outcomes, for which a researcher is supposed to assess service quality. Extant studies suggest that there are two broad dimensions to it i.e. outcome aspects and relational aspects (Parasuraman, Zeithaml and Berry, 1991; Morgan and Piercy, 1992; Levesque and Mc-Dougall; 1996).

Outcome or operational, is the tangible component consisting of dimensions like timeliness, accuracy, convenience which is centrally related to bank's operations and delivery systems. While this component has been largely studied by the researchers, it primarily impacts current customers with whom the bank already has an ongoing customer relationship; that is, customers who have actually observed the quality of these services.

Relational component is intangible and may be described simply as customer treatment. Service quality researchers like Le Blanc and Nguyen (1988), Parasuraman, Zeithaml and Berry (1988), Cronin and Taylor (1992), Teas (1993), Avkiran, (1994), Angur, Nataraajan and Jaheera (1999), Bahia and Nantel (2000) and Wang, Lo and Hui, (2003) argued that with technical services becoming more standardized, the relational aspect becomes even more important. This element is more subjective and essentially is based on how the customer is made to feel when interacting with the institution and staff. This component affects both current and new or prospective customers (i.e. those who come in to see someone in the bank about a banking service).

Models have been developed to assess the determinants of service quality. The works of Parasuraman, Zeithaml and Berry (1985, 1988, 1991, and 1994) led to the development of a service quality model-SERVQUAL, which compares expectations and perceptions of customers regarding a particular service. Since Parasuraman, Zeithaml and Berry (1988) introduced the SERVQUAL instrument; many researchers have used, extended and developed this 22-item scale to study service quality in different sectors of the services industry (Avkiran, 1994; Babakus and Boller, 1992; Buttle, 1996; Cronin and Taylor, 1994; Fick and Ritchie, 1991; Newman, 2001; Smith, 1995).

Cronin and Taylor modified the gap-based SERVQUAL scale into SERVPERF, a performance-only index. Their study was later replicated by Brady, Cronin and Brand.

a) SERVQUAL

Service quality is known to be an important factor in banking, and SERVQUAL provides a technique for assessing and managing service quality (Buttle, 1996). The concept was conceptualised and proposed by Parasuraman, Zeithaml and Berry (1985) and then further developed for the next eight years by the same researchers. Many other researchers have used the SERVQUAL dimensions as the basis for their research, and consequently SERVQUAL "has undoubtedly had a major impact on the business and academic communities" (Buttle, 1996), and has been said to be "insightful and [to remain] a practical framework to use in service quality management" (Christopher, Payne and Ballantyne, 2002).

East, 1997 argue that SERVQUAL measures service quality through customers' expectations i.e. what firms should provide in the industry being studied and their perceptions viz. how a given service provider performs against these criteria). Numerous research had been carried out in the banking industry using SERVQUAL model. Using structural equations model, Wang, Lo and Hui (2003) evaluated the antecedents of service quality and product quality, and their influences on bank reputation in the banking industry of China where link amongst service quality and product quality and bank reputation was observed. Angur, Nataraajan and Jaheera (1999) determined service quality in banking industry in India where they found that the SERVQUAL instrument was four dimensional structure and more helpful in addressing service deficiencies. Similarly, Sureshchandar, Rajendran and Anantharaman (2003) examined service quality in public, private and foreign banks in India. Yavas, Bilgin and Shemwel (1997) investigated the relationship between service

quality, customer satisfaction, complaint behavior and commitment in the banking industry of Turkey and found that customer contact personnel played a vital role in the delivery of high quality service. In addition to the banking sector, SERVQUAL has been applied to other sectors also, in different countries such as higher education institutions, airport services, tourism sector services, accounting firms, medical services etc. (Buttle, 1996; Fick and Ritchie, 1991; Lam, Wong and Yeung 1997; Lim and Tang, 2000; Oldfield and Baron, 2000).

i. SERVQUAL Instrument

SERVQUAL comprises 22 items (Likert-type) with five dimensions namely- tangibles, reliability, responsiveness, assurance and empathy. Each item in SERVQUAL instrument is of two types. One to measure expectations about firms in general within an industry and the other measures perceptions regarding the particular company whose service is being assessed.

The quality gap (Q) is calculated by subtracting the expectation (E) from the perception (P) value i.e. P-E = Q. Summation of all the Q values provides an overall quality rating which is an indicator of relative importance of the service quality dimensions that influence customers' overall quality perceptions. Parasuraman, Zeithaml and Berry (1988) suggested that SERVQUAL may be used to:

- track service quality trends over time;
- compare branches within a bank or building society;
- compare an organization with its competitors; and
- categorize customers into perceived quality segments based on their individual SERVQUAL scores.

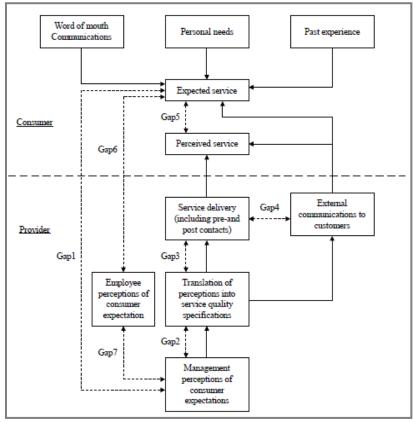
The original SERVQUAL instrument, proposed by Parasuraman, Zeithaml and Berry (1985), identified ten components of service quality. Later, in a further study, those ten components were merged into five dissimilar dimensions viz. reliability (5 items) which is the ability to perform the service in an accurate and in dependable manner; tangibles (4 items) which refers to the appearance of physical factors such as equipment, facilities and personnel; empathy (5 items) which involves providing individual attention and care to customers; responsiveness (4 items) is the willingness to provide help and prompt service to customers; and finally assurance (4 items) refers to the knowledge and courtesy of employees and their ability to convey trust and confidence.

Table 1 : Dimensions of Service Quality

Reliability	The ability to perform the promised services accurately and dependably.
Responsiveness	The willingness to help customers and provide prompt service.
Assurance	The knowledge and courtesy of employees and their ability to convey trust and confidence.
Tangibles	The appearance of physical facilities, equipment, personnel and communication materials.
Empathy	The caring, individualized attention provided to the customer.

Source : Adopted from Soteriou and Zenios (1997).

SERVQUAL service quality model consists of several quality gaps (Q) which are as follows:



Source : Parasuraman, Zeithaml and Berry (1985).



- Gap 1: The manager perceives the customers' expectations differently from the customers,
- Gap 2: The service quality specifications do not agree with management perceptions of quality expectations,
- **Gap 3:** Difference between quality specifications of the promised service and the final service delivered,
- Gap 4: Promises made by market communication activities are not met by the delivered service,
- Gap 5: Difference between the expectations of what firms should provide in the industry and their perceptions of how a given service provider performs,
- Gap 6: Difference between the expectations of what firms should provide in the industry and their employee's perceptions of consumer expectation, and
- **Gap 7:** Difference between the employee's perceptions of consumer expectation and Management's perceptions of consumer expectation.

iii. SERVQUAL Applications and Criticisms

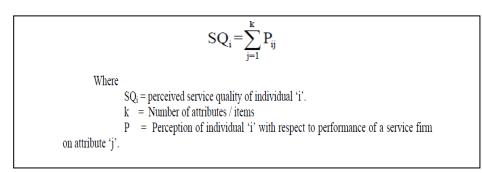
Although many studies have used the SERVQUAL model as a framework in measuring service

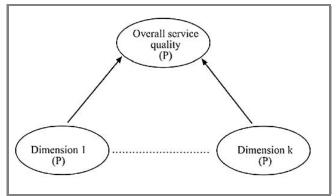
quality, there has also been theoretical and operational criticisms directed towards this model exist in the literature of services marketing. These criticisms have mainly revolved around right from its dimensional structure to the interpretation and implementation of the instrument (Buttle, 1996; Babakus and Boller, 1992; Lam Wong and Yeung, 1997; Smith, 1995; Newman, 2001).

A number of researchers have reported different dimensions for expectations, perceptions and gap scores. Thus, the universality of SERVQUAL's five dimensions has been questioned (Buttle, 1996; Carman, 1990; Cronin and Taylor, 1994). Shortcomings concerning convergent and discriminant validity have also been noted (Buttle, 1996). Nevertheless, despite the criticism, SERVQUAL has been widely used in various contexts throughout other studies. The SERVQUAL instrument has been widely used because it "provides a basic skeleton... which can be adapted or supplemented to fit the characteristics or specific research needs of a particular organization. . ." (Parasuraman, Zeithaml and Berry, 1988).

b) SERVPERF

Cronin and Taylor (1992) in their empirical work controverted the framework of Parasuraman, Zeithaml and Berry (1985, 1988) with respect to conceptualization and measurement of service quality, and propounded a performance-based measure of service quality called 'SERVPERF' illustrating that service quality is a form of consumer attitude. They argued that SERVPERF was an enhanced means of measuring the service quality construct. Their study was later replicated and findings suggest that little if any theoretical or empirical evidence supports the relevance of the E-P= quality gap as the basis for measuring service quality. Levelling maximum criticism against SER-VQUAL scale, Cronin and Taylor (1992) provided empirical evidences across four industries viz. fast food, pest control, dry cleaning and banking to support the superiority of their 'performance only' scale over SERVQUAL scale retaining the same items as had been proposed by the Parasuraman, Zeithaml and Berry (1988). In equation form, SERVPERF service quality can be expressed as:





Source : Martinez and Martinez (2010). Figure 2 : Performance Only Model (SERVPERF)

c) Studies Search

The following procedure was used to obtain an ample collection of studies reporting the use of both SERVQUAL and SERVPERF scales. First, an electronic search of the following databases was conducted: Direct Science, Inderscience, Emerald, ProQuest (ABI/-INFORM Global and dissertation abstracts). Secondly, a manual examination of the articles identified from the computer-based searches was carried out. Thirdly, manual searches of leading marketing and services journals were conducted. The search process yielded the following studies using either the original scale in its totality or a modified version of the same (see Table 2 and Table 3).

Authors	Year	Scales	Country	Language
Babakus and Boller	1992	PERF	USA	English
Bojanic	1991	PERF	USA	English
Brady, Cronin and Brand	2002	MPERF	USA	English
Cronin and Taylor	1992	PERF	USA	English
Cronin and Taylor	1992	QUAL	USA	English
Dabholkar, Shepherd and Thorpe	2000	MQUAL	USA	English
Dabholkar, Shepherd and Thorpe	2000	MPERF	USA	English
Freeman and Dart	1993	MQUAL	Canada	English
Jabnoun and Al-Tamimi	2003	MQUAL	UAI	English
Lam	1995	PERF	Hong Kong	English
Lam	1995	QUAL	Hong Kong	English
Lam	1997	PERF	Hong Kong	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MPERF	USA	English
Lee, T. Lee, Y. and Yoo	2000	MQUAL	USA	English
Mehta, Ashok and Han	2000	MPERF	Singapore	Mandarin
Mehta, Ashok and Han	2000	MPERF	Singapore	Mandarin
Mittal and Lassar	1996	MQUAL	USA	English
Mittal and Lassar	1996	QUAL	USA	English
Mittal and Lassar	1996	MQUAL	USA	English
Mittal and Lassar	1996	QUAL	USA	English
Pariseau and McDaniel	1997	MQUAL	USA	English
Quester and Romaniuk	1997	PERF	Australia	English
Quester and Romaniuk	1997	QUAL	Australia	English
Smith	1999	MQUAL	UK	English
Smith	1999	MPERF	UK	English
Wal, Pampallis and Bond	2002	QUAL	South Africa	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	USA	English
Witkowski and Wolfinbarger	2002	MQUAL	Germany	German

Table 2 : International Studies

Note: QUAL-Original SERVQUAL; PERF-Original SERVPERF; MQUAL-Modified SERVQUAL; MPERF-Modified SERVPERF.

Adapted from: Carrillat, Jaramillo and Mulki (2007).

III. Conclusions & Discussion

Overall, a number of measures have been proposed in the past to determine customer expectations, customer perceptions and overall satisfactions in service industries but prominent among them are SERVQUAL and SERVPERF. Although, a number of measurement problems have been highlighted by researchers (e.g. Babakus and Boller, 1991; Carmen, 1990; Lewis and Mitchell, 1990; Lewis, 1993), related to performance minus customer expectation (P-E) gap model of SERVQUAL. Cronin & Taylor's (1992) SER-VPERF scale has been empirically tested and proven to be a better measure of service quality (Cronin and Taylor, 1992; Brown, Churchill and Peter, 1993) and perform better in assessing service quality in banking industry in emerging countries such as India (Jain & Gupta, 2004; Adil, 2012; Adil & Ansari, 2012; Adil, 2013a; Adil, 2013b). In fact, the marketing literature appears to offer considerable support for the superiority of simple performance-based measures of service quality (cf. Bolton and Drew 1991a,b; Churchill and Surprenant 1982; Mazis, Ahtola, and Klippel 1975; Woodruff, Cadotte, and Jenkins 1983).

Authors	Year	Scales	Country	Language
Alpha Sharma and Versha Mehta	2005	QUAL	India	English
Angur, Nataraajan and Jahera John S.	1999	QUAL	India	English
Anita Seth, Momaya K.and H. Gupta	2008	MQUAL	India	English
Anubhav A. Mishra	2009	MQUAL	India	English
Darshan Parikh	2006	QUAL	India	English
Deepak Verma and Ruchika Vohra	2000	PERF	India	English
Kirti Dutta and Anil Dutta	2009	QUAL	India	English
Koushiki Choudhury	2007	QUAL	India	English
Manoj K. Dash and Satish Kumar	2007	PERF	India	English
Mohd. Adil	2011	PERF	India	English
Mohd. Adil	2012	PERF	India	English
Mushtaq A Bhat	2005	QUAL	India	English
Pooja Mengi	2009	QUAL	India	English
Sadique Khan, Siba Mahapatra and Sreekumar	2009	QUAL	India	English
Sandip G. Hazra and Kailash Srivastava	2009	QUAL	India	English
Selvaraj	2009	PERF	India	English
Sunil Kumar and Rachita Gulati	2010	MQUAL	India	English
Sureshchandar G.S., Rajendaran C. and Kamalanabhan	2001	MQUAL	India	English
Sureshchandar G.S., Rajendaran C. and Anantharaman	2002	MQUAL	India	English
Vanniarajan, T. and Anbazhagan, B.	2007	MPERF	India	English
Zillur Rahman	2005	QUAL	India	English

Table 3 : National Studies

Source : Prepared by the researchers.

Note: QUAL- Original SERVQUAL; PERF- Original SERVPERF; MQUAL- Modified SERVQUAL; MPERF- Modified SERVPERF.

Original researchers of SERVPERF argued that owing to the limitations of operationalization, conceptualization, measurement and applications of SER-VQUAL's scale, the performance-based measure was an enhanced means of measuring the service quality construct, triggering an interesting controversy in service guality research. However, later Parasuraman, Zeithaml and Berry (1994a) responded to the concerns of Cronin and Taylor (1992) and Teas (1993) by empirically proving that the validity and alleged severity of many of those concerns raised by them were questionable, and in fact elaborated that though their approach for conceptualizing service quality could be revised, relinquishing it altogether in preference of the alternate approaches as proclaimed by the critics did not seem justified. In another empirical work, Parasuraman, Zeithaml and Berry (1994b) refined SERVQUAL's structure to embody not only the discordance between perceived service and desired service, but also the discrepancy between perceived service and adequate service.

The complexity of service quality evaluations is evident in the many failed attempts to replicate the dimensional structure of service quality perceptions. The widely applied SERVQUAL scale (Parasuraman, Zeithaml and Berry 1985, 1988), for example, has been criticized, as its five dimensions, namely, reliability, empathy, tangibles, responsiveness, and assurance, were difficult to replicate across diverse service contexts (Buttle 1996). Researchers in the past had identified a range of factors that includes 3 factors in an automotive servicing context (Bouman and van der Wiele 1992), 4 factors in the retail clothing sector (Gagliano and Hathcote 1994), and 3 factors in the context of MBA students' service quality perceptions (McDougall and Levesque 1994), uni-dimensional (Brown, Churchill, and Peter, 1993) while mixed results in the context of health care services (Wisniewski and Wisniewski, 2005; Rohini and Mahadevappa, 2006).

Role of expectations and its inclusion in the SERVQUAL measuring instrument is a cause of major concern. To a certain extent, in SERVQUAL there is an overlap between the technical and functional dimensions. Furthermore, the use of a perception scale is justified by the dynamic character of the Indian client's expectations and by the greater effort required by the respondents to complete two questionnaires, one prior using the services (i.e. expectations) and another post experiencing (i.e. perceptions). That would markedly reduce the number of respondents willing to respond their genuine feedback in the study. The SERVPERF scale is found to be superior not only as the scale is efficient in capturing the true customer's perceived service quality as also more effective in reducing the number of items to be measured by half viz. 22 items in contrast to SERVQUAL's 44 items (Hartline and Ferrell, 1996; Babakus and Boller, 1992; Bolton and Drew, 1991).

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- 3. Submission of Manuscripts,
- 4. Manuscript's Category,
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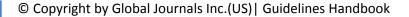
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The **Introduction** should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable to comprehend and calculate the purpose of your study without having to submit to other works. The basis for the study should be offered. Give most important references but shun difficult to make a comprehensive appraisal of the topic. In the introduction, describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will have no attention in your result. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here. Following approach can create a valuable beginning:

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Approach:

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- Simplify details how procedures were completed not how they were exclusively performed on a particular day.
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Approach:

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Approach:

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References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring	

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