

# Influence of Relationship Marketing on Bank Customer Retention: A Study of United Bank for Africa, Plc, Enugu

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## ABSTRACT

The banking industry in Nigeria faces increasing competition, making customer retention a critical success factor. Relationship marketing offers a strategic approach for building and sustaining profitable relationships with customers. This study explores how key relationship marketing variables like commitment, trust, communication, empathy, and responsiveness affect customer retention in United Bank for Africa (UBA), Enugu. A structured questionnaire was administered to 250 UBA customers using a convenience snowball sampling method. Data were analyzed with Pearson's correlation in SPSS. Results revealed that all five variables significantly influenced customer retention, with responsiveness showing the strongest correlation. The findings suggest that Nigerian banks can improve retention by focusing on responsive service and trust-driven relationships.

## INTRODUCTION

The Nigerian banking sector is increasingly competitive, with most commercial banks offering similar products and services. As a result, differentiation based solely on products is becoming less effective. To address this challenge, banks are turning to relationship marketing (RM) a strategic approach that focuses on building long-term relationships with customers rather than just acquiring new ones. RM has gained prominence in the service industry, especially in banking, where customer interaction and service delivery play significant roles in shaping satisfaction and retention. Research indicates a positive correlation between client relationships and service quality in banking (Rootman, 2006; Mudie & Cottam, 1999; Wilmshurst & Mackay, 2002). RM can reduce marketing costs, increase customer loyalty, and ultimately enhance retention (Bergeron et al., 2008; Ackermann & Van Ravesteyn, 2005; Eid, 2007).

Effective RM is underpinned by key constructs such as trust, commitment, communication, responsiveness, and empathy. Trust refers to the customer's belief in the bank's reliability and integrity (Keshvavi & Zare, 2012), while commitment reflects a customer's emotional attachment and intention to remain loyal (Morgan & Hunt, 1994). These two elements are crucial in encouraging repeat transactions. Communication, both formal and informal, plays a vital role in establishing mutual understanding and transparency. It has been identified as a critical factor in enhancing customer trust and loyalty (Tseng, 2007; Callaghan et al., 1995). Responsiveness, the bank's ability to promptly attend to customer needs, and empathy, the capacity to understand customers' feelings and perspectives, further solidify the emotional connection between the bank and its clients (Sin et al., 2005).

Most banks offer comparable services, making it difficult for customers to distinguish one from another. In such a context, customer experience becomes a key differentiator, and RM can help banks deliver personalized and value-driven services that strengthen loyalty. RM allows firms to understand the unique needs of individual clients, tailor services accordingly, and offer consistent, satisfying experiences. Satisfied customers are more likely to remain loyal despite changes in pricing or competition (Fraering & Minor, 2013). Additionally, research shows that customer retention is more cost-effective than acquisition, making it a strategic imperative for banks aiming for long-term profitability (Shcheglova & Shcheglov, 2010; Buttle, 2003).

Despite increased adoption of RM strategies in Nigerian banks, customer retention remains a persistent challenge. Some banks struggle to build sustainable relationships due to inconsistent service quality, lack of personalized attention, and weak communication strategies (Ang & Buttle, 2006). Trust and commitment, two pillars of RM are not always sufficiently cultivated, leading to customer dissatisfaction and churn. Furthermore, banks often lack deep insights into customer behavior, needs, and preferences, limiting their ability to deliver customized services (Kale, 2006). Mismanagement of customer data, inflexible processes, and lack of internal alignment can undermine RM efforts and weaken customer bonds.

In response to these challenges, commercial banks such as UBA have implemented various RM initiatives. However, the effectiveness of these strategies in driving customer retention remains uncertain. While some customers may be satisfied with service delivery, satisfaction alone does not guarantee continued patronage. Building long-term loyalty requires a deeper understanding of the factors that influence customer decisions to stay or leave. This calls for a thorough evaluation of RM dimensions particularly trust, commitment, communication, responsiveness, and empathy and their impact on customer retention in the Nigerian banking context.

Enugu Metropolis, a commercial hub with a diverse population and dynamic banking environment, provides an ideal setting to examine these issues. UBA, being one of the prominent commercial banks in the region, has a wide customer base that reflects different social, economic, and demographic backgrounds. Studying this customer group offers valuable insights into how RM practices influence retention in a real-world setting.

This present study, therefore, investigates the effects of relationship marketing dimensions like trust, commitment, communication, responsiveness, and empathy on customer retention among commercial bank customers in UBA, Enugu. It aims to provide empirical evidence that will guide banks in adopting effective RM strategies to foster long-term customer loyalty and enhance competitive advantage in the Nigerian banking industry.

## **MATERIALS AND METHODS**

### **Research Design:**

This study adopted a descriptive survey design to understand the influence of relationship marketing variables on customer retention.

### **Population and Sample:**

The population consisted of customers of UBA in Enugu. A sample of 250 customers was selected using a convenience snowball sampling technique.

### **Data Collection:**

Primary data was gathered through structured questionnaires. Secondary data sources included relevant journals, textbooks, and online articles.

### **Instrument Design:**

The questionnaire was divided into two sections: demographic information and questions based on the relationship marketing variables. Each relationship marketing variable (commitment, trust, communication, empathy, responsiveness) was measured with five Likert-scale items.

### **Reliability and Validity:**

Cronbach's Alpha was used to determine internal consistency. Construct validity was confirmed using existing literature and expert reviews.

## RESULT

### Data Presentation and Analysis

All data collected from the respondents through the questionnaire were presented and in which analysis will follow respective. It will be divided to several parts in analyzing the results obtained. It includes the analysis of demographic analysis, Descriptive Analysis and Pearson Correlation Coefficient. The demographic analysis include gender, age, education level, religion and descriptive analysis. For the Pearson Correlation Coefficient, it is used to examine the relationship between the five independent variables with customer retention.

The results of 250 sets questionnaires were being analyzed. Below is analysis and interpretation of the data collected in the research with the aid of Statistical Package of the Social Sciences (SPSS) and all the results were evaluated based on the tested hypotheses and presented accordingly.

Table 1: Showing the Distribution and return of questionnaire

	Response
No. of distributed questionnaire	250
Returned questionnaire	240
Returned and usable questionnaire	237
Returned and excluded questionnaire.	3
Questionnaires not returned	10
Response rate	96%
Usable response rate	95%

Sources: Research Data, 2019

Table 1 indicates that out of the 250 copies of the questionnaire distributed in the course of data collection, 237 were returned showing 96% instrument return rate. A close examination of the questionnaires returned reveals that 3 of them were not properly filled in. This was crosschecked in the process of data cleaning and screening. Errors were checked by analysing the mean, standard deviation, minimum and maximum scores for the whole of 240 cases on all the variables. After the data screening and analysis, 240 copies of the questionnaires were available for additional examination, which represents 90%. This was assumed to be sufficient, because it is more than the required minimum sample size of 237 needed for the purpose of this study.

Table 2: Gender Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	102	43.0	43.0	43.0
Female	135	57.0	57.0	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

Table 2 has information about the demographic status of the respondents. In the gender cadre, 102 respondents

were male representing 43.0% of the respondents while 135 respondents were female with 57.0% which showed that the female respondents were the majority.

Table 3: Age bracket of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20 years and below	19	8.0	8.0	8.0
21 years to 30 years	16	6.8	6.8	14.8
31 years to 40 years	79	33.3	33.3	48.1
41 years to 50 years	83	35.0	35.0	83.1
51 years and above	40	16.9	16.9	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

Age refers to the time that a person has lived from birth to date. Results from table 4 shows that 19 (8.0%) of the respondents were below 20 years of age, followed by age group 21-30 years with 16 (6.8%) respondents, 79 (33.3%) of the respondents were between the ages of 31-40 years, 83 respondents representing 35.0% of the respondents were between the ages 41-50 and ages 40 (16.9%) had the lowest respondents. Thus, results reveal that most respondents were in age range of 51 years and above.

Table 4: Marital Status of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	132	55.7	55.7	55.7
Single	92	38.8	38.8	94.5
Widow/Widower	7	3.0	3.0	97.5
Divorced	1	.4	.4	97.9
Separated	5	2.1	2.1	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

From the table above, it is evident that many of the respondents were married with 132 respondents representing 55.7%; followed by single respondents with 92 respondents representing 38.8%, 7 respondents which represent 3.0% were widows/widower, 1 respondent constituting 0.4% of the respondents were divorced, while 2.1% of the respondents were separated.

Table 5: Educational Qualification of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid PhD	25	10.5	10.5	10.5
MSc	58	24.5	24.5	35.0

BSc	86	36.3	36.3	71.3
SSCE/GCE	54	22.8	22.8	94.1
FSLC	14	5.9	5.9	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

Respondents were categorized according to their education level such as primary education, secondary education, college and university level. The results from table 5 indicated that respondents were well educated as 25 (10.5%) of the respondents had PhD degree, 58 (24.5%) of the respondents had M.Sc degree, 86 respondents representing (36.3%) of the respondents had SSCE/GCE certificate and 14 respondents representing (5.9%) of the respondents had First School Leaving Certificate. This implies that respondents were knowledgeable and can read and write.

Table 6: Religion Affiliation of the Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Christianity	191	80.6	80.6	80.6
	Islam	28	11.8	11.8	92.4
	Traditional	9	3.8	3.8	96.2
	Others	9	3.8	3.8	100.0
	<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

Table 6 presents an analysis of religion of the respondents. Out of the total respondents, 191 respondents corresponding to 80.6% were Christians, 28 respondents constituting 11.8% of the respondents were Muslims, 9 respondents representing 3.8% of the respondents belonged to African Traditional Religion, 9 respondents constituting 3.8% of the respondents were atheist (no belief in God), agnostic (not sure of creator).

Table 7: Responses on whether they have account with any bank

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	225	94.9	94.9	94.9
	No	11	4.6	4.6	99.6
	None of the Above	1	.4	.4	100.0
	<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

The data on table 7 indicates that out of 237 respondents surveyed, 225 of the respondents constituting 94.9% had account with bank, and 11 respondents representing 4.6% said No, meaning that they do not have account with banks, while 1 (0.4%) of the respondents asserted none of the above.

Table 8: Responses on whether they have account with First Bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	225	94.9	94.9	94.9
No	11	4.6	4.6	99.6
Indifferent	1	.4	.4	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

The data on table 8 indicates that out of 237 respondents surveyed, 225 of the respondents constituting 94.9% of the respondents had account with First Bank, and 11 (0.4%) of the respondents asserted No, meaning that they do not have account with First Bank, while 1 respondent representing 0.4% of the respondents asserted Indifferent.

Table 9: Responses on whether they like their bank

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	223	93.7	93.7	93.7
No	11	4.6	4.6	98.3
None of the Above	4	1.7	1.7	100.0
<b>Total</b>	<b>237</b>	<b>100.0</b>	<b>100.0</b>	

Source: Field Survey 2019; SPSS 16.0 Output

The data on table 9 indicates that 223 of the respondents constituting 93.7% of the respondents liked their bank, and 11 respondents representing 4.6% said No, while 4 respondents representing 1.7% of the respondents asserted none of the above.

Table 10: Descriptive Statistics on the extent commitment will influence customer retention

S/N		N	Minimum	Maximum	Sum	Mean	Std. Deviation
1	The bank willingness to help customers	237	1	5	1074	4.53	.621
2	Flexibility to change service	237	1	5	1036	4.37	.711
3	Being flexible to serve customer needs	237	1	5	1093	4.61	.771
4	Employees are polite during service contact	237	2	5	1042	4.40	.540
5	Providing consistent quality service	237	4	5	1125	4.75	.436
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

The responses as presented Table 10 indicated that the items in descriptive statistics on the extent of customer commitment influence customer retention among commercial banks customers in Awka metropolis of Anambra State were affirmed (based on theoretical acceptance mean rating of 3.0).

The responses obtained from item number one revealed that the respondents affirmed that the bank willingness to help customers will influence customer retention. The mean score is 4.53 and the standard deviation is 0.621, minimum is 1.00, the maximum is 5.00, this suggests that the responses of the respondents are positively inclined which means the respondents agreed to the fact.

The results of item number two, revealed that the mean score is 4.37 and the standard deviation is 0.711, minimum is 1.00, the maximum is 5.00, suggest that the respondents agreed on Flexibility to change service will influence customer retention.

The results obtained from item number three, revealed that the mean score is 4.61 and the standard deviation is 0.771, minimum score is 1.00, the maximum is 5.00, affirmed that the respondents agreed to Being flexible to serve customer needs will influence customer retention. From the results obtained from item number four, indicated that the mean score is 4.40 and the standard deviation is 0.540, minimum is 2.00, the maximum is 5.00, is an indication that

### Employees are polite during service contact will influence customer retention

In view of the results of item number five indicating that the mean score is 4.75 and the standard deviation is 0.436, minimum is 1.00, the maximum is 5.00, showed that the respondents agreed that providing consistent quality service will influence customer retention.

Table 11: Descriptive Statistics on the extent trust will influence customer retention

S/ N		N	Minimum	Maximum	Sum	Mea n	Std. Deviation
1	Ability to discuss solutions when problem arise	237	1	5	953	4.02	1.155
2	Trust of the bank	237	3	5	1099	4.64	.592
3	The bank fulfils its obligation	237	1	5	1074	4.53	.621
4	The banks show respect and honest	237	1	5	1036	4.37	.711
5	Ability to meet promises.	237	1	5	1093	4.61	.771
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

Table 11 above showed that trust will influence customer retention among commercial banks customers in Awka metropolis of Anambra State with mean score of above 3.0. The minimum, maximum, Mean and Standard Deviation for the items are indicated.

The item number one revealed that the respondents agreed that Ability to discuss solutions when problem arise will influence customer retention among commercial banks customers. The mean score is 4.02 and the standard deviation is 1.155, minimum is 1.00, the maximum is 5.00, this is an indication that the responses of the respondents are much more positive in their responses.

The results of item number two, revealed that the mean score is 4.64 and the standard deviation is 0.592, minimum is 3.00, the maximum is 5.00, and submits that the respondents affirmed that Trust of the bank will influence customer retention

From item number three, it can be seen that the mean score is 4.53 and the standard deviation is 0.621, minimum is 1.00, the maximum is 5.00, respondents affirmed that first bank fulfilling its obligation will influence customer retention.

Item number four has shown that the mean score is 4.37 and the standard deviation is 0.711, minimum is 1.00, the maximum is 5.00, suggests that respondents agreed that the banks show respect and honest will influence customer retention

In view of the results of item number five indicating that the mean score is 4.771 and the standard deviation is 0.771, minimum is 1.00, the maximum is 5.00, showed that the respondents agreed that Ability to meet promises will influence customer retention.

**Table 12: Descriptive Statistics on the extent effective communication influences customer retention**

S/ N		N	Minimum	Maximum	Sum	Mean	Std. Deviation
1	The bank allow to express our opinion	237	2	5	1042	4.40	.540
2	The bank communicates timely when there is change	237	4	5	1125	4.75	.436
3	The bank applies more technology	237	1	5	953	4.02	1.155
4	Providing channels to enable two communications	237	3	5	1099	4.64	.592
5	The bank uses technology to become unique	237	1	5	1025	4.32	.921
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

Table 12 above shows the descriptive statistics on extent will effective communication influence customer retention among commercial banks customers' in Awka metropolis of Anambra State. It reveals that all the listed items on were affirmed (based on the theoretical acceptance mean rating of 3.0). The minimum, maximum, Mean and Standard Deviation for the items are indicated.

It is observed from the item number one that the respondents agreed that the bank allow to express our opinion. The mean score is 4.40 and the standard deviation is 0.540, minimum is 1.00, the maximum is 5.00, and sum of 1042, this is suggest that the respondents were positive about the item under consideration.

In item number two, it could be seen that the mean score is 4.75 and the standard deviation is 0.436, minimum is 4.00, the maximum is 5.00 and sum of 1125, submits that the respondents affirmed that The bank communicates timely when there is change.

Item number three, shows the mean score is 4.02 and the standard deviation is 1.155, minimum is 4.00, the maximum is 5.00 and sum of 953, reveals that respondents agreed that The bank applies more technology. Item number four has shown that the mean score is 4.64 and the standard deviation is 0.592, minimum is 1.00, the maximum is 5.00 and sum of 1099, suggests that respondents accepted that Providing channels to enable two



communications.

From the results of item number five showing the mean score is 4.32 and the standard deviation is 0.921, minimum is 2.00, the maximum is 5.00 and sum of 1025, showed that the respondents agreed that banks use technology to become unique.

Table 13: Descriptive Statistics on the extent responsiveness influences customer retention

S/ N		N	Minimu m	Maximum	Sum	Mean	Std. Deviation
1	Employees response to customer request	237	1	5	1074	4.53	.621
2	Employees devote enough time	237	1	5	1036	4.37	.711
3	Service is done without delay	237	1	5	1093	4.61	.771
4	The bank quickly solve your problems	237	2	5	1042	4.40	.540
5	Employees are well trained.	237	4	5	1125	4.75	.436
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

Table 13 above indicate the extent responsiveness influences customer retention among commercial banks customers' in Awka metropolis of Anambra State. With mean score of above 3.0. The minimum, maximum, Sum, Mean and Standard Deviation for the items are indicated. The item number one revealed that the respondents agreed that Employees response to customer request. The mean score is 4.53 and the standard deviation is 0.621, minimum is 1.00, the maximum is 5.00 and sum of 1074, this is an indication that the responses of the respondents are much more positive.

The results of item number two, revealed that the mean score is 4.37 and the standard deviation is 0.711, minimum is 1.00, the maximum is 5.00 and a sum of 1036, and submits that the respondents affirmed that Employees devote enough time.

From item number three, it can be seen that the mean score is 4.61 and the standard deviation is 0.771, minimum is 4.00, the maximum is 5.00 and sum of 1093, shows that the respondents affirmed that Service is done without delay.

Item number four has shown that the mean score is 4.40 and the standard deviation is 0.540, minimum is 1.00, the maximum is 5.00 and sum of 1042, suggests that respondents agreed that The bank quickly solve your problems. In view of the results of item number five indicating that the mean score is 4.75 and the standard deviation is 0.436, minimum is 1.00, the maximum is 5.00 and sum of 1125, showed that the respondents agreed that Employees are well trained.

Table 14: Descriptive Statistics on the extent empathy influences customer retention

S/ N		N	Minimum	Maximum	Sum	Mean	Std. Deviation
1	Employees' understanding of customer needs	237	1	5	953	4.02	1.155
2	Service delivery system of the	237	3	5	1099	4.64	.592

	bank						
3	Working hours of the bank	237	1	5	1074	4.53	.621
4	The bank listens to customers' problem	237	1	5	1036	4.37	.711
5	The bank works in a corporation	237	1	5	1093	4.61	.771
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

Table 14 above shows the descriptive statistics on extent will empathy influence customer retention among commercial banks customers in Awka metropolis of Anambra State. Respondents responses on the table depict that all the listed items were affirmed (based on the theoretical acceptance mean rating of 3.0). The minimum, maximum, Sum, Mean and Standard Deviation for the items are indicated.

It was observed that the item number one have shown that the respondents agreed that Employees' understanding of customer needs. The mean score is 4.02 and the standard deviation is 1.155, minimum is 1.00, the maximum is 5.00 and Sum of 953, is suggestive that the respondents were positive in their answers. In item number two, it is observed that the mean score is 4.64 and the standard deviation is 0.592, minimum is 3.00, the maximum is 5.00 and the sum of 1099, admits that the respondents affirmed that Service delivery system of the bank. Item number three, shows the mean score is 4.53 and the standard deviation is 0.621, minimum is 1.00, the maximum is 5.00 and sum of 1074, reveals that respondents agreed that working hours of the bank.

Item number four has shown that the mean score is 4.37 and the standard deviation is 0.711, minimum is 1.00, the maximum is 5.00 and a Sum of 1036, suggests that respondents accepted the proposition that when the bank listens to customers' problem.

In item number five showing the mean score is 4.61 and the standard deviation is 0.771, minimum is 1.00, the maximum is 5.00 and sum of 1093, showed that the respondents agreed that the bank works in a corporation.

Table 15: Descriptive Statistics on customer retention of the banks

S/N		N	Minimu m	Maximu m	Sum	Mean	Std. Deviatio n
1	Banking services here is highly encouraging	237	2	5	1042	4.40	.540
2	I enjoyed banking with this bank since my first attempt	237	4	5	1125	4.75	.436
3	I will definitely come back when next i need banking services	237	1	5	953	4.02	1.155
4	I will not switch to another bank even given opportunity	237	3	5	1099	4.64	.592
5	I will continueto patronizing this bank	237	1	5	1025	4.32	.921
	Valid N (listwise)	237					

Source: Field Survey 2019; SPSS 16.0 Output

Table 15 above shows the descriptive statistics on the customer retention of the banks. Respondents responses on the table depict that all the listed items as it concerns banks' ability to retain customers were affirmed (based on the theoretical acceptance mean rating of 3.0). The minimum, maximum, Mean and Standard Deviation for the items are indicated.

Item number one revealed that the respondents agreed that banking services here is highly encouraging. The mean score is 4.40 and the standard deviation is 0.540, minimum is 2.00, the maximum is 5.00, is suggestive that the respondents were positive in their answers.

In item number two, it is observed that the mean score is 4.75 and the standard deviation is 0.436, minimum is 4.00, the maximum is 5.00, submits that the respondents affirmed that the customers enjoyed banking with this bank since their first attempt. Item number three, shows the mean score is 4.02 and the standard deviation is 1.155, minimum is 1.00, the maximum is 5.00, reveals that respondents agreed that they will definitely come back when next they need banking services.

Item number four has shown that the mean score is 4.64 and the standard deviation is 0.592, minimum is 3.00, the maximum is 5.00, suggests that respondents accepted that they will not switch to another bank even given opportunity. In item number five showing the mean score is 4.32 and the standard deviation is 0.921, minimum is 1.00, the maximum is 5.00, showed that the respondents agreed that they will continue to patronizing the bank.

## Hypotheses Testing

The Pearson's correlation was used to analyse the relationship between the Customer Relationship marketing and the Customer Retention among Commercial Banks Customers in Awka Metropolis related variables. A multi-correlation is adopted to determine the correlation of individual independent variables (Customer Relationship marketing) on the dependent variable (Customer Retention).

## Test of Hypothesis One

### Restatement of Hypothesis One

Ho: Customer commitment will have no positive influence on customer retention among commercial banks customers in UBA, Enugu.

Hi: Customer commitment will have positive influence on customer retention among commercial banks customers in UBA, Enugu.

Table 16: Correlations for Customer Relationship marketing and the Customer Retention

		<b>The bank willingness to help customers</b>	<b>Banking services here is highly encouraging</b>
The bank willingness to help customers	Pearson Correlation	1	.354(**)
	Sig. (2-tailed)		.000
	N	237	237
Banking services here is highly encouraging	Pearson Correlation	.354(**)	1
	Sig. (2-tailed)	.000	
	N	237	237

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey 2019; SPSS 16.0 Output

From the correlation table 17, the result of the correlation value of ( $r = .35$ ) is a positive relationship. The p-value of the variable is less than the level of significance 1% ( $0.00 < 0.05$ ). This shows positive and significant correlation between Customer commitment and customer retention among commercial banks customers in UBA, Enugu is also significant at the 0.01 level (2-tailed). This means that we uphold the alternate hypothesis. This implies that the Customer commitment is a function of customer retention.

**Decision Rule:** We accept the null hypothesis if the correlation coefficient significant is less than the significant value at 1% significant level of confidence.

**Decision:** These values, which are the coefficients of these variables indicated, have shown a significant relationship at both level of confidence and therefore we accept the alternate hypothesis and reject the null hypothesis. Thus, we conclude that Customer commitment has positive influence on customer retention among commercial banks customers in UBA, Enugu.

## Hypothesis Two

### Restatement of Hypothesis Two

Ho: Customer trust will not have positive relationship on customer retention among commercial banks customers in UBA, Enugu.

Hoi: Customer trust will have positive relationship on customer retention among commercial banks customers in UBA, Enugu.

Table 17: Correlations for Customer Trust and the Customer Retention

		Trust of the bank	I will definitely come back when next i need banking services
Trust of the bank	Pearson Correlation	1	.408(**)
	Sig. (2-tailed)		.000
	N	237	237
I will definitely come back when next i need banking services	Pearson Correlation	.408(**)	1
	Sig. (2-tailed)	.000	
	N	237	237

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey 2019; SPSS 16.0 Output

From the correlation table, the result of the correlation coefficient of ( $r = 0.408$ ) is depicts a very weak correlations between Customer Trust and the Customer Retention. The result showing that the p-value of the variable is less than the level of significance 5% ( $0.00 < 0.05$ ). This shows positive and significant correlation between Customer Trust and the Customer Retention which is also significant at the 0.01 level (2-tailed) which also implies that Customer Trust is a function of Customer Retention.

**Decision Rule:** We accept the null hypothesis if the correlation coefficient significant is less than the significant value at 1% significant level of confidence.

**Decision:** These values, which are the coefficients of these variables indicated, have shown an insignificant relationship at both level of confidence and therefore we accept the null hypothesis and reject the alternate

hypothesis. Thus, we conclude that, Customer trust will have positive relationship on customer retention among commercial banks customers in UBA, Enugu.

### Hypothesis Three

#### Restatement of Hypothesis Three

Ho: Effective communication will not have positive influence on customer retention among commercial banks customers in UBA, Enugu.

Hoi: Effective communication will have positive influence on customer retention among commercial banks customers in UBA, Enugu.

Table 18: Correlations for Effective communication and the Customer Retention

		<b>I will definitely come back when next i need banking services</b>	<b>The bank communicates timely when there is change</b>
I will definitely come back when next i need banking services	Pearson Correlation	1	.154(*)
	Sig. (2-tailed)		.018
	N	237	237
The bank communicates timely when there is change	Pearson Correlation	.154(*)	1
	Sig. (2-tailed)	.018	
	N	237	237

\* Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey 2019; SPSS 16.0 Output

As depicted in the correlation table, the result of the correlation coefficient of ( $r = .154$ ) is indicates very weak correlations between Effective communication and the Customer Retention. The result showing that the p-value of the variable is greater than the level of significance 5% ( $0.18 > 0.05$ ). This shows positive but insignificant correlation for between Effective communication and the Customer Retention which is also insignificant at the 0.01 level (2-tailed) which also implies that the Effective communication is a function of Customer Retention goals.

**Decision Rule:** We accept the null hypothesis if the correlation coefficient significant is less than the significant value at 1% significant level of confidence.

**Decision:** These values, which are the coefficients of these variables indicated, have shown an insignificant relationship at both level of confidence and therefore we accept the null hypothesis and reject the alternate hypothesis. Thus, we conclude that, Effective communication will have positive influence on customer retention among commercial banks customers in UBA, Enugu.

### Hypothesis Four

#### Restatement of Hypothesis four

Ho: Responsiveness will not have positive relationship on customer retention among commercial banks customers in UBA, Enugu

Hi: Responsiveness will have positive relationship on customer retention among commercial banks customers in UBA, Enugu

Table 19: Correlations for Responsiveness and the Customer Retention

		Employees response to customer request	I will continue to patronizing this bank
Employees response to customer request	Pearson Correlation	1	.604(**)
	Sig. (2-tailed)		.000
	N	237	237
I will continue to patronizing this bank	Pearson Correlation	.304(**)	1
	Sig. (2-tailed)	.000	
	N	237	237

\*\* Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey 2019; SPSS 16.0 Output

From the correlation table 19, the result of correlation value of ( $r=0.604$ ) is a strong positive relationship. The p-value of the variable is less than the level of significance of 1% ( $0.00 > 0.01$ ). This shows that there is positive and strong correlation between Responsiveness and the Customer Retention is also significant at the 0.01 level (2-tailed). This means that we hold the alternate hypothesis which states that there is a significant positive relationship between Responsiveness and the Customer Retention.

**Decision Rule:** We accept the null hypothesis if the correlation coefficient significant is less than the significant value at 1% significant level of confidence.

**Decision:** These values, which are the coefficients of these variables indicated, have shown a significant relationship at both level of confidence and therefore we accept the alternate hypothesis and reject the null hypothesis. Thus, we conclude that, Responsiveness will have positive relationship on customer retention among commercial banks customers in UBA, Enugu

## Hypothesis Five

### Restatement of Hypothesis five

Ho: Empathy will have positive influence on customer retention among commercial banks customers in UBA, Enugu.

Hi: Empathy will have positive influence on customer retention among commercial banks customers in UBA, Enugu.

Table 20: Correlations for Empathy and the Customer Retention

		I will continue to patronizing this bank	The bank listens to customers' problem
I will continue to patronizing this bank	Pearson Correlation	1	.581(*)
	Sig. (2-tailed)		.015

	N	237	237
The bank listens to customers' problem	Pearson Correlation	.158(*)	1
	Sig. (2-tailed)	.015	
	N	237	237

\* Correlation is significant at the 0.05 level (2-tailed).

Source: Field Survey 2019; SPSS 16.0 Output

From the correlation table 20, the result of correlation value of ( $r=0.581$ ) is a moderate positive relationship. The p-value of the variable is less than the level of significance of 1% ( $0.15 > 0.01$ ). This shows that there is positive correlation between Empathy and the Customer Retention which is also significant at the 0.01 level (2-tailed). This means that we hold the null hypothesis which states that there is Empathy and the Customer Retention.

**Decision Rule:** We accept the null hypothesis if the correlation coefficient significant is less than the significant value at 1% significant level of confidence.

**Decision:** These values, which are the coefficients of these variables indicated, have shown a significant relationship at both level of confidence and therefore we accept null alternate hypothesis and reject the alternate hypothesis. Thus, we conclude that, Empathy will have positive influence on customer retention among commercial banks customers in UBA, Enugu

## SUMMARY, CONCLUSION AND RECOMMENDATIONS

### Summary of Findings

One of the objectives of this study is to examine the nature of relationship between commitment and customer retention among commercial banks customers in UBA, Enugu. Result on Table 16 showed that  $r = .35$ , indicating a positive correlation between commitment and customer retention. This implies that the customer commitment is a strong factor in retaining bank customers.

The second objective of the study is to determine the extent trust will influence customer retention among commercial banks customers in UBA, Enugu. Correlation result from Table 17 indicated a strong positive correlation between customer Trust and customer retention among commercial banks customers, with  $r = .41$ . This shows positive and significant correlation between Customer Trust and the Customer Retention which is also significant at the 0.01 level (2-tailed) which also implies that Customer Trust is a function of Customer Retention.

The third objective sought to determine if there is any correlation between Effective communication and customer retention. Result on Table 18 where  $r = .154$  showed a strong positive correlation between the variables, an indication that first bank communicates effectively with her customers, as a result, majority of the customers will come back. This means that the bank allow me to express my opinion, it communicates timely with customers etc.

The fourth objective of this study is to identify the extent to which Responsiveness will have positive relationship on customer retention. SPSS Output on Table 19 shows the result of correlation value of ( $r=0.604$ ) is a strong positive relationship, meaning that first bank Services were carried out without delay, the bank quickly solve customers' problems.

The fifth objective sought to ascertain if there is any significant difference between Empathy and customer retention. Scores from Table 20 with  $r = .581$  indicated a strong correlation. This indicates that bank employees understand customer needs; Service delivery system of the bank, the bank listens to customers' problem etc.

## CONCLUSION

The literature overview and empirical investigation led to a number of recommendations for banks with regard to the relationships between the independent variables (commitment, trust, communication, empathy, and responsiveness), the intervening variable (relationship marketing) and the dependent variable (customer retention). As seen from the empirical findings, the variable relating to responsiveness was found to have the strongest correlation with the relationship marketing of first bank. This implies that for first bank to retain her customers, it must train her staff to respond to customer requests on time, provide services without delay, and solve customers' problems promptly.

In this study, it was proved that empathy has a strong, positive influence on the relationship marketing in the banking industry. It is thus important for banking customers that their bank understand the needs and preferences of her customers, and to listen to customers' problem. As can be seen from the empirical findings, although a positive relationship exists, communication had the weakest correlation with banks' relationship marketing.

## RECOMMENDATIONS

Based on the findings and conclusion of the study, the following recommendations were made:

Banks should promptly respond to her customers' request; quickly solve customers' problems, and carry out their services without delay.

Banks should ensure that their services were performed right the first time and always, meeting up with their promises, showing sincere interest in solving the health challenges of their consumers, and insisting on error-free record of customers.

They should be embark on consumer survey so as to determine how to be consistent in being courteous with their consumers, instil confidence in their minds in such a way that they can feel safe in their services; and their staff having the knowledge to answer questions pertaining to the needs of their consumers.

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