

The Role of Customer Relationship Management on Customer Loyalty among Selected Banks in Jos, Plateau State Nigeria: The Mediating Role of Positive Word of Mouth and Organisation Prestige

Olubayo John Popoola, Linus vem, Gambo Nanven Jephthah, Nanfa Kusa, Janet Onayi Emmanuel

Department of Business Administration, Faculty of Management Science, University of Jos, Plateau State, Nigeria

Abstract: The increasing competition and other challenges faced by banks in Nigeria have made it necessary for them to look inward so as to distinguish their individual services through Customer Relationship Management (CRM). The motivation of study to researcher is to examine the role of customer relationship management (CRM), positive word of mouth (PWM), organization prestige (OP) on customer loyalty (CL). Being a descriptive study, survey method is adopted for data collection. For data collection purpose, a questionnaire on the 5-point Likert scale was adopted and distributed among employees of banks. 390 questionnaires were administered and 360 respondents were recovered and using the partial least squares path modeling method (Smart PLS) analysis was used for the test of hypotheses. The result of the test of the first hypothesis shows that there is significant relationship between customer relationship management and customer loyalty. The test of the second hypothesis shows that there is a significant relationship between customer relationship management programme implementation and organisation prestige. The third hypothesis also affirmed that there is significant relationship between Customer Relationship Management (CRM) and Positive Word of Mouth (PWM). The fourth hypothesis shows that good organisation prestige has significant impact on customer loyalty. The fifth hypothesis has slight contradiction and shows that positive word of mouth does not really has significant relationship with customer loyalty. In view of these findings, it was recommended, that banks should put good customer relationship management (CRM) in place in order to enhance their customers which are capable of having improvement in customer loyalty.

Keywords: customer relationship management (CRM), customer loyalty, positive word of mouth, organization prestige, bank, Jos. Paper type Research paper.

I. INTRODUCTION

Rapid changes in the competitive environment have forced enterprises to rethink the way they do business. The past decade has been associated with changes that transformed the entire business environment across the globe. The cutthroat competition, deregulation, increased monitoring, dynamic technological forces have shaped the way banks manage their businesses. This wave of change has brought about a rethinking regarding how best to interact with the customers. In order to survive, businesses in the financial industries have

embraced a customer-oriented strategy which is aimed at maintaining and enhancing loyal customers. Since customer relationship management is the determining factor of customer loyalty in the banking sector, many research works has discussed about customer relationship management (CRM) and customer loyalty (CL), but the problem of customer loyalty in banking sector still lingering.

However, when the CRM is less good, then the customer loyalty decreases. The same result conducted (Chanotakis and Lymperopoulos 2009; Zarei 2015; Kondasani and Panda 2015) shows consistent. Some other research effort that has been done to understand loyalties among customer are, impact of customer relationship management on customer loyalty: Evidence from bangladesh's banking industry by (Tahmeem, Kabir and Sugandha 2018). Factors affecting customer loyalty in the service industries in Kuwait (Faraj and Ali 2018). Customer loyalty in the mobile banking – finding from millennium generation by Fredrik and (2018); Impact of customer satisfaction and customer retention on Customer loyalty: a case study of enterprise bank in Oyo (Ibojo 2014). Impact of CRM Factors on Customer Satisfaction and Loyalty by Choi Sang Long, Raha Khalafinezhad, Ismail (2013). The impact of Customer relationship management on Customer loyalty: The mediating role of web site characteristics (Assion Lawson-Body and Moez Limayem 2004). The Influence of Word-of-Mouth on Customer Loyalty to Social Commerce Websites (Hilal and Martin 2018). Loyalty and Positive Word-of-Mouth (Ronald and Michele 2006).

Despite all these research efforts by various researchers, the problem of gaining customer loyalty still remains inconsistency. This can be done through the discovered missing gap from other research by mixing the mediating role of organization prestige with the popular positive word of mouth. Customer loyalty remains inconsistency even with different variables that have been used to gain customer loyalty. The main issue of this study is that CRM has become a multi-faceted and complex phenomenon that is ridden by various factors.

Customer loyalty is an attitude about an organisation and its services manifested primarily by intentions and behaviours of re-patronisation and recommendation (Oliver, 1997; Reichheld, 1996; White and Schneider, 2000). Organisation prestige is the external image in terms of activities and reliability of the organisation. In a service context precisely banking, loyalty is more likely to be earned, whereas in a product context the potential to buy loyalty is greater (Edvardsson et al., 2000). Word-of-mouth (WOM) is a social behaviour (Wirtz and Chew, 2002) involving person-to-person communication where the receiver perceives the giver to be non-commercial with regard to a service, product, or brand (Arndt, 1967). A WOM giver may be motivated by personality, sociability, and a desire to help others (Lau and Ng, 2001).

Besides being a determinant of customer loyalty, CRM is also an impact to positive Word of Mouth (WOM) and organisation prestige (OP). It is argued that preserving existing customers is easier than finding new ones. Hence, organisations are setting strategies to ensure customer retention and changing their employees to be more customers and service oriented. Nowadays, the organisation's aim is not only to satisfy the customers, but also to compete in the market place to attain their goals. However, most of businesses need to know and look at the particular measures and dimensions of the CRM that have a significant impact on customer loyalty, which would enrich the business' performance, especially with the increase in competition as well as lack of differentiation in providing a service.

As earlier mentioned, the gap discovered is that, with many variables that have been used by researchers with CRM on customer loyalty, the loyalty of customers is still inconsistent. This study is introducing mediating role variables to reduce or close the gap with the use of positive word of mouth and organisation prestige. Although there is recognition that customer-perceived value in the service experience involves both cognitive and emotional responses (Berry et al., 2006; Edvardsson, 2005), little attention has been paid to customer dispositional characteristics. Personal values (plural) and personality traits should interact with customer responses to the service experience and organisation prestige to form positive, indifferent, or negative attitudes about the service that can lead to attitudinal intentions and subsequent behaviours (Bagozzi, 1992). Therefore, customer assessments of value (singular) should be formed not only from their interactions and experience with the object (i.e. the dimensions of the service process), but also relative to the subject (i.e. dispositional characteristics, personal standards, and preferences).

II. LITERATURE REVIEW

This paper aimed to review literature on how positive word of mouth (PWOM) and organisation prestige could impact CRM on customer loyalty. Due to the inconsistency of customer loyalty, the study is needed and critical to research

on how organization prestige and positive word of mouth could achieve customer loyalty. The studies will be analyzed on the basis of some general characteristics and variables that significantly enhance CRM and its influence on customer loyalty. For this purpose, we investigate the existing literature on the impact of CRM on customer loyalty and how the mediating variables of positive word of mouth and organisation prestige along with its spread among publications to identify the potential development in the field.

Customer relationship management is a strategic business approach which is underpinned by relationship marketing theory and social exchange theory. It is defined as a "process of acquiring, retaining, and partnering with selective customers to create superior value for the company and the customer" (Parvatiyar & Sheth, 2001, p.6). In the year 2008, CRM underwent a major shift from a strategy that focused solely on customer transaction to one that integrates customer interactions (Shokohyar, Tavalae, & Karamatnia, 2017). Banks are currently able to extract first-hand information about customers which are then used in order to achieve greater effectiveness in delivering customer value (Parvatiyar & Sheth, 2001; Vivek, Beatty, & Morgan, 2012).

Customer Relationship Management

Customer Relationship Management (hereinafter referred to as "CRM"), as a concept and a specific method of communication is result of trends that occurred in the latest business environment. Today's aim is to break down customers into different groups with different needs in order to better serve them (Day, 2003, p77). Rapid changes in technology and changes in customer's everyday life have enabled successful implementation of CRM concepts and new forms of communication. CRM concept is based on a marketing strategy which integrates internal processes, functions and external networks in order to create value to customers, in order to achieve profit (Buttle, 2009, p15). CRM concept helps banks to effectively coordinate efforts to present a unified message to individual customer. Therefore, it is necessary to submit a unique proposal to customer by phone, mail, personal contact or by email; in accordance with method of communication that customer has chosen.

Customer Loyalty

Customer's loyalty is considered a significant intangible asset for numerous companies (Jiang and Zhang, 2016). Marketing scholars have provided different conceptualisations on customer's loyalty (Ali et al., 2016). Different definitions of customer's loyalty have been adapted by marketing researchers based on the research objectives and contexts. For instance, Casidy and Wymer (2016) conceptualized customer loyalty as "one's feelings of devoted attachment to the loyalty object, rather than repeated commercial transactions" (p.196). Thakur (2016) defined attitudinal loyalty as a customers' intention to remain committed to specific provider in the marketplace by repeating their purchasing experiences. On the other hand,

Oliver defined customers' loyalty as "a deeply held commitment to re-buy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (p.34). A review of the literature reveals that numerous marketing scholars have adopted Oliver's definition of customers' loyalty (e.g. Haryanto et al. 2016).

Positive Word Of Mouth

In today's over saturated markets, the key to achieving rapid growth and organisational success lies in the hands of satisfied customers. Satisfying the customer is pivotal to business growth because it makes the customer to be loyal to the firm's brand, leading to repeat purchase and generating positive word of mouth (PWOM). The better the customer relationship management, the higher the customer loyalty with the organisation services that will make the customer positive WOM leads to the organization prestige. Customer loyalty will increase along with the service received from the organisation, when the customer has felt satisfied that the customer will do positive WOM to his relatives and the people around him. Allahham and Aljumaa, (2014) explores that customer loyalty strongly affects positive customer words. It is a subset of electronic commerce that supports social connection between seller and buyer (Alhulail et al., 2015). It is assisting the user contributions in the online buying and selling of products and services. Facebook and Twitter are some of the examples of online social media networking in s-commerce. Word-of-mouth (WOM) can be defined as the exchange of information and experiences online between customers that help them to make purchasing decisions (Kim et al., 2014).

Organisation Prestige

Basically, there is a close relationship between the determination of positive WOM and customer loyalty (Tjiptono, 2011). In evaluating this, the customer will use his or her expectations as a standard or a reference through the organisation prestige. Consumer loyalty can only be achieved by providing quality organisation prestige to consumers. So, the external image of the organisation is an important thing that must be considered by the company in order to achieve customer loyalty. Organisation prestige is the public perception of the organisation regarding its service, product quality, corporate culture, organisation behaviour, or behaviour of individuals within the organisation and others. In the end, perceptions will affect public attitudes whether supportive, neutral or hostile (Kriyantono, 2008).

Organisation prestige cannot be ruled out, because it can increase the competitive advantage in obtaining customers and customer loyalty. Satisfied customers will become loyal customers and will then tell you the positive things about the product and the company. The term 'prestige' is a given respect and admiration that specifies individuals' social

positions in a hierarchical structure. Hence early data about prestige are derived from the studies of stratification (Davis & Moore, 1945). It is easy to understand an individual who wants to be in a success and be called successful but as Cialdini (1976) mentioned that less rational tendency of an individual is to be in a personal contact with a successful people or a group. This tendency is explained by the researchers Herrbach, Mignonac and Gatignon (2006, p.480) "People may satisfy self-enhancement needs by strategic identifications with prestigious and high status social groups".

Customer Relationship Management to Positive WOM

Anita and Rahanata (2015) stated that the customer relationship management has a positive and significant effect on PWOM, which means the better the customer relationship management provided, the higher the PWOM. Fibriyadi (2016) states there is a positive and significant effect between the customer relationship management with PWOM in LP3I advanced education program. Rahayu (2011) states that the customer relationship management has a positive and significant effect on PWOM, which means the better the customer relationship management provided then the more PWOM. Mousavi & Nosratabadi (2015) stated that relationship has a significant positive effect on customer's PWOM.

H1. There is positive relationship between customer relationship management and positive word of mouth.

Customer Relationship Management to Organisation Prestige

Pangandaheng (2015) states that there is a significant effect of customer relationship management consisting of behaviour of employees, quality of customer services, relationship development and interaction management towards organisation prestige. Research by Peng (2011) states that customer relationship management has a significant positive effect on the organisation prestige. Saleem & Raja (2014) stated that customer relationship management is also significantly related to organisation prestige.

H1. There is positive relationship between customer relationship management and organisation prestige.

Positive Word of Mouth to Organisation Prestige

Rahman et al. (2016) states that WOM proved to have a significant effect on organisation prestige. Suwarduki et al. (2016) stated that the results showed that Electronic Word of Mouth variable has a significant effect on destination prestige variable. According Jalilvand (2012) E-WOM has a positive and significant impact with the intention to buy where the organisation prestige as a variable partial mediator.

H1. There is a reducing effect of positive word of mouth on organisation prestige.

Organisation prestige to Customer Loyalty

According to Normasari et al. (2013) results of this study indicate a significant effect of customer loyalty on organisation prestige Hotel Pelangi Malang. In addition, research conducted in the banking sector by Fitri (2012) states in his research that customer loyalty positively and significantly effects on the organisation prestige of Islamic banks. Fahmi (2013) states that the results of simultaneous testing showed the effect of customer relationship management and loyalty variables together have a significant effect on organisation prestige. Previously, Nguyen & Leblanc (2010) examined the organisation prestige, which showed the result that patient satisfaction create loyalty which determining the organisation prestige of the hospital.

H1. There is a positive relationship between organisation prestige and customer loyalty.

Positive word of Mouth to Customer Loyalty

Previous scholars have examined the influence of WOM on multiple factors. For example, Hajli et al. (2013) have demonstrated that how WOM affect consumers trust. Other scholars (Villarejo-Ramos et al., 2014) examined the influence of WOM on community commitment. Karjaluoto et al. (2014) interested in examine how customer's intention to post WOM can influence his/her repurchase intention.

Trust has been considered one of the most important factors in s-commerce. Liang and Turban (2011) claim that trust theory can be used to study s-commerce research issues. It is critical to study trust in the context of s-commerce, as it relates to the sharing of information between customers in s-commerce (Chen et al., 2012). Customer acceptance of s-commerce is determined by trust and social comparisons between sites. As trust theory has been used to interpret the social behavior in social science, it should be appropriate for use in studying s-commerce.

H1. There is a positive relationship between positive word of mouth and customer loyalty.

Conceptual Framework

The main aim of this paper is to identify the mediating role of positive word of mouth and organisation prestige on the effect of CRM on customers' loyalty in the banking sector in Jos metropolis. Banks have to measure the customers' loyalty level to enhance the relationship with their customers in order to deliver services and products beyond their expectations to retain them (Winer, 2001), through the organisation prestige and positive word of mouth. The study conceptual framework is developed from previous mentioned studies. The framework shows how a good organisation prestige which is the external goodwill of the organisation can promote customer to customer or one –on-one communication of positive word of mouth of the customer relationship management which will help to gain retention of customer and

build customer loyalty. The researcher set the conceptual model as guide in study as shown in the following in Figure 1.

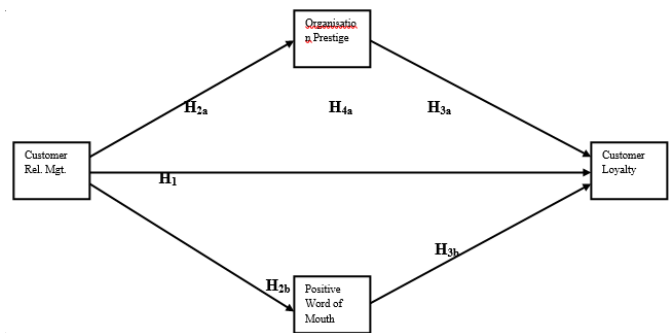


Figure1. Conceptual model

Source: Olubayo, J P. (2021)

III. METHODOLOGY

The sources of the study that was used is both primary and secondary in nature in order to construct a set of criteria which can be served as a standard to better evaluate the relationship between CRM and loyalty through the mediating role of positive word of mouth and organization prestige resulting from customers. Secondary sources of information such as books, scholarly articles have been selected on their relevance to the research objectives and thoroughly reviewed. Questionnaire was used as data collection techniques. For this study, staff of First Bank Plc and Guaranty Trust Bank in Jos Metropolis constitutes the study population. Hence, for this research, the general population is made up of two hundred and ninety-eight (298) staff of First Bank of Nigeria Plc branches within Jos metropolis (FBN Banks' Bulletin, 2018) and ninety-two (92) of Guaranty Trust Bank Plc, in Jos metropolis. The total population for this study is three hundred and ninety (390) and questionnaire was administered.

Measurement

This paper employs a survey method in which closed ended questions was used to collect respondents' opinion. A total of 390 copies of questionnaires were distributed and 360 questionnaires were returned, which represents a response rate of 92.5%. 13 out of the remaining 30 were not returned. 17 of them had errors, i.e. there are missing values and double entries. The response rate of 92.5% suggested that the sample is adequate for further analysis (Shannon, 1948). In this study four hypotheses are tested using the PLS-SEM.

Hence, the sampling frame consists of junior and senior staff that is directly in the administrative and management functions of both banks. A survey questionnaire was developed based on exhaustive literature review, where the focus shed on main factors in the study variables. A five point Likert scale agreement, ranging from 1= strongly agree to 5= strongly disagree; was used to measure each item. The survey was conducted within the shortest available period and without the interference of researcher either by manipulating

respondent’s opinion or influencing their decision. Descriptive analysis was used to summarize the data as well as reliability measures were used in calculating.

SmartPLS 3.3.3 was used to input the data and develop descriptive analysis on the basis of the attributes that the respondents will mention in the questionnaire. From the descriptive analysis, the respond involvement and information was presented in a table with their respective banks.

The measurement model assesses the relevance of the model in terms of adherence to convergent and discriminant validity as expected in construct validity. Assessing the quality of construct and indicators. The convergent validity is to determine the extent to which the data collected met the requirement for an ideal model. Thus, for convergent validity to occur the following threshold coefficient must be ≥ 0.7 , Composite reliability (CR) must be ≥ 0.7 , and average variance extracted (AVE) must be ≥ 0.5 (Hair et al. (2011), Hair, Sarstedt, et al. (2012) and Henseler, Ringle, and Sinkovics (2009).

Table I. Assessment of Convergent Validity

Construct	Items	Loadings	CR	AVE
Customer Loyalty			0.905	0.656
	CL1	0.785		
	CL2	0.828		
	CL3	0.824		
	CL4	0.833		
Customer Relationship Management			0.922	0.627
	CRM1	0.782		
	CRM2	0.841		
	CRM3	0.832		
	CRM4	0.800		
	CRM5	0.809		
	CRM6	0.744		
Organizational Prestige			0.899	0.640
	OP1	0.792		
	OP2	0.835		
	OP3	0.734		
	OP4	0.833		
Positive Word of Mouth			0.897	0.636
	PWM1	0.785		
	PWM2	0.816		
	PWM3	0.838		
	PWM4	0.817		
	PWM5	0.727		
PWM6	0.696			

Table II shows the discriminant validity result. Discriminant validity is achieved if the square root of the AVE of each construct is greater than its bi-variate correlations with other constructs, and if the indicators load higher on their respective constructs when compared to other indicators. This study adopted the HTMT because it gives a better output than the Fornell and Lackertheod. The HTMT ratio is the geometric mean of the heterotrait-monotrait ratio correlations (i.e., the correlations of indicators across constructs measuring different phenomena) divided by the average of the heterotrait-monotrait ratio correlations (i.e., the correlations of indicators within the same construct). According to Henseler, Ringle, & Sarstedt (2015: 121), a well-fitting model should indicate that the heterotrait correlations should be smaller than monotrait correlations, meaning that the HTMT ratio should be below 1.0, Henseler, Ringle, & Sarstedt (2015: 121) suggested that if the HTMT value is below 0.90, discriminant validity has been established. Gold et al. (2001) and Teo et al. (2008) also use the .90 cutoff, though Clark & Watson (1995) and Kline (2011) use the more stringent cutoff of .85. Results in Table 6 indicated that discriminant validity was established among constructs since all values fall within the acceptable region.

Results of model analysis in line with hypothesized relationship were evaluated in Table III. Findings reveal from the tested hypotheses of the direct relationship that connects customer relationship management to customer loyalty, customer relationship management to organization prestige, customer relationship to positive word of mouth, organization prestige to customer loyalty are statistically significant. While the direct relationship that connects positive word of mouth to customer relationship is established as hypothesized, it is statistically insignificant.

Table II: Heterotrait-Monotrait Criterion (HTMT) Discriminant Validity

	Customer Loyalty	Customer Relationship Management	Organizational Prestige	Positive Word of Mouth
Customer Loyalty	-			
Customer Relationship Management	0.655	-		
Organizational Prestige	0.731	0.686	-	
Positive Word of Mouth	0.592	0.681	0.648	-

Table III: PLS-SEM Result

	Coeff. β	Std err	t-test	P-value	Decision
CRM-> CL	0.244	0.236	2.936	0.003	Reject
CRM -> OP	0.686	0.690	18.651	0.000	Reject
CRM-> PWM	0.681	0.686	16.136	0.000	Reject
OP-> CL	0.496	0.501	5.901	0.000	Reject
PWM -> CL	0.104	0.108	1.160	0.246	Fail to Reject

Table IV: PLS-SEM Result for CRM, OP and CL

	Coeff . β	Std err	t-test	LCI	UCI	Decision
CRM -> OP -> CL	0.341	0.06 2	5.536* *	0.227	0.468	Significan t

Table V: PLS-SEM Result CRM, PWM and CL

	Coeff . B	Std err	t-test	LCI	UCI	Decision
CRM - >pwm_ -> CL	0.071	0.06 3	1.12 5	-0.037	0.203	Insignifican t

However, further analyses were done to determine the mediating roles of organization prestige and positive word of mouth between customer relationship management and customer loyalty. From Table IV, based on the first condition, the t-test value is 5.536 which is greater than 1.65, while the (LCI=0.227, and the UCI=0.468) do not have zero (0) between upper and lower class interval. Therefore, organizational prestige does significantly mediate the relationship between customer relationship management and customer loyalty.

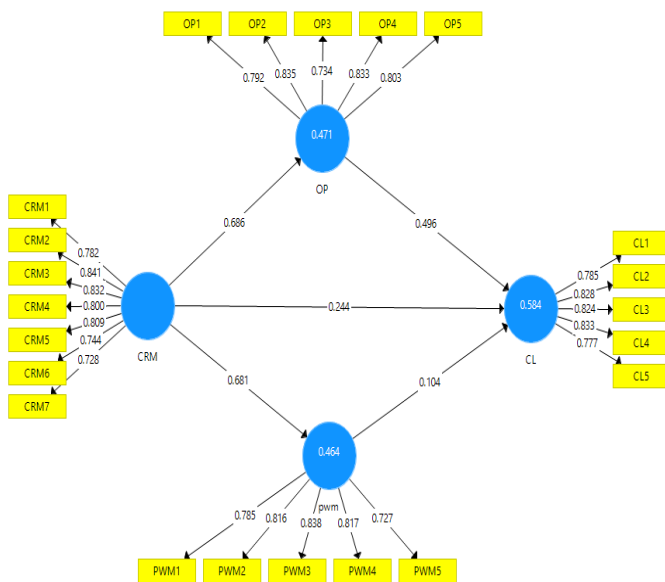


Figure 2: Structural Model

Source: SmartPLS 3.3.3

From Table V, based on the first condition, the t-test value is 1.125 which is less than 1.65, while the (LCI=-0.037, and the UCI=0.203) does have zero (0) between upper and lower class interval. Given that the first condition was not met, we fail to reject the null hypothesis which is Positive Word of Mouth does not significantly mediate the relationship between customer relationship management and customer loyalty.

IV. DISCUSSION

This study was conducted to demonstrate or evaluate the role of customer relationship management on

customer loyalty and also to determine the mediating role of organisational prestige and positive word of mouth. The study came up with the following interference:

Relationship between CRM and CL

Khaligh et al. (2012) investigated direct relationship of the impact of CRM on customer loyalty and retention in the telecom industry in Iran. Finding shows that commitment and vision of the management system is highly required for a successful CRM implementation to build customer loyalty. In line with the review result, a case study has been carried out by Kim et al., (2003) to an online shopping company in South Korea that discovered the positive significant of CRM on customer loyalty. This is also in line with the relationship marketing theory. The theory examines business exchange relationships from a relational, and often enduring perspective, is very important for understanding contemporary marketing. Marketing relationships as phenomena are probably as old as any trade relationship. This, in accordance with the relationship marketing theory, shows that management must show maximum commitment and vision in order to create a successful CRM implementation to build customer loyalty.

Relationship between CRM and OP

In line with the results obtained from the hypothesized relationships, we discovered the direct relationship between customer relationship management of employees and organization prestige is supported. Pangandaheng (2015) stated that there is positive relationship management consisting of behaviour of employees, quality of customer services and interaction management has a significant positive effect on organization prestige. This implies that people are motivated to attain some valued reward for which they must forfeit something of value. This statement is in line with the social exchange theory. The theory observed the exchange of activity, tangible or intangible, and more or less rewarding or costly, between at least two persons. That is, both employee and management sacrifice their loyalty, love, services, freedom etc to customers for the organization's prestige.

Relationship between CRM and PWM

The direct relationship between customer relationship management and positive word of mouth also showed in this study that there is positive significant relationship. Previous review from different context showed the positive support of the significant of the relationship. Rahayu (2011), Anita and Rahanata (2015) and Fibriyadi (2016) all showed in their study the positive significant of the relationship. Customer relationship has been examined for considerably longer than the current discussion which suggests the role of customer relationship management, positive words of mouth and organization prestige on customer loyalty. This statement is in accordance with the relationship marketing theory. The theory examines business

exchange relationships from a relational, and often enduring perspective. That is, organization's representative/employee must possess an enduring quality in order to persuade customer or attain customer's loyalty.

Relationship between OP and CL

Our study also discovered the significant of relationship between organization prestige on customer loyalty. Research conducted in the banking sector by Fitri (2012) showed the positive significant relationship between organisation prestige and customer loyalty. Fahmi (2013) stated in his study that the result of simultaneous testing showed the effect of CRM and loyalty variables together have a significant effect on organization prestige. The finding is in line with the social exchange theory which is the voluntary actions of individuals that are motivated by the returns they are expected to bring and typically do for others. The reward received in social exchange can be either intrinsic (love) or extrinsic (help with chores). At least one of the party's is dependent on the other which is what prompts the social exchange; that is, a person's personal goal can only be met through interaction with another person. In this context, the organization's prestige can be achieved through customer's loyalty and on the other hand, when customer's loyalty is being achieved or obtained, it enhances the organization's prestige.

Relationship between PWM and CL

In line with the result obtained from the hypothesized relationships, we discovered that the direct relationship between positive word of mouth and customer loyalty is not supported. Although, Hajli et al (2013) results has demonstrated WOM affect consumer trust and loyalty in the context of study. Karjaluoto et al (2012) result shows how consumer intentions to post WOM can influence his/her repurchases intension. We had expected that our results support the aforementioned discovery, but our study result could be owed to the unfriendly environment created by insecurity, Boko Haram, kidnapping and economy instability. In addition, after much review we discovered all survey of the contextual evidence of previous studies, none of them was conducted under a similar environment like ours. This must have affected the same study to result in different results.

On the mediating role of organization prestige and positive word of mouth on customer loyalty, we discovered that the organisation path linking the relationship between CRM and customer loyalty is significant. This supported the study of Chen et al (2012) on consumer acceptance to e-commerce in determining loyalty. While the positive word of mouth path linking the relationship between CRM and customer loyalty is insignificant. As discussed above, this might be as a result of the research context, which is significant in different research context or environment.

However, CRM that is effective tent to experience good customer loyalty with the effective role of positive word

of mouth and organization prestige. This study has been conducted in the context of Jos Plateau State Nigeria.

Implication

Our findings have both managerial and research implications. From a managerial perspective, customer relationship management can establish early warning systems based on continuously measuring customer perceptions for organization prestige and positive word of mouth, so that management can take appropriate remedial action when any of these dimensions is perceived as falling below an acceptable level. Moreover, customer relationship management can use the scale items developed in this research to benchmark their customer relationship management activities vis-a-vis customer loyalty to identify their comparative strengths and weakness from the standpoint of customers and consumers. From a research perspective, our analysis provides an early conceptualization of the relevant antecedents of customer loyalty. Our findings provide a basis for the further study of this important topic along both theoretical and empirical dimensions.

Despite the proliferation of studies on customer loyalty in the banking industry, there are still some uncertainties regarding the actual value that customer relationship management can contribute to customer loyalty. The use positive word of mouth and organization prestige in CRM in the banking industry continue to have a short-term orientation in the form of relationships management when customers are in fact seeking re-patronize. The research study discovered that, most respondents characterized their bank as having a CRM mentality, which was to be expected in the new economy. This suggests the wide acceptance of CRM strategy mainly because of its effectiveness in achieving organizational objectives one of which is gaining customer loyalty. Most bank cashiers and customer relationship mangers rated their bank's customer relationship management (CRM) seriousness as good but not excellent. This indicates that there is room for improvement and this could further boost customer loyalty.

Practically, It was also discovered in this study that some banks (especially the old generation banks) require an over haul of their customer service units to make it more customer friendly, attractive and responsive to build organisation prestige which will result to customer to customer positive word of mouth and customer loyalty, if they are to survive the intense competition from the new and more aggressive new generation banks.

Limitations.

1. Given the scope and time stipulated for this research study there are related areas that would have been covered, but are not researched or reviewed.
2. This research investigates factors which have links with the customer loyalty only in banking industry in comparison to the previous researches.

3. The current study used only two banks to collect data which may limit the outcome of the result of the study.
4. Also a research which is about the factors that influence the "loyalty model" can also be done in order to find the external points which could differ from one environment to another, in case of existence. This research has been limited to one environment.
5. Also because there are differences in the benefits, procedures, rules and regulations in both of the industries so we can assume that the comparison will illustrate drastic disparities in organisational identification level of both banks employees.

Suggestion for Further Research.

1. It is suggested that future researchers can use the variables in this study to conduct a research on other industries like tourism, hospitality, health etc.
2. It is therefore, recommended that future researchers should make a comparison of more than two banks in the banking industries as there are significant variations in the reputation of banking industries, so that will most probably show different result.
3. A general model for the banking industry's customer loyalty can be presented after the analysis of the factors in all the states or countries.
4. There are two major mediators used in mediating the variables of the current study which are the organization prestige and positive word of mouth. It is suggested that more other variables can be used in testing the significance of customer loyalty in the banking industries.

V. CONCLUSION

Beyond the strategies developed amongst banks to attract new customers and create transaction with them, first bank and guaranty trust bank are now going all out to retain current customers by building long-term relationship with them, building organisation prestige and ensuring positive word of mouth from loyal customers. This requires a shift from transaction banking to relationship banking. Most banks now realise that losing loyal customers can dramatically affect the organisation's prestige both in the short and long run. They equally realise that losing a customer means more than losing the entire stream of transactions that the customer would make over a lifetime of patronage. This is why banks need to improve on their CRM by including its entire supporting customer and building mutually business relationships with them. One way they can do this is to build strong positive word of mouth and organisation prestige ties by promising and consistently delivering high-quality products, good and services at fair rates. Interestingly, competition among banks for customers is not just between banks but rather between banks whole network i.e. the make-up or configuration of each bank's organisation prestige; with

the bank that has built a better network with all stakeholders gaining the competitive advantage. The operating principle today is simply: build a good positive word of mouth, organisation prestige and customer relationship management with key customer, and loyalty will follow. On this basis, we can simply say that this study has satisfied the objectives set out by the research.

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