



**IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER  
LOYALTY: CASE STUDY OF CADBURY NIGERIA PLC**

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**A DISSERTATION SUBMITTED IN PARTIAL FULFILMENT OF THE  
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## **Abstract**

*This study investigated the effect of customer relationship management on customer loyalty among customers of Cadbury Nigeria. Purposive sampling was used to select 200 participants in Lagos state. Descriptive analysis, Pearson Product moment correlation, multiple regression and simple linear regression estimation techniques were employed. Findings revealed the major reasons for continuous patronage according to most of the Cadbury customers were Cadbury's positive handling of complaint and the product performance of the company. There was a positive and significant association between each of the CRM components (brand perception, product performance, organizational trust, complaint handling and after sale services) and customer loyalty. Also, CRM components have significant impact on customer loyalty with complaint handling and after sale service contributing significantly to their respective regression models. The study therefore recommended that Cadbury Nigeria Limited should pay greater attention to the perceived value of its products to customers. Correspondingly, they must ensure that more priority be placed in responding to and dealing with the complaint of their customers. These without a doubt will increase the continuous patronage of their customers and hence improve their sales performance.*

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## Table of Contents

Abstract	ii
DECLARATION	v
ACKNOWLEDGEMENT	<b>Error! Bookmark not defined.</b>
<b>CHAPTER ONE</b>	1
<b>INTRODUCTION</b>	1
1.1 Background to the Study	1
1.2 Statement of the Problem	5
1.3 Research Questions	8
1.4 Research Objectives	9
1.5 Research Hypotheses	9
1.6 Significance of the Study	10
1.7 Scope of the Study	11
1.8 Organization of the Study	11
<b>CHAPTER TWO</b>	13
<b>Literature Review</b>	13
2.1 Conceptual Issues	13
2.1.1 Concept of Customer Relationship Management	13
2.1.2 Components of Customer Relation Management	14
2.1.3 Concept of Customer Loyalty	15
2.1.4 Determinants of Customer Loyalty	16
2.2 Theoretical Framework	17
2.2.1 The Stakeholder Theory	17
2.2.2 The Social Exchange Theory	18
2.3 Empirical Review	19
2.4 Literature Gap	27
<b>CHAPTER THREE</b>	29
<b>METHODOLOGY</b>	29
3.1 Conceptual Framework	29
3.2 Research Approach	30
3.3 Research Design	31

3.4	Population of the Study	32
3.5	Sampling Technique	33
3.6	Sampling Size	34
3.7	Data Collection Method	35
3.8	Validation of the Research	35
3.9	Reliability of Instrument	36
3.10	Reiteration of the research questions	37
3.11	Model Specification and Data Analysis	37
3.12	Chapter Summary	40
	<b>CHAPTER FOUR</b>	42
	<b>ANALYSIS OF RESULT</b>	42
4.1	Introduction	42
4.2	Demographic Results	42
4.4	Testing Normality of the Data	50
4.5	Hypothesis Testing	51
4.4.	Discussion of Findings	58
	<b>CHAPTER FIVE</b>	61
	<b>SUMMARY, CONCLUSION AND RECOMMENDATIONS</b>	61
5.1	Summary	61
5.2.	Conclusion	63
5.3.	Recommendation	64
5.4.	Limitation of the Study	65
5.5.	Contribution to Knowledge	65
5.6.	Suggestions for further Research	65
	<b>References</b>	67
	<b>APPENDIX</b>	76

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

In today's dynamic, changing market, all companies and especially the food and beverage industries are influenced by what happens while attempting to retain their customers in the competitive market worldwide such as treating new customers' better, prompt attendance to their complaint, appreciating their continuous patronage, along with similar services. This is because the growth of any business lies on the level of patronage of customers as regard their products (Arssion and Moez, 2017; Vecente, *et al*, 2021). Since marketing experts perceive the value of consumer loyalty; which refers to a customer's likelihood of repeating a business with a company or brand, arising from customer happiness, positive customer experiences, and the entire value of goods or services received by a customer from a company (Khan, Salehzaddeh, Pqbal and Yang, 2020). As a result of this, companies today in the food and beverages sector do not only aspire to please consumers but they still try to fulfill their competitive business targets more effectively and efficiently than their rivals, so as to be in good terms with their customers (Hassan, Lashari and Zafar, 2020).

In its organizational and marketing strategy, company's key aim is to retain client loyalty and emphasize a customer-centric approach which makes use of customized messages, goods, and content to ensure that customers get essentially what they want. Such a situation leads to building their trust with the customers, over delivering on customer promise, leveraging feedback, setting customer expectation, developing a frequent communication and offering customer services (Itani, Goad and Jaramilo, 2019).

The value of customer satisfaction cannot be overlooked, while satisfied customers are like free advertisements; since their satisfaction with the company products will ensure that they become



loyal to such a company and introduce the company product to other clients, advertising allows customers to become conscious of a brand and seeks to make the product preferable to its rivals (Maecker, Barrot and Becker, 2016 Obinna; and Thecla, 2020). If advertisements are effective in those two tasks, when customers make their next buy they will select the promoted brand and as such remain loyal to such organization. Nevertheless sensitization and preferential treatment is a cumulative process by advertisement. A single advertisement increases awareness only for a limited period of time, so that a high awareness and usage level are maintained by the public over a prolonged period of time (Rodriguez and Boyer, 2020).

In conjunction with its plans, events and procedures, the customer must become the focus of the company. Indeed, marketing to current customers is simpler and more lucrative than attracting new ones. This may arise due to arrival of more competitive food and beverages industries, product brand, trust, price charge to commodities, motivation, after sales service behavior etc., which may make it difficult for a customer to be lured to other brands (Johanesova and Vanova, 2020). Therefore, companies can concentrate more on their existing customers and aim to please them. This can be done by alerting customers to promotions, rewards programs, updates about a product and other content they feel the customer will find relevant and interesting, solving customers problems when it arises, taking responsibilities in most cases when problem arises, keep good time with the customer and always ensure that they can be rest assured with the brand product (Siddiqi, Khan and Sharma, 2018).

The global food and beverage industry underwent a significant transformation in the last decade. Companies might create new products or services to meet a specific need in a target market. However, a product's success cannot be guaranteed unless the customer's opinion of the product is favorable. This is because customers are concerned about the commodity they are purchasing,

how and where they are purchasing it, and what happens once they have completed the transaction. Because of the consumer's rising strength, businesses must devote more resources to developing and sustaining customer relationships. Companies must concentrate on the management of customer interactions in order to satisfy demands for better customer service. In order to create customer loyalty and attract current consumers, strong customer relationships are crucial (Simanjuntak, Putri, Yuliati and Sabri, 2020). This shift has resulted in substantial deviations in consumer interactions with food and beverages companies both in the developed and developing countries, which includes Nigerian manufacturing companies. To address these trends and keep them competitive in the industry, customer-oriented strategies that seek to retain and enhance loyal customers have become indispensable for food and beverage production industries. This prioritizes effective customer relation practices as a result of increased market competition. By correctly executing Customer Relationship Management (CRM) practices, service providers such as the food manufacturing sector will distinguish themselves and establish a viable competitive advantage (Al Anan, et al, 2020).

Customer Relationship Management (CRM) is a method of controlling a company's interaction with existing and potential customers by establishing a trusting relationship. It focuses on analysis of data and a review of the company's past in order to improve customer relationships, with a particular emphasis on customer satisfaction and, eventually, sales growth (Wongleedee, 2020). It can include practices such as asking for regular feedback, keeping in touch with their customers, addressing complaint and also negative feedback, improving communication with customers, rewarding loyal customers and so on. In recent years, Customer Relationship Management (CRM) has developed itself as one of the most important growing business management strategic solutions, making it a critical strategy for businesses seeking long-term

market success. Management of customer relationships is made up of various elements, including key clients, the management organization, the management of information and technology. This classification results from a strong customer relationship management in four areas: employees, process, technology and strategy. It should also be noted that a competitive advantage can be achieved by integrating these strategic areas, rewarding of loyal customers and ensuring that they get immediate attentions to their problems (Vicente et al, 2021).

The significance and importance of the food and beverage industry in Nigeria cannot be underestimated especially in its contribution to the economic growth of the country. For example, the World Trade Organization (WTO) placed Nigeria as the leading country in Africa in terms of food and beverage industry. According to Flanders Investment and State Market Survey, (2020), the contribution of the industry to the manufacturing sector was estimated to be 22.5% and 4.6% of the country's GDP. Food and beverage is certainly one business in the world that will never go out of fashion because it is essential for everyone to eat and also help in the wellbeing of humans. There are many companies that are involved in the production and distribution of food and beverage in Nigeria such as; UAC foods, Dangote group, Beloxxi Industry, Nestle, Unilever, Flour Mill, Cadbury etc. All these companies have been successful and their contribution in terms of revenue and employment in the country has been very important.

Today, one of the top food and Beverage Company is Cadbury Nigeria Plc. The company was created in the 1950's as a business to supply cocoa beans from Nigeria. It was also a precursor to help creators exploit the prospects offered by local consumers with world-renowned items made of Cadbury brand. The company is known for the production of different varieties of product ranging from chewing gum, candy products, Bournvita, dairy milk, chocolate, Tom Tom, Trebor,

and Clorets and so on. The company is one of the fast growing food and beverage companies in Nigeria today. The company has its head quarter in Ikeja, Lagos State. Today, the company is listed as one of the listed consumer goods companies in Nigeria. According to the un-audited report of the industry, in the first quarter of the year 2021, the company net profit stand as N242 million topped by 62%. The revenue growth of the company increases by 4.3% from January to March growing from 8.3 billion in the first quarter of 2020 to 8.9 billion in 2021

The aim of this dissertation therefore, is to determine the major impact of customer relationship management on customer loyalty using Cadbury Nigeria Limited which is seen as one of the major contributor in the food and beverage industry. Customer loyalty in this instance is defined as positive attitudes towards the brand and repeated patronage. Many studies in the literature have examined the impact of customer relationship management in the banking sectors and other production industries but none have been able to address the issue in the area of Cadbury Nigeria where this study focused on.

## **1.2 Statement of the Problem**

In recent times, due to the volatile nature of the economic market, it is almost impossible for businesses to succeed without putting the customer at the forefront of their management. As a result, companies' attention is increasingly centered on how to please customers in order to retain their loyalty or repeated patronage (Lubis, et al, 2020). As a result, consumer satisfaction has been identified as one of the most significant determinants of potential product use by consumers (Ibrahim and Samuel, 2020). Customer satisfaction is also seen as a differentiating factor in a dynamic environment where companies compete for consumers as satisfaction is linked to customer loyalty (Obinna and Thecla, 2020). This concept has become a crucial feature of a businesses' strategy in that customer loyalty determines the reputation of the business and its

products and or services in the minds of customers (Okereke and Okpe, 2020). On the other hand, increased customer and company uncertainty has resulted from enhanced accessibility, the growth of the information age, and the advent of new technological developments, which have forced businesses to contend with a variety of different customers and choices (Vicente, et al, 2021)

Today, all businesses in the food and beverages sector are competing in different ways to attract the same consumers and to keep them. As a result, building customer relationships becomes important. Kusumawah and Suharyono, (2020) opine that a clear relationship between customer relationship management and the loyalty of the customer favors both the company and the customer. For example, a company can obtain quality sources of marketing information by establishing relationships with consumers, which can help them plan their marketing strategies more effectively. Customers on the other hand will be pleased with the product they are buying if what the companies stated is in line with what they eventually see in the product. Food and beverage companies, such as Cadbury Nigeria therefore need to carefully consider their CRM strategies and ensure that they are positively impacting on customer loyalty. Empirical research exploring CRM and its relationship with customer loyalty can provide important information in this domain that may inform relevant CRM strategies.

However, based on the literature, there have been contradictory findings as to what are the major CRM factors that loyalty and patronage of the customer such as commitment, conflict handling, trust, communication, competency, after sale service, brand perception, product and so on (Abdelmo and Abdalelah; 2014; Shokouhyar, Shokoohyar and safari, 2020) . Some studies focused on commitment of companies, trust, communication, empathy, fulfilling promises and social bonding to measure CRM, Abdelmo and Abdalelah (2014). Alternatively, Jesri, et al,

(2013), assesses the impact of CRM by examining commitment, conflict handling, trust, communication, competency and quality and how these components affect customer loyalty. Almad and Azzam (2014) on the other hand measures CRM components by service quality, behaviours of employees, customer database, relationship through solving customer problem, physical environment and Social network interaction. This shows that there are diverse measures of CRM which include several different components. The variety of CRM components targeted and thought to customer loyalty within the literature shows that several questions need to be addressed, Such as; what component of CRM is deemed most important by customers?. What is the relationship between CRM components and customer loyalty as well as what measures are relevant in measuring CRM?

The aim of this dissertation, therefore, is to determine the impact of CRM on customer loyalty. Customer loyalty in this instance is defined as positive attitudes towards the brand and repeated patronage. CRM in the current research is defined as including brand perception, product performance, organizational trust, complaint handling and after sales services. These components are useful in today's business world because customers have more power than ever and the value of any product is determined by what customers makes from it. As discussed, Cadbury Nigeria Limited needs to ensure they have an effective CRM strategy to help them retain the loyalty of their customers. Many studies in the literature have examined the impact of CRM on customer loyalty in the banking sectors and other production industries, few have addressed it in the food and beverage industry but studies in Nigeria have been scanty. Moreover, works on Cadbury Nigeria has not been examined with the various components of CRM that will be used in this study. As a result, there is a need to examine the situation of CRM in Cadbury Nigeria limited using the various components so as to determine its relationship with the loyalty of consumers.

### **1.3 Research Questions**

The main research question for the current study is concerned with whether there is a significant relationship between customer relationship management (CRM, defined as brand perception, product performance, organizational trust, complaint handling and after sales service) and customer loyalty towards Cadbury Nigeria Limited. In line with this, the research sub questions are:

- i. What is the pattern of relationship between brand perception and customer loyalty in Cadbury Nigeria Limited?
- ii. What is the pattern of relationship between product performance and customer loyalty in Cadbury Nigeria Limited?
- iii. What is the pattern of relationship between organizational trust and customer loyalty in Cadbury Nigeria Limited?
- iv. What is the pattern of relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited?
- v. What is the pattern of relationship between after sales service and customer loyalty in Cadbury Nigeria Limited?
- vi. Does brand perception, product performance, organizational trust, complaint handling and after sales service have any significant effect on customer loyalty in Cadbury Nigeria Limited?
- vii. What component of CRM is deemed most important by customers of Cadbury Nigeria Limited in relation to their repeated patronage?

#### **1.4 Research Objectives**

Based on the above research questions, the main aim of this study is to examine the effect of CRM on customer loyalty in relation to Cadbury Nigeria Limited. The specific objectives are:

- i. To identify the component of CRM that is most important for customers of Cadbury Nigeria Limited in relation to their repeated patronage.
- ii. To explore the relationships between components of CRM (i.e., brand perception, product performance, organizational trust, complaint handling and after sales service) and customer loyalty in Cadbury Nigeria Limited.
- iii. To determine whether these components of CRM significantly affect customer loyalty toward Cadbury Nigeria Limited.

#### **1.5 Research Hypotheses**

The following hypotheses formulated in their null form will be tested by this study

H0<sub>1</sub>: There is no significant relationship between brand perception and customer loyalty in Cadbury Nigeria Limited.

H0<sub>2</sub>: There is no significant relationship between product performance and customer loyalty in Cadbury Nigeria Limited.

H0<sub>3</sub>: There is no significant relationship between organizational trust and customer loyalty in Cadbury Nigeria Limited.

H0<sub>4</sub>: There is no significant relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited.

H0<sub>5</sub>: There is no significant relationship between after sale service and customer loyalty in Cadbury Nigeria Limited.



H0<sub>6</sub>: Brand perception, product performance, organizational trust, complaint handling and after sales service have no significant effects on customer loyalty in Cadbury Nigeria Limited.

## **1.6 Significance of the Study**

The issue of customer relationship management (CRM) and how best to utilize it has become a key issue in the organizational literature as most of service providers and manufacturing industries seek to retain their customers. Retaining customers in today's business is not an easy task as customers have various choices in the food and beverage industries in Nigeria such as Dangote foods, Nestle, Honey well foods, DUFIL prima foods, Beloxxi and so on that compete with Cadbury Nigeria. As a result, they prefer choosing their product options , as well as where to buy such products (Akpoviroro et al, 2020).The fierce competition that characterizes today's business world has led to the formation of tighter relationships between the firm and the customers (Market Watch, 2021). This is because customers now have a greater choice as many food and beverages companies have emerged in the country putting in all necessary avenues to draw customers to patronize them and CRM is crucial to this dynamic (Siddiqi, Khan and Sharma, 2018).

Therefore, this study seeks to examine the impact of CRM on customer loyalty (defined as positive attitudes and repeated patronage) towards Cadbury Nigeria Limited. The current study will make an important contribution to the literature in the following ways. First, the findings of this study will provide a greater understanding of the components of CRM (brand perception, product performance, organizational trust, complaint handling and after sales service) that significantly influence customer loyalty for food and beverages companies, especially Cadbury Nigeria which prior literature in this area have not examined. Second, it will guide other food and beverages industries on the importance of CRM and ways to attract their customers to

become loyal to their product. Moreover, the study make use of different questions for each item used as components for CRM such as questions based on brand perception, product patronage, organizational trust, complaint handling, after sales services and customer loyalty in addressing the issues of CRM and customer loyalty which previous studies looked at CRM as an overall entity via one questionnaire that mixes all these components together. The study also targets one of the top ten leading food and beverage industry in Nigeria and a major contributor to the food and drinks industry which makes it important to address. Also, clearer understanding of the concept of CRM will be understood and as a result pave way for further research exploring CRM in relation to customer loyalty and will provide suggestions for future research in the area of CRM and customer loyalty and retention.

### **1.7 Scope of the Study**

The Cadbury Nigeria Limited in Lagos state is used in this dissertation. The company is chosen because it is one of the players in the market that deals with food and beverages and produces products such as confectionaries, biscuits, bags and boxes, blocks and so on The company is one of the top ten food and beverage industry in Nigeria and also a major contributor to the Nigerian food and drinks industry. The company has also contributed immensely to the growth of the Nigeria economy in terms of employment and revenue generation through tax (Akinyemi and Adejumo. 2018). Moreover, there has been a high proportion of patronage of their product in the country. Lagos State is chosen because it is a recognizable business hub especially for Cadbury products.

### **1.8 Organization of the Study**

The dissertation is organized into five chapters. Chapter one covered the background to the study, the statement of the problem, and the aim and significance of the research, as well as the

definition of terms. Chapter two focuses on a review of the relevant literature related to the topic of CRM and customer loyalty and will cover conceptual review, theoretical review, and empirical review. Chapter three deals with the methodology employed for the study. Chapter four will focus on the analysis of the study's data and discuss the subsequent research findings. Chapter five focuses on summarizing the results of the current research, discussions, conclusions and recommendations, limitations of the study, its contribution to the literature as well as suggestions for further research.

## **CHAPTER TWO**

### **Literature Review**

The focus of this chapter of the dissertation is on the review of literature relevant to customer relationship management (CRM) and customer loyalty. As a result, the chapter is divided into different subsections. The first section focused on conceptual review of some key terms used in this study. Section two discussed the theoretical review. Empirical review of literature related to CRM are presented in the third section while section four concentrate on the literature gap

#### **2.1 Conceptual Issues**

##### **2.1.1 Concept of Customer Relationship Management**

Customer relationship management is a term for handling the relationships of an organization with suppliers, customers and sales opportunities, such as customer retention, loyalty or satisfaction. It is a framework that uses the desires and practices of its consumers to build deeper relationships (Nasution, 2018). Bhakane, (2015) sees customer relationship management as an operational activity that involves collection, analysing and managing customers' information for the purpose of better managing relationships between an organization and its customers to ensure that economic value that accrues to the customers during business interactions is amplified. At this juncture, the end result of customer relationship management is to promote customer's satisfaction and build loyalty over time. Another definition by Hammoud, Bizri, and Baba (2018) describes customer relationship management as an organizational process that encompasses identification, segregation, and evaluation of customer on the basis of their consumption habits for the purpose of improving organizational products as well as perception.

For this study, customer relationship management is defined as a method of controlling a company's interaction via brand perception, product performance, organizational trust, complaint handling and after sale service (Lubis et al, 2020). These components are important because they

cover all areas in which most customers look at in order to maintain a continuous patronage for a company product. Moreover, most studies failed to look at all these components which make this study more comprehensive than previous studies.

### **2.1.2 Components of Customer Relation Management**

According to Bricci, Fragata and Antunes (2016) customer loyalty is achieved through the building of trust, commitment and satisfaction. The customer gains trust in the organizations through reputation, product quality, value-added and after sales services. Although, there are different components of CRM in the literature, however, for this dissertation, five components of CRM are discussed. These are brand perception, product performance, organizational trust, complaint handling, and after sales service.

**a. Brand perception:** is the feeling a consumer has about a brand and its product.

Essentially, it refers to what the product represents to the consumer when the product is brought to the awareness, and interaction of the consumer. Brand perception encompasses product development, packaging, public relations and social engagements. Consumer perception about brands is usually acquired over a long period of time. Brand perception is influenced by certain factors such as customer's personal experience of a brand's product or service quality, experience of customer service in case of an issue or a complaint, advertisements about the brand or its values and, and reviews about the brand.

**b. Product performance:** means being able to meet customer expectations and provide the required value as well as the firm's goodwill with respect to research and development of new products. High product performance is usually a catalyst for increased customer retention, market share and improved loyalty.

**c. Organizational Trust:** Brand trust is an incorporeal asset on the part of an organization.

It is determined by the extent to which a brand's products or services can deliver on its

promises to meet customer's expectations, Amalia (2020). Trust is a reflection of customer's confidence in the reliability, integrity, honesty, consistency, fairness, helpfulness and responsibility of a brand, Smaliukiene, Bekesiene and Lipciute (2020). Trust builds confidence in a brand and ensures that current customers become promoters for the brand, which may lead to a reduction in overall cost of advertisement.

- d. Complaint handling:** is a process by which customer's complaints are accessed, and resolved in a prompt and orderly manner in order to promote customer loyalty and quality assurance. For an organizational complaint system to be efficient, it must be easily accessible, fair, and able to effectively proffer solution and redress to complaints. Customer complaints provide an opportunity for businesses to identify grey areas in product/service quality such that systematic improvements can be made on such areas.
- e. After Sales Service:** refers to the various processes an organization employs to ensure that customers are satisfied after a customer has purchased a product or service. It forms part of the overall marketing strategy to improve customer satisfaction and build customer loyalty. After sales services improve firms long-term brand image, help to convince consumers to trust the firm, and provides an opportunity to cross-sell other related products

### **2.1.3 Concept of Customer Loyalty**

Customer loyalty is an important benchmark for a firm's continued increases in sales and overall corporate development. By patronizing the same brand and rejecting competitors' products, loyal customers provide a firm with a steady inflow of revenue, Haghkhah, Rasoolimanesh and Asgari (2020). Möslein-Tröppner, Stros and Řiha (2020) defines loyalty as an ardent commitment to a particular brand often leading to a rebuy of a preferred product or service in the future, in the presence of externally influencing actions that may cause a brand substituting behavior by the consumers. Customer loyalty can be connected to purchase frequency. According to Chih-Hung,

Kuo-Min and Santos (2019), customer loyalty is identification to a brand or its products /service such that induces continuous repurchases behaviors by the customer. Here, loyalty is seen as a commitment to repeat buying.

Raza, *et al* (2020) defines customer loyalty is customer's intention to repurchase a product/service and with an intention to refer the product to others. Asgari (2020) gave three core areas of loyalty; Behavioral loyalty, attitudinal loyalty and composite loyalty. Behavioral loyalty is a desire to continually repurchase a product /service from an organization coupled with a desire to maintain affiliation with the firm. On the other hand attitudinal loyalty is a function of customer psychological attachments to a brand. Attitudinal loyalty exists where a customer chooses to be loyal to brand because of a distinct satisfaction accruing from utilizing the brands products, thus necessitating a positive brand preference. Composite loyalty combines attitudinal and behavioral measures of loyalty and is considered to have a better power of prediction of customer behavioral purchase patterns.

For this study, Raza, *et al* (2020) definitions is used. This definition is chosen because it goes in line with the view of this study as regard loyalty of customer,

#### **2.1.4 Determinants of Customer Loyalty**

According to Bobâlcă (2014), there are four major factors that determine the loyalty of customers for any product so that they can continue patronizing such band. These determinants are highlighted below.

- i. Characteristics of the environment. This includes competition benefits especially perceived additional value added to satisfy the customers, customer's perceived brand switching costs, and economical changes. The environment in which the customers found themselves as regard a certain brand gives the customer the decision on whether he or she should continue patronizing the product or not.

- ii. The client. This refers to the company's ability to relate with its existing customers. By developing its capability to be flexibility to new and changing situations and customer preferences, and improving complaints solving mechanisms, the firm becomes better positioned to retain existing clients.
- iii. Consumer characteristics: This refers to a customer's desire to be involved and maintain the existing relationships with the company. .
- iv. Consumers' perceptions about the company: This refers to customer's confidence in the brand, image of the brand, reliability, satisfaction, trust, and the quality of after sales services, and quality of current customer- firm relationships.

However, for these study the factors which we consider to stand as the determinants of customer loyalty stand on the brand perception, product performance, organizational trust, complaint handling and after sale service. These factors will be examined to determine which among them really determined the reasons why customers are loyal to Cadbury Nigeria product.

## **2.2 Theoretical Framework**

This study on the impact of CRM on customer loyalty is anchored on two theories. These are:

- i. The Stakeholder theory
- ii. The Social Exchange theory

### **2.2.1 The Stakeholder Theory**

This theory was developed by Donaldson in 1995. It asserts that organizations exist not only to maximize shareholder wealth, but also to protect the interests of a wide range of stakeholders whose negative reactions could jeopardize the establishment's survival. The stakeholders include customers, employees, communities, suppliers, creditors as well as the government in the state.



Customers, according to stakeholder theory, are the lifeblood of any business since without them, revenue cannot flow, and organizations would cease to exist. To optimize shareholder value, businesses must maintain a positive relationship with consumers, who are the primary source of revenue and the reason for their existence. That implies no customer, no business. Food and Beverages industries have variety of ways to protect customers' interest especially from external intruders or their competitors such as providing after sales services, discounts for goods purchase, and end of the promo and putting in place stringent measures to ensure the loyalty and confidence of the customer towards the product manufactured in their company. When a customer's interests are safeguarded, he will continue to purchase the company's products or services and will also suggest them to others. Mismanagement of a single customer can turn off a large number of potential customers. Therefore, because of its emphasis on customer relationship management, this theory is pertinent to this dissertation.

Also, findings from the research will be linked with the theory so as to guide stakeholders of Cadbury Nigeria on the directions for which managements need to direct their policies so as to attract customers and keep them loyal in patronizing their products.

### **2.2.2 The Social Exchange Theory**

This theory was developed by a sociologist named George Homans. It first appeared in 1958 in one of his essays titled "Social Behavior as Exchange. The core premise of Social Exchange Theory is that people make decisions by consciously or unconsciously weighing the costs and benefits of a relationship or activity, with the goal of maximizing their reward. This idea focuses on one-on-one interactions and isn't intended to track societal behavior or change. This suggests that a person will assess the cost of a social engagement against the benefit. These expenses and benefits can be monetary, time-based, or in the form of a service. Intangibles such as effort,

social approbation, love, pride, humiliation, respect, opportunity, and power are examples. Everyone wants to receive more out of a relationship or encounter than they put in. A person ends a relationship when it costs them more than it benefits them. However, they will sustain a relationship if it gives enough benefits. What is sufficient or insufficient is determined by a variety of factors, including the individual's expectations and comparisons to other possible interactions and partnerships. People anticipate equity in return, according to social exchange theory. People expect to be compensated equally for the same costs they incur, and they are disappointed when they are not.

The idea is now widely regarded as one of the most fundamental conceptual frameworks in the field of organizational behavior. It proposed that being an active competitor (in the universal economy) necessitates being a trustworthy co-operator (in some networks). Furthermore, commitment and trust are the most important mediating factors because they drive trade partners to maintain relationship investments, reject appealing short-term replacements, and maintain the belief that partners would not act unethically. Trust may build as business partners interact on a regular basis.

Therefore, since one of the theory's principles demonstrates how it can explain some human connections, such as interpersonal relationship growth, collective decision-making, and job performance (Redmond, 2015), the social exchange theory becomes increasingly significant. This theory appears to be significant as a theoretical framework for this research because the study focuses on the subject of customer relationship management.

### **2.3 Empirical Review**

There are several empirical works in the literature on the area of CRM effects on customer loyalty, commitment, satisfaction and so on. Some studies related to CRM and customer loyalty

are reviewed in this section so as to bring out the gap for which other studies have failed to examine. This will guide the justification for coming up with the present study.

Awadh Bin-Nashwan and Hassan, (2017) examined a systematic review on the impact of customer relationship management (CRM) on customer satisfaction and customer loyalty. The review is based on 35 articles published in a wide variety of journals and conferences between 2005 and 2015. The results found are diverse in terms of the publication trend, CRM classification, industries, and countries studied. The three dimensions that have been frequently used in prior studies that address the impact of CRM on customer satisfaction and customer loyalty are service quality (SQ), service access (SA), and handling complaints (HC). These factors are found to have effects on customer satisfaction and customer loyalty.

Akpoviroro, Amos, Oladipo and Adewale (2020) assessed whether product quality has significant impact on the loyalty of customer in the telecommunication industry in Nigeria. He limited the study on three major telecommunication industries which include Globacom, Airtel and MTN in Lagos. Survey research design was adopted in selecting a total of 120 respondent. Analysis of variance and correlation techniques were employed. Their findings revealed that in the telecommunication company product branding has a significant impact on a product and help in ensuring customer loyalty in the business. Also, that significant relationship exists in the telecommunication industry between the product branding and the loyalty of the consumers. The study however was based on the telecommunication company and not on food and beverage companies that is fast growing in Nigeria.

Rashwan, Mansi and Hassan (2020) investigated the relationship between management and banking electronic satisfaction using electronic loyalty. CRM were measured by trust, product performance and brand perception. The study further determined the major factors influencing the loyalty of the customers in the banks. A total of 370 respondents that are using online banking were selected using convenience sampling techniques. Confirmatory factor analysis estimation techniques were employed along with structural equation modeling. They concluded that customer dynamics impacted positively on the performance of the banks in the country and that in terms of factors influencing the relationship between electronic customer relationship management and banking satisfaction is positive. Furthermore, the study found that raising contact with customers help in improving their needs, capability and attitudes towards their job.

Haghkhah, Rasoolimanesh and Asgari (2020) assess the effects of service quality, trust and commitment on customer loyalty. CRM component were measured by Trust and product performance. The study used a proportionately stratified sampling method to collect data from 350 respondents in two manufacturing companies located in Asia. The Partial Least Square Structural Equation model was employed to analyse the data retrieved from respondent. The outcome from their study reveals that positive and significant relationships exist between commitment, trust, service quality, and customer loyalty in the industry. They concluded that for the organization to ensure that their customers are loyal to their product, there is need to ensure that they provide a good service quality, ensure that they practice what they claim to be and be committed to their customer's request..

Möslein-Tröppner, Stros and Říha (2020) examine relationship between customer loyalty and customer relationship management. Cross-sectional face-to-face survey research method was used in obtaining data from randomly selected 337 fashion shoppers. Data collected were

analysed using Multiple Regression technique. The study found a significant linear relationship between product quality and customer loyalty. Furthermore, that an increase in the product quality performance of the industry goods as seen by the customer will build their trust in the industry and as a result ensure commitment to the product of the company. The study however only focused on the product performance and trust but failed to look at other components of customer relationship management.

Smaliukiene, Bekesiene and Lipciute (2020) attempt a comparison of the link between customer value (measured by functional, social, emotional and symbolic value) and customer relationships in urban centers in the peripheries. A random sample survey was used to sample a total of 364 customers across Lithuania for which a well-structured questionnaire was administered to the respondent. Exhaustive CHAID (Chi-squared Automatic Interaction Detector) technique was employed in analysing the data retrieved from the respondent. Findings from their study revealed that there exists positive relationship between customer loyalty and customer relationship management in both urban and peripheral areas of Lithuania. The study failed to use different component to measure CRM. This make it difficult to determine which of the component of CRM may be beneficial to ensure customer continuous patronage.

Moreover, Hayatia, Surosoa, Suliyantoa and Kaukabb, (2020) investigated whether customer satisfaction serves as a mediation between micro banking image, customer relationship management and customer loyalty in Indonesia. Company image was used to measure CRM. The survey was conducted on 100 micro banking customers selected using purposive sampling techniques. The structural equation modelling techniques was employed in analysing the retrieved data from the respondent. The results showed that company image positively influences customer satisfaction and customer loyalty. Customer relationship management positively

influences micro banking company image, customer satisfaction and customer loyalty. In addition, customer satisfaction influences customer loyalty. Moreover, customer satisfaction cannot be used as a mediation variable between micro banking company image and relationship with customer.

Itai and Onamusi (2020) studied the relationship between customer relationship management and customer loyalty in Deposit Money Banks (DMBs) in Nigeria. The study employed a simple random sampling technique to sample a total of 1,019 bank customers. Well-structured questionnaire was used to collect primary data using a cross-sectional survey of the 1,019 bank customers. Ordinary Least Squared (OLS) estimation techniques was employed in analysing the data received from the administered questionnaire. Their findings revealed that customer relationship management had significant and positive effect on customer loyalty in the Deposit Money Banks in Nigeria.

Bukola, Abosede and Adesola (2019) assess the influence of customer relationship management on the performance of Small and Medium Enterprises (SMEs) in Oyo state, Nigeria. A purposive sample technique was adopted to collect primary data from 100 participants from 20 SMEs within four local governments in Oyo state. The study employed the Pearson Product Moment Correlation Coefficient (PPMCC) and Ordinary Least Square (OLS) method of estimation in analysing the data collected from the respondent. Their findings show that customer relationship management has positively influences performances of SMEs in Oyo state. In the same vein, Hashem and Ali (2019) evaluated the influence of service quality on customer loyalty in Jordanian dental clinics. A total of 194 dental clinics' customers were selected using random

sampling technique. The study utilized multiple regression, and Pearson correlation in analysing primary data. The study concluded that service quality level has a statistically significant positive impact on customer loyalty in Jordanian dental clinics services.

Juanamasta, et al, (2019) assessed the impact of customer relationship management on customer loyalty. The study applied a quantitative method (in-depth interviews) approach in collection of data from respondents. While data was analysed using a qualitative method of General IE matrices, graphs, charts and narrative texts. The study found a positive and significant relationship between customer relationship management, and loyalty..

Mokhtar and Sjahruddin (2019) examine the relationships between customer relationship management quality, service quality, customer satisfaction and customer loyalty in hotels and hospitality business. A total of 1,825 employees working in five-star hotels in Indonesia was selected using a convenience random technique. Ordinary Least Squares (OLS) estimation technique was used in determining the relationship between the two variables. Analysis of the regression output shows a significant and positive role of customer relationship management on service quality and on the loyalty of customer in the hospital business. Using the Ordinary Least Square estimation technique also, Al-Weshah, A-Manasrah, and Al-Qatawneh (2019) analyze the impact of customer relationship management systems on organizational performance in the telecommunication industry in Jordan. A total of 300 respondents were sampled using purposive sampling techniques. Analysis of result reveals the existence of a significant and positive impact of customer relationship management on Jordanian telecommunication companies' performance.

Salah and Abou- Shouk (2019) investigated the effect of customer relationship management practices on customer loyalty using airline customers in Egypt. The study adopted questionnaire in the collection of their data from the respondent using descriptive survey method. Structural

equation modeling estimation techniques was used and the findings revealed that shared values, trust, bonding, tangibility handling of customer conflict and commitment which are major measures of the customer relationship management has a significant positive effect on customer satisfaction and their loyalty in patronizing the airline.

Chih-Hung, Kuo-Min and Santos (2019) examine the effects of service recovery on customer loyalty based on marketing word of mouth in tourism industry. The study administered a simple survey to 315 respondents in the tourism industry in Fujian province, China. The Ordinary Least Squares (OLS) method of estimation techniques was used to analyze the data obtained from the response of the respondent. Their findings revealed that service recovery of organization impacted positively and significantly on the loyalty of the customer in their continuous patronage of the product of the organization.

Mokhtar and Sjahrudin, (2019) examined the relationships between customer relationship management quality, service quality, customer satisfaction and customer loyalty among the five star hotels in Indonesia. The study proposed the meditational model that links customer relationship management (CRM) quality and service quality with customer loyalty through customer satisfaction. Appropriate steps are identified and surveys conducted among 1,825 hotel customers using simple random sampling techniques. 773 questionnaires were returned with a response rate of around 42.3 percent, 46 questionnaires were deemed unusable because of the large amount of missing data so that 309 analysis units could be used. The study employed confirmatory factor analysis (CFA) model and the results show that customer satisfaction plays a mediating role in the effect of CRM quality and service quality on customer loyalty.

Agbemabiese (2018) examine the relationship between customer relationship management, perceived customer value and customer loyalty in the Ghana. The Partial Least Square Structural



Equation model was used to analyse data collected via a survey method administered on 809 retail banking customers in Ghana. Findings confirm a positive relationship between customer relationship management, perceived value and customer loyalty in the Ghanaian banking sector.

Siddiqi, Khan and Sharna (2018) examined the effect of customer relationship management on customer loyalty in Bangladesh's banking industry in another report. Private and public banks have also been included. Using convenient random sampling techniques, a total of 210 respondents were chosen. Three customer satisfaction variables were used, including trust, complaint handling and implementation of technology. Descriptive analysis was used and regression analysis was used. The results showed that confidence, the implementation of technology and the handling of complaints had a major positive effect on customer loyalty. In addition, customer relationship management in the banking sector helps to create customer loyalty and patronage of financial institutions.

Waskito (2018) used domestic theory and regression analysis to examine the effect that customer relationship management has on the business organizational profit. The study make use of 420 respondents selected using the convenience sampling techniques. He concluded that company profit increase with effective relationship management to the customer. The study also found that a significant positive relationship exists between CRM and the level of profit in the organization

In Indonesia, the correlation between customer relationship management and organizational performance using modern enterprises in the country was evaluated by Nasution (2018). The research uses 82 respondents that are obtained using random stratified sampling techniques. Two projected methods were used. In order to detect the relationship between CRM and organizational performance, correlation was used while regression analysis was carried out to

assess the impact of CRM on the organization's performance. He concluded that CRM has a significant relationship with organizational performance and that CRM has positive and significant impact on the organizational performance among the selected companies used.

Hammoud, Bizri, and Baba (2018) study the relationship between E-Banking service quality and customer satisfaction in some selected commercial banks in Lebanese. The study applied a simple survey method in collecting data form the Lebanese banking sector. Structural equation modelling estimation techniques was employed on the data obtained from the respondent from the questionnaire administered. .

#### **2.4 Literature Gap**

From the review of literature as presented in section 2.3 of the dissertation, it is glaring that several studies have been conducted in the area of customer relationship management and customer loyalty, commitment and even as regards to customer satisfaction. However, variables used in the literature have not make use of the five components used in this study to measure the components of customer loyalty which this study address. This is important because the use of only one of the variable by most empirical studies may not give robust findings. Additionally, using all these five components will guide management on where to focus on so as to ensure they keep their customer intact. Moreover, studies over the years have mainly researched on the banking sector and other organizational settings but have failed to look at the food and beverages company which are major players and contributors to national development. This study bridges this gap by emphasizing on the food and Beverages Company using Cadbury Nigeria Limited which is one of the major foods and Beverage Company in Nigeria.

Furthermore, studies in the literature have failed to determine the major component of CRM is the major reason for customer continuous patronage which would have guided management on

where to focus more in order to retain their customers. This study bridge the gap by examining which of the component of CRM stands best in ensuring customer continuous patronage.

Also, in terms of methodology employed in addressing the response of the respondent on the data retrieved, most empirical literature reviewed make use of either ordinary least square estimation techniques or Pearson Product Moment estimation techniques. None of them make use of both methodologies based on their limited objectives. This study deviated from others by making use of both Pearson Product Moment estimation techniques and multiple regression analysis. Correlation will help us to see the relationship that exist between the components of CRM and customer loyalty and the regression analysis will assist in determining the individual effect so as to make better decision for the organization now and even into the future.

## **CHAPTER THREE**

### **METHODOLOGY**

In this chapter of the dissertation, the methodology employed in addressing the specific objectives of the study is presented. The chapter is divided into five sections. The first section described the conceptual framework of the model followed by research approach used in the second section. Section three present the research design followed by population of the study in section four. The sampling techniques and sample size is dealt with in sections five and six. The instrument of data collection is presented in the seventh section. This is followed by the validity of instrument, reliability of instruments, reinstatement of the research hypotheses, specifications of model and the method of data analysis employed in achieving the set objectives in the eighth, ninth, tenth eleventh and twelfth sections..

#### **3.1 Conceptual Framework**

Emanating from the literature review, there are different components of customer relationship management. This study make use of brand perception, product performance, organizational trust, complaint handling and after sale services as components of customer relationship management. These variables serve as the independent variables of the model while customer loyalty represents the dependent variable. The linkage of the independent variable to the dependent variable is presented in figure 3.1 below

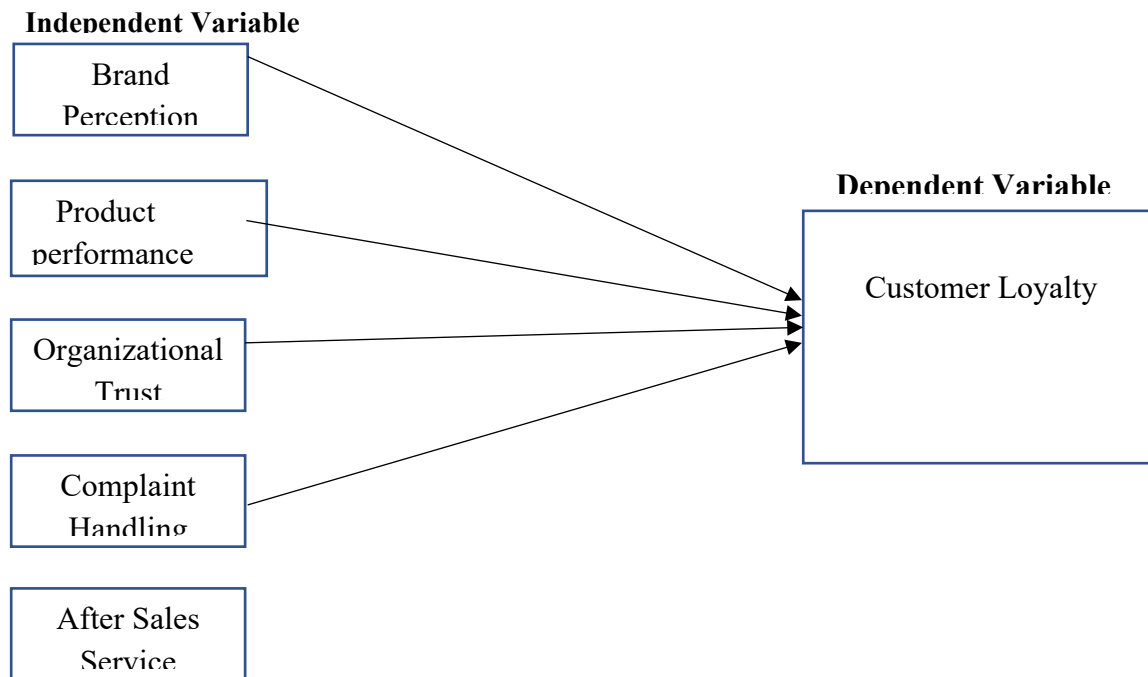


Figure 3.1 Conceptual Framework of the Model

### 3.2 Research Approach

There are two different approaches used in research. These are quantitative and qualitative approach. Both approaches used different research methods. Qualitative research allows for a more nuanced, in-depth knowledge of events or experiences (Daniel. 2016). It can answer queries like "how," "why," and "what," rather than just "yes" or "no." It's frequently used to learn more about a population's experiences, views, or preferences, or to better understand a certain behavior and the factors that influence it (Haradham, 2018; Torrentira, 2020). This study makes use of quantitative research because it focuses on how customer perceived the components of customer relationship management to their own loyalty. This is because quantitative techniques enables an individual to methodically collect and analyze data to test a hypothesis whereas qualitative techniques helps to explore ideas and experiences in depth (Daniel. 016; Haradham, 2018; Torrentira, 2020). Also, quantitative tools aid decision-making

by identifying and quantifying the variables that influence decisions. As a result, the complexity of the decision-making process becomes easier to resolve. Hence, the method becomes more appropriate as it will guide decision making as to how to retain customers.

### **3.3 Research Design**

The 'procedures for collecting, evaluating, interpreting, and reporting data in research investigations' are known as research designs (Asenahabi, 2019:348). It is the general strategy for connecting conceptual research concerns to relevant (and feasible) empirical research. In other words, the research design establishes the procedure for collecting and analyzing the relevant data, as well as how all of this will be used to answer the study question. A research design is a method that a researcher adopts to conduct a scientific study in a methodical way. It is the overall coordination of elements present and data that leads to a plausible conclusion (Slattery, Saeri and Bragge, 2020). Types of research design must apply a strategic approach, in keeping with the type of research chosen, to come up with a conclusive and correct conclusion. Explanatory research is undertaken for a problem that has not previously been adequately explored, and it establishes priorities, defines operational definitions, and produces a more thoroughly researched model. It is a form of research design that focuses on thoroughly discussing the many parts of one's investigation. The second is the descriptive research design which is a sort of study that uses words to describe a population, situation, or phenomena. It concentrates on answering the questions of how, what, when, and where. It presumes that when working on a research project, rather than the why, one should focus on the what. The third is the exploratory research that aims to just investigate the research questions rather than provide definitive answers to existing issues. This type of research design is frequently carried out to investigate a problem that has yet to be fully characterized. The fourth one is evaluation

research, which comprises conducting a methodical estimate of the quality of resources allocated to a project or specified aim. To obtain and analyze meaningful information on company products and processes, it frequently employs social research methods. When it comes to creating products, services, and procedures that relate to the needs of the target consumers, evaluation research methodology has been one of the most significant ways for firms. This study makes use of the evaluation research design because it relate to the needs of the target consumers

### **3.4 Population of the Study**

In research, a population is a specific collection of people or items who share the trait under investigation (Tarherdoot, 2016). To be able to precisely describe the target group, the researcher must first identify all of the common characteristics shared by all of the persons or items under consideration. A research population is a large group of people or objects that are the subject of a scientific inquiry. There are two categories of populations: target and accessible. The term "target population" refers to the entire set of people or things that researchers are interested in generalizing their findings to. The theoretical population is another name for the target population, which has a variety of features. The accessible population, on the other hand, is the group to whom the investigators can use their findings. This population, sometimes referred to as the study population, is a subset of the target population. Researchers take samples from the general population.

Research is conducted for the benefit of the general public (Tarherdoot, 2016). However, due to the huge size of populations, researchers are often unable to examine each individual since it is too costly and time-consuming. All individuals or items within a population usually share a common, binding quality or trait. In this study, all customers of Cadbury Nigeria Limited in

Lagos State are the target population. The customer must have at least been a customer with Cadbury products for at least 2 years. The customers are used for this study because information required in order to achieve the set objectives can be easily provided by them.

### **3.5 Sampling Technique**

Because of the limited resources available in time, money, and population size, sampling techniques are normally used to reduce the amount of participant since the researcher may not be able to investigate the entire population. There are two sampling techniques in research; probability or random sampling and non-probability or non-random sampling. In probability sampling each item has equal opportunities of being sampled. Example of probability sample include: Simple random, in which case everyone in the population have equal opportunity of been chosen. This method may have a high standard error since the people sampled may not have adequate information. Another type is the systematic sampling technique in which the nth number in the population is been selected. However, the sampling size may decrease in this method of sampling. Stratified random sampling which case respondent is divided into strata. This method may involve difficulties in selection. Cluster sampling, is a method in which all the population are divided into strata from which population are selected; the disadvantage of this method is that it is difficult to compute and interpret.

On the other hand the non-probability sampling is associated with the use of case study and qualitative research is their research design. The non-probability sampling includes Quota sampling, where respondent are selected on a predefined footing so that the overall sample will have the same characteristics distribution as the boarder population. This method may come with bias in selection. Snow ball sampling is a non-random strategy used in certain cases to urge additional cases to participate in the trial. The selected population may not have the necessary



information. Convenience sampling is one of the non-probability sampling method normally used in selecting participants due to the fact that they are readily and easily available.

Purposive or judgmental sampling is an approach in which specific situations, people, or events are purposefully chosen to offer essential information that cannot be gathered through other means. This study make use of purposive and convenience sampling techniques. Purposive sampling, also known as judgment sampling, is employed because it is a purposeful selection of a participant based on their characteristics. Simply said, the researcher determines what information is required and then seeks out persons who can and are willing to supply information it based on the expertise and knowledge (Etikan, Musa & Alkassim, 2016). It is widely used method when working with quantitative research to categorize and choose the most relevant data cases in order to make the best use of available resources. The convenience sampling entails identifying and selecting individuals or groups of individuals who are skilled and knowledgeable about a particular phenomenon (Majid, 2018).

### **3.6 Sampling Size**

The number of participants or observations included in a study is referred to as sample size. The letter  $n$  is commonly used to represent this number. The sample size has an impact on two statistical properties: first is the accuracy of our calculations, and second is based on the study's ability to bring conclusions from the selected sample size (Andrade, 2020). The sample size for this study is 200 respondents that are customers of Cadbury Nigeria Limited. This will be based on the first 200 customers that completed the Google form questionnaire. In line with Faul et al, (2009) the sample size selected in this study is sufficiently powered to detect a small effect size also as 200 is slightly above the 193 participants that G\*Power) suggested by Faul, et al (2009) that one need in order to detect a small Pearson's correlation coefficient of  $r = .20$  with 80%

power ( $\alpha=.05$ , two-tailed), the conclusion of the study will be based on the outcome obtained from the 200 customer sampled. Therefore, since the sample size for this study is 200 respondents then the sample size is justified. The sample size of 200 is selected based on the fact that some studies have also make use of less than 200 or 200 sample size in dealing with CRM and customer loyalty (See for example, Felikis & Hotman, 2014; Keita, 2018)

### **3.7 Data Collection Method**

Data for this study will be collected through Google form questionnaire. There are seven sections in the questionnaire. The first section contained the bio data of the respondent. Here, the respondent gender, age group and years in which they have been patronizing Cadbury products are asked. Second section focused on questions relating to brand perception such as the customer views on their familiarity with Cadbury products and brand. The third section was on product performance. Questions relating to organizational trust were asked in the fourth section so as to understand the customer views on their trust on Cadbury product. In section five, the questions contained issues relating to complaint handling were raised. This was followed by questions based on after sale service and the last section was based on questions relating to the major components of customer relationship management that have really attracted the customers based on the components used for measuring CRM . Five Likert scales ranging from 1 to 5 were used from which the respondent selected their choices. The scales ranges from 1 = Strongly Disagreed, 2 = Disagreed, 3 = Prefer Not to Say: 4 = Agreed and 5 = Strongly Agreed.

### **3.8 Validation of the Research**

Validity of research instrument is the degree to which the outcomes accurately reflect what they are designed to reflect. It is critical to assess the validity of the item used in any research project, particularly when information is gathered through the use of a questionnaire (Andrade, 2018).

The questions were drawn from published literature on CRM and customer loyalty (Siddiqi, et al 2018; Salah & Abou-Shouk, 2019). The questionnaire was sent to the supervisor for guidance and correction before administering it to the respondents through a Google form questionnaire. The estimated completion of the questionnaire would last for 2 minutes. All necessary amendments by the supervisors were made and corrected before sending the link of the questionnaire to the respondent.

### 3.9 Reliability of Instrument

The constancy of a measurement is referred to as reliability. To assess the instrument's reliability for this dissertation, a reliability test will be performed on all of the instruments to guarantee that their scores are dependable enough before the analysis begins. This test will be conducted using the Cronbach's alpha test score. According to Johnson, Lakzadeh, Donato and Szabo (2019) it is imperative that a dependable assessment must be above 0.70. SPSS package will be used to run the test on all the items used in the course of this dissertation. The test was conducted for all the items and the result shows the following outcome. Customer loyalty (0.762), After sale service (0.731), Complaint handling (0.804), Organizational trust (0.756). Product performance (0.817) and Brand perception (0.729) respectively. This is shown in table

**Table 3.1. Reliability Test Result**

ITEMS	Number of Questions	Cronbach alpha	Decision
Customer Loyalty	4	0.762	Reliable
After Sale Service	4	0.731	Reliable
Complaint Handling	5	0.804	Reliable
Organizational Trust	4	0.756	Reliable
Product Performance	5	0.817	Reliable
Brand Perception	4	0.729	Reliable

### **3.10 Reiteration of the research questions**

- i. What component of customer relationship management is most important for customers of Cadbury Nigeria Limited in relation to repeated customers?
- ii. What is the pattern of relationship between brand perception and customer loyalty in Cadbury Nigeria Limited?
- iii. What is the pattern of relationship between product performance and customer loyalty in Cadbury Nigeria Limited?
- iv. What is the pattern of relationship between organizational trust and customer loyalty in Cadbury Nigeria Limited?
- v. What is the pattern of relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited?
- vi. What is the pattern of relationship between after sales service and customer loyalty in Cadbury Nigeria Limited?
- vii. Does brand perception, product performance, trust, complaint handling and after sales service have any significant effect on customer loyalty in Cadbury Nigeria Limited?

### **3.11 Model Specification and Data Analysis**

After downloading the data sheet of the response of the respondent on an excel format, the coded collected data will be analysed using Statistical Package for Social Sciences (SPSS). Three models will be specified in this study. The first model will be on the Pearson Product Moment Correlation which will be used in achieving the first to fifth objectives since they are based on the relationship between the components of customer relationship management and customer loyalty. The second model will be multiple regression analysis to capture the sixth objective. This will be based on all the components of customer relationship management used in this

dissertation aside from the complaint handling because not all the respondent will have faced one complaint or the other with Cadbury Nigeria Limited Product. The third model will be a simple regression analysis which will only capture the effect of complaint handling alone on customer loyalty. This is also associated with the sixth objective of the study. The three models and their basic objectives being addressed are specified in model 1, 2 and 3 below.

### **Model 1**

In order to achieve the first, second, third, fourth and fifth objectives of the study, the Pearson Product moment estimation techniques will be employed and the model takes the form

$$r = \frac{\sum(x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum(x_i - \bar{x})^2 \sum(y_i - \bar{y})^2}} \quad 3.11.1$$

Where:

r = coefficient of correlation

$x_i$  = values of the x variable in a sample

$\bar{x}$  = mean of the value of the x variable

$y_i$  = values of the y variable in a sample

$\bar{y}$  = mean of the value of the y variable

On apriori, the study expects a strong positive relationship between the components of customer relationship management variable and customer loyalty.

## Model 2

In order to determine whether brand perception, product performance, organizational trust, and after sales service have any significant effect on customer loyalty in Cadbury Nigeria Limited.

Multiple regression analysis will be employed and the model is specified as follows:

$$CL = \beta_0 + \beta_1BP + \beta_2PP + \beta_3OGT + \beta_4ASS + \varepsilon_t. \quad 3.11.2$$

Where:

CL = Customer Loyalty

BP = Brand Perception

PP = Product Performance

OGT= Organizational Trust

ASS = After Sale Service

On a priori, the study expects  $\beta_1 > 0$ ,  $\beta_2 > 0$ ,  $\beta_3 > 0$  and  $\beta_4 > 0$

This implies that good brand perception, product performance. Organizational trust and effective after sales improvement will increase the wiliness of customer to continue in patronizing their product.

## Model 3

In order to determine whether complaint handling has any significant effect on customer loyalty in Cadbury Nigeria Limited, simple regression analysis was used and the model is specified as follows

$$CL = \beta_0 + \beta_1CHA + \varepsilon_t. \quad 3.11.3$$

Where:

CL = Customer Loyalty

CHA = Complaint Handling

On a priori, the study expects  $\beta_1 > 0$ ,  $\beta_2 > 0$ . this means that effective handling of customer complaint will increase the loyalty of the customers of Cadbury Nigeria Limited.

The collected data will be analyzed using SPSS. The demographic characteristics of the respondents will be explained using frequency, percentages as well as pie chart. The first to fifth objective of the study will be addressed using the Pearson Product Moment correlation techniques which take account of the relationship between two variables (dependent and independent). Multiple regression analysis and simple regression analysis will be used to achieve the sixth objectives. The seventh objective of the study which is also the last will be addressed using descriptive analysis.

### **3.12 Chapter Summary**

Chapter three focused on the preferred methodology that will be used in the course of this dissertation. The study employed the descriptive research design under the quantitative approach in relation to the effect of customer relationship management on customer loyalty. In terms of the independent variables, five measures were used to capture the customer relationship management (Brand perception, product performance, organizational trust, complaint handling, and after sale services) while the customer loyalty which is seen as continuous patronage of customer on the product of Cadbury Nigeria is regarded as dependent variable. The overall customers of Cadbury Nigeria Limited situated in Lagos are the target population. Purposive and convenience sampling techniques was used to select a total of 200 respondents that first completed the Google form

questionnaire administered via social media to the respondent. Data retrieved from the downloaded excel sheet based on the respondent response will analyzed with the use of SPSS 20 statistical package in deriving the descriptive analysis, correlation analysis and regression analysis. Frequency and percentages and pie chart will be used in presenting the demographic characteristics of the respondent.



## **CHAPTER FOUR**

### **ANALYSIS OF RESULT**

#### **4.1 Introduction**

This chapter of the dissertation presents the data obtained from the survey as well as the interpretation of results based on the responses of the participants to the survey administered. The chapter is divided into four sections. The demographic characteristics of the participants is presented in the first section. Section two presents the view of respondents as regard the questionnaire completed. This is done with the use of descriptive analysis using frequency and percentages. The third section focuses using inferential statistics to test our hypotheses. In section four, the discussion of findings is presented.

#### **4.2 Demographic Results**

This section contains the demographic characteristics of the respondents in terms of their gender, age structure and number of years that they have been patronizing Cadbury products.

##### **Gender of Respondent**

As regard to the gender of the respondent, the majority of participants identified as women (76.5%) while the remaining participants identified as men (22%) or preferred not to specify their gender (1.5%). The result is presented on the pie chart below

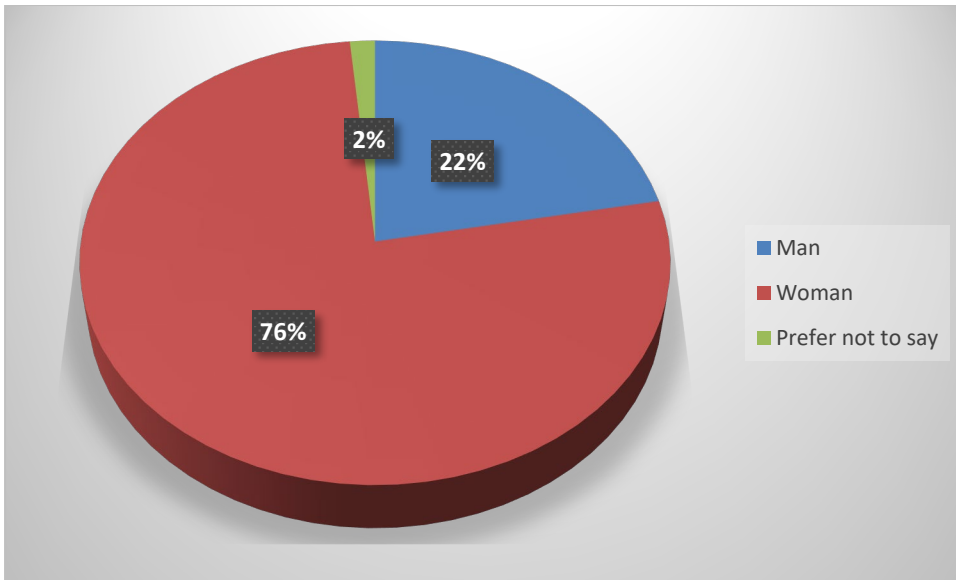


Figure 4.1 : Distribution of participant based on gender

### Age of Respondents

In relation to age of the participant, the majority were between 41 – 50 years (56%) while the remaining were 51 years and above (25%), 31 – 40 years (14%) and 18 – 30 years (5%) .

The distribution of the result is presented on the pie chart below.

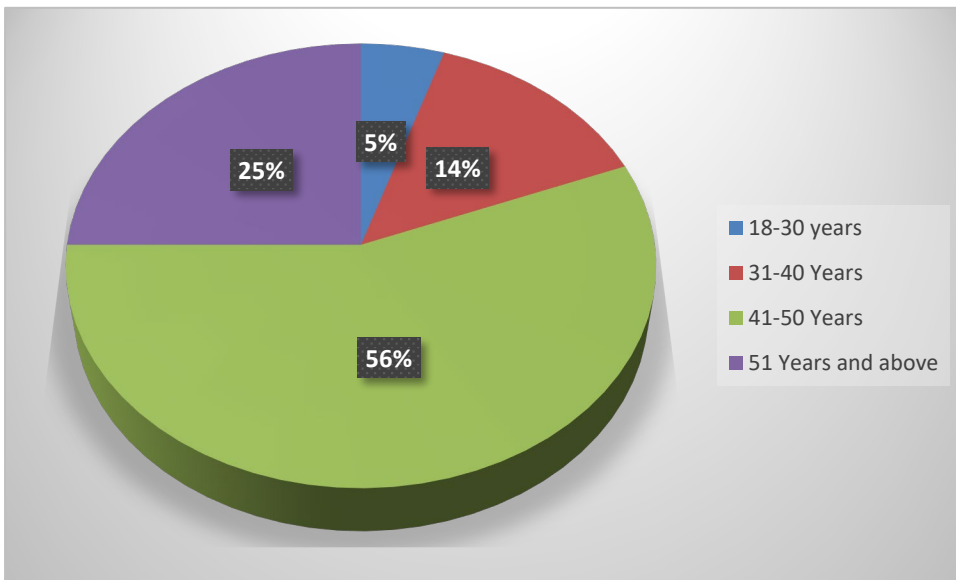


Figure 4.2: Distribution of age of participants

### Lengths of Years Spent In Patronizing Cadbury Product

As regards to the number of years of patronage, majority of respondent have spent 11-15years (50.5%) being customers of Cadbury Nigeria. Others have spent above 15years (33.5%), 5-10years (11.5%) and less than 5 years (4.5%). The distribution of the respondent is presented on the bar chart below.

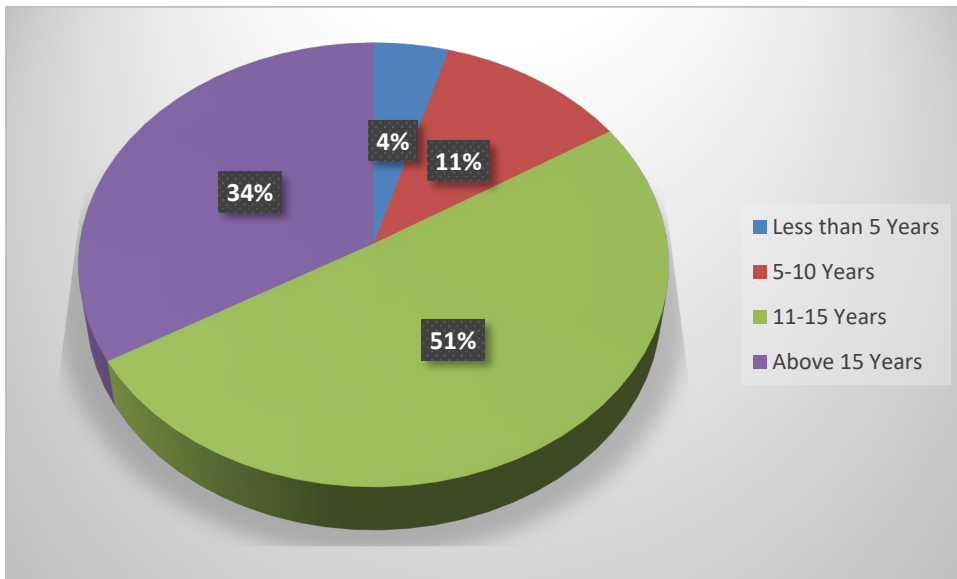


Figure 4.3. Distribution of respondents based on their years of patronage

### Brand Perception and Customer Loyalty

Table 4.1 shows the response of respondent relating to brand perception and customer loyalty among customers of Cadbury Nigeria. Relating to their familiarity to Cadbury brand, majority of the respondent are familiar with Cadbury product; 65% of them strongly agreed, while 29% agreed. Similarly customers of Cadbury product are happy to see their brand; with about 90% claiming their regard relating to Cadbury product. Furthermore, majority of the respondents

prefer to say positive things as regard Cadbury product with 98.5% of the participants supporting their brand. In terms of quality of their product, participants also believed that Cadbury products are of a higher quality.

In summary as regard brand perception and customer loyalty, out of all the overall respondents, 66% strongly agreed to all questions relating to brand perception and customers' loyalty, 31.5% agreed, 2% were neutral while only 0.5% disagreed. With a higher range of participant strongly agreed, brand perception has greater influence.

**Table 4.1 Brand Perception and Customer Loyalty**

<b>Questions</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>SD</b>	<b>D</b>
I am Familiar with Cadbury brand and their products	130(65%)	58(29%)	9(4.5%)		3(1.5)
I Feel happy whenever I see Cadbury brands and product	123(61.5%)	75(37.5%)	1(5%)		1(5%)
I would say positive things about the Cadbury brand and their products based on my experience using their products	134(67%)	63(31.5)	3(1.5%)		
I feel Cadbury's products are of higher quality than their competitors	141(70.5%)	56(28%)	3(1.5%)		
<b>Total</b>	<b>528(66%)</b>	<b>252(31.5%)</b>	<b>16(2%)</b>		<b>4(0.5%)</b>

### **Product Performance and customer loyalty.**

Table 4.2 present the view of respondents as regard product performance and customer loyalty among customers of Cadbury Nigeria. As regard getting value for their money whenever they purchase Cadbury product; majority of the respondents with 59.5% and 39.5% strongly agreed and agreed that they value for their money been spent for Cadbury product. Moreover, 58% of the respondents claims that Cadbury product comes to their mind when thinking of

confectionaries. It is also believed by the participants that Cadbury provides different varieties of product in addition to being innovative and different from other competitor's product. This can be seen from the percentage of 71% strongly agreed and 27% agreed while as regard innovating and appealing; 69.5% strongly agreed. In meeting the expectation of the customer's majority of the participant are of the view that Cadbury product meet their expectation. In summary, out of the whole participant responses 66.5% strongly agreed, 31.9% agreed while 1.6% were neutral, none of the participant disagree, none strongly agreed with product performance and customers loyalty in the responses. Emanating from their view therefore, product performance is important when dealing with customer loyalty as regard Cadbury Nigeria product.

**Table 4.2 Product Performance**

<b>Questions</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>SD</b>	<b>D</b>
I get value for money when I buy Cadbury products	119(59.5%)	79(39.5%)	2(1%)		
When thinking of companies that produce good confectionaries, Cadbury comes to my mind	116(58%)	79(39.5)	5(2.5%)		
Cadbury provides a wide range of quality products	142(71%)	54(27%)	4(2%)		
Cadbury's Product are appealing, innovative and different from other competitors products	139(69.5%)	58(29%)	3(1.5%)		
Cadbury's Products always meets my expectations	149(74.5%)	49(24.5%)	2(1%)		
<b>Total</b>	<b>665(66.5%)</b>	<b>319(31.9%)</b>	<b>16(1.6%)</b>		

### **Organizational Trust and Customer Loyalty**

In Table 4.3, the respondent of the participant regarding organizational trust and customer loyalty is presented. Five linkert scales were used. Regarding feelings for confidence and trust of customer and regarding Cadbury product, majority of the participant have confidence in their product with 62.5% strongly believed in their product and 36% also agreed. In relation to reliability of the product, a large number of participants with 61% strongly agreed with their product and 37.5 also agreed. It also believed that information provided by Cadbury Nigeria are

true. This is seen from the table with 75% of their participant strongly with the view. In summary majority of the respondents with 64.1% strongly have trust in Cadbury Nigeria product.

Therefore, trust is important when dealing with customer loyalty as regard Cadbury product.

Table 4.3 Organizational Trust

Questions	SA	A	N	SD	D
Cadbury gives me a feeling of confidence and trust	125(62.5%)	72(36%)	3(1.5%)		
Cadbury and their products are reliable	122(61%)	75(37.5%)	3(1.5%)		
Cadbury is sincere in the information they provide and their relations with customers	150(75%)	41(20.5%)	9(4.5%)		
Cadbury provides valuable information along with its products	156(78%)	39(19.5%)	5(2.5%)		
<b>Total</b>	<b>553(69.1%)</b>	<b>227(28.4%)</b>	<b>20(2.5%)</b>		

### Complaint Handling and Customer Loyalty.

As regard complaint handling and customer loyalty, Table 4.4. present participants responses , majority of the participant believes that complaint are handled promptly by Cadbury Nigeria whenever they are made. The overall summary of all participant that strongly agreed are 59.6%, 26.1% agreed, 6.2% were neutral, 3.1% strongly disagreed while 5% disagreed. From the findings therefore, it can be deduced that complaint handling is an important factor that determined continuous patronage of Cadbury product.

Table 4.4 Complaint Handling

Questions	SA	A	N	SD	D
Cadbury's employees treated me politely and with respect when I complain	122(66%)	54(29.2%)	6(3.2%)	3(1.6%)	
My complaints was treated in a professional manner	114(61.6%)	58(31.4%)	7(3.8%)	6(3.2%)	

Cadbury attends to customers complaints promptly and satisfactorily	129(69.7%)	35(19%)	7(3.8%)		14(7.5%)
I received updates and feedback regarding my complaints through to resolution	76(41.1%)	46(24.9%)	26(14%)	14(7.6%)	23(12.4%)
<b>Total</b>	<b>441(59.6%)</b>	<b>193(26.1%)</b>	<b>46(6.2%)</b>	<b>23(3.1%)</b>	<b>37(5%)</b>

### After Sales Service and Customer Loyalty

In Table 4.5, the responses as regard after sales services and customer loyalty is presented. Regarding to customer support experiences after purchasing the product, majority of the respondents claimed that Cadbury Nigeria always provide After Sales Services to their customers. 75.2% strongly agreed, 20.5% agreed while 3.2% were neutral. Only 1.1% were not in support. Also respondents claims that spoilt products been detected are quickly attended to even after they have been purchased. This can be seen from the response of the participant with 95% agreeing to the fact that Cadbury replaced spoilt product. In summary, as regards responses relating to after sales services and customer loyalty, 70.3% strongly agreed, 25.2% agreed, 3.2% neutral while 0.1% strong disagreed and 1.2% disagreed. Based on this findings, After Sales Services by Cadbury Nigeria is important to drive customer's continuous patronage of Cadbury product in Nigeria.

**Table 4.5 After Sale Service and Customer Loyalty**

Questions	SA	A	N	SD	D
My customer support experience was satisfactory	139(75.2%)	38(20.5%)	6(3.2%)	1(0.6%)	1(0.5%)
Cadbury will refund me if I detected a spoilt product	126(63%)	64(32%)	9(4.5%)		1(0.5%)
Cadbury provides seasonal sales, discounts, and promotions on special occasions	135(67.5%)	58(29%)	5(2.5%)		2(1%)
Cadbury request feedback from me occasionally so I can meaningfully contribute to their product design	152(76%)	38(19%)	5(2.5%)		5(2.5%)
<b>Total</b>	<b>552(70.3%)</b>	<b>198(25.2%)</b>	<b>25(3.2%)</b>	<b>1(0.1%)</b>	<b>9(1.2%)</b>

## Customer Loyalty

As regard questions relating to Customer Loyalty, Table 4.6 shows that majority of the participants are ready to be loyal with Cadbury Nigeria in continuous patronage of their product. The summary of the respondents view as regard their loyalty to Cadbury Nigeria, 71.3% of the participant strongly believed that they are loyal to Cadbury Nigeria product. 24.8% agreed, 3.3% were neutral, 0.1% strongly disagreed and 0.5% disagreed. From the participant view, it can be concluded that majority of Cadbury customers are loyal to their product.

**Table 4.5 Customer loyalty**

<b>Questions</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>SD</b>	<b>D</b>
Cadbury offers reward to me when I buy multiple products over a period of time	145(72.5%)	47(23.5%)	6(3%)	1(0.5%)	1(0.5%)
I intend to keep purchasing Cadbury products	144(72%)	48(24%)	7(3.5%)		1(0.5%)
I would recommend Cadbury's products to other people	128(64%)	63(31.5%)	7(3.5%)		2(1%)
Cadbury would be my first choice when buying confectionaries	156(78%)	34(17%)	10(5%)		
I would pay a little more to continue to buy Cadbury's products instead of another brand	141(70.5%)	53(26.5%)	5(2.5%)		1(0.5%)
I would continue to be a customer of Cadbury Nigeria	141(70.5%)	53(26.5%)	5(2.5%)		1(0.5%)
<b>Total</b>	<b>855(71.3%)</b>	<b>298(24.8%)</b>	<b>40(3.3%)</b>	<b>1(0.1%)</b>	<b>6(0.5%)</b>



#### 4.4 Testing Normality of the Data

In most statistical analyses performed. There are variables that are dependent and variables that are independent. A dependent variable is one that is influenced by other variables. Customer loyalty is the dependent variable in this study, whereas measurements of customer relationship management are the independent variable. Parametric tests are used in this investigation based on the observation of the values of skewness and kurtosis which suggested that the data were approximately normally distributed. The value of skewness were within the range of +/-3 which is considered acceptable (Mindrila, 2010), while the values of kurtosis were within the range of +/-10 that is considered acceptable (Brown, 2006).

Table 4.7. Skewness and Kurtosis of Item

	N	Skewness		Kurtosis	
	Statistic	Statistic	Std. Error	Statistic	Std. Error
Brand Perception	200	-1.118	.172	.758	.342
Product Performance	200	-1.205	.172	1.408	.342
Organizational trust	200	-1.463	.172	2.257	.342
After Sale Service	200	-2.207	.172	6.405	.342
Customer loyalty	200	-1.817	.172	3.517	.342
Complaint Handling	185	-1.433	0.177	7.599	0.353

The mean scores and standard deviation of all the variables in Table 4.7 indicated that organizational trust and customer loyalty have the highest mean scores with 4.67 respectively followed by complaint handling with 4.66. The lowest mean score was in brand perception with 4.63.

Table 4.8. Descriptive Statistics of the Variables					
Items	N	Minimum	Maximum	Mean	Std. Deviation
Brand Perception	200	3.50	5	4.63	0.36
Product performance	200	3.20	5	4.65	0.33
Organizational Trust	200	3.25	5	4.67	0.35
After Sale Services	200	2.25	5	4.64	0.43
Customer Loyalty	200	2.80	5	4.67	0.43
Complaint Handling	185	2.40	5	4.66	0.43

#### 4.5 Hypothesis Testing

**Research Question 1: What component of customer relationship management is most important for customers of Cadbury Nigeria Limited in relation to repeated customers?**

**Table 4.9 Component of CRM most important leading to customer continuous patronage of Cadbury product**

Components	Frequency	Percentage
Brand perception	18	9.0
Product Performance	65	32.5
Organizational Trust	19	9.5
Complaint Handling	68	34.0
After Sale Services	30	15.0
<b>Total</b>	<b>200</b>	<b>100</b>

As can be seen from the above table, complaint handling and product performance were the top two components that participants identified as most important for their continued patronage of Cadbury products..

**Research Question 2: What is the pattern of relationship between brand perception and customer loyalty in Cadbury Nigeria Limited?**

H<sub>0</sub>: There will be no significant relationship between brand perception and customer loyalty in Cadbury Nigeria Limited

H<sub>1</sub>: There will be a significant relationship between brand perception and customer loyalty in Cadbury Nigeria Limited

**Table 4.10: Correlation result between brand perception and customer loyalty**

Variables	Mean	Min	Max	N	R	$\rho$
Brand Perception	4.63000	3.50	5.00	200	.202**	0.01
Customer Loyalty	4.66600	2.80	5.00	200		

Table 4.10 presents the result from Pearson product moment correlation analysed through the Statistical Packages for Social Sciences (SPSS). The coefficient of correlation revealed that a positive association exists between brand perception and customer loyalty with the Pearson product correlation value revealing as follows (R=.0.202\*\*, N=200 and  $\rho < 0.01$ ). This shows that brand perception and customer loyalty are moving on the same direction. Hence, as brand perception becomes more positive, there is the tendency for customer loyalty to increase. The effect size of this correction coefficient is small (see Cohen, 1988). From the outcome of the result, the null hypothesis of no significant relationship between brand perception and customer loyalty is rejected.

**Research Question Three**

What is the pattern of relationship between product performance and customer loyalty in Cadbury Nigeria Limited?

H<sub>0</sub>: There is no significant relationship between product performance and customer loyalty in Cadbury Nigeria Limited

H<sub>1</sub>: There is a significant relationship between product performance and customer loyalty in Cadbury Nigeria Limited

**Table 4.11: Correlation result between product performance and customer loyalty**

Variables	Mean	Min	Max	N	R	$\rho$
Product performance	4.64900	3.20	5.00	200	.170**	.05
Customer loyalty	4.66600	2,80	5.00	200		

Table 4.11 presents the result from Pearson product moment correlation that analysed the relationship between product performance and customer loyalty. The coefficient of correlation revealed that a positive association exists between product performance and customer loyalty with the Pearson product correlation value revealing as follows ( $R=.0.170^{**}$ ,  $N=200$  and  $\rho = 0.05$ ). Hence, as product performance becomes more positive, there is the tendency for customer loyalty to increase. The effect size of this correlation coefficient is also small with correlation coefficient being  $.170^{**}$  (see Cohen, 1988). We therefore reject the null hypothesis of no significant relationship between product performance and customer loyalty among customers of Cadbury Nigeria.

#### **Research Question Four**

What is the pattern of relationship between organizational trust and customer loyalty in Cadbury Nigeria Limited?

H<sub>0</sub>: There is no significant relationship between Organizational Trust and customer loyalty in Cadbury Nigeria Limited

H<sub>1</sub>: There is a significant relationship between Organizational Trust and customer loyalty in Cadbury Nigeria Limited

**Table 4.12** Correlation between Organizational Trust customer loyalty

Variables	Mean	Min	Max	N	R	$\rho$
Organizational Trust	4.66663	3.25	5.00	200	.255**	0.01
Customer Loyalty	4.66600	2.80	5.00	200		

Table 4.12 presents the result from Pearson product moment correlation that analysed the relationship between organizational trust and customer loyalty. The coefficient of correlation revealed that a positive association exists between organizational trust and customer loyalty with the Pearson product correlation value revealing as follows ( $R=0.255^{**}$ ,  $N=200$  and  $\rho<0.01$ ). The result indicated that both organizational trust and customer loyalty moves in the same direction. Hence, as organizational trust increase by the customers, they become more loyal to Cadbury Nigeria. From the correlation coefficient, the effect size is small (see Cohen, 1988). Drawing from the result therefore, the null hypothesis of no significant relationship between organizational trust and customer loyalty is rejected.

### Research Question Five

What is the pattern of relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited?

$H_0$ : There is a significant relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited

$H_1$ : There is a significant relationship between complaint handling and customer loyalty in Cadbury Nigeria Limited

**Table 4.13: Correlation** between complaint handling and customer loyalty

Variables	Mean	Min	Max	N	R	$\rho$
Complaint Handling	4.66040	2.40	5.00	185	0.534**	0.01
Customer Loyalty	4.63200	2.60	5.00	185		

Table 4.13 presents the result from Pearson product moment correlation analysed through the Statistical Packages for Social Sciences (SPSS). The coefficient of correlation revealed that a positive association exists between complaint handling and customer loyalty with the Pearson product correlation value revealing as follows ( $R=0.534^{**}$ ,  $N=185$  and  $\rho = 0.01$ ). This result shows that complaint handling and customer loyalty moves in the same directions. Hence, as customer complaint are handle as at when due, there is the tendency for customer loyalty to increase. The effect size of this correction coefficient is strong (see Cohen, 1988). We therefore reject the null hypothesis of no significant relationship between complaint handling and customer loyalty among customers of Cadbury product.

### Research Question Six

What is the pattern of relationship between after sales service and customer loyalty in Cadbury Nigeria Limited?

$H_0$ : There is no significant relationship between after sales services perception and customer loyalty in Cadbury Nigeria Limited

$H_1$ : There is a significant relationship between after sales services and customer loyalty in Cadbury Nigeria Limited

**Table 4.14: Correlation between after sales services and customer loyalty**

Variables	Mean	Min	Max	N	R	$\rho$
After Sale Service	4.64000	2.25	5.00	200	0.582*	.000.
Customer Loyalty	4.66600	2.80	5.00	200	**	

**Source: Author 2021**

Table 4.14 presents the result from the final Pearson product moment correlation between after sale service and customer loyalty. The coefficient of correlation revealed that a positive association exists between after sale services and customer loyalty with the Pearson product

correlation value revealing as follows ( $R=.0.582^{**}$ ,  $N=200$  and  $\rho<0.01$ ). This indicated that both after sale service and customer loyalty moves in the same directions. Hence, as after sale service becomes more positive, there is the tendency for customer loyalty to increase. The effect size of this correction coefficient is also strong (see Cohen, 1988). From the outcome of the result, the null hypothesis of no significant relationship between after sale services and customer loyalty is rejected.

### Research Question Seven

Does brand perception, product performance, organizational trust and after sales service have any significant effect on customer loyalty in Cadbury Nigeria Limited?

H<sub>0</sub>: Brand perception, product performance, and organizational trust and after sales service have no significant effect on customer loyalty in Cadbury Nigeria Limited

H<sub>1</sub>: Brand perception, product performance, and organizational trust and after sales service have significant effect on customer loyalty in Cadbury Nigeria Limited

**Table 4.15 Multiple regression result on the impact of CRM on customer loyalty**

	<b>R</b>	<b>R-Squared</b>	<b>Adjusted R<sup>2</sup></b>	<b>F-value</b>	<b>Sig. of F</b>	<b>Decision</b>
	.596	.355	.341	29.755	0.000	Sig.
	<b>Unstandardized Coefficients</b>	<b>Standard Error</b>	<b>t Stat</b>	<b>p-value</b>		
Constant	1.407	.462	3.042	.003		
Brand Perception	.082	.073	1.117	.265		
Product performance	.066	.085	768.	..443		
Organizational Trust	.135	.080	1.701	.091		
After Sale Service	.551	.061	9.019	.000		

**Dependent Variable: Customer loyalty**

Table 4.15 shows the multiple regression result on whether CRM components have any effect on customer loyalty. From the value presented above, CRM components has significant impact on customer loyalty with  $(F(4, 196) = 29.755, p < 0.00, R = 0.586, R^2 = 0.355$  and adjusted  $R^2 = 0.341$ . From the coefficient of multiple regression, the findings revealed that about 35 percent in the variation of customer loyalty is accounted for by brand perception, product performance, and organizational trust and after sale services. The contribution of individual measures of CRM shows that only after sale service added statistically to the prediction. However, the largest effect on customer loyalty seems to come from the after sale service component which was only component to reach statistical significance. Therefore, based on the significance of the overall model, we conclude that the null hypothesis of brand perception, product performance, and organizational trust and after sale services not having significant relationship with customer loyalty be rejected.

**Table 4.16 Simple Linear regression result on the impact of complaint handling on customer loyalty**

	<b>R</b>	<b>R-Squared</b>	<b>Adjusted R-Sq.</b>	<b>F-value</b>	<b>Sig. of F</b>	<b>Decision</b>
	.566	.320	.317	87.714	0.000	Sig.
	<b>Coefficient</b>	<b>Standard Error</b>	<b>t - Statistics</b>	<b>p-value</b>		
Constant	2.043	.281	7.263	.000		
Complaint Handling	.583	.060	9.366	.0000		

**Dependent Variable: Customer Loyalty**

Table 4.16 shows the linear regression result on whether complaint handling has any effect on customer loyalty. From the value presented above, the CRM component complaint handling has significant impact on customer loyalty  $(F(1, 184) = 87.714, p < 0.001, R = 0.566, R^2 = 0.320$  and adjusted  $R^2 = 0.317$ . From the  $R^2$  value, about 32 percent in the variation of customer loyalty is



explained by complaint handling. The remaining 68 percent is explained by other factors. The contribution of complaint handling was significant, its ( $\beta = 0.583$   $\rho < 0.001$ ). This shows that complaint handling has positive and significant impact on customer loyalty. Therefore, we conclude that the null hypothesis of complaint handling has no effect on customer loyalty may be rejected

#### **4.4. Discussion of Findings**

This section deals with the discussion of the findings based on the outcome of the result presented above. Seven research questions were stated in order to address the effect of customer relationship management on customer loyalty in Cadbury Nigeria limited. Responses from a total of 200 Cadbury Nigeria customers were analysed. The discussion of the findings based on the data presented are as follows.

The first objective of the study was to determine the major component of CRM in relation to customer repeated patronage of Cadbury product. Descriptive analysis was used and the findings revealed that out of the five components used as measures for CRM by the researcher, complaint handling was the major factor selected by participants followed by product performance. The findings agreed with the study by Morgesson, et al (2020) that also found complaint handling as a major factor that determines customer satisfaction in their findings,.

In the area of brand perception and customer loyalty as regard to the first research question. Findings from the Pearson product moment correlation techniques indicated that a strong positive association existed between brand perception and customer loyalty for Cadbury Nigeria. These findings are in line with Abass et al (2021) which found a relationship between branch image and customer loyalty..

The third research question of the study was to determine the extent of relationship between product performance and customer loyalty among customers of Cadbury Nigeria product. In addressing the hypothesis, the correlation analysis was employed. Evidence from findings revealed a positive and significant. The findings corresponds to the result obtained by Nwiece and Grend (2019) that examined the relationship between product quality and customer brand loyalty in some manufacturing firms and found positive relationship between both.

The fourth research question aimed to determine the association between organizational trust and customer loyalty, using the Pearson product moment correlation analysis. The findings from the study indicated that organizational trust was significantly related to the continuous patronage of customer towards Cadbury Nigeria Limited product. It is important that beverage companies maintained their confidence as to the product they are marketing for customers. Cadbury Nigeria Limited also need to ensure that they do not lower their standard and any information given by them concerning a product must be reliable and this finding suggest that they are trusted by their customers. The outcome of this study also confirmed the result by Al-Shalabi (2019) that found organizational trust influenced customer loyalty in his study.

The fifth research question of the study was to determine the relationship that exists between complaint handling and customer loyalty. The data collected were analyzed using the Pearson product moment correlation. Findings from the study revealed that complaint handling had a significant positive relationship with customer loyalty. It is therefore, important that Cadbury Nigeria Limited should address the complaint of their customers in a timely manner so as to keep them away from patronizing their competitors' products.. This findings is in line with study by Majid (2016) that found complaint handling plays an important role as regards to customer loyalty as mishandling of the customers complaint may lead to customer dissatisfaction.

Morgesson et al (2020) also confirmed that handling customer complaint is crucial to customer loyalty in their continue patronage of product.

The sixth research question of the study was to define the nature of association between after sale services and customer loyalty. In addressing the hypothesis formulated, a correlation techniques was employed and the findings revealed a positive and significant association between after sale service and customer loyalty. The outcome is in tandem to findings by Wahjudi, Kwanda and Sulis (2018) study on the impact of after sales service quality on customer satisfaction and customer loyalty that concluded that a positive association existed between after sale service quality and customer loyalty. Giri and Thapa (2016) also found a positive and strong relationship between after sales service and customer satisfaction in their study on customer satisfaction of two wheelers in Kathmandu valley.

The seventh research question regarding the impact of CRM on customer loyalty was addressed using a multiple regression on the after sale service, product performance, brand perception and organizational trust components, while a simple regression was conducted for the complaint handling and customer loyalty. The findings revealed that all the components of CRM impacted positively on the customer loyalty. Moreover, the combined CRM component explained about 35 percent in the variation of customer loyalty while in terms of complaint handling, it explained customer loyalty with about 32 percent.

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter of the dissertation focuses on the summary of the findings, recommendations emanating from the conclusion, limitation of the study, contribution of the study to knowledge on customer relationship management, customer loyalty and suggestions for future research on the area of customer relationship management and its impact on customer loyalty.

#### 5.1 Summary

This study examined the impact of customer relationship management on customer loyalty among customers of Cadbury Nigeria Limited. The main aim was to determine whether customer relationship management measured by (brand perception, product performance, organisation trust, complaint handling and after sale service) had any association with customer loyalty.

In an attempt to determine this, questionnaire was developed and divided into seven sections. The first section gathered demographic data from the respondents. The second section related to questions on brand perception while the third section was on product performance. The fourth section focused on questions relating to organizational trusting, followed by question on complaint handling, and after sale service. The last section was based on questions that were related to customer loyalty. The questionnaire was completed by 200 Cadbury Nigeria customers and were analysed using descriptive and inferential statistics via SPSS.

Seven research questions were formulated and tested in the study and the summary of some of the main findings are as follows:

- i. Customers of Cadbury product are satisfied with their brand and product.

- ii. The major reasons for continuous patronage according to most of the Cadbury customers included in this study were Cadbury's positive handling of complaint and the product performance of the company.
- iii. There was a positive and significant association between each of the CRM components (brand perception, product performance, organizational trust, complaint handling and after sale services) and customer loyalty.
- iv. CRM appeared to have significant impact on customer loyalty with complaint handling and after sale service contributing significantly to their respective regression models

## 5.2. Conclusion

The study focused on the effect of customer relationship management on customer loyalty among customers of Cadbury product. Based on the discussion of findings, the conclusion reached are as follows.

First, a positive and significant relationship exist between brand perception and customer loyalty. Although, based on the rule of thumb, the association is slight most negligible. This shows that brand perception is important in determining the continuous patronage of customers of Cadbury product. Secondly, product performance and customer loyalty has a positive but slight most negligible relationship with customer loyalty. Thirdly, organizational trust is positive and significantly related to customer loyalty. Also, complaint handling, after sale service have positive association with customer loyalty. Furthermore, complaint handling and product performance are the two major reasons for customer continuous patronage of Cadbury product. In terms of contribution of the customer relationship management of measures, after sale service contributed the most with followed by complaint handling then organization trust brand perception and the lowest contributor is the product performance. Finally, the joint prediction value shows that customer relationship management variable can predict the loyalty of the customers that patronizes Cadbury Nigeria product in Nigeria.

Therefore, for Cadbury Nigeria to ensure a strong continuous patronage of their customers towards their product in the country, the components of customer relationship management need to be considered highly as it can be deduced from the findings of the study that CRM component have a significant impact on the loyalty of customers as regards Cadbury product.

### **5.3. Recommendation**

Based on the outcome of the result, it is observed that in Cadbury Nigeria Limited; customer relationship management as measured by brand perception, product performance, organizational trust, complaint handling and after sale services has greater impact on the loyalty of consumer. Therefore, the following recommendations are suggested.

- i. For Cadbury Nigeria Limited, the strength of brand perception was related to the loyalty of customers. It is therefore recommended that the company pay more attention to the image of their product so as to potentially increase customer's repurchasing of more products and their recommendations of the brand to others.
- ii. Cadbury Nigeria Limited should pay greater attention to the perceived value of its products to customers.
- iii. Cadbury Nigeria Limited must ensure that more priority be placed in responding to and dealing with the complaint of their customers as complaint handling was noted as a very important component of CRM by customer which was supported by the result of both correlation and simple regression. This can be done by first identifying the major sources leading to their customer dissatisfaction. Because, if complaints are not dealt with immediately, the customer dissatisfaction may increase and drive customer to purchase from other brands.
- iv. For products that have warranty, Cadbury Nigeria Limited should ensure that any problem that affect the goods within the specified period/warranty must be replaced or repaired in a timely manner.

#### **5.4. Limitation of the Study**

This study examined the impact of CRM on customer loyalty. Despite the contribution of knowledge, the study faced the following limitations. Firstly, due to the limited time for the dissertation, only 200 customers to the questionnaire. Therefore, more time for the research will allow more respondents and hence ensure robust finding as customers of Cadbury Nigeria are many in the state and the 200 in this sample may not be representative of the target population. Secondly, since the questionnaire was of Google form, completions of data by some of the respondents were incomplete which makes difficult in using some of the respondent's views.

#### **5.5. Contribution to Knowledge**

The study has contributed to knowledge in the following areas: First, the study has been able to examine differently the relationship between customer relationship management components measured by (brand perception, product performance, organizational trust, complaint handling and after sale service) with customer loyalty which most studies failed to examine their relationship separately. Second, the study has been able to draw out the most important component of CRM that contribute to continuous patronage of Cadbury Nigeria products according to its customers which existing literature have not previously asked. Third, the study focused on food and beverages industry in Nigeria for which most studies ignored.

#### **5.6. Suggestions for further Research**

This study has been able to determine the impact of customer relationship management on the loyalty of customers of Cadbury Nigeria Limited. However, there are still suggestion for further research. First, out of the different manufactures of food and beverages product in Nigeria, only Cadbury Nigeria Customers were examined. Further, research should focus on



other food and beverages companies. Secondly, in the literature, there are different components used to measure CRM while five of the main components were examined in this study further research could make use of more or component of customer relationship management. Finally, due to the limited time for the research only 200 respondents were used. Further research may make use of more respondent so determine whether the current research generalized.

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## APPENDIX

### IMPACT OF CUSTOMER RELATIONSHIP MANAGEMENT ON CUSTOMER LOYALTY FOR CADBURY NIGERIA

Dear Participant,

My name is Eniola Olayinka Osidele and I am inviting you to take part in important research on the factors that affect customer loyalty towards Cadbury Nigeria by completing the following brief survey. This survey is part of the requirements for the award of my Masters in International Business at the National College of Ireland.

#### **Research Aim**

The focus of this research is to determine the impact of customer relationship management on customer loyalty using brief self-report questionnaires. Customer relationship management includes factors such as customers perceptions of the brand, their products, how they handle complaints and how trustworthy the company is. This research will help provide a greater understanding of the factors that determine customer loyalty towards Cadbury and its products and guide recommendations for Cadbury in terms of where they should concentrate their efforts to retain customers and remain competitive in the business world. Therefore, your input is highly valuable to draw meaningful conclusions and recommendations.

#### **Who can participate?**

Participants must be 18 years or older and be a customer of Cadbury Nigeria Limited (i.e., someone who has bought or continues to buy products from Cadbury Nigeria).

#### **What does participation involve?**

You will complete a brief survey which will take approximately 10mins to complete. The information you provide will be treated with strict confidentiality. The survey does not require any personal, identifiable information or any information which can be traced to you and so your participation is anonymous. The data from this study will be held on a password-protected

computer, to which only the lead researcher will have access. A report of the study will be produced to meet course requirements and may be submitted for publication, but the data will be analyzed on an aggregate level, and no individual participants will be identifiable. Your data may be shared with other researchers if requested after publication. However, there is no identifying information in the data and your responses will be completely anonymous.

**Is participation voluntary?**

Yes. Participation in this research is voluntary. You can discontinue the study simply by closing your internet browser window and not completing the questionnaire. However, you will be unable to withdraw after completing the study and submitting your responses, as the data analysis process may have begun and as all responses are anonymous, we will not be able to identify your data.

**Further Information**

At the conclusion of this study, you will receive further information to inform you about the nature of this research. Should you have any concerns or need clarification at any point, you may reach out to the lead researcher through the following email: [x19162618@student.ncirl.ie] (Eniola, Lead Researcher).

By completing this survey, you are consenting to participate in this study and to allow your survey responses to be analyzed. If you do not wish to participate you can close this internet browser window.

Thank you.

Eniola Olayinka Osidele  
Lead Researcher.

## SECTION A: Demographic characteristics

Please select the appropriate option for each of the below:

1. What gender do you identify as? Man ( ) Woman ( ) Transgender ( ) Non – binary ( )  
Prefer not to say ( )
2. What age group do you belong to? 18 – 30 years ( ) 31 – 40 Years ( ) 41 – 50 years ( )  
51years and above ( )
3. For how long have you been a customer of Cadbury Nigeria Limited? Less than 5 years ( )  
5 – 10 years ( ) 11 – 15 years ( ) Above 15years ( )

## Section B: Brand Perception

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience with Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

	Statement	SD	D	N	A	SA
1	I am familiar with the Cadbury brand and their products.					
2	I feel happy whenever I see the Cadbury brand's products.					
3	I would say positive things about the Cadbury brand and their products based on my experiences using their products.					
4	I feel Cadbury's products are of a higher quality than their competitors.					

**Section C: Product Performance**

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience with Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

	<b>Statement</b>	SD	D	N	A	SA
1	I get value for money when I buy Cadbury products.					
2	When thinking of companies that produce good confectionaries, Cadbury comes to mind.					
3	Cadbury provides a wide range of quality products.					
4	Cadbury products are appealing, innovative and different from other competitor's products.					
5	Cadbury's products always meet my expectations.					

**Section D: Trust**

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience with Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

	<b>Statement</b>	SD	D	N	A	SA
1	Cadbury gives me a feeling of confidence and trust.					
2	Cadbury and their products are reliable.					
3	Cadbury is sincere in the information they provide and their relations with customers.					
4	Cadbury provides valuable information along with its products.					

**Section E: Complaint Handling**

1. Since being a customer of Cadbury Nigeria's, have you ever made a complaint to Cadbury regarding a product purchased from Cadbury Nigeria?

Yes ( )

No ( )

**If yes, please answer the questionnaire below about your experience making a complaint to Cadbury Nigeria. If you have never made a complaint to Cadbury Nigeria, then kindly skip the below questions and move to Section F.**

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience making a complaint to Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

	<b>Statement</b>	SD	D	N	A	SA
1	Cadbury employees treated me politely and with respect when I complained.					
2	My complaint was treated in a professional manner.					
3	Cadbury attends to customer complaints promptly, and satisfactorily.					
4	I received updates and feedback regarding my complaints through to resolution.					
5	My customer support experience was satisfactory.					

**Section F: After Sales Service**

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience with Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA)

	<b>Statement</b>	SD	D	N	A	SA
1	Cadbury would refund me if I detected a spoilt product.					
2	Cadbury provides seasonal sales, discounts and promotions on special occasions.					
3	Cadbury requests feedback from me occasionally so I can meaningfully contribute to their product design.					
4	Cadbury offers rewards to me when I buy multiple products over a period of time.					

**SECTION G: Customer Loyalty**

Kindly indicate your agreement or disagreement with the following statements reflecting on your experience as a customer of Cadbury Nigeria. The scale ranges from 1 = Strongly Disagree (SD), 2= Disagree (D), 3 = Neutral (N), 4 = Agree (A), and 5 = Strongly Agree (SA).

	<b>Statement</b>	SD	D	N	A	SA
1	I intend to keep purchasing Cadbury’s products.					
2	I would recommend Cadbury’s products to other people.					
3	Cadbury would be my first choice when buying confectionaries.					
4	I would pay a little more to continue to buy Cadbury’s products instead of another brand’s.					



5	I will continue to be a customer of Cadbury Nigeria.					
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1. From the customer relationship management factors previously mentioned, please select the one which you believe is most important for your continued purchasing of Cadbury products? Brand perception ( ) Product performance ( ), Trust ( ) Complaint handling ( ) After sales service ( )