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**A qualitative study verifying the research constructs relating to CRM  
systems benefits and consumer buying behavior variables**

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## Abstract

This study presents the findings from the first phase of a mixed methods study. Following a review of relevant literature, this study has identified variables that have been claimed and rationalized to specifically imply CRM benefits and consumer buying behavior (CBB) dimensions. Essentially, what appears to be obtainable in the literature is the adoption of constructs and their measuring scales as developed by notable scholars e.g. Parasuraman et al. (1985), without proper methodological confirmation or verification of the constructs' applicability to the context of other studies. This paper conducted an exploratory study with the aim of uncovering the possibility of generalizing and applying these identified variables to the Nigerian banking setting particularly with respect to technology adoption. Data were collected using a semi-structured interviews in 10 of Nigeria's retail banks. The respondents were CRM/IT managers, bank managers and customers service officers. The result of the interview analysis using a thematic and apriori approach revealed CRM systems benefits such as new customer acquisition, service quality, customer satisfaction, loyalty and retention are the attributable variables to the Nigerian bank customers. Likewise, with regards to the Nigerian bank customers, the study also attested the uniqueness and applicability of CBB factors such as repurchase, cross/up-buying, multiple banking, bank switching and positive word of mouth. Interestingly, technology downtime (TDT) emerged from the results as a variable that is peculiar to the Nigerian banking industry. These findings are particularly with respect to the use of CRM systems as a service delivery channel. The result also gave some insights into the nature of the links between CRM systems and CBB. By implication and contribution, the findings indicated that further studies should give attention to TDT when conceptualizing research models on the extent of technology adoption and acceptance in the Nigerian banking sector. This study is original because, to the best knowledge of the author, it appears there is no existing study within the Nigerian banking sector and academic perspectives with the aim to verify these variables.

**Key words:** Consumer buying behavior variables, CRM systems benefits, Qualitative study, Banking, Technology Downtime (TDT)

## 1.0. Introduction

This paper presents the results of the exploratory qualitative study for the purpose of confirming the CRM benefits and consumer buying behavior dimensions' applicability in the Nigerian banking industry. Through the reviewed literature, the researcher has identified specific variables that have been claimed and rationalized to specifically imply CRM benefits and consumer buying behavior dimensions. This paper, therefore, deals with conducting an exploratory study as a basis to uncover the potential possibility of generalizing and applying these identified variables to the Nigerian banking setting particularly with respect to technology adoption. Essentially, what appears to be obtainable in the literature is the adoption of constructs and their measuring scales as developed by notable scholars (e.g. Parasuraman et al. 1985/88), without proper methodological confirmation of the constructs' applicability to other study context. While this study does not criticize or contend this common practice, most variables are somehow generically adopted in another study even when the constructs were not originally rationalized in the new study context or in relation to the phenomenon under study. A typical example of this practice is the use and application of constructs such as service quality (SERVQUAL) and satisfaction (Parasuraman et al. 1985/88; Parasuraman et al. 2005). For instance, the use of SERVQUAL dimensions in studies that are intended to measure technology adoption, implementation, acceptance and usage as customer service delivery channels across industries (e.g. Ogunaike 2010; Osotimehin et al. 2015; Ugwu and Safari 2016). This understanding informs another fundamental rationale for this study. The outcomes of this study will help in refining the variables that may be included in any succeeding studies' conceptual framework relating to CRM and consumer buying behavior particularly in the banking sector. It will also aid in the confirmation of the variables that could be deployed and measured in any future study. This is particularly with research that would be using a solely quantitative approach rather than going through the rigors of mixed methods.

The reviewed literature revealed that CRM systems adoption in the banking industry has some potential benefits. The benefits identified include the enhancement of customer acquisition, service quality, satisfaction, retention and loyalty (Payne and Frow 2006; Reinartz et al. 2004). The literature also indicated that CRM implementation is likely to be linked to some behavioral intentions, which are referred to in this study as consumer buying behavioral attributes (Mishra et al. 2011; Padmavathy et al. 2012). As recognised in the literature, these characteristics include cross/up-buying, repurchase, bank switching, multiple banking and positive word of mouth (WOM). It is important to note that although these variables have been widely recognized and adopted (e.g. Wang

et al. 2004), their relevance, peculiarity and applicability to the Nigerian banking sector has not been verified from the service providers (banks) true-to-life views. Nevertheless, although there is research which has explored possible effects of CRM systems adoption on consumer behavioral intentions within different research contexts (e.g. Alnassar 2014), few empirical studies have been carried out particularly in the Nigerian banking industry. Consequently, not much is known about the applicability or even existence of the variables or whether the identified variables are peculiar to the Nigerian bank-customer relationship setting. Moreover, questions on the nature of buying behavioural attributes, under what circumstance CRM systems usage as service delivery channels impacts consumer buying behavior (CBB) and the reality of achieving the CRM benefits require a clear understanding.

Based on the reason that one of the needs for using qualitative research relates to when there is no existence of a clearly acceptable, valid and a reliable qualitative measurement on a certain conclusion (Patton 1990; Korobilis-Magas 2011) and, if what is known about the phenomenon under examination is relatively little or unverified (Churchill 1979), a qualitative study was conducted primarily for the purpose of confirming the identified research constructs and their applicability as well as their peculiarity to the research context. As detailed in section 3, this qualitative study was conducted with data collected from bank managers, including those responsible for IT (managers) and CRM as well as bank employees who interact with customers from ten Nigerian banks (Details in section 3). Purposely, this is to check if the interview respondents are of the opinion that the selected variables apply and are peculiar to the Nigerian banking industry and, if they feel anything is missing from the recognized variables from the literature reviewed.

The current study functions in two ways; it was mainly confirmatory because it seeks to clarify further the existing conceptualisation of CRM systems, its benefits and buying behavioral variables. Likewise, this study is exploratory given that its underlying aim lies with the intention to advance understanding into the identified variables of interest relating to CRM systems adoption and consumer buying behavior dimensions. This is to help corroborate the relevance of the variables that could be measured in a quantitative manner from the practitioner's point of view. In order not to pre-empt the practical situation in the Nigerian banking industry on the applicability of the variables, the exploratory study is to expose any new variable(s) not identified from the literature. Imperatively, this study does not just intend to confirm what already could surmise from the literature, there was also an open approach looking for any other variable (s) that might emerge from the data, because of the fresh qualitative approach.

The data obtained through this qualitative study were analysed using a thematic approach (Braun and Clarke 2006). This was done in order to extract themes from the data that confirm the constructs identified from the literature and to broaden the scope of the future research hypothesis development. That is, to give a firm foundation and serve as a point of reference for impending research hypotheses formulation.

### **1.1. Study aim and objectives**

The aim of this study is to identify and confirm theoretically known CRM benefits and CBB variables, as well as exploring the existence of any new variables.

The objectives of the exploratory research as categorized are:

- To enhance academic knowledge of the applicability of CRM benefits such as customer satisfaction, loyalty, retention, acquisition, and service quality collated from the literature as research constructs from the bank managers in such a way as to:
  - a) Confirm from the bank/CRM systems practitioners that the identified CRM benefits are currently applicable to the Nigerian banking industry banking operations
  - b) Confirm that the Nigerian bank customers actually display the buying behavioral attributes drawn from the literature
- To gain insight into the links between CRM systems and consumer buying behavior
- To help in related studies' further research hypothesis development

## **2.0. Literature review**

### **2.1. Need for CRM**

The marketing evolution that led to the emergence of CRM reflects a shift in business and marketing strategy resulting in a shift of power from the seller to consumers (Goodhue et al. 2002; Wilson et al. 2002). Organisations are now aware that the medium to attain competitive advantage has gone beyond offering cheaper, better or different products, neither can competitive advantage be accomplished by just differentiated products and services

(Teo et al. 2006). However, Puschmann and Alt (2001) argued that it could only be achieved through improved customer relationship practice. Also, the present buying behavior exhibited among bank customers shows that customers could effortlessly redirect their loyalty from their current bank to another because of low or no switching cost (Massey et al. 2001). Likewise, customers' service quality and product quality expectation over the years have increased and consequentially, this necessitates CRM implementation for the present business environment (Pan and Lee 2003; Teo et al. 2006).

Scholars have indicated that it is more expensive to attract and acquire new customers than to keep existing customers due to high spending on advertising and marketing (Peppard 2000; Reichheld 1993; Reichheld and Sasser 1990). To this end, Nykamp (2001) and Peppers and Rogers (1993) argued that it is important for organisations to differentiate (segment) customers than to differentiate products and to cease from placing their emphasis on market share but to focus on customer share. Moreover, research has shown that organisations do not only need to keep their existing customers, but they need to expand their customer buying relationship lifespan with the organisation (Zeithaml et al. 2002). The authors posit that this can be achieved through the use of an IT (CRM) platform capable of handling: one to one relationship, value creation, cost reduction and customer value analysis (Barnes 2001; Nunes et al. 2004; Nykamp 2001; Peppers and Rogers 1993; Storbacka and Lehtinen 2001).

## 2.2. Fundamental roles and benefits of CRM

According to Rust et al. (2001) and Richards and Jones (2008), the roles and benefits of CRM as postulated by early researchers differ according to various industries because the procedure and technology linked with CRM implementation were developed for particular industry structure. Nevertheless, findings from the research of Reinartz et al. (2004) on CRM process, its measurement and impact on performance using cross-cultural and multi-industry approach contradict the argument that the expected benefits of CRM implementation vary by industry. Rather, they maintained that, if there is variance, it is not in any significant degree across industry and countries. As stated by Richards and Jones (2008), this argument provides support for the notion that the benefits that are associated with CRM system occur across context.

From the review of the literature on the benefits of CRM system, table 1 shows the summary of collated benefits from some selected studies on CRM. From among the several benefits of CRM implementation outlined in the table, the selected constructs were based on the criteria that each of the constructs are commonly found in conceptualised research models/frameworks in studies relating to CRM/online banking. Furthermore, the selected variables are formed as major themes mentioned at least two times by different authors. This is to justify that the benefit is expected from various forms of CRM systems across industry and countries. Also, the benefits need to align with the research, the aim of which is to analyse the influence of CRM system on buying behavior.

Interestingly, the identified benefits are carefully drawn from novel and common CRM benefits from literature. Apart from measuring the direct associations between CRM systems and the chosen CRM system benefits, which has been established by several but different previous studies (e.g. Payne and Frow 2006; Reinartz et al. 2004), customer acquisition, customer satisfaction, customer retention, service quality and customer loyalty have been selected as variables that need to be confirmed by undertaking industry interview.

**Table 1: Collated summary of CRM benefits and indication of their support for research constructs**

List of CRM benefits and indication of their support for research variables						
Authors/date	Variable indicators					CRM benefits
	Acquisition	Satisfaction	Retention	Loyalty	Cross/up-buying/sales	
Aha et al. (2003)				✘		Increases customer loyalty and customer life time value
Amoako et al. (2011)	✘	✘		✘		Customized products and services, Improved capability to target profitable customers, Improved customer service efficiency and success, Integrated operations across platforms
Buttle (2004/2009)	✘	✘		✘	✘	Reduces cost to serve
						Increases revenue
						Increases customer satisfaction and loyalty
Chen and Popovich (2003)		✘			✘	Increases data sharing across selling organisation
						Improves customer service
						Improves cross buying/up buying
						Improves customer targeting
						Enhances greater marketing messages personalisation
						Enables customer better self-service options
						Improves buyer -seller integration

Croteau and Li (2003)					✘	Enables customisation of products and services
						Provides customers a "one to one" experience
						Improves sales force efficiency and effectiveness
						Enables customisation of marketing plan for individual customers
Eid (2007)		✘	✘		✘	Enhances customer relationship quality and retention
						Increases customer satisfaction and sales
Hendricks et al. (2007)			✘			Enhances customer long term relationship (loyalty) and data warehousing
Hobby (1999)	✘		✘			Enables customer attraction and acquisition
						Enables customer retention
Jones, Brown and Zolltners (2005)						Improves customisation of products and services offerings
				✘	✘	Enables creation of long term relationship
						Improves salesperson efficiency and effectiveness
Jones, Steven and Chonko (2005)	✘				✘	Enhances finding, obtaining and keeping customers
						Increases salesperson efficiency
						Help in acquiring competitive intelligence
						Enables coordinated communication
						Enables marketers to have a lifetime value view
Jones and Sundaram and Chin (2002)					✘	Improves sales force efficiency and effectiveness
						Improves pricing
						Reduces customer service cost
Kim and Kim (2009)	✘	✘	✘	✘		Enables customer acquisition, satisfaction, retention loyalty
Leigh and Tanner (2004)					✘	Improves sales force effectiveness and efficiency
						Enables knowledge management
						Enhances knowledge sharing with an organisation
Lin and Su (2003)			✘	✘		Enhances client retention, loyalty and profitability
Muro et al. 2013	✘		✘			Growing customer base, managing customer interaction, transparency in dealings hence retaining customers
Park and Kim (2003)	✘		✘			Enables customer acquisition
						Reduces customer serving cost
						Improves product differentiation
						Customer retention
Payne and Frow (2006)	✘	✘	✘	✘	✘	Enables customer acquisition, satisfaction, retention and loyalty
						Enables cross buying and up buying
Payton and Zahay, (2003)			✘	✘		Enhances customer retention, loyalty and profitability
Parvatiyar and Sheth (1995/2000./2001)	✘		✘	✘	✘	Improves customer segmentation
						Enables key account management and business development
						Improves customer loyalty
						Improves cross buying/up buying
						Enhances customer acquisition and retention and
Reinartz, Krafft and Hoyer (2004)	✘		✘		✘	Customer acquisition, retention and recovery
						Enables segmentation based on economic worth of customer
						Improves resources allocation to accounts
						Cross buying and up buying

Rigby, Reichheld and Scheffer (2002)	✘	✘	✘	✘		Improves customer acquisition and retention efforts
						Enables ability to offer right product and services to right customer
						Motivates employees to foster customer relationship
						Enables organisation to practice "best processes" hence, tracks customer satisfaction
						Enables customer loyalty
Rigby and Ledingham (2004)			✘		✘	Improves information sharing within selling organisation
						Automates development of offerings, sales, retention, win-back and targeting
Rivers and Dart (1999)						Reduces administrative duties
						Improve pricing
						Improves sales effectiveness
Sabri (2003)						Enables products and services personalisation
						Improves sales force efficiency
						Enhances product development
Swift (2003)	✘		✘		✘	Improves customer acquisition, retention, loyalty and profitability
Tanner, et al., (2005)	✘	✘	✘			Improves customer segmentation and valuation
						Enhances acquisition, development and retention of customers
						Enhances customer satisfaction and firm profitability level
						Enhances communication across multiple selling channels
Teo et al., (2006)	✘	✘	✘			Improves customer acquisition, servicing, retention and satisfaction
Thomas, Blattberg and Fox (2004)	✘		✘			Enables organisations to win back lost customers/acquisition
						Enables customer retention based on pricing
Thomas, Reinartz and Kumar ((2004)						Improves marketing effectiveness
						Enables products and services customisation
						Improves customisation of marketing efforts towards individual customers
Vazifehdust et al. (2012)	✘		✘		✘	Identification and targeting customers, enables personalized relationships, identifying profitable customers
Verhoef (2003)		✘			✘	Improves customer commitment, satisfaction and loyalty
Wilson, Daniel and McDonald (2002)						Improves channel choice
						Enables multi-channel integration
						Allows individualised pricing
Winer (2001)	✘		✘			Enables greater customer attraction, conversion and retention of target customers
Zikmund, McLeod and Gilbert (2003)		✘	✘			Improves customer focus
						Improves customer retention
						Increases customer share
						Enhances long term profitability
						Enables continuity across channels
						Enables personalised services
						Enhances satisfaction

Source: Author updated from Richards and Jones (2008)

### **2.3. Challenges of CRM enabled channels usage in the Nigerian banking industry**

While many authors have established that CRM systems and technology adoption in the banking sector has immense potential to improve the experience of the customers and the performance of the banks, there are known downsides. These downsides, although they do not overshadow the CRM system benefits, may impair the level of customer perceptions of service quality and satisfaction, especially in the case of the Nigerian banking industry (Ajayi 2014; Omotoso et al. 2012; Oni and Ayo 2010). Technology adoption as indicated above, has considerable benefits, which includes but is not limited to quicker resolution of customer complaints, banking transactional issues related resolution, faster identification of customers' needs, and service quality. However, the Nigerian retail banks also encounter some problems (Omotoso et al. 2012). According to Omotoso et al. (2012), the two most recurrent and difficult challenges are the lack of adequate infrastructure, particularly with irregular and inadequate power (electricity) supply and lack of a reliable and quality Internet network.

Consequently, this leads to increased operation overhead costs for the banks and recurring technology interruption. With respect to African nations, Akoh (2001) highlights little economic growth, low per capital income, limited technology know-how, illiteracy in terms of technology-based tools usage, cultural and religion practices, high implementation costs, security and perceived reliability of technology as the major impediments to technology adoption. With regard to Nigerian banks, Ovia (1997/2001) and Omotoso et al. (2012) outline low Internet connection (connection speed), low tele-density (number of connected landline telephone per 100 persons within a given area), shortage of technology-based platform know-how and security (customer funds and data safety) as the challenges faced by Nigerian banks, and as an extension, to the customers. Although there is a low tele-density in Nigeria, on the other hand, there is a high mobile phone penetration, which has a bearing on the high level of technology-enabled channels usage. Albeit, most empirical studies on the adoption of technology by banks acknowledge that security is the main challenging obstacle that inhibits technology enabled channels acceptance and usage (Chiemeké et al. 2006; Odachi 2011).

### **2.4. Customer buying behavior within the context of banking sector**

The behavior exhibited by customers are complex and dynamic, hence any bank that aspires to have a competitive advantage within the industry will need to be aware of the complexity of consumer behaviour (Aliyu and Tasmin 2012; Mittal 2008). It can be argued that the complexity in the buying behavior can be attributed to their increased knowledge level, available products and services of banks, unfolding bank deregulations and globalization, as well as the civilisation of the approaches to banking (technology advancement and adoption). All of the above factors exert a significant influence on their buying preferences (Aliyu and Tasmin 2012). This has made the banks competitively dynamic and up-to-date with the products and services offered to their customers and the modes of services delivery channels. Bank customers display a distinctive buying behavior that they exhibit with respect to their patronage of banks. These identified behaviors include banking with more than one bank (multiple banking), cross/up buying, repurchase of the same banks products or services (e.g. travel insurance, money transfer (FX), car finance (loan), bill payment etc.), switching banks and word of mouth (Berger et al. 2005; Cheng 2012; Izogo 2016, Wang et al. 2004).

Aside from the extraction of customer buying knowledge through relationship interactions, bank customers perceptions on the usage of a CRM system to perform banking transactions is another factor that could influence their buying behavior. Previous studies (e.g. Oni and Ayo 2010; Ahmad and Al-Zu'bi 2011; Gerrard and Cunningham 2003) suggest that customers whose experience and perceptions with the use of technology platforms for banking are positive are looking for qualities such as a) convenience, b) timeliness, c) transaction efficiency, d) availability of choices of varieties of bank services through the platforms and, e) low or no transaction charges as factors that may positively shape their buying behavior. In line with the aim of this study, the buying behavioral variables mentioned in this section need to be confirmed. Clearly, the customers of Nigerian banks are distinctively different from other nations. The distinction is in particular to Nigerian bank customers' level of technology acceptance and usage as well as their perceptions on the safety of the technology channels, which appear to dictate their buying behaviour. Hence it appears imperative to uncover the unique and applicable customer behavioural acts in Nigerian banking industry context for future academic reference and practical implication to the industry.

### **2.5. Rationalizing Technology Downtime (TDT)**

Technology downtime is the extent to which customers frequently experience unexpected CRM systems breakdown. This could mean entire system shut down or limited availability of selected system functions. These inconsistencies could impair customer usage satisfaction, thereby leading to a negative effect on technology acceptance and usage. This could also result in an unfavourable indirect effect on consumer buying behavior (Venkatesh and Davis 2000). In previous studies and related theories such as TAM and TAM2, the technology



downtime has been referred to as technology reliability. According to Venkatesh and Davis (2000), reliability is the degree to which a customer perceived a technology system to be reliable and ready for use within its stated operation time. Similarly, Padmavathy et al. (2012) described technology reliability to mean the level to which banks constantly and precisely render service delivery to the customers as pledged. Padmavathy et al. (2012) have confirmed the dependability of using reliability to measure a CRM system effectiveness. This rationalisation for measuring the effect of service downtime on technology usage is in accordance with the conclusions of Zineldin's (2005) research, which indicates that reliability among other variables is an indispensable factor in achieving excellent service delivery by banks to their customers. Furthermore, previous studies (e.g. Babatunde and Ajayi 2010; Odusina 2014) within the context of the Nigerian banking sector and technology acceptance have identified constant undependability as a peculiar issue faced by customers. Based on the above, this study has included technology downtime (TDT) as an emerged construct through the exploratory study.

### **3.0. Qualitative methodology: Research design overview and objectives**

#### **3.1. Sample design and data gathering process**

The population of interest that represents the unit of analysis in this research comprised of the middle and top management level as well as the IT/CRM practitioners in the Nigerian banking industry. Given that the total population (number of banks) is 21, the participating banks were selected based on the criteria demonstrated in section 3.4.1. Similarly, the interviewees were selected based on their eligibility but in a purposive manner.

Prior to selecting and conducting the interview, the potential respondents were initially contacted through telephone and e-mail. This process allowed the researcher to evaluate and ratify the respondents' appropriateness to participate in the study in terms of his or her position, job function in relation to the study area, years of experience within the bank and the industry.

Although it was important that the individual banks and respondents met the criteria mentioned in section 3.2, there were no stringent prearranged criteria in choosing the sample units' location (particularly the individual respondents), since the entire population is 21 banks. This is based on the understanding that qualitative studies do not necessarily require pure representativeness (Miles and Huberman 1994). Furthermore, the selection was not restricted to a specific area because the field work was conducted in Nigeria, and locations suitable for the respondents. Hence, the researcher went through the rigors of traveling from one state to the other without giving much consideration to convenience and time, allowing data collection from across states within the country. Although the sampling process appeared to be specific, it does not undermine the quality of the qualitative study. This is because it follows the idea of what Burns and Bush (2003) explained as "convenience sample". Considering the exploratory dynamics of the qualitative study, the sample size was considered adequate. This is because this study intends to advance initial understandings regarding the peculiarity and applicability of the mentioned CRM and buying behavior variables (Burns and Bush 2003; Denzin and Lincoln 1994).

#### **3.2. Qualitative research instrument**

Recalling that one of the purposes of the exploratory research is to confirm the variables identified from the literature as well as to gain further insights, the literature on CRM systems and consumer buying behavioural elements was used to formulate the questions that were included in the semi-structured interview guide. The use of an interview guide was necessary so as to avoid deviation from the specified study objectives. The researcher expected to hear the interviewees utter or express selected "words" or "phrases" that suggest or are connected with the identified variables. The interview questions were therefore developed based on the sequence of the study constructs.

In order to ensure that each of the variables was confirmed, the interview guide was arranged in such a manner that each of the questions relates to a specific construct measurement. Nonetheless, the content of the question guide was devised in a semi-structured fashion such that it provides an opportunity for flexibility to discover potentially new variables pertaining to CRM systems usage and consumer buying behavioural attributes dimensions. The questions were deliberately designed in this way to allow participants the opportunity to discuss the benefits of adopting CRM systems, peculiar customer buying behavioural attributes and the links among the variables. The questions also open up a discussion that gives room to uncover potential CRM systems challenges, the level of adoption, success and improvement. Particularly, through probing and a final general question that engendered an open discussion, the respondents were encouraged to freely share their opinions and experiences regarding what pertains to the topic. This helped to uncover a new variable and gave an indication of a new way to explore the possibility of new findings in the following interviews.

Before the proper interviews were conducted, the interview guide was subjected to test using four faculty members whose area of interest align with the current study and through practice (pre-test) (Bowden et al. 2002). This was done purposely to improve validity and quality of the qualitative data gathering process. Following this

exercise, the interview guide was attested to be focused and appropriate, requiring few amendments. The modifications required related to a few questions which were slightly ambiguous, so these were clarified.

Considering the circumstance that the interviewees were bank managers who operate under a tight schedule and have many other responsibilities and duties, the interview was designed such that each interview would last for about 30 minutes. The length of this interview was justified based on the nature of the exploratory examination, which was primarily to gain confirmatory insight on the variables that have been derived from the literature review and not for the purpose of gaining in-depth understanding of complex associations.

### **3.3. Qualitative data analysis strategy**

The major objective of the qualitative study is to primarily confirm the existence and applicability of the study variables extracted from the literature. The qualitative analysis was conducted based on the fact that the variables are already established from the literature, which implies that coding was predicated on the existing variables rather than from the interviews. Albeit, an effort was made to adopt an analysis technique that demonstrates variable confirmation and a deeper level of collected data analysis for gaining more insight into the relationship between CRM systems and consumer buying behavior within the Nigerian banking industry. Moreover, although the stages that precede data gathering (such as determination of sample size and interview process design) had considered and integrated a certain level of subjectivity, a thorough qualitative data analysis was undertaken. This was done particularly in order to obtain approaches that are credible, dependable and could be replicated (Miles and Huberman 1994). Accordingly, each of the interviews carried out were recorded and transcribed in detail.

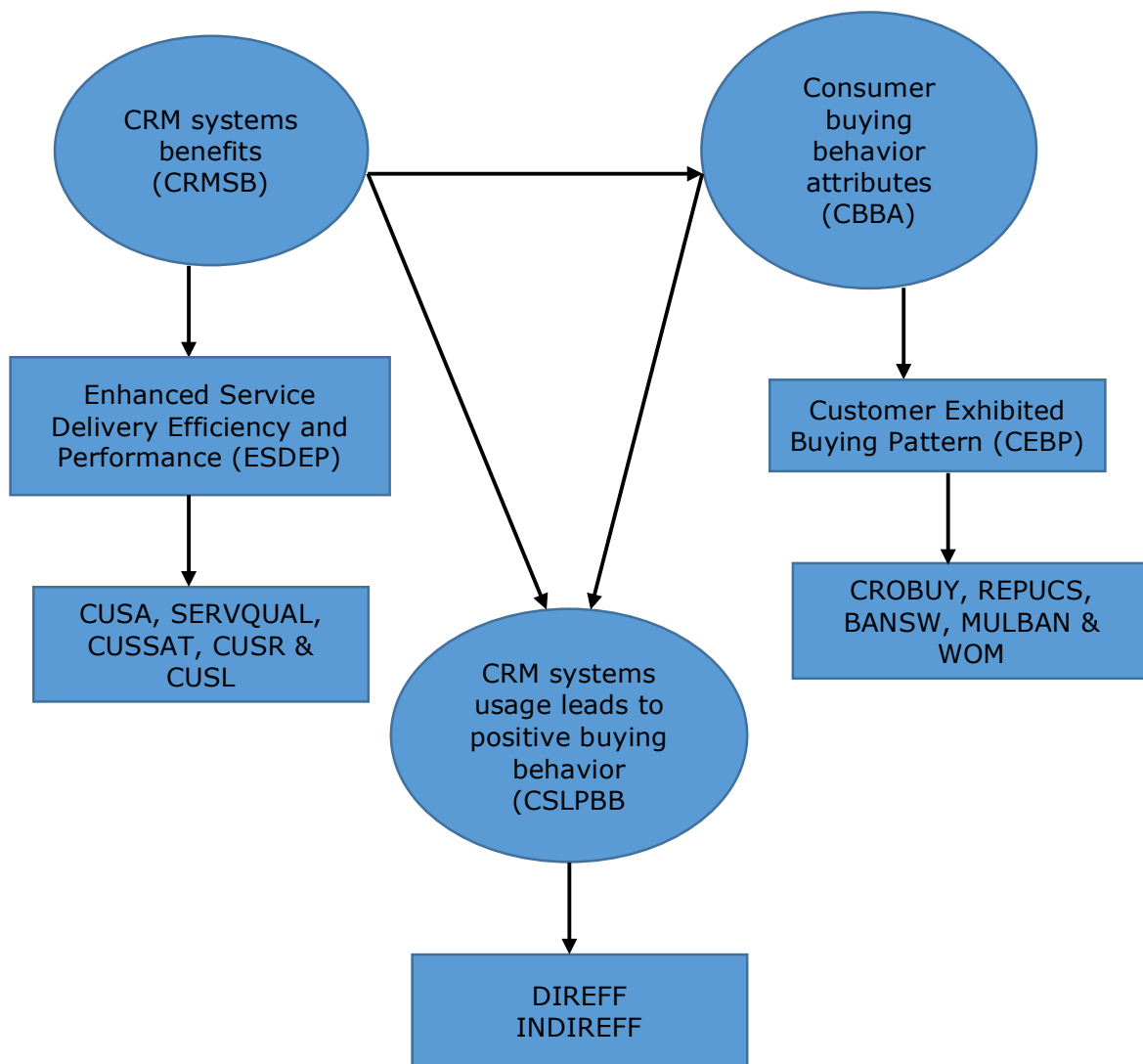
#### **3.3.1. Thematic approach**

According to Braun and Clarke (2006), a thematic analysis involves the process of identifying, analysing and reporting the sequence of themes (pattern) in a dataset. As this is a broad definition of a thematic approach, it is important to note that its applicability depends largely on the nature of interpretations intended from the research topic and or questions. Essentially, this technique enables the researcher to identify relevant themes (research variables of interest) from the data, which could be based on an inductive or a deductive approach (Harding 2013). The thematic technique takes a process of interview transcription, coding and reading the transcribed data to arrive at the findings (Harding 2013). The above is based on the six stages of conducting thematic analysis suggested by Braun and Clarke (2006). These are:

- Familiarization with the data
- Producing first codes
- Identifying themes
- Review of themes
- Themes definition and naming
- Report generation

The purpose of the current study was to verify the variables that were identified from the literature before the interview. The interview was also developed based on the literature-induced variables. Given the nature of the exploratory study and the obtained data, a deductive, apriori codes (variables) was conducted, rather than using inductive method (Harding 2013). Apriori coding was employed based on the fact that it reflects the research focus on the topic (variables) or when the variables of interest are considered essential in the prevailing literature on the study area (Gibson and Brown 2009). Although this form of thematic analysis is driven by the researcher's analytic interest and it does not produce a full description of the whole data, it produces confirmation and some insights into the aspect of the data that is fundamental to variable confirmation (Braun and Clarke 2006). Following the core principle of a thematic design according to Braun and Clarke (2006), if a new variable is exposed during the interviews, a new code (variable) can be added to the list of codes. Figure 1 shows a sketch of the extracted coding arising from the literature-induced variables.

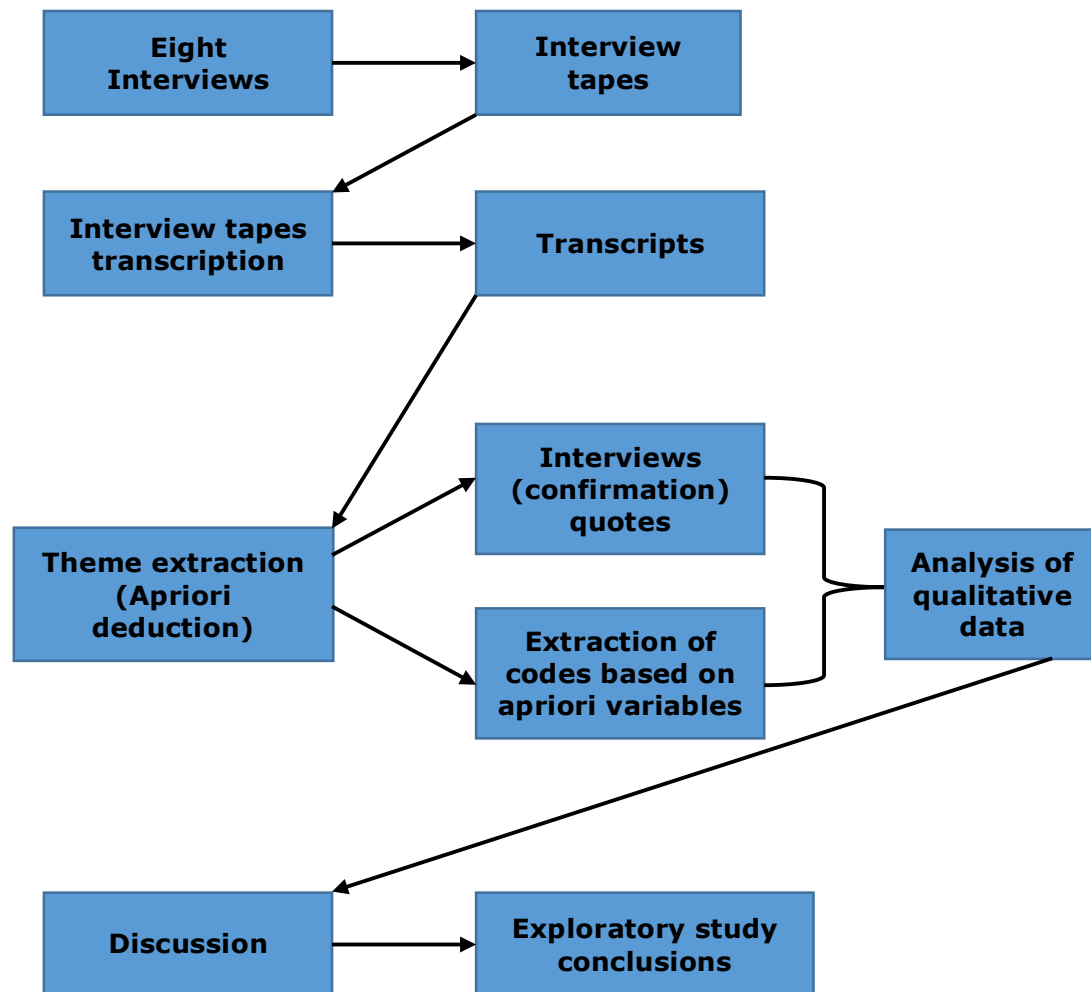
**Figure 1:** An extract of variables coding based on provisional apriori construct from the literature



**Note:** CUSA – Customer acquisition, SERVQUAL – Service quality, CUSSAT – Customer satisfaction, CUSR – Customer retention, CUSL – Customer loyalty, CROSBUY – Cross buying, REPUCS – Repurchase, BANSW – Bank switching, MULBAN – Multiple banking, and WOM – Word of mouth.

The approach employed in this phase follows the guideline described by Harding (2013) as using “existing theory and literature as the starting point and the data collection and analysis are then planned to test a hypothesis or answer a research question”. The author stated that for this technique to be used, the hypothesis or the research question must arise from the literature. In this research, a deductive thematic based approach was adopted, fundamentally enforced by its analytical capability to detect and identify variables that impact a particular topic engendered by the interviewees (Alhojailan 2012). Therefore, the key informants’ interpretations and explanations confirming the key CRM benefits and buying behavioural variables are potentially significant fro future quantitative studies. The exploratory study analytical process is represented in figure 2.

**Figure 2: Qualitative study analysis process**



### 3.4. Execution of qualitative interviews for validation of selected constructs

Semi-structured interviews were used to as a means to generate confirmatory results (Creswell 2014; Curry et al. 2009; Harris and Brown 2010). Hoinville et al. (1978) averred that in order to develop a comprehensive structured questionnaire, it is valuable to use an exploratory approach such as interviews to obtain information that would help recognise, clarify and extend knowledge on the research constructs. Similarly, using informal interviews (research dialogue) can be conducted using specialists, professionals or key informants alongside literature reviewed (Oppenheim 1992; Teddlie and Yu 2007). This will avail the researcher with a detailed and comprehensive knowledge to develop the questionnaire. The researcher conducted usable interviews with eight (usable respondents) bank technology (IT) system specialists, bank strategic technology deployment managers and bank customer relationships managers (Kumar et al. 1993; May 2011; Tremblay 1957). This exercise was necessary in order to perform a face confirmation of the initially identified constructs. The next subsections present the outcomes of the interviews.

#### 3.4.1. Interview participants

There are currently 21 retail banks in Nigeria. Ten interview participants were selected from across ten banks out of the 21 banks. The selection criteria for the interviewees/bank for this exercise was based on how the Central Bank of Nigeria (CBN) categorised the banks in terms of liquidity, customer share, numbers of deployed technology facilities (CBN 2013). As demonstrated in table 2, as extracted from the CBN report, the researcher further categorized the banks into high, medium and low users, level of technology adoption, operating on full or partial online real time (CRM usage level) and numbers of branch networks and if the bank is a regional bank -

banks with branches in more than one region but does not cover the whole country and national banks. Out of the ten contacted banks, the researcher was able to gain access to eight which are First Bank, Guarantee Trust Bank (GTB), Eco Bank, Access Bank, Union Bank, Wema Bank, Fidelity Bank and United Bank for Africa.

It is important to mention that the participants are specialists and customer relationships management professionals who have related job experience between 10 and above 20 years in their field. Having chosen the banks based on the categories as illustrated in table 2, the individual interviewees were selected by their bank to represent them, and the interviews took place at their various offices as agreed by the interviewees. Out of the ten interview appointments secured, the researcher was only able to conduct nine, and out of the nine, one was considered unusable due to participant's disengaged and nonchalant attitude. The tenth bank's interview was not possible because there was no approval in place within the time of data collection. Meanwhile, the researcher was able to collect information (through a full interview) from the same bank but with another participant. Although ten interviews were proposed, the researcher was mindful that should "saturation" not be reached at the end of the ten interviews, there may be need to conduct more as it implies that there is more information yet to be uncovered (Ritchie 2003; Mason 2010; O'Reilly 2013). However, this was not the case. The researcher was also conscious to collect data from both management level and customer facing level however, no significant information bias was observed (Hebert et al. 1996; Sterne et al. 2009).

**Table 2: Interviewed banks classification**

Grouping	Participating bank	National	Regional	Level of CRM adoption
<b>Group A: High</b>	First Bank	√	×	High
	Guarantee Trust Bank (GTB)	√	×	High
	Eco Bank	√	×	Medium
<b>Group B: Medium</b>	Access Bank	√	×	Medium
	United Bank for Africa (UBA)	√	×	Medium
<b>Group C: Low</b>	Wema Bank	×	√	Low
	Union Bank	×	√	Low
	Fidelity	√	×	Low

Source: Author based on CBN bulletin (2013) and Interviews outcome (2015)

### 3.4.2. Interviews

Interviews as a technique to obtain data in the qualitative research method are a flexible but normally non-standardised approach. The structured nature of an interview under this context is different from the interview as a method of data collection in quantitative method as the questions are usually structured, thereby not allowing the interviewee to give a comprehensive account of the situation which may lead to derailing from the specific focal point of discussion (Creswell 2014). Subsequently, explorative or descriptive oriented studies are opened to options of collecting data through structured interviews or focus group (Bryman and Bell 2015). As a way to have research data and results robustness, interviews have been argued to be a useful tool used for either item generation or to generate information that would help confirm the survey instrument content during the early phase of several quantitative studies (e.g. Bowling 2014; Curry et al. 2009; Harris and Brown 2010). This idea has been established to be valuable as it helps researchers to achieve better validity and reliability in designing the research instrument and measurement scales (Bryman 2006; Creswell 2014; Johnson and Onwuegbuzie 2004).

In this study, semi-structured interviews were conducted through a face-to-face medium and with an open-ended discussion. In addition to the aforementioned reasons for these interviews, the researcher intended to first establish from the interviewees that the banks have employed the use of CRM enabled channels for their customer usage, the types of such channels available, benefits of adopting technology, customer buying behavior in the Nigerian banking industry and providing verification to the identified constructs from literature.

The questions of the interviews were centered on why the banks adopt technology enabled channels to service their customers, the benefits expected from these channels and known peculiar characteristics of Nigerian banks customers' buying behavior. In two of the interviews, the interviewees did not mention some of the constructs identified from the literature and, therefore the interviewer probe further by introducing the construct and asked the interviewees to discuss the constructs in relation to CRM tools.

#### 4.0. Research findings and discussion

A systematic method of qualitative analysis (apriori deductive approach) of the taped interviews was carried out. This took a form of thematic transcription approach which was used to extract relevant “statements, assertions, comments or opinions” that confirm research constructs and their definitions according to the interviewees. The analysis of qualitative data followed the approach of Braun and Clarke (2006) whom proposed that a thematic method is an approach that involves identifying, analysing and reporting themes pattern in a set of data. This approach was deemed valid based on the understanding that it can be used “when the study aims to understand the current practices of any individual” (Alhojailan 2012 p. 41). This would allow the investigation and identification of how the current situations affect individuals’ view (Alhojailan 2012; Braun and Clarke 2006). Following this principle, the constructs mentioned by the interviewees were consistent and depicted what in fact are events and phenomena that are manifesting within the industry.

It is fundamental to note that the findings from the interviews agreed and confirmed the identified constructs from literature. This not only helps to confirm the identified constructs from literature, in addition, it helped the researcher in operationalisation of the study constructs as well as providing credence to the process of the literature review. Interestingly, “technology downtime” was mentioned by six of the interviewees as a fundamental factor that impairs the level of banks’ CRM enabled channels effectiveness. Technology downtime was not identified from the literature as a CRM enabled channels outcome, benefit or consequence and was not one of the constructs considered in this study. However, the construct was understood to be fundamental. Albeit, the researcher was able to confirm this factor both from the interviewees and through personal observation (at long queues in the bank and at ATM locations), which exposed the researcher to experience the downtime during the data collection exercise. The confirmation of these variables are expressed in the qualitative analysis stage based on the extracted interview quotes presented in table 3.

**Table 3: Interview quotes/excerpts indicating variable and relationship confirmation**

Construct	Interview Quotes	Sampled Banks
<b>Customer Relationship Management Benefits (CRMB)</b>	<i>...that's why you can actually stay in your house and do all the transactions you need to do. You know...The benefits really are that one, time saver, it saves time, quicker resolution, customer satisfaction, because, for some customers, they may not need to come to the bank, to get whatever information they need from you or to get a problem resolved.... it also, it brings emm the customers and bank relationship tighter (<b>retention/loyalty</b>) ... I will talk about one, which is customer service excellent I'll also say emmm I'll say effective deliverables using these mediums, basically the customer <b>service excellent</b> leads to close nested relationship...I would go to the bank (ATM) where you are rest assured that when you put in your debit card the machine will dispense...</i>	A
	<i>Technology usage in my bank allow emm.... give our customers the benefit of enjoying <b>timely issue resolution and convenience</b> .... (coughs)... which leads to <b>satisfaction</b>. The adoption of technology also allows us to enjoy some competitive advantage although I must say that GTB and Zenith bank has more <b>competitive advantage</b>, which enhances their <b>customer base (acquisition)</b>. For instance, customer often will prefer to use GTB being one of the leading tech-savvy bank in the industry. It also enables us to “<b>wow</b>” our customers by providing <b>excellent service delivery</b>. The use technology does lead to enhanced <b>retention and loyalty</b> but ...you ...see, that is if the technology channels are functional and robust</i>	B
	<i>Yes, CRM adoption does lead to new <b>customer acquisition</b>...emm. it does... you will agree with me that customer takes a decision and they want to get the best service from their bank, so the service that you render through your channels will determine who a customer would choose.... For instance, first bank lunched a platform called “first money” about two years ago has brought in about 2 million new customers. the relationship between CRM and service excellence is directly proportional am mm ...you could imagine yourself coming to the bank and you are not able to use the channels available, you will be discouraged and move to other bank so I will say that effective technology adoption is imperative to the bank's ability to render <b>excellent service</b>. On retention: once you have those things (effective service delivery</i>	C

	<p>channels), you are not just <b>bringing in new customers</b>, you are retaining the old customers in short, you even go from the level of <b>retaining to the level of up-selling</b> the customer so the customer will be willing to do more business with you and jettison the relationship they have with other bank. ...hum mm one thing we need to get right is customer loyalty comes out of <b>customer experience</b>. Loyalty entails giving referrers. You want to stick with the brand and when you get it right technologically and with <b>service delivery excellence</b>, then the <b>loyalty</b> is a given.</p>	
	<p>... it enables the banks to manage their customers better and the customer data which emmm allow the bank to know about their <b>customer buying patterns</b> and to know how best to service the customer. It also enables the customers <b>cross-sell</b> to the customers. It enables them to increase their share capital, to increase their wallet share of the sector. The available of mobile bank for example influences a bank selection chances. It also gives their customer a <b>wow experience</b> giving their customers the reason to come back to bank with them (<b>retention/loyalty</b>). in fact, the adoption of the technology has really helped the bank to improve the kind of service they deliver to the customer because customer <b>acquisition and retention</b> depends on the kind of services they render to this customer when they are properly serviced and satisfied then they option for coming back again(<b>retention/loyalty</b>)... technology gives the leverage to retain our customers ...</p>	D
	<p>The use of technology avails the customer more control over their banking activities and if the service delivery process is effective, it will improve their <b>satisfaction</b>. With respect to <b>acquiring new customers</b>, Well, emmm, I won't say there is a direct impact because all banks have adopted CRM but the differentiating factor is the way you use it, which is the differentiator and not the bank. The customer would rather open an account with a bank with higher level of technology adoption. The banks that are perceived as tech-savvy have more people especially the youth e.g. GTB CRM systems lead to <b>customer loyalty</b> but to achieve this means having a cutting-edge technology and technology that is relevant to this age.</p>	E
	<p>customer that are IT savvy will want to open an account with a bank with high technology platforms. A customer would choose a bank with a bank perceived to have a reliable channel Well, technology adoption will have impact on <b>loyalty</b> but ... emmm... it is the effectiveness of your platforms that will make the customer to want to be loyal</p>	F
	<p>It (technology) has an impact on the number of customer the bank has <b>acquired and in acquiring new customers</b>. Technology has a lot of impact on that... the turn around time has been reduced due to the technology usage which impacts on our service quality ...definitely, I haven't seen a customer who have migrated to internet banking who will not want to <b>continue to bank with us</b> (retention/loyalty) the level of complains generally has reduced because the level of human interaction has greatly reduced</p>	G
	<p>Technology helps the bank in generating new customers, because for example, the customer emmm... you could open an account from the comfort of your phone, now it means that customer...don't have to come to the bank to make payment or maintain their facility (loan) account. A lot of customers prefer that, and that has increase the number of accounts the bank has been able to open (<b>new customer acquisition</b>) ... ... it has impact on the <b>quality of service</b> and you know, even for the banks, we don't have the choice than to monitor the quality of service ... <b>service is now technology driven</b> and it's been able to <b>up the service</b> and people are more alive to their responsibility. it has impact on the quality of service and you know even for the banks we don't have the choice than to monitor the quality of service</p>	H

	<p>... Yea, there is a relationship (between CRM and satisfaction), because your customers are <b>satisfied</b> when you meet their needs. So if your platforms don't get to meet their needs, customers don't get satisfied ... So that platform is supposed to bring about customer satisfaction...</p> <p>..Yes, it does, because if your customer is actually satisfied with what he gets from your platforms then he doesn't have a reason to look elsewhere and he wants to remain there (<b>retention</b>) ...</p> <p>We expect that technology is supposed to make our operations more effective and efficient (<b>service quality</b>) and then when a system is more effective and efficient, definitely, you are expected to one ... there will be <b>increase in patronage</b>, which will bring about increase in profitability and there increase in <b>retention</b> where you don't have most of the account going into dormancy - when people no longer use their account and there moving away then you have <b>customer loyalty</b></p>	
<b>Consumer Buying Behavior Attributes</b>	<p>... We it is actually common that customers are loyal to themselves, they only go to whichever banks will solve whatever problem they have. We have some that will give only 20% to a bank and 80% to other banks. <b>They cross buy and exhibit multiple banking behavior.</b> They also have the habit of <b>referring people (WOM)</b> to the bank like I mentioned earlier that they spread information... I also do believe that they have <b>bank-switching behavior.</b></p>	A
	<p>Technology permits me to have access to my customers' information about where they work, hubby and if the customer has children, this enable us to <b>cross-sell</b> to the customer. ... Commonly <b>word of month</b>, a lot of people complain about service but they still patronise, unlike abroad but in Nigeria we like fashion and buy where people buy...</p>	B
	<p>Talking about our customers buying behavior, a typical Nigerian bank customer would have <b>banking relationship with more than one bank</b> silence ... It's just a common thing. ... it won't be naïve to feel that your customer bank with you alone so it's a known and common thing in the industry.</p>	C
	<p>... there are some other customers who have flair for operating more than one banking due to service nature. There are also customers who as a result of <b>cross sell</b> of the bank product for example emmm WOM... in fact, our products have been doing that for us. As some of our customer refer their friend and family (<b>WOM</b>) to us having enjoyed our products and services</p>	D
	<p>... Most customers in Nigeria has more than one banks (<b>Multiple banking</b>) ...</p>	F
	<p>We have a lot of customer that have <b>multiple account</b> with other banks. I think it's a peculiar thing in Nigerian. Although you may have account with more banks but you only use a particular one as your primary bank...</p> <p>Our customers also <b>cross buy</b> our product but this not only in GTB but across the industry</p>	G
	<p>We do have customer who concurrently have accounts with my bank and with one or two other banks (<b>multiple banking</b>). Yes, I have a couple of them, you know for customers, if you are able to satisfy and exceed their expectation, what you expect from them is a <b>repeat buy</b>. And apart from respect buy, there is <b>referrer</b> for example, if somebody has a seamless mortgage finance, he would <b>recommend</b> others to our bank. Well, Well, for Nigeria, that's very very common to customer having account with more than on banks.</p>	H
<b>Relationships between CRM and CBB</b>	<p>... I do believe that technology adoption has impact on the customer buying behavior. In my opinion, using technology as service delivery channel on its own does not lead to em... favourable patronage behavior without first getting the customers to be loyal after all, it takes a customer to be loyal before he/she can engage in any umm... continuous purchase...</p>	A
	<p>Technology implementation has impact on the way our customers patronise us but emm... cough...you may need first provide <b>uninterrupted service</b> to get the customer satisfied or get them to <b>continue to use your bank continuously</b>. After this you can expect <b>constant buying (repurchase)</b>. ...let me tell you, people talk about the convenience our competitors deliver, definitely, it brings</p>	B



	about <b>WOM</b> .... it's a tool for harvesting customers ( <b>customer acquisition resurfaced</b> ).	
	you even go from the level of retaining to the level of <b>up-selling</b> the customer so the customer will be <b>willing to do more business with you (repurchase)</b> and jettison the relationship they have with other bank ( <b>bank switching/multiple banking</b> )	C
	Yes, in a way it does has effect on the CBB because... Basically, from my opinion, what I think is technology <b>motivates or initiates</b> the <b>buying behavior customers display</b> which depends on the nature of the service they receive. Although <b>switching</b> is not very common despite the fact that the bank does not meet your demand. What is obtainable is reducing your funds and transactions with the bank to the minimum level and move to another bank. Unlike the developed nations' such as the UK and USA, there is no such law or policy that regulates customer movement across banks.	D
	Customers actually follow trend. A lot of customers follow trends and the social medial controls customer buying behavior through WOM. Social medical is a platform where perceptions are formed on a brand/bank service efficiency.	E
	Yea ... Yea ...(confirming that CRM system affect CBB) because as an individual, I don't see any reason why I should have multiple account since technology has enabled me to male transfer to other banks seamlessly without carrying cash around.	G
	On a general note, I will say to you that the banking landscapes has drastically improved with the introduction of the technology based platform and we have been able to meet the needs of the customers to a reasonable extent and though that has also increase the level of competition and has raised the bars in terms of the quality of service the customers expect from you, emmm, its so interesting that with the platform you can actually <b>know the behavior</b> of your customer ...	H
<b>New variable (Technology Downtime)</b>	... I wouldn't want to go to this bank because every time you get to this bank "A" ATM, it takes your card without dispensing cash and or it's never on (functional) that is, <b>down time</b> ..	A
	.... Using technology leads to service quality 100%. it helps you to deploy your service faster/efficiently if you have little <b>downtime</b> ...	B
	... I do accept that there is <b>service failure (Technology downtime)</b> in the industry regarding technology so I can not exempt my bank. Another impediment to technology service delivery inconsistencies is due to internet and power (electricity) supply. First bank at the moment takes the lead as far as technology adoption and reliability is concerned in the Nigerian banking sector.	C
	As much as technology has helped in easy of banking, at times technology itself could be a headache for instance, the network would make it imposible for you to get your money ( <b>technology downtime</b> ).	E
	... when there are no downtime, the rate at which we attend to the customers is a lot seamless when handling customer transactions ...	F
	What has to be mentioned is that when you have all the technology applications but the platforms are <b>not up and running effectively</b> at all time, so <b>reliability</b> is very important before any benefit can be achieved.	G
	Well, there are so many factors that affects the effectiveness of emmm these platforms ... For example, <b>your internet banking could be down</b> if your	H

	<i>service providers are down, and you have the likes of the telecommunications providing us with support for some of the things that will do ...</i>	
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The obtained qualitative data exploration for variable confirmation is presented in Table 3. The variables subjected to confirmation as identified from the literature are grouped according to the construct the variables measure. The words and phrases in bold denote how the respondents in their own words described (in confirmation) each of the variables on CRM systems benefits (CRMSB) and consumer buying behavior attributes (CBBA) variables.

Specifically, on the CRMSB variables, each of the anticipated variable (customer acquisition, service quality, customer satisfaction, retention and loyalty) were mentioned many times in different context throughout each of the interviews. This further indicates that the variables indeed corroborate with what is obtainable from the literature. What emerged from the interviews is that service quality and customer satisfaction were mentioned more than the other CRM benefits variables. In many occasions, service quality was described by almost all of the respondents as (wow service, service excellence, effective service delivery, timely issue resolution and convenience) as evidenced in the quote from Bank A respondent below:

*... I will talk about one, which is customer **service excellent**, I'll also say emmm I'll say **effective deliverables** using these mediums (referring to technology-enabled channels); basically, the customer **service excellent** leads to close nested relationship ...*

By implication, it can be concluded that achieving a high service quality and customer satisfaction through the use of CRM systems as service delivery platforms are more pivotal to other variables. This exploratory study implies that service quality and customer satisfaction are precedents to gaining new customers, as well as encouraging loyalty in existing customers. This also predicts that experienced bank managers are aware of the strong connection between service quality and customer satisfaction has higher tendencies to have more indirect effects on the relationships between CRM systems and consumer buying behavior. This implies that for a bank to use CRM systems in achieving positive buying behavioural outcomes, the bank has to ensure that the service delivery channels avail customers positive perceptions on service quality and usage experience that leads to satisfaction.

Regarding the relationships between CRM systems and CBB, seven out of eight of the interviewees acknowledged that there are connections between the two constructs. Their opinions gave some insight into the conceivable relationship between CRM system usage and CBB. For example, as pointed out by the interview quotes in table 3, bank B in agreement with the other banks stated that:

*“Technology implementation has impact on the way our customers patronise us but ... you may need first provide **uninterrupted service** to get the customer satisfied or get them to **continue to use your bank continuously**. After this you can expect **constant buying (repurchase)**. ... let me tell you, people talk about the convenience our competitors deliver, definitely, it brings about **WOM**) ....”*

In addition to the insight provided on the direct relationships, the exploratory study also indicated that the relationships between CRM systems and CBB appeared to be somehow indirect. In particular, 5 out of 8 of the interviewees indicated that the tendency for a bank using CRM systems to achieve positive customer buying behavior is dependent on service quality, customer satisfactions, retention, and loyalty. Interviewee D, in support of this point, stated that:

*“Yes, in a way it does has effect on the CBB because... Basically, from my opinion, what I think is, technology **motivates or initiates the buying behavior customers display** which depends on the nature of the **service** they receive...”*

All the interviewees were of the opinion that CRM systems usage as service delivery channels influence the patterns and determine the attributes of the Nigerian banks customers buying behavior.

## 5.0. Key contribution and conclusion

The overall fundamental findings revealed from this exploratory study are as follows:

- The interviewees (bank managers/practitioners) provided some confirmatory evidence that supports the literature-induced variables
- The qualitative study also provided evidence that help solidify construct conceptualisation and hypothesis formulation for future studies.
- It further conveyed an insight into the direct and indirect relationships between CRM systems usage and consumer buying behavior. The nature of the relationships can be empirically tested in a quantitative manner in future study since, the extent and the statistical description of the effects could not be determined in this exploratory study.
- The exploratory study also introduced a new variable (Technology Downtime, TDT), which interestingly forms a major part of the study contribution to knowledge. This study recommends that a future study develops a full rationalization of TDT as a construct, and the development of TDT measuring scales in a quantitative manner and empirically.

In conclusion, through the methodological process employed in this study, the findings uncovered provided a solid confirmatory foundation upon which forthcoming research models and the constructs to be included in quantitative studies can developed, thereby making this study an invaluable reference point particularly within the context of the Nigerian banking industry.

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