

Customers' Involvement and Retention of Deposit Money Banks in Port Harcourt

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ABSTRACT

The success of any firm depends on its ability to consistently satisfy and build total trust with its customers. This cannot be achieved if customers are not involved in the production and commercialization process of the organization anchored by market orientation. This study investigates the influence of customers' involvement on customer retention of deposit money banks in Port Harcourt. Customers' involvement has become pertinent for organizational success because it helps management to utilize a model good enough to explain, predict, create and deliver customers' expectations and wishes for a particular brand. The study population had 324 officials of the 21 existing deposit money banks in Port Harcourt listed in the Nigerian stock exchange. A cross sectional survey research design was adopted; primary data was sourced from one hundred and sixty-six (166) staff of seven (7) deposit money banks in Port Harcourt through administering questionnaires to the sample of one hundred and seventy-nine (179). The data were analyzed and interpreted into meaningful information with descriptive and inferential statistical tools; percentages, bar chart, graph and regression analysis with the aid of Statistical package for social sciences (SPSS) statistical software. Five equations were formulated, and their level of significance were tested. Model one (Ho1) with a correlation coefficient R value of 0.325 shows a positive but weak relationship between coaching and customer satisfaction in deposit money banks in Port Harcourt. Model two (Ho2) with a R^2 value of 0.428 also shows that the relationship between coaching and total trust is positive but weak. The R^2 value of model three (Ho3) is 0.708 which shows a positive and strong relationship between partnering and customer satisfaction and model four (Ho4) with a R^2 value 0.716 shows partnering and total trust are statistically significant so is model 5a,b (Ho5a,b) with R^2 values of 0.856 and 0.678 respectively. The study concludes that customers' involvement does not have a strong positive, significant influence on customer retention without the aid of market orientation. Hence, the continuous improvement of market orientation is recommended to retain and involve customers in deposit money banks in Port Harcourt to create utility, delight that will keep profitable customers clued to the organization.

Introduction

Universal banking in Nigeria has brought about a lot of diversification and grounded competition in the banking industry in Port Harcourt. And yes, there are some symptoms of distress in most deposit money banks in Nigeria which affects the banks in Port Harcourt. Before 31st December, 2005, there were eighty nine banks operating in Nigeria and only twenty-five of them emerged healthy deposit money banks that survived the twenty five billion naira (N25b) recapitalization deadline CBN, 2005 as cited by Gbosi, (2015). When banks fail, life savings, savings for retirement, medical bills, children school fees and investments get lost. Deposit money banks (DMBs) in Port Harcourt should concede to the fact that retaining one's current customer base is essential as much as acquiring new customers Coyle and Gokey, (2005); given the current financial crisis and its impacts on the economy and the dynamism of the macro-environment of business organizations. There is thus need for improvement and need to adequately analyze customers' involvement and retention of deposit money banks. This research provides useful insights into how customers' involvement can enhance customer retention in deposit money banks in Port Harcourt

The Concept of Customers' Involvement

Customers' involvement is an important variable in the studies of social psychology, marketing and consumer behavior because organizations now produce goods and services in collaboration with customers especially in new product and service development processes to achieve competitive advantage, comparative advantage,

profitability, market share and growth etc. (Windahl and Lakemond, 2010 as cited in Minna, (2014) and Kim, (2003). Involvement was introduced to marketing following Krugman's (1967) conceptualization with advertising. Krugman, (1965,1977) defined involvement as what connects an individual to a message based on his/her attributes and that of products ,services, advertisement messages and purchase process (Michaelidou and Dibb,2006;Lin and Chen, 2006) .Since then it has attracted the attention of several scholars and explained by different researchers.

Antonides and Raaij, (1998) as cited in Choubtarash et al. (2013) defined customer involvement as the personal relationship level of the customer with the product/service and it includes importance, value and risk. Matthing, Sanden and Edwardsson, (2004) saw customer involvement as the actions customers take when an organization is developing a new product/service. Park and Mittal (1985) as cited Choubtarash et al,(2013) and Gyulavari et al, (2001) defined customer involvement as a motivational capacity based on personal goals that are under the influence of cognitive and affective stimulus. Cognitive aspect shows the cost benefit aspects and the financial performance of goods and services while the affective aspect displays the symbolic advantages like self-image and self-esteem. But Fang et al. (2008) discovered that when customers are involved, it reduces innovativeness of new products and services. Especially, when they are acting as source of information, co-developers and the organization depends on their output. (Zaichkowsky, 1985; Festinger, 1975) as cited in Choubtarash et al. (2013) said customer involvement is a psychological interaction in terms in terms of specific products, services and ideas.

However, before a phenomenon is measured no matter how sophisticated it is, it must be succinctly defined to know what it is and what it is not. Jacoby and Kyner, (1973) as cited in James and Shelby, (1984). Upon reviewing literature, it is observed that there is no universally acceptable definition of customers' involvement. It has increased difficulty in the efforts to measure this construct. In view of the lack of a generally acceptable definition for customers' involvement, the meaning attributed to it and the underlying nature of the construct are changed by the context within which they appear. It is what Marsh and Yeung, (1999) called the 'chameleon effect', it is evident in customers' involvement research. Lastovicka and Gardner, (1979) as cited in James and Shelby, (1983) described involvement as "a bag of worms" p.54. Kapferer and Laurent, (1985) said, involvement is a hypothetical construct that cannot be measured directly. It can only be explained based on the existence and non-existence of its determinants. Bauer, (1967) as cited in Kapferer and Laurent, (1985) identified five antecedents of customers' involvement which include; interest in a product class, pleasure realized from it, perception of self-expression through product category and the two aspects of perceived risk which are; the stake and probability concerns. These antecedents give birth to involvement and produce some consequences which include types of searching, information processing and decision making.

Some researchers insist that involvement is multi-dimensional especially Cohen, (1983) and Rothschild, (1984) they disagreed with the one-dimensional school of thought and insisted that involvement is an observable state of motivation, interest and arousal caused by a particular stimuli. Rohrbeck et al. (2010) as cited in Ateke and Iruka, (2015) said customer involvement is identifying and nurturing opportunities to make customers and prospects a part of the organizational product development process which includes; customer services, sales, product design, product and service delivery etc. Stone, (1984) defined involvement as the time spent or efforts made in undertaking behavior. Robertson, (1976) emphasized that involvement uses brand commitment as an indicator of product involvement. Pineagar, (2000) said customer involvement is based on the roles they play; coaching, partnering, advising and reporting .Nicolajsen and Scupola, (2011) supported Pineagar, (2000) that customers can take on different roles in co-development, two customers can take different roles in the same co-development process.

Engel and Blackwell, (1982) measured involvement by the time spent during product search, the energy spent, number of products examined and extensiveness of the decision process. Cheng,Chen and Tsou, (2012) studied customer involvement from the perspective of co-development phases ,some customers get involved in the design stage, others get involved in the launch stage Athaide, Meyer and Wilemons' (1996) idea of customer involvement is the interaction of customers during the commercialization of high technology. There is no agreement as to the components and constitutes in the conceptualization of customers' involvement Brockhoff,(2003;Carbonell et al,2009).Adapting from discussions of (Nambisan,2002;Fang ,2008; and Jeppesen 2005),Wu and Cui, (2013) conceptualized customers' involvement in support of Pineagar, (2000) based on the roles customers play in the new product development in three levels which include 1) customers as information source, 2) customers as co- developers and 3) customers as innovators.

Customers as information source (CIS):

This is the first level of customer involvement where customers play the role of information source, they provide information on what's new in the environment.

Customers as co-developers (CIC):

Customers take on more active roles as co-developers of new products, ideas and technology.

Customers as innovators (CIN):

Firms allow customers to design their own products, services by providing them with technical supports needed for innovations. (Thomke and Von Hippel, 2002; Von Hippel and Kartz, 2002; Fang, Palmatier and Evans, 2008).

Customer involvement can be measured through the breadth and depth of involvement. Breadth is the number of activities customers participate in and depth and the depth of interactions during the innovation process. Minna, (2014) emphasized that to involve customers in a firm's product and service production and delivery process there should be process efficiency, time is of the essence especially time to the market, quality product and service performance. That is why organizations must select lead users and profitable customers for involvement, customer relationship must managed to avoid any kind of loss, customers must be motivated based on the firms' abilities.

Importance of Customers' Involvement

Customers' involvement is essential for the following reasons;

1. It helps in understanding and anticipating customers' needs and wants. When customers relate with the firm as information sources and sources of idea generation, the firm can better understand and anticipate their needs and wants. Von Hippel, (1986)
2. Customers' involvement can improve the effectiveness of new product development process by reducing innovative time and cost. When customers are involved the cost of running the new product development process is reduced because they make it easy for the firm to hit the nail on the head without dwelling on assumptions. Fang et al, (2008).
3. The fact that the products, services, technology and ideas are suggested by the customers who are mostly users of the market offerings it makes easy for the organization to produce and sell exactly what they require. It affects positively the technical quality of the developed product /service Carbonell et al, (2009)
4. Customers' involvement improves the quality and delivery of the products/services because the organization is aware of what, how and where customers want the product, service, technology ,idea da Silveira, (2011).
5. Customers' involvement leads to positive product performance. This is because the organization is offering exactly what the customers want, how they want it and where they want it Lau, (2011).
6. It shortens new product development process. Every product develops quickly when it is hastily accepted by the market. Feng et al, (2012)

Some researchers disagreed with the above views of customer involvement, Lengnick-Hall, (1996) emphasized that customers' involvement can be expensive and increase the level of uncertainty in the organizations' operations because all customers cannot be the same. It enlarges the development tasks and slows down the speed of incorporating new technologies Brockhoff, (2003). Gruner and Homburg, (2000) studies show that customer involvement does not guarantee success. And it may have a negative effect on new product performance Knudsen, (2007). I think customers' involvement is a risk every organization should and can afford to take because of the dynamic nature of the macro-environment to avoid waste of resources. It enhances customer retention, firm's performance, profitability, market share and reduction in operational cost (De Wulf et al, 2001; Sirdeshmukh, Singh, Sabol; 2002).

This research work is set out to determine Ho5a; Market orientation has no significant relationship with customers' involvement in Port Harcourt.

The Concept of Coaching

According to Pinegar, (2000), coaching is a limited form of customers' involvement because the customers are seldom intimate with the firm but they provide inputs, suggestions and comments on what new technology should be and can be for the organization and for them (customers) as well. The firm only utilizes these information in the product/service development process such as idea generation and product conceptualization (Nambisan, 2002; Fang, 2008). The customers only play passive roles. Although, it enables organizations to get clues and anticipate customers' needs and wants they do not get actively involved and this can make it tedious for firms to gather comprehensive and tacit information from customers and the environment at large Nambisan, (2002). Coaching is a low or limited form of involvement where customers only provide comments and

suggestions on what's new in the macro-environment to the organization. For instance, a new technology, new product ideas, new after sales techniques, new promotional channel, etc.

When customers become willing marketing coaches to the firm, other customers and prospects as the case may be it saves cost of acquiring new customers. This is only achieved after adequate satisfaction, customers voluntarily become 'evangelists'; they spread the information about their experiences about the firm's products and services to both the firm and others Kotler and Armstrong, (2013). They provide feedback from the environment on new innovations, flaws in the organization and ideas. For instance, Caremark International a healthcare company based in Illinois acquired by Med Partners in 1996; customers were taken for granted when physicians were paid illegally but the company was able to achieve back its lost total trust and recover with the help of some involved customers who pointed out to the organization its flaws and suggested ways of recovering; working hand in hand with top management Hart and Johnson, (1999).

This research is set to determine if;

Ho1: Coaching has no significant relationship with customer satisfaction in deposit money banks in Port Harcourt.

And if Ho2: There is no significant relationship with coaching and total trust in deposit money banks in Port Harcourt

Theoretical Foundation of Customers' Involvement

Involvement originated from social psychology mainly in the 1940s. It is the kernel of the social judgment theory used to extrapolate attitude and attitude dynamism. The social judgment theory explains how audience perceive messages based on the degree (latitude) to which it agrees or disagrees with their attitude in comparison with the attitude of others. Sheriff and Cantril, (1947) Sheriff, et al, (1965) and Sheriff and Sheriff, (1967) as cited in Michaelidou and Dibb (2008). Sheriff and Hovland, (1961) saw attitude as a combination of several latitude which include; latitude of acceptance (ideas that a person considers reasonable and acceptable), latitude of rejection (ideas that a person considers unreasonable) and latitude of non-commitment (ideas which a person sees as neither acceptable nor questionable).

The social judgment theory links involvement to one's ego, central value and the self-concept. For a person to agree or disagree with a position and change his/her attitude there must be a gap between the information received and the person's position (need). Ego involvement is the degree to which an object/idea is centrally related to the value system of a person or central to an individual's self-identity. In this case the person is strongly linked to the position. Sheriff, Sheriff and Nebergall, (1965) Freedman, (1964) as cited in Kapferer and Laurent, (1985).

Classification of Involvement

People get involved for several reasons .For example, complex, important and expensive products, services and ideas are likely to involve more deliberations, information search and participation because people preferably want to get it right the first time. (Fill, 1999; Smiriti, 2015).Involvement is classified into high involvement, low involvement, enduring involvement, situational involvement and response involvement (Krugman, 1965, 1966; Sheriff and Sheriff, 1967; Fill, 1999; Smirti, 2015).

What is Low Involvement?

People get involved based on who they are and the kind of products, services and ideas offered to them. Complex and expensive ideas, products and services are likely to involve more individual's deliberations, information search and participation Smriti,(2015).When involvement is low the individual depends on intrinsic search mechanisms more than extrinsic search mechanisms which are created by the firm, supplier and producer. If attributes of the products, services and ideas are irrelevant to the results involvement will definitely be low. Fill, (1999).Low involvement denotes a passive choice making, minimized efforts in obtaining the product, service and ideas James and Shelby, (1984).

When is Involvement high?

When involvement is high people will apprehend a higher level of risk and will be concerned about the intended purchase. Individuals are extremely active, information processing beings so there is thorough evaluation based on the sensitivity of the product James and Shelby, (1984). Involvement is high if attributes of the products, services and ideas are linked to the goals of the individual. Smirti, (2015) insisted that high involvement does not equate high price because people get involved for different reasons. For instance most customers still fall in love with very cheap unhealthy products like cigarettes, for psychological reasons smokers can be addicted and involved and retained to their brand of cigarette because of their mentality, value system, beliefs, level of education, income, taste and self-image etc

A Synopsis of Market Orientation

Market orientation originated from a management philosophy referred to as ‘marketing concept’, the term ‘marketing concept’ was first used by McKitterick, (1958) but Drucker is often considered the source (Drucker 1954; Webster 1998; Ruekert 1992). It is the marketing concept in tangible form as it gives life to the marketing concept (Kohli and Jarworski, 1990; Ruekert, 1992). The marketing concept is a business philosophy that was in vogue in the 1950s. Felton, (1959) called it the ‘latest business fad’. The marketing concept is the whole business seen from the customers’ point of view or an organizational culture that is customer centric. It is assumed that rational customers always want to maximize utility. Therefore, firms should be organized so that marketing identifies with the customers utility functions (what the customers desire in a given product, at what price he/she is willing and able to buy, and when and where it will be wanted).

Through the example of General Electrics, when the firm in the 1950s gave marketing the authority to monitor and guard engineering, design and manufacturing based on the knowledge of the market. General Electric 1952 Annual reports, p, 21 as cited in Sachs and Benson, (1978) the concept became known to other firms. Marketing orientation is when firms’ decisions and operations are only in line with customer satisfaction and welfare (Kohli and Jaworski, 1990; Guo, 2002 as cited in Nwokah, 2008). The real deal is no longer getting profitable customers for a firms’ products and services but to get the right products and services to the customers. Market orientation begins even before the production process because the firm must know the right products to produce before producing. This is why marketing research and intelligence begins before any production is embarked upon.

The misuse and misapprehension of the marketing concept has contributed to its temporary decline in most organizations Houston, (1986). The marketing concept is seen as a corporate state of mind that ensures the integration and co-ordination of all the marketing functions which are melded with other corporate functions for achieving the organizations objectives. Mc Namara, (1972) said it is a philosophy of business management centered on a firm-wide acceptance of the needs for customer orientation, profit orientation and recognizing the important roles of marketing in communicating the needs of the market to all corporate departments. Drucker, (1973) said market orientation is to know and understand the customer so well that the product fits him/her and sells itself. Day, (1994a) emphasized that market orientation represents superior skills in understanding and satisfying customers.

It is the set of beliefs that puts the customers’ interest first, while excluding those of all other stakeholders such as owners, managers and employees in order to develop a long-term profitable enterprise Deshpande et al, (1993). Contrary to the views of Greenley and Foxall, (1998) that emphasized that market orientation is dependent on shareholders orientation because customer orientation can only be sustained when shareholders interest is clear, protected and achieved. But Kohli and Jaworski, (1990) posited that market orientation is the firm’s generalization of marketing intelligence pertaining the current and future customer needs and dissemination of the intelligence across departments and organization’s responsiveness to it. According to Sin et al, (2003) as cited by Nwokah, (2008) and Narver and Slater, (1990) market orientation can be explained in three ways; customer orientation, competitor orientation and inter functional co-ordination. Customer orientation is being customer centric, competitor orientation is creating a bench mark with the first –in-class firm and avoid the better mouse trap fallacy and marketing myopia better than competitors, inter-functional co-ordination entails coordinating all departments within the organization and the marketing mix to provide value for customers. Deng and Dart, (1994) supported Narver and Slater’s (1990) views but added that organizations should also be profit oriented.

Customers’ Innovative Ideas

s/n	Response Alternatives	No of Respondents	Percentage of Respondents
1	Strongly disagree	54	32
2	Strongly agree	55	33
3	Disagree	11	6.6
4	Neutral	10	6
5	Agree	36	21
	Total	166	98.6

Source: Researcher’s data, 2016

From the above table 4.5, 32% representing 54 respondents strongly disagreed that their firm always welcome customers’ innovative ideas on products services and technology. But 33% representing 55 respondents strongly agreed, 6.6% representing 11 respondents disagree and 21% representing 36 respondents agreed.

Hypotheses Testing

Ho1: Coaching has no significant relationship with customer satisfaction in deposit money banks in Port Harcourt.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.325 ^a	.105	-.193	16.59998	.105	.353	1	3	.594	1.083

a. Predictors: (Constant), C1

Analysis of variance (ANOVA)^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	97.320	1	97.320	.353	.594 ^a
	Residual	826.678	3	275.559		
	Total	923.998	4			

a. Predictors: (Constant), C1

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	16.904	13.213		1.279	.291	-25.145	58.954
	C1	.279	.469	.325	.594	.594	-1.213	1.770

a. Dependent Variable: CS

$$CS = 16.904 + 0.279 * C1, R^2 = 0.105, R = 0.325, F \text{ stat.} = 0.353, \text{Sig.} = 0.594$$

The regression result in the coefficients table 4.25 above shows that coaching (C1) is positively related to customers' satisfaction (CS) in deposit money banks in Port Harcourt as its coefficient is positive. It also reveals that if coaching (C1) is increased by 1 percent, the resultant effect would be a 28 percent increase in customers'

satisfaction (CS). The R square (R^2) value of 0.105 from the model summary table 4.23 above is an indication that coaching (C1) explains just approximately 11 percent of the behaviour of the dependent variable (CS, i.e., customers; satisfaction). The correlation coefficient (R) value of 0.325 in the model summary table above confirms that there is a positive but weak relationship between coaching (C1) and customers' satisfaction in deposit money banks in Port Harcourt. From both the ANOVA (table 4.24) and coefficient table 4.25 above, it can be deduced that the relationship between coaching (C1) and customers' satisfaction (CS) is not statistically significant. This is because the level of significance (0.594) is far above the 5 percent acceptance level. Also, from the output of the ANOVA table, the output of the residual which shows the variation that is not accounted for in the model (826.678) is larger than that of the sum of square of the regression model (97.320). This also confirms that the predictor or independent variable (C1) explains just a very small portion of the variation/behavior in the dependent variable (CS). Therefore, hypothesis one (Ho1) is accepted and its alternate rejected.

Ho2: Coaching has no significant relationship with total trust in deposit money banks in Port Harcourt.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Durbin-Watson		
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.654 ^a	.428	.237	23.76761	.428	2.241	1	3	.231	1.590

a. Predictors: (Constant), C1

b. Dependent Variable: TT

Analysis of variance ANOVA^b

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1265.700	1	1265.700	2.241	.231 ^a
	Residual	1694.698	3	564.899		
	Total	2960.398	4			

a. Predictors: (Constant), C1

b. Dependent Variable: TT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-3.625	18.918		-.192	.860	-63.831	56.580
	C1	1.005	.671	.654	1.497	.231	-1.131	3.140

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			Durbin-Watson		
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.654 ^a	.428	.237	23.76761	.428	2.241	1	3	.231	1.590

a. Dependent Variable:
TT

$$TT = -3.625 + 1.005 * C1$$

$$R^2 = 0.428, R = 0.654,$$

$$F \text{ stat.} = 2.241, \text{Sig.} = 0.231$$

The regression result in the coefficients table 4.28 above shows that coaching (C1) is positively related to total trust (TT) in deposit money banks in Port Harcourt. This is so because the coefficient of C1 is positively signed. The result also reveals that a 1 percent increase in coaching (C1) would result to 100 percent increase in total trust (TT). The R square (R^2) value of 0.428 from the model summary table 4.25 above shows that coaching (C1) explains just approximately 43 percent of the behaviour of the dependent variable (TT, i.e, total trust). From both the ANOVA (table 4.27) and coefficient table 4.28 above, it can be deduced that the relationship between coaching (C1) and total trust (TT) is not statistically significant. This is because the level of significance (0.231) is far above or greater than the 5 percent acceptance level. Also, from the output of the ANOVA table 4.27, the output of the residual which shows the variation that is not accounted for in the model (1694.698) is larger than that of the sum of square of the regression model (1265.700). This also confirms that the predictor or independent variable (C1) explains just a small portion of the variation/behavior in the dependent variable (TT). Therefore, hypotheses two (Ho2) is also accepted and its alternate rejected.

Discussion of Findings

From the test of hypotheses one (Ho1) ‘Coaching has no significant influence on customer satisfaction in deposit money banks in Port Harcourt’. It shows that although, coaching is positively related to customer satisfaction because of the positivity of its coefficient, the R^2 value of 0.105, R value of 0.325 and a level of acceptance of 0.594 coaching has a weak positive influence on customer satisfaction because the level of acceptance is above 5%. This goes to support Gruner and Homburg’s (2000) views that customers’ involvement does not guarantee successful customer satisfaction. Therefore, Ho1 is accepted as there is no statistical evidence to reject it Mac’Odo, (2006).

The test of hypotheses two (Ho2) ‘Coaching has no significant influence on total trust in deposit money banks in Port Harcourt’ shows that coaching and total trust are positively related in deposit money banks in Port Harcourt because its coefficient is positively signed. But with a R^2 value of 0.428, R value of 0.654 and level of acceptance 0.231 which is above the 5% acceptance level, the test of hypotheses falls within the rejection region. This depicts that statistically their relationship is not statistically significant and the decision is to accept Ho2 , because with total trust the ball is in the court of the organization. Total trust is created only by the organizations’ ability to consistently satisfy and fulfill its promises to customers (Hart and Johnson, 1999; Hunsaker, 2015).Therefore, Ho2 is also accepted.

The regression result of hypotheses three H_{o3} ‘Partnering has no significant impact on customer satisfaction in deposit banks in Port Harcourt’ partnering is positively related to customer satisfaction in deposit money banks in Port Harcourt because of its positive coefficient. And the ANOVA table 4.30 and Coefficient table 4.32 shows that the relationship between partnering and customer satisfaction is statistically significant with a R^2 value of 0.708, R value of 0.842 and a level of acceptance of 0.041 which is less than the 5% level of acceptance. Partnering have tremendous influence on customer satisfaction so the alternate is accepted that is; ‘Ha3, Partnering has a significant influence on customer satisfaction in deposit money banks in Port Harcourt’. According to David Packard as cited in Kotler and Armstrong, (2013) for any organization to succeed marketing must not be left in the hands of only the marketing department. Involving customers in the firms’ value creation and delivery process through partnering is profitable to the organization and customers as well Pineagar, (2000).

The regression result of hypotheses four (Ho4) 'Partnering has no significant influence on total trust in deposit money banks in Port Harcourt' shows that partnering is positively related to total trust in deposit money banks in Port Harcourt. The ANOVA (table 4.33) and coefficient (table 4.34) shows that the relationship between partnering and total trust is statistically significant with an R^2 value of 0.716, R value of 846 and level of acceptance of 0.031 which is below the 5% level of acceptance. This means partnering have a great impact on total trust and vice versa because partnership is built on some level of trust. In most cases total trust precedes partnership as customers must first of all trust in the organizations' actions and intentions before any form of partnership is established. When customers become partners with the organization trust is strengthened and trust defects is minimized (Hart and Johnson, 1999; Bedrick, 2013).

The regression result of Hypotheses five (5) a, b shows that market orientation is positively related to customers' involvement and customer retention in deposit money banks in Port Harcourt. And its influence on both variables is statistically significant. Hypotheses five (a) has an R^2 value of 0.856, R value of 0.925 and a level of acceptance of 0.024; hypotheses five (b) have an R^2 value of 0.678, R value 0.823 and a level of acceptance of 0.047. Therefore, hypotheses 5 is rejected and its alternate accepted (market orientation have a significant influence on both customers' involvement and customer retention in deposit money banks in Port Harcourt). Since market orientation is all about when organizations' decisions and actions are in line with customer satisfaction and welfare (Kohli and Jaworski, 1990; Hunsaker, 2015). Gray et al, (1998) found a positive and significant relationship between market orientation and customer satisfaction relative to the nearest competitor. Webb et al, (2000) also found a positive correlation between market orientation and service delivery which is also related to customer satisfaction. Market orientation is found to have a positive effect on job satisfaction, trust in leadership and organizational commitment Ruekert, (1992).

Conclusion

This study has established the fact that customer involvement (coaching and partnering) as variables used has no significant effect in customer retention (customer satisfaction and total trust) as measures without the aid of a market orientation. Hence an increase in customers' involvement is only feasible based on increase in market orientation to be able to achieve customer retention as shown in the test results of the hypotheses. It is pertinent for the firm to emphasize on good quality of products/services, endeavor to satisfy customer consistently to build total trust and minimize trust defects. Lin and Wu, (2011) in their study shows that there is significant relationship between quality, commitment, satisfaction, and trust and customer retention.

Recommendations

With the revelations and conclusions of this study, the researcher recommends that deposit money banks in Port Harcourt should ensure the following;

Firms should ensure adequate market orientation (have a balanced relationship with customers, competitors and staff) as shown in the hypotheses test results to increase customers' involvement and customer retention. This requires a more complicated approach as firms need to investigate customer needs, wants, build profitable relationships with both existing and potential customers and they have to be satisfied. Customer satisfaction does not necessarily mean being world-class or best in class. The organization cannot satisfy its target market if they do not understand the customers' fundamental expectations.

Build healthy trust equity because of the sensitivity of the market offerings in the banking industry. Trust should be given first before it is expected in return. The reason why the relationship between customers' involvement and retention is not significantly positive as seen in the test of hypotheses in this study is that, everyone is suspicious in deposit money banks in Port Harcourt. Customers do not trust in most bankers and most bankers will not allow adequate involvement because of fear and insecurity. The money deposit banks need to truly know their customers and relate with all customers with good faith and intent for customers to be involved.

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