EFFECTIVE MANAGEMENT OF CUSTOMERS AS A TOOL FOR ORGANISATIONAL PERFORMANCE

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Abstract
The thrust of this study is to unveil how effective management of customers could be used as a tool for organisational performance. This study was motivated by the desire to address the problem of loss of customers and subsequent failure by service organisations as a result of poor handling of customers. This loss of goodwill works hardship on business performance. The study thus seeks to find out the extent to which human elements such as bad manner of approach, failure to address customers' complaints by employees reduce customer base, and to determine the relationship between customer base and organisational performance. Data generated from 240 respondents from commercial banks in Warri and Effurun metropolis of Delta State, Nigeria, were analysed using Chi-square to test the hypotheses, and ANOVA to ascertain the variances in response among the five banks, the result indicates that human element such as bad manner of approach, and failure to address customers' complaints by employees reduce customer base and reduction in customer base leads to poor performance. This study recommends that power should be allowed to shift from the organisation to the customers, i.e. organisations should be customer-centric, with employees professionally equipped for the job. Finally, the quality of services to the customer should be at its best. The above findings gave credence to the following conclusions; Human elements such as arrogance, unconcern attitude, unfriendly manner of approach, and facial expression and failures to address customers' complains by the organisation should be discouraged in order for business organisations to perform optimally.

Keywords: Effective Management, Customer Relationship, Organisational Performance

Introduction

Organisational performance is a function of several indexes such as the ability to effectively manage its customers without which business will hardly survive. The survival of business depends largely on the strength of its customers. However, the situation on ground in many service organisations is the opposite. The employees in most service organisations do not place importance on the customer. They fail to appreciate the role of customer satisfaction in organisational performance. When customers are dissatisfied with the services of the service providers, customer base will reduce and thus result to poor performance as dissatisfied customers hardly come back or repeat business with organisations that failed in good service delivery. In other words, when an organisation fails to manage its customers who are made up of different personalities, beliefs, backgrounds and behaviour, etc., for optimal performance, survival becomes a probability. According to Vukor-Quarshie (2003:14):

> ***A typical business hears from only 4 percent of its dissatisfied customers. The other 96 percent just quietly go away and 91 percent will never come back. That represents a serious financial loss for our companies whose people don't know how to treat customers and a tremendous gain to those that do.***

Many Businesses fail as a result of the ability to create and hold onto customers. Keeping customers in a service organisation is a function of satisfaction a customer derives from the service(s) of the service provider. As a matter of business survival, an organisation needs to increase its customer's base, because a business can survive if it breaks-even without profit for years but cannot survive without customers for a year. In business, the customer is a mini god who can richly reward and frustrate a business depending on the service satisfaction of the service provider. Apart from God, the customer is the ultimate; this is as a result of the fact that, the customer gives sanction at will without consultation. In corroboration, Walton as quoted by Tracy (2002:86), has this to say "We all have the same boss, the customer, and he can fire us any time he wants by deciding to buy somewhere else" This goes to show that the customer is the real boss, who pays staff salaries and determines organisational profitability and survival.

Most business organisations find it difficult to make profit, and consequently threaten corporate existence as a result of their inability to shape the customers' perception and effectively manage them for organisational optimal performance. Effective customer management becomes imperative because according to Tracy (2002:83) in his fourth corollary of the law of customer satisfaction, "The key role of management is to achieve the maximum return on investment in human resources toward satisfying customers" Most customers are impatient, and will hardly be patient with service providers whose services are not satisfactory. There is the need for organisations to understand customers challenging needs. Most customers are difficult, arrogant, proud, rational, and all need satisfaction in all its ramifications. In his own contribution, Adedeji (2004:55) succinctly writes:

> ***A close look at today's customers will reveal that they are sophisticated, demanding and price sensitive. Today's customers have little patience for retailers who do not understand them or will not adapt their business practice to meet their needs. They expect products and services to be delivered faster and more convenience.***

Effective customer management requires good customer relationship management. This implies that organisations should stay close to its customers, to know and understand their problems for effective solution, to enhance optimal organisational performance.

Statement of the Problem

This study was motivated by loss of customers by service organisation. This is as a result of non-repeat sales or patronage by some customers, and inability to retain old customers which leads to poor performance. In other words, it has to do with the problem of the human element in the delivery of services to customers by service providers, where the customer is not been treated as king, when employees are not polite in attending to customers through a display of "I don't care" or unconcern attitude. In some cases, difficult customers are treated as enemies by individual staff, and not as people who pay their salaries. This will result in customers badmouthing the organisation's services. These negatively affect in the area of customer base as customers in this case quietly quit. When this happens, the customer base reduces.

Secondly, there is the problem of failure to address customers' complains by employees. This comes in form of delay in attending to the customer or outright neglect of attending to the customer at all.

Finally, there is another problem of reduction of customer base that leads to poor performance in the area of profitability. When the number of customers reduces, it either results to poor sales or patronage that manifests in low profit, or no profit. And when profitability problem frequently occurs, it manifests in non-payment of staff salary for months or years and invariably it threatens the corporate existence.

Objectives of Study

The objectives of this study are:

1. To find out the extent to which bad manner of approach reduces customer base.
2. To determine the extent to which failure to address customers' complains by employees reduces customer base.
3. To determine the relationship between reduction in customer base and organisational performance.

Hypotheses

Hi: Bad manner of approach significantly reduces customer base.

Hii. Failure to address customers' complains by employees/management staff to a high extent reduces customer base.

Hiii. There is positive and significant relationship between reduction in customer base and poor performance.

Concept of customer

In order to satisfy economic needs and want, individuals, government and corporate bodies engage in one economic activity or the other. Engaging in economic activities involves transactions that enable exchange of desired products and services by two parties to take place. For such exchange to take place successfully, one of the parties must as a matter of fact be involved in marketing with the purpose of getting customers. Vukor-Quarshie (2003:17) posits that:

> ***The concept of 'customer' has expanded as well. Customer means not just the paying customer, but anyone who receives the benefit of goods and services, including patients in hospital, students in schools and public transportation riders. The concept of customers even has relevance to friends and family members***

Historically, the word "customer" is derived from custom, meaning habit. A customer is anybody that repeatedly buys a product or pays for the service(s) of a service provider. More appropriately, Business: The Ultimate Resource (2011:1378) states this of a customer:

> ***A purchaser of a product or service. A customer is a person or organisation that purchases or obtains goods or services from other organisation such as manufacturers, retailers, wholesalers, or service providers. A customer is not necessarily the same person as the consumer, as a product or services can be paid for by one party, the customer, and be used by another , the consumer.***

Omo-Okei (2014:6) defines a customer as "An individual user, group of people or a company that purchases goods and services repeatedly". Brian Tracy as quoted by Vukor-Quarshie (2003:16) writes that, "A customer is someone who depends on you for the satisfaction of his needs or someone upon whom you depend for the satisfaction of your needs."

Types of Customers

Customers according to Nickel et al. (2008:198) are classified into categories as follow:

External Customers: This is made up of people outside the organisation that require the services of the organisation or do business with the organisation. It also includes persons or organisation that the organisation requires its services. That is, organisation to organisation, or Business to Business "B2B". Nickel et al (2008:198), specifically define external customers as "dealers, who buy our products to sell to others, and ultimate customers (or end users) who buy products for their own personal use"

Internal Customers: These are internal people that receive services from the organisation. Again, Nickel et al. (2008:198) define it as "individuals and units within the firm that receives services from other individuals or units" Vukor-Quarshie (2003:16) corroborates the above scholars that, "internal customers may be co-workers, our boss or people in another department within our bank. They also have their different service needs, wants and expectations"

Customer Management

In the discussion of Customer Management, the work of Rana and his colleagues, and Tracy cannot be undervalued. Rana et al. (2015:263) contend that, "In a highly competitive market, companies need to maintain positive relationship with their customers". The essence of this is to get value from the customer. In defining the law of organisation, Tracy (2002:80) states that, "A business organisation is a group of people brought together for the common purpose of creating and keeping customers." One thing is to create customers; another is to keep the customers. Keeping customers involves a relationship that should be effectively managed for mutual benefits. Satisfaction on the part of the customers enables the organisation to keep its customer for optimal performance and sustainable growth. The major concern of the marketing department is to effectively market and manage the organisation's customers. Consequently, Nickel et al (2008:351) succinctly posit that, "…managers extended the marketing concept by adopting the concept of customer relationship management." The scholars went further to identify the three parts of the marketing concept as follows:

1. A customer orientation: Here you find out what the customers want and provide it for them. That's exactly what Lance Fried did with his waterproof MP3 player. The emphasis is on meeting consumer needs rather than on promotion or sales.
2. A service orientation: Organisation should make a total and integrated effort to ensure that every organisational member has the same objective of satisfying the customer. According to McGregor (2006:94-95), " …everyone from the president of the firm to the delivery people should be customer oriented"
3. A profit Orientation: This stipulates that organisation should concentrate on profitable goods and services that guarantee organisational survival and expansion to effectively satisfy the customer.

In this regard, Kotler and Armstrong (2013) define customer relationship management as "the overall process of building and maintaining profitable customer relationships by delivering superior customer value and satisfaction. Lowenstein (2006:17), defines Customer Relationship Management (CRM) as, "the process of learning as much as possible about customers and doing everything you can to satisfy them-or even exceed their satisfaction-with goods and services on time" When customers are satisfied they voluntarily do business with the organisation for a long period or are married to it . This is the rationale behind customer relationship management. Corroborating the above, Nunes and Dréze (2006), buttress the importance of customer relationship management because of its role in enhancing customer satisfaction, and encourage long-term customer loyalty.

Some Guidelines for Customer Relationship Management

Technology Marketing Corporation according to Okei (2016: 265) listed the following guidelines in managing customer relationship:

i. Always say less: Powerful people impress and intimidate by saying less. The more you say, the more likely you are to say something foolish.
ii. Win through Action and never through argument: Any momentary triumph you make through argument is really a pyrrhic victory.
iii. Master the art of timing: Always work with time, and keep to time with your customers. Never be in a hurry. Hurrying betrays lack of control over you.
iv. Keep your hands clean: Make sure your hands are never soiled by nasty deals and mistakes. You must maintain such a spotless appearance. Be a paragon of civility and efficiency.
v. Be friendly: Have friendly disposition to your customers.

Others include;

vi. Compulsory smile: Never frown your face before your customer, your customer is not your enemy. Even if you are angry, always pretend that all is well.
vii. Adequate and relevant knowledge
viii. Smartness and thoroughness, etc.

The Concept of Customer Service

The quality of service rendered by organisations is determined by the customer. This is because, as human beings differ, the perception and quality of service differs from person to person. Business: The Ultimate Resource (2011:1379) defines customer service as, the way in which an organisation deals with its customers. It went further that, "customer service is most evident in sales and after- sales service…Good customer service is the result of adopting customer focus. Poor customer service can be a product of poor customer relation." Vukor-Quarshie (2003:20) also sees customer service as, "Everything a company does to create personally pleasing memorable interactions with their customers". The writer also proceeds to classify customer service into old and new concepts as follows:

* Old concept: Customer satisfaction
* New Concept: Customer loyalty
* Old Concept: Our customer is King
* New Concept: Our customer is god
* Old Concept: Our customer is our customer
* New Concept: Our customer is our guest

Major Elements of Customer Service

In other to enhance customer service, elements that contribute to genuine service and value to the customer needs to be considered. Yet again, Business: The Ultimate Resource (2002) listed the following elements of a customer service;

i. Clarity of literature on product features, price, payment methods, availability and after-sales service.
ii. The way the first contact takes place and is followed up
iii. Simple ordering procedures designed to be convenient for the customer
iv. Prompt order processing
v. Prompt notification of any changes to specifications or procedures
vi. Clear invoicing with no hidden charges
vii. Assistance when the product is delivered
viii. Easy after-sales contacts.

Shaping and Managing the Customer's Perception and Complains

Customer perception: This is the way a customer views the organisation in terms of its services. Hence, Vukor-Quarshie (2003:31) asserts that, "Customer service is really all about perception and to the customer his perception is his reality." Perception may also be linked to post purchase or post service reaction which may be negative or positive. The writer (2003:32) further states that:

> ***When perception equals expectation, our customer is satisfied. When perception greater than expectation, our customer is dissatisfied. When perception less than expectation, our customer has just experienced exceptional customer service and that is our destination or goal.***

In other words, customers will always compare what they get to what they expect. This manifests itself in either constant patronage or total withdrawal depending on their emotions, i.e. glad, sad, mad, or scared. Patronage comes from customers when they are satisfied or feel good with the services of the organisation.

Customer's complains: This is the display of dissatisfaction as a result of organisational poor services. It is a means of direct communication to our customers. Customers' complaints are advantageous to the organisation as it enables organisations to take corrective measures for a prolong customer patronage. Business: The Ultimate Resource (2011:1361), writes of complains as:

> ***An expression of dissatisfaction with a product or service, either orally, or in writing from an internal or external customer. A customer may have a genuine cause for complaint, although some complaints may be made as a result of a misunderstanding or an unreasonable expectation of a product or service. How the complaint is handled will affect the overall level of customer satisfaction and may affect long-term customer loyalty.***

Types of Dissatisfied Customers

Dissatisfied customers are of different categories. This is because of individual differences, level of education, and experience. Vukor-Quarshie according to Okei (2016:266), classified customers into four clusters as follows;

i. Voicers: This group of dissatisfied customers only complain to the organisation's employees or other avenue established by the organisation.
ii. Passives: These are those that do not complain, but sit on the fence. This group are dangerous.
iii. Irates: These are the messengers of doom. They find pleasure in disseminating information about organisation's poor service. They tell other people about their dissatisfaction.
iv. Activist: This is the most dangerous set of complainers. In fact, they are out for more than redress; they also seek redress. They can sue the organisation to court and claim damages.

A dissatisfied customer may continuously patronise an organisation depending on how the complaint is handled. Again, Business: The Ultimate Resource (2011) listed the following seven rules for dealing with verbal complaints;

i. Listen patiently-let the customer air the grievance without interruption
ii. Acknowledge the customer's viewpoint- even if you don't agree.
iii. Apologize-say you are sorry if a mistake has been made, but don't overdo it.
iv. Find a solution- establish what needs to be done to rectify the problem.
v. Keep the complainant informed- lack of on-going information can exacerbate the problem.
vi. Reach a conclusion to resolve the problem for the customer quickly-a more permanent solution take longer to find.
vii. Follow up- check that promised action happens.

Empirical Review of Related Literature

A study of effect of customer relationship management on customer satisfaction was conducted by Rana et al (2015) in Shell Pakistan. The study which adopted regression analysis, t-statistic, R-Squared, and beta shows that customer relationship management has significant effect on customer satisfaction. This according to the scholars signifies that when company makes its customer relationship management strong and reliable, the customer will be more satisfied and retain with the company. They also add that it increases productivity, market share and superior employee's morale.

Again, a study of customer interaction management capabilities on the micro-retail fashion in Indonesia was carried out by Tatiek and Hender (2017). The study adopted a Structural Equation Model (SEM) to test the empirical research design, and using the data retrieved from micro-retail owners in central Java, Indonesia. A Confirmatory Factor Model is used to test the multi-dimensionality of a theoretical construct. One of the findings indicates that customer interaction management capabilities genuinely mediate the relationship between Market Intelligence Quality (MIQ) and New Product Performance (NPP) and Customer Centric Commitment (CCC).

Theoretical Framework

This work is anchored on Kamin theory of Customer Service and Satisfaction. The theory stipulates that, in retaining customers, loyalty remain the key element, and that, few want to do business with a firm that cares little about customers, their comfort and concerns. Customer service is almost synonymous with customer loyalty and customer satisfaction. Customer service gives room to customer satisfaction, while customer satisfaction gives room to customer loyalty. In other words, when the customer is satisfied he will be loyal in patronage.

The relevance of this theory to this work is that, the ability of an organisation to effectively manage its customers gives the customer satisfaction. This comes in form of good impressions that colour the remainder of the customer's experience. According to Kamin, a customer relation expert, customer service leads to customer loyalty through what he describes as, "the equation of fantastic service" This involves greeting the customer to make him feel welcome and at home, determining and meeting efficiently the customer's specific needs. This creates personal relationship that leads to positive relationship between the customer and the organisation. When fantastic service is delivered, the customer will be loyal as an incentive to return has been established.

Methodology

The survey (Questionnaire) method was used for this study. The population of this study consists of senior and junior staff selected from five commercial banks in Warri and Effurun metropolis of Delta State. This research adopted a purposive sampling method.

Table 1.1 Names and population of banks chosen

Bank	Population	Sample
Sterling Bank	88	36
Zenith Bank	68	26
Unity Bank	144	58
Ecobank	148	60
First Bank	153	60
Total	601	240

Data Presentation and Analysis

Table 1. 2 Likert Scale questions on effective customer relationship

Questions	SA(5)	A(4)	UND(3)	D(2)	SD(1)	TOTAL
1	145	53	4	27	11	240
2	162	37	3	16	22	240
3	117	36	22	30	35	240
4	132	51	7	13	37	240
5	96	51	17	43	33	240
6	158	46	7	12	17	240

Hypothesis Testing

Hypothesis One

Ho: Bad manner of approach does not significantly reduce customer approach

Ha: Bad manner of approach significantly reduces customer base.

To test this hypothesis, Question 1 and 2 were adopted.

Chi-square (Observed value)	10.409
Chi-square (Critical value)	9.488
DF	4
p-value	0.034
Alpha	0.05

Test interpretation:

As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis Ho, and accept the alternate hypothesis Ha.
The risk to reject the null hypothesis Ho while it is true is lower than 3.41%. therefore, bad manner of approach significantly reduces customer base

Hypothesis Two:
Ho: Failure to address customers' complains by employees to a high extent does not reduce customer base.
Ha: Failure to address customers' complains by employees to a high extent does reduce customer base.

Table 1.4 Test of independence(Chi -square):

Chi-square (Observed value)	18.025
Chi-square (Critical value)	9.488
DF	4
p-value	0.001
Alpha	0.05

Test interpretation:
As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis Ho, and accept the alternate hypothesis Ha.
The risk to reject the null hypothesis Ho while it is true is lower than 0.12%.
Therefore because the test is significant at 0.05, there is a valid reason to draw a conclusion that failure to address customers' complains by employees to a high extent does reduce customer base in Nigeria Commercial Banks

Hypothesis Three:
Ho: There is no positive and significant relationship between reduction in customer base and poor organisational performance
Ha: There is positive and significant relationship between reduction in customer base and poor performance.

Chi-square (Observed value)	42.151
Chi-square (Critical value)	9.488
DF	4
p-value	< 0.0001
Alpha	0.05

Test interpretation:
As the computed p-value is lower than the significance level alpha=0.05, one should reject the null hypothesis Ho, and accept the alternate hypothesis Ha.
The risk to reject the null hypothesis Ho while it is true is lower than 0.01%.
As the test is significant even at 0.01 indicate a strong positive relationship between the variables involved. Thus, this shows that there is positive and significant relationship between reduction in customer base and poor organisational performance.

Table: Test of ANOVA to ascertain if there are variances in response among the five banks and its samples.

Table 1.7: Analysis of variance:

Source	DF	Sum of squares	Mean squares	F	Pr > F
Model	1	6151.575	6151.575	731.599	0.000
Error	3	25.225	8.408		
Corrected Total	4	6176.800			

Computed against model Y=Mean(Y)

Test interpretation
The above F statistics (731.57) with P- value (0.000) shows a highly significant level which explains that there is a variation among response from the actual number of respondents in the five banks as indicated in the samples of the population.

Findings and Discussions
Consequent upon the analysis of data collected, the following findings emerged;

1. Human element such as bad manner of approach and facial expression of employees reduces organisation's customer base. In support of the above finding, Vukor-Quarshie (2003), writes that 68 percent of customers quit because of an attitude of indifference towards the customer by the owner, manager, or some employee.
2. Also, it was found out that, failures to address customers' complains by

employees reduces customer base. When customers are dissatisfied with the service of an organisation, they often complain. In most cases, dissatisfied customers propagate the service provider's poor service, and it reduces the organisation's customer's base. This also corroborates the work of Adedeji (2004), that "…dissatisfied customers may tell others as many as 20 other people about their bad experience with a particular product."

3. Finally, reduction in customer base leads to poor performance. Again, this is the result of table 1.5 above which favours the above assertion.

Conclusion

The above findings gave credence to the following conclusions;

Organisational performance in the service organisations is a function of good interpersonal relation. Moreover, the services to the customer should be qualitative to guarantee repeated sales as the customer will always anchor on satisfaction

Recommendations

In consideration of the results from this study, the researcher hereby recommends as follows;

1. For organisations optimally performance, customers should be professionally treated by employees, taking into cognizance the customers' perceptions of employees outward behaviour.
2. Organisation should from time to time organise seminars for its employees on the needs for exceptional service to the customer who pays employees' salaries. As a matter of fact, power should be allowed to shift from the organisation to the customers, i.e. organisations should be customer-centric.
3. Moreover, organisations should devise a plan of increasing the value of its services to its customers. The quality of the services to the customer should be at its best, so that, even at the face of competitors, organisations will maintain a maximum patronage from customer with ease.

The above recommendations, if religiously followed will definitely boost the customer base of an organisation, and consequently enhances organisational performance.

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Appendix

Hypothesis 1
Contingency table:

	SA	A	UND	D	SD
1	145	53	4	27	11
2	162	37	3	16	22

Chi-square by cell:

	SA	A	UND	D	SD	Total
1	0.471	1.422	0.071	1.407	1.833	5.205
2	0.471	1.422	0.071	1.407	1.833	5.205
Total	0.941	2.844	0.143	2.814	3.667	10.409

Residuals (Pearson):

	SA	A	UND	D	SD
	-				
1	0.686	1.193	0.267	1.186	-1.354
2	0.686	-1.193	-0.267	-1.186	1.354

Residuals (Adjusted):

	SA	A	UND	D	SD
	-				
Question 1	1.616	1.871	0.381	1.758	**-1.984**
Question 2	1.616	-1.871	-0.381	-1.758	**1.984**

Values displayed in bold are significant at the level alpha=0.05

Hypothesis 2
Contingency table:

	SA	A	UND	D	SD
3	117	36	22	30	35
4	132	51	7	13	37

Chi-square by cell:

	SA	A	UND	D	SD	Total
3	0.452	1.293	3.879	3.360	0.028	9.012
4	0.452	1.293	3.879	3.360	0.028	9.012
Total	0.904	2.586	7.759	6.721	0.056	18.025

Residuals (Pearson):

	SA	A	UND	D	SD
3	-0.672	-1.137	1.970	1.833	-0.167
4	0.672	1.137	-1.970	-1.833	0.167

Residuals (Adjusted):

	SA	A	UND	D	SD
3	-1.370	-1.777	**2.874**	**2.717**	-0.256
4	1.370	1.777	**-2.874**	**-2.717**	0.256

Values displayed in bold are significant at the level alpha=0.05

Hypothesis 3

Contingency table:

	SA	A	UND	D	SD
5	96	51	17	43	33
6	158	46	7	12	17

Chi-square by cell:

	SA	A	UND	D	SD	Total
5	7.567	0.129	2.083	8.736	2.560	21.075
6	7.567	0.129	2.083	8.736	2.560	21.075
Total	15.134	0.258	4.167	17.473	5.120	42.151

Residuals (Pearson):

	SA	A	UND	D	SD
5	-2.751	0.359	1.443	2.956	1.600
6	2.751	-0.359	-1.443	-2.956	-1.600

Residuals (Adjusted):

	SA	A	UND	D	SD
5	**-5.669**	0.568	**2.094**	**4.442**	**2.391**
6	**5.669**	-0.568	**-2.094**	**-4.442**	**-2.391**

Values displayed in bold are significant at the level alpha=0.05

ANOVA information

Bank	Population	Sample
Sterling Bank	88	36
Zenith Bank	68	26
Unity Bank	144	58
Ecobank	148	60
First Bank	153	60
Total	601	240

Model parameters:

Source	Value	Standard error	T	Pr > |t|	Lower bound (95%)	Upper bound (95%)
Intercept	2.090	4.555	0.459	0.678	-12.407	16.586
Sample	2.461	0.091	27.048	0.000	2.171	2.750