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Customer Relationship Management and Organizational Performance of Selected Banks in Ogun State, Nigeria

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Abstract

Customer relationship management (CRM) has been acknowledged by existing literature as a strategic management process that any organization can adopt in order to achieve long term positive relationship with their customers. It was also established as strategic management initiatives that possess the capability of resolving many organizational issues as well as facilitates their performance and enhances the achievement of organizational objectives. The main aim of this research is to examine the impact of customer relationship management on the performance of banks in Nigeria. In order to test the relationships between the CRM dimensions (customer orientation, CRM organization, knowledge management and technology based CRM) on the performance of banks. A total of 165 questionnaires were administered to the employees and customers of selected banks in Ogun State. Out of which 151 valid responses were received representing 91.5% rate of response. The data was analyzed with Statistical Package for Social Sciences (SPSS) version 22 software to test the hypothesized relationships. The findings ((β = 0.451, t = 5.717, p = .000, β = 0.364, t = 4.616, p = .000, β = 0.432, t = 5.654, p = .000). supported all the hypothesized direct relationships to organization performance. Precisely, customer orientation, CRM organization, knowledge management and technology-based CRM were found to have significant positive relationship with organization performance. Therefore, this study established that there is significant relationship between customer relationship management and organizational performance. It was concluded that banks will have better competitive advantage when all staff implement, appreciate and demonstrate these customer relationship management strategies with a view of satisfying the customer while the study recommended that constant training on customer orientation is necessary in order to ensure the employees are given proper and up to date training and the management should be serious about it, in order to maintain the organization success.

Keywords: Customer Orientation, Customer Relationship Management, Knowledge Management, Organizational Performance, Organizational Structure.

Introduction

Banks use variety of strategies in the current era of globalization to strengthen their relationships and performance in order to be able to achieve organizational goals, objectives, to stay ahead of competition, to survive in crisis and keep up their reputation for value. Finding best approach to thrive amid competition and raising profitability is one of the best ways to achieve this and it helps company to manage their consumer relationships well in order to thrive in marketing.

Customer relationship management is a business-customer connection and encompasses all facets of engagement an organization has with its customers, whether it is sales or service-related and this is a practical implementation of long-term relationship that was formed out of relationship management (Mulyana, 2020). The main goals of Customer relationship management are to value long-lasting supportive relationships with the old customers and the upcoming customers. By doing this, it helps to retain old customers based on improvement gathered from the past experience; to win new customers; win new contacts; to increase profitability and reduce costs related in managing customer.

Customers of a product are always encouraged when their needs, wishes are adequately met and those who are satisfied with the product will naturally repurchase and consume that product, by this effect it has played a significant role in the development of organization performance and in building the customer relationship with the organization and more profit would be obtained by the organization through the loyal customers that are familiar and patronize them. The company will always want to retain those customers for continuous transaction that will bring increase in the performance of the organization and the end result is profitability (Adelina et al., 2020).

Customer relationship management is a comprehensive strategy and method of recruiting, retaining, and forming partnerships with targeted customers to provide higher value for the organization and the customer, it is centered on gathering data prior to decisions making and focuses on enhancing, maintaining, and developing long-term relationships with clients (Pakdaman et al., 2013) .

Furthermore, CRM is described as "a holistic strategy and method of recruiting, maintaining, and working with selective customers to produce higher value for the organization and the customer (Timoshenko & Hauser, 2021). It is also a comprehensive strategy for learning everything that needs to be known about the client behavior and this has critically analysis the nature, application of CRM, advantages and working methods of cooperative and collaborative connections between buyers and sellers. Many organizations with expertise want to sell out their products to boost their organizational performance by using different channels such as, services marketing, business-to-business marketing, advertising, and others. It is another way of analyzing and managing client relationships due to the facts that banks now understand how important customer relationships are to the success of the organizations.

One of the basic fundamental found in building the relationship with customer to generate high performance for an organisation is poor customer orientation (Sahay, 2000). The marketing literature suggests that customer orientation is a cornerstone in the theory and practice of marketing management (Saxe & Weitz, 1982; Jaworski & Kohli, 1993). Ruekert (1992) defines this orientation as the "degree to which the organization obtains and uses information from customers, develops a strategy which will meet customer needs, and implements that strategy by being responsive to customers' needs and wants". Different processes relate to customer orientation: customer satisfaction, after-sales services, personalized services to key customers, and commitment to deliver high value to customers

(Narver & Slater, 1990). Researchers argue that customer orientation is not only a set of processes, but a culture that stresses the customer as the center of strategic planning and execution and that is important to create superior value for an organization (Narver and Slater, 1990; Deshpande et al., 1993; Jaworski et al., 2000; Steinman et al., 2000). Organizations with higher customer orientation are better able to respond to customers' demand with goods and services (Deshpande et al., 1993). Those companies also indicate a continuous and proactive disposition toward identifying and meeting demands (Han, Kim, and Srivastava, 1998). Researchers found that increased customer orientation within an organization results in improved business performance (Narver & Slater, 1990; Jaworski & Kohli, 1993; VanEgeren & O'Connor, 1998; Yilmaz et al., 2005)

Furthermore, most banks also are faced with problems of under skilled professional staff that are not properly trained in the usage customer-oriented technology to carry out efficient banking functions while customers are unable to receive prompt and efficient services because of their poor organizational structure that is not laced with customer-oriented technology (Agnihotri & Forbes, 2008). The advancement of technology allows sales-focused organizations to manage customer information effectively in order to better understand their unique needs and provide a solution that meets those needs. Panagopoulous (2010) defines sales technology "as any information and communication technology employed by the sales organization to conduct its essential activities". The central focus of CRM is "to leverage customer data creatively, effectively and efficiently to design and implement customer-focused strategies" (Hansotia, 2002). Initially, CRM was considered an information technology customer solution, a type of sales force automation.

Based on the problems discovered in the study the following questions were formulated;

i. What is the effect of customer orientation on organizational performance of the selected Banks in Ogun State?
ii. Does an organizational structure influence organizational performance of the selected Banks in Ogun State?
iii. To what extent does Knowledge management enhance organizational performance of the selected Banks in Ogun State?
iv. What is the relationship between technological based customer relationship management and organizational performance of the selected Banks in Ogun State?

The primary objective of this study is to critically examine how customer relationship management affects organizational performance in Nigeria. The specific objectives are to:

i. examine the effect of customer orientation management on organizational performance of the selected Banks in Ogun State.
ii. investigate the influence of organizational structure on organizational performance of the selected Banks in Ogun State.
iii. determine the extent to which Knowledge management enhances organizational performance of the selected Banks in Ogun State.
iv. evaluate the relationship between technological based customer relationship management and organizational performance of the selected Banks in Ogun State.

The following hypotheses were formulated in null form for the study;

i. Customer orientation management has no significant relationship with organizational performance of the selected Banks in Ogun State.
ii. Organizational structure has no significant relationship with organizational performance of the selected Banks in Ogun State.
iii. Knowledge management has no significant relationship with organizational performance of the selected Banks in Ogun State.
iv. Technological based customer relationship management has no significant relationship with organizational performance of the selected Banks in Ogun State.

Literature Review

Conceptual Review

Customer Relationship Management (CRM) is built on the Relationship Marketing (RM) principles as a growing aspect of modern marketing, it is in the business world in 1990s that is predominated and widely regarded, which sparked the interest within research community and in international business (Rahimi & Kozak, 2021). This is for the formation of a new business environment, which opens up opportunities for customer relationship management (Ngelyaratan & Soediantono, 2022). Since everyone and everything is going online in the twenty-first century, the internet has significant impact on society and increased the revolution; Technology is viewed as an essential and useful component of existence (Zareie & Navimipour, 2021a, 2021b).

Any organizations that want to last the long needs to implement customer relationship management (Adiyanto, 2021). It is a strategy and tool for managing customer interactions that uses technology to streamline corporate operations. Customer service, marketing, and sales activities all make up CRM and their objectives are to locate, entice, nurture, and keep new consumers for ongoing business, in order to achieve sustainable performance with productive customer interactions, businesses utilize CRM to fulfill customer expectations and align with their vision and goals. Components of customer relationship management are the following: complaint resolution, customer knowledge, customer empowerment, and customer orientation are the four elements of CRM that the business must concentrate on developing. (Kebede & Tegegne, 2018).

Organizational Performance

Evaluation of an employee's behavior toward certain tasks or assignments within an organization is referred to as organizational performance, an individual's performance is evaluated in order to determine how well or poorly they completed a certain activity or job and one of the many variables that affects an employee's job performance and, in turn, impacts organizational performance is motivation (Kalogiannidis, 2021) because of the many standards that organizations must meet, such as sustainability, profitability, group harmony, and a readiness to adapt to environmental changes, performance can be difficult. However, financial measures can be used to calculate organizational performance, which is often thought of as conceptualized on paper rather than in actuality (Udriyah et al., 2019). It has concurred that efficiency and the other signals for benefit are crucial financial performance measurements and have recognized them as the major determinants of organizational success, profitability (Mousa & Othman, 2020) when employees are not committed to their employment, an increase in organizational turnover, lack of efficiency, poor service quality, and a greater workload on management with looser employee engagement to their workplaces will occur (Cooke et al., 2020) and where employees in CRM organizations were more attached to their jobs, had higher turnover, and another discovered that it was correlated with worker attachment in a number of ways.

Organizational performance refers to the degree of achievement of the mission at work place that builds up an employee job. Organizations compete with one another, consciously seeking advantage (Tong-On et al., 2021) Poor performance ranking is interpreted by potential competitors as indications, that a practice does not work or a market does not exist thus inhabitant imitation and competition, thereby reducing the competitive pressure and improving relative performance. Good performance rankings, on the other hand, not only stimulate admiration; they also encourage imitation and competition that tend to erode a favorable position.

Performance of an organization is linked to its ability to use knowledge of its employees effectively and employees should not be left alone or discourage (Sahabuddin et al., 2021). Knowledge management improves performance and CRM become more capable of improving their performance by increasing competitive advantage with effective knowledge management. Despite this, the influence of knowledge management on a company's financial success is beneficial (Kusi et al., 2020). Many different types of innovation relating to organizations can be used by enterprises with knowledge management, including facts from clients, partners, and suppliers as well as the vast majority of facts about competitors. The following factors organization needs to put it into consideration for excellent performance and positive results.

Theoretical Analysis

Social Exchange Theory

The social exchange hypothesis was initially presented by George Homans in his 1958 book "Social Behavior as Exchange," which defined the idea as the exchange of activity between two or more individuals that may be physical or intangible, rewarding or costly (Homans, 1961). The assumption of social exchange theory shows that social behaviour of man make up of social exchanges of value. People are motivated to retain some value (rewards) when they have to give something up (cost). People pursue social exchanges where they receive more rewards than their cost. After Homans established this theory, other theorists like Peter M. Blau, Richard M. Emerson, John Thibaut, and Harold Kelly also wrote about it. Levi Strauss is noted for focusing on systems of generalized trade, such as gift exchange and family systems, whereas John Thibaut and Harold Kelly concentrated on psychological concepts, the dyad and small group in their works. Homan's work was mostly concerned with dyadic exchange.

The conceptual underpinning of research on behaviors and work attitudes is social exchange theory, which is based on a long-term exchange of favors that precludes accounting but is based on a dispersed promise to reciprocate (Aryee et al., 2002). Employee attitudes, behaviors, and beliefs regarding their organization can be tied to social connection promotion by managers, as seen in work satisfaction and organizational commitment (CIPD, 2007).

Resource Based Theory

Existing strategy and management research has consistently and empirically demonstrated that an organization's level of performance is influenced by the quantity of resources and capabilities that were used to help the organization become more competitive (Coltman, et al., 2011).

The resource-based approach, which traditionally placed emphasis on an organization's capacity to manage activities and use its resources and skills to achieve unique outcomes, is however the theoretical foundation for this study (Helfatb & Peteraf, 2007). A firm's resource base is defined by certain classic resource-based view literature as include tangible, intangible, and human resources as well as capabilities that the organization owns, controls, or has privileged access to.

The deployment of these unique interchangeable, intangible, and tangible resource collections, which must be heterogeneous in nature and perfectly immobile at the company's disposal, is further explained as a means of achieving and maintaining competitive advantage (Mwailu & Mercer, 1983; Penrose, 1959; Peteraf, 1993; Wernerfelt, 1984; Rumelt, 1984). Therefore, if these resources are valuable, uncommon, unique, and non-replaceable, long-term sustainability of the firm's competitive edge is assured (Crook *et al.*, 2008; Mugera, 2012).

Consumer Satisfaction Theory

Customer satisfaction is traditionally viewed as a relative notion that is always measured in respect to a standard in the marketing and consumer behavior literature (Atila & Fisun, 2008). Consequently, numerous competing theories based on diverse criteria have been hypothesized for explaining customer satisfaction throughout its history.

The theories include the Comparison Level Theory, the Evaluation Congruity Theory, the Person-Situation-Fit model, the Performance-Importance model, the Expectancy-Disconfirmation Paradigm (EDP), the Value-Precept Theory, the Attribution Theory, the Equity Theory, the Comparison Level Theory, the Evaluation Congruity Theory, and others. Earlier researchers drew on the assimilation-contrast theories proposed by Sheriff & Hovland (1961). He later, established the Expectancy-Disconfirmation model for the study of consumer satisfaction, which was the most widely accepted among researchers and drew on the adaption level hypothesis.

In general, these frameworks suggest conscious comparison between a state of cognition before an event and a later state of cognition, which is typically understood after the event, is experienced. However, the Customer Satisfaction Theory will be used in this study in order to adequately clarify the Customer Relationship Management and performance of the Nigerian banking industry. This is due to the fact that it facilitates the analysis of the relationship between customer happiness and the performance of the banking sector in Nigeria.

Empirical Review

Pohludka and Stverkova (2020) conducted an analysis to use CRM (Customer Relationship Management) systems in small- and medium-sized enterprises (SMEs) in the Czech Republic and to find the determinants for CRM system implementation. The best practice for CRM implementation suitable for SMEs is clarified using a specific case of a global enterprise. A fully functional CRM system can be considered a competitive advantage, and this is not only the case for global companies, but also for small and medium enterprises. Using a functional CRM interconnected with an ERP system, enterprises are able to manage business and direct marketing activities, as well as the company's overall profits. These functional systems lead to an integrated system called funnel management, which improves customer relationship management and leads to a sustainable business.

Guerola-Navarro (2021) examined how modern Information Technology (IT) converted the transactional data derived from productive activity into business management information. It should, therefore, provide the Business Decision Makers (BDM) elaborate, meaningful and essential information for decision making. Customer Relationship Management (CRM) is one of the IT areas that have grown the most in interest and development during recent decades, due to the potential that CRM offers its users to have a global vision of their clients and to put them at the center of their business efforts. Given the potential that the CRM technological solution offers to successful companies in the business world, this study determined the necessary and sufficient conditions to obtain good firm performance (the outcome) when CRM is implemented and used in a company. For this purpose, the Qualitative Comparative Analysis (QCA) methodology was used. The empirical test was carried out in the sector of wine production and distribution in Spain.

Megawati et al., (2020) conducted analysis on the effects of customer-perceived value, corporate image, and service quality on customer satisfaction, as well as to analyse the direct effect of switching barriers on customer retention, and to analyse the direct and indirect effects of customer satisfaction on customer retention. The conceptual research framework was examined by subjecting data pertaining to 310 customer car loans to structural equation modeling (SEM). The study findings indicated that customer-perceived value, corporate image, and service quality have a significant effect on customer satisfaction, while switching barriers have a significant effect on customer retention. Although customer satisfaction does not have a significant effect on customer retention, the indirect relationship that occurs through customer trust shows that the trust in the credit process and the service provided will prompt customers to use the company's products or services when applying for new credit. The managerial implications of these findings include grouping customers, determining sales targets based on customer groups, offering products that have more advantages over competitors, providing credit packages and special programs to promote low-interest rates, and forming tele-sales as information channels. This research provides an overview of the loyalty of customers that will reuse the previous car loan company when reapplying for credit.

Sheshadri (2020) investigated how to explore the behavioral intention of the employees to adopt artificial intelligence (AI) integrated customer relationship management (CRM) system in Indian organizations to identify the factors impacting the behavioral intention of the employees to adopt AI integrated CRM system in Indian organizations helps of literature review and theories have been taken. Thereafter, some hypotheses have been formulated followed by the development of a theoretical model conceptually. The model has been tested statistically for validation using a survey by considering 308 usable respondents. The results of this study show that perceived usefulness and perceived ease of use directly impact the behavioral intention of the employees to adopt an AI integrated CRM system in organizations. Also, these two exogenous factors impact the behavioral intention of the employees to adopt an AI integrated CRM system mediating through two intermediate variables such as utilitarian attitude (UTA) and hedonic attitude (HEA). The proposed model has achieved predictive power of 67%. B y the help of the technology acceptance model and motivational theory, the predictors of behavioral intention to adopt AI integrated CRM systems in organizations were identified. The effectiveness of the model was strengthened by the consideration of two employee-centric attitudinal attributes such as UTA and HEA, which is claimed to have provided contributions to the extant literature. The proposed theoretical model claims a special theoretical contribution as no extant literature considered the effects of leadership support as a moderator for the adoption of an AI integrated CRM system in Indian organizations. The model implies that the employees using AI integrated CRM system in organizations must be made aware of the usefulness of the system and the employees must not face any complexity to use the system.

Muhammed, Al-Jabri, & Naveed (2019) examined the association between corporate board structure and corporate financial performance using a dynamic panel model. Principles of corporate governance deliver an explicit board structure for the purpose to facilitate the board members, which helps in making good decisions. The board of directors consists of the CEO, the chairman, the internal directors, and the external non-executive directors to work for the shareholders. This study undertakes different corporate governance attributes including non-executive directors, board size, and CEO duality and examines its effect on firm performance. The dynamic panel model is used and pre-estimation and post estimation tests were conducted for the validity of the model. This study found a significant effect of board size, CEO duality, and non-executive directors on firm performance. The findings show that most of the governance variables are endogenous by nature. Results are consistent with agency theory. This study provides the theoretical and empirical evidence and applies a superior model (dynamic panel model) to better explain the association between corporate board structure and corporate firm performance in listed firms.

Gaps in Literature

Base on the review of the previous researchers, many researchers such as Nigel, Kraemer, and Gurbaxani (2019), Auka (2020), and Kangu *et al*. (2020); focused on large organisations in customers' relationship management research. According to Mamoun *et al*. (2019), future research should concentrate on duplicating a modified CRM deployment scale across various industries and sectors like banks. Also, there exist many factors that attribute to the brand being successful when extended into new markets or products categories; the prominent one among them being brand credibility. As a result, in order to fill a gap in the CRM research literature, this study takes a broader perspective, focusing on the 6 selected commercial banks in Ogun State.

Methodology

This study adopts survey method to assess the effect of Customer Relationship Management and Organizational Performance of selected commercial Banks in Ogun State, Nigeria. Self-administered questionnaire was used to enable the study to determine the opinions, attitude, and features of target beneficiaries on the effect of Customer Relationship Management and Organizational Performance of Access bank, fidelity bank, First Bank Plc, Guarantee trust bank, UBA bank, Zenith bank branches in Sango metropolis, Ogun State Nigeria.

The research work specifically focused on the workers of the selected banks in Ogun state amounting 280 while the sample size of the study was determined using Taro Yamane sample size determination model and estimated to be 165. Simple random sampling technique was also used and instruments used for the analysis was SPSS version 26.

n= $\frac{N}{1+N(a)^2}$

Where; n = Sample Size

N= Population size

a = Level of significance

1 = a constant number

For the purpose of this research our level of significance (a) = 5% or 0.05 leaving 95% confidence limit. Thus N = 280 employees and customers of selected banks.

a = 0.05 or 5%

Substituting in the above formula, our sample size for bank staffs is thus;

$$n\text{ (employees)} = \frac{280}{1 + 280(0.05)^2}$$

$$n = \frac{280}{1 + 280(0.0025)}$$
$$n = \frac{280}{1 + 0.7}$$
$$n = \frac{280}{1.7}$$
$$n = 164.7$$
$$n = 165$$
$$n = 165$$

Therefore, the sample size of 165 has been chosen. Thus, 165 questionnaires were used for the study.

Regression Analysis and Hypotheses Test between customer orientation, CRM organisation, knowledge management, Technological based CRM and organisation performance

Multiple regression analysis was carried out to determine the relationship between Customer Orientation, CRM Organization, Knowledge Management, and Technological Based CRM on Organization Performance.

Data Analysis

Response Rate of the questionnaire survey

Response	Frequency	Percentage (%)
No. of questionnaire administered	165	100
Returned questionnaires	151	91.5
Retained and usable questionnaires	151	91.5
Returned and unusable questionnaires	0	0
Questionnaires not returned	14	8.5
Valid response rate		91.5

Sources: *Researcher's Survey, 2023*

Model Summary[a]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817[a]	.668	.658	2.049.706

a. Predictors: (Constant), TB, KM, CRMO, CO

b. Dependent Variable: Organization Performance

Sources: *Researcher's Survey, 2023*

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1230.272	4	307.568	73.288	.000[b]
	Residual	612.722	146	4.197		
	Total	1842.993	150			

a. Dependent Variable: Organization Performance

b. Predictors: (Constant), TB, KM, CRMO, CO

Sources: *Researcher's Survey, 2023*

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.596	.702		6.534	.000
	Customer Orientation	.389	.068	.451	5.717	.000
	CRM Organization	.341	.074	.364	4.616	.000
	Knowledge Management	.688	.070	.641	9.778	.000
	Technological Based CRM	372	.065	.432	5.654	.000

a. Dependent Variable: Organization Performance

Sources: *Researcher's Survey, 2023*

As shown in the table 4.11 which clarifies the influence of Customer Orientation, CRM Organization, Knowledge Management, and Technological Based CRM on the Organization Performance. This was used as a yardstick to investigate the influence of the four independent variables on the dependent variable.

Specifically, the hypotheses beginning with Hypothesis **H_{01}** which predicted that Customer Orientation have a significant positive relationship with organizational performance. Result indicated that customer orientation has a significant positive relationship with organization performance (β = 0.451, t = 5.717, p = .000). Therefore, Hypothesis H_{01} is accepted. Hypothesis **H_{02}** predicted that CRM Organization have a significant positive relationship with organization performance. Result indicated that CRM organization has a significant positive relationship with organization performance (β = 0.364, t = 4.616, p = .000). Therefore, Hypothesis H_{02} is accepted.

Hypothesis **H_{03}** predicted that Knowledge Management has a significant positive relationship with organization performance. Result indicated that knowledge management has a significant positive relationship with organization performance (β = 0.641, t = 9.778, p = .000). Therefore, Hypothesis H_{03} is accepted.

Hypothesis **H_{04}** predicted that Technological Based CRM have a significant positive relationship with organization performance. Result indicated that technological based CRM has a significant positively relationship with organization performance (β = 0.432, t = 5.654, p = .000). Therefore, Hypothesis H_{04} is also accepted.

Conclusively, it could be observed that all the results of the hypothesized relationships as analyzed in this study have positive and significant relationships between the independent variables and dependent variable.

The results of the above tested hypotheses is supported by empirical work of Ali, N., et al., (2013), Soltania, et al., (2018) and Shabir, et al., (2016) that the CRM has significant relationship with organisational performance. The relationship and link that the theories of this study have with the results of the hypotheses of the study is that the theories can be used to improve organisational performance in several ways. By gaining access to a customer's entire history the organisation can make the customers to be satisfied and this can have positive impact on their performance in terms of growth, increase in market share and profitability.

Model Summary[a]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.817[a]	.668	.658	2.049.706

a. Predictors: (Constant), TB, KM, CRMO, CO

b. Dependent Variable: Organization Performance

Sources: *Researcher's Survey, 2023*

The model summary as indicated in table above shows that R-Square is 0.668; this implies that 66.8% of variation in the dependent variable (Organization Performance) was explained by the Customer Orientation, CRM Organization, Knowledge Management, and Technological Based CRM while the remaining 33.2% is due to other variables that are not included in the model. This means that the regression (model formulated) is useful for making predictions.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1230.272	4	307.568	73.288	.000[b]
	Residual	612.722	146	4.197		
	Total	1842.993	150			

a. Dependent Variable: Organization Performance

b. Predictors: (Constant), TB, KM, CRMO, CO

Sources: *Researcher's Survey, 2022*

The table 4.10 above summarized the results of the analysis of variation in the Organization Performance with large value of regression sum of squares (1230.272) in comparison to the residual sum of squares with value of 612.722. The result indicated that the model fit to explain a lot of the variation in the Organization Performance. Thus, the estimated F-value (73.288) as given in the table above with significance value of 0.000 which is less than p-value of 0.05 ($p<0.05$) means that the Customer Orientation, CRM Organization, Knowledge Management, and Technological Based CRM can jointly influence change in the Organization Performance.

Conclusion

The findings of this study revealed that when customer orientation elements were put in place by the management of the banks, possibility of improving the performance of the bank is achievable. In essence, building a virile organisational performance is achievable when customers are well oriented as this would build a good relationship with their customers.

Recommendations

- The study further recommends that bank management should try to package their customer orientation strategy in a way so as to create awareness, arouse interest and desire and elicit actions of their customers towards their offerings, in order to build a formidable organisational performance.
- The management of Banks as a matter of necessity need to work on customer relationship management organisational structure that will have the intention of generating enduring customer relations with the objectives of attracting new customers, maintaining the existing ones, create brand awareness and enhance customer and employee retention towards building relationship.
- They should also create a sustainable knowledge management practices that give the banks' workers team access to the information and resources they need to do their jobs effectively that will enhance organisational performance.
- The bank management should try to develop CRM Technological software that satisfies customer needs, serves its purpose and meet industrial standards will work creditably in building trust that would sustain customer relationship in banking industry. Therefore, the development of CRM sophisticated software will in no measure provide insight to help grow customer satisfaction and customer relationship.

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