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CUSTOMER RELATIONSHIP MANAGEMENT FOR BRAND COMMITMENT AND BRAND LOYALTY

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ABSTRACT: *This article examined the impact of customer relationship management strategy on customers brand commitment and brand loyalty in the Nigeria financial sector. Methodology: the positivist quantitative survey approach was used to collect primary for this research. Simple random sampling was used to select 250 customers of Nigerian deposit accepting banks. Findings: the study found that CRM strategy impacts positively on banks' customers brand commitment and loyalty behaviours. However, continuance loyalty weighted highly positive on customer advocacy behaviour than affective loyalty. Conclusions: the study concluded that customer relationship management strategy helps in winning customers brand commitment and loyalty. Thus, continuance factors are suitable for predicting advocacy intentions of customers of Nigerian banks. Recommendations: the study recommended for strategic policy makers in the Nigeria financial sector to improve on their firms' CRM infrastructure in order to continually meet customers' expectations.*

KEYWORDS: Customer relationship management, customer advocacy, brand commitment, loyalty

INTRODUCTION

“Customer relationship management is everything in business, because it is the catalyst for a responsible, profitable and customer focused organization” (Wali, Wright & Uduma, 2015). This study aims to investigate the relationship between customer relationship management, customer commitment and loyalty on customer advocacy intentions. The need for firms to strengthen their business relationship with customers is perceived as a strategic step for business growth and competitiveness. Customer relationship management behaviour theory is comprehensively aimed at examining and strengthening business relationship between the customer and the service suppliers. It holds that the degree of firms attain is directly proportional to the relationship it shares with its customers. Drawing from an individualised purchase and consumption experiences, it is normal to believe that a customer would repeat purchase with a supplier who they believe is courteous and friendly. Moreover, the way and manner firms relate with their customers can either arouse a positive or negative customer intrinsic feeling of commitment and loyalty. Several studies have experimented the impact of CRM in achieving business objectives. This study is structured to unearth the extent to which Nigerian Banks' CRM strategies influence their customers' committed and loyalty behaviours. Thus, this study draws upon the customer relationship management behaviour theory and buyer behaviour theory (Labus & Stone, 2010). CRM which is the predictor variable was measured in terms of process (Thompson, 2000; Berkowitz et al. 1997). Whilst brand commitment and loyalty were measured using affective and continuance commitment (Debling, 1999).

REVIEW OF LITERATURE

Customer relationship management is seen as a process, because the business relationship between firms and their customers takes the process of prospecting, offering, acceptance, purchase and consumption (Bain, 2013; Iriana & Buttle, 2006; Payne & Frow, 2005; Piccoli et al. 2003; Sin, Tse & Yim, 2005; Parvitiyar & Sheth, 2001; Schoder & Madeja, 2004). Thompson (2000) had argued that CRM is a process through which the customers interact with the firm through marketing, services and sales. More so, the marketing process deals with the traditional marketing P's (product, price, place and promotion). This P's passes the process of interaction with firm's go-between and its customers. Berkowitz et al. (1997) argued that managing business and customer relationship takes a process of understanding customer needs; understanding their purchase habits and possibly where they reside as to create place utility. Additionally, the sales process involves a relationship between sales persons and customers which is very crucial evaluating CRM outputs. This is because the sales persons through a process of customer interface present the firms' offerings. In order to establish an initial partnership or relationship with the clients, thereafter, a follow up process is initiated on such clients. Service process in driving customer relationship management objectives is crucial to the success of the firm and customers. This is because customers regularly evaluate the quality of services provided by the firms. Based on their consumption experiences; interaction with firm's employees on the telephone or face to face regarding enquiries or complaints. This is therefore an indication that customers place high premium on firm's service delivery process.

Customer Relationship Management as a Technology

Customer relationship management is a set of information technology tools used by organizations to collect customer, storing and analysing data with the aim of providing targeted and satisfactory services at a profit. According to Mendoza et al. (2007) technology plays a crucial role in the commercial relationship between the client and customer, they further argued that in recent times have offered solutions to the many challenges facing customers. Peppard (2000) opined that technological tools have improved interactivity between the customer and firm, and are keys to explaining and predicting business success as well as CRM. The definitions on CRM as a technological is strong in that without technology all the customers data gathered by firm would be redundant; for example a firm with say five thousand customer strength cannot keep close customer relationship without using a CRM tool in today's business environment, hence organizations in spite of their financial strength strive to acquire a part of CRM software to enable firms be in tune with market trends. Consistent with these perspectives of CRM are (Parvitiyar & Sheth, 2001; Kotler & Armstrong, 2004; Woodcock & Starkey, 2001; Swift, 2000; Labus & Stone, 2010). Mendoza et al. (2007) further suggested the various aspects of customer relationship management technology, which include: Information Technology; Software for CRM; Sales force Automation (SFA); Data Warehouse and Data Mining; Help Desk; Internet Influence; Call Centres, helps in coordinating CRM programme implementation.

Customer Relationship Management as Human factor

The human factor or employees, plays the most important role in driving CRM programme. This is because it coordinates and directs the CRM process and technology to meet optimality. Mendoza et al. (2007) posits that for there to be a relationship; there must be at least two major parties involved: the service provider and the service buyer. Thompson (2001)

argued that most corporate strategies place premium on internal processes and sacrifices that favours clients. He further divided the sacrifices into two stances: (1) Aspect pertaining to customers and (2) aspect pertaining to organization; the former deals with customer value, customer satisfaction, customer retention and customer loyalty; whilst the later deals with Communication and follow-up, organizational culture, managing change and leadership. This is supported by (Piccoli et al. 2003; Kotler & Armstrong, 2004; Iriana & Buttle, 2006; Payne & Frow, 2005; Schoder & Madeja, 2004). Further, the study draws from the customer relationship management behavior theory which emphasizes the need for profitable and cordial interactions between the organization, its customers and other interfacing factors such as work climate amongst key stakeholders in a business relationship (Labus & Stone, 2010). This is because the study seeks to understand the manner and nature of relationship which exists between the financial banks and its customers’.

Brand Commitment & Brand Loyalty

The notion of commitment is then central to understanding better the mental processes underlying the repeat purchasing of a brand. In the views of Jacoby & Kyner (1973) and Amine (2011) the concept of commitment provides the essential basis for distinguishing between brand loyalty and other forms of repeat purchase behaviour. They argued that the concept of commitment holds promises for measuring the relative degrees of brand loyalty. It is now generally accepted that consistent purchasing behaviour could have two main explanations; the consumers’ tendency to reduce its degree of search and or to avoid further search efforts because the product is perceived as low involving. Then there is a high probability of interrupting this consistent buying and switching to another brand at the first opportunity or inducement to do so (price increasing, new brand launching or brand out of stock). These situations describe a spurious customer loyalty to a brand. Brand commitment reflects the degree to which a brand is firmly entrenched as the only acceptable choice within such a product class (Traylor, 1981; Warrington & Shim, 2000). Hence, a customer is viewed as really loyal when either their relative attitude towards the brand is highly favourable or the latter is clearly differentiated from other competitors as well, as they consistently purchased the same brand. This definition of the attitudinal bond to the brand joins the pattern proposed in more recent works to describe the notion of brand commitment (Baldinger & Rubinson, 1996; Samuelsen & Sandvick, 1997). Those considered as highly loyal consumers’ to a particular brand are only those who purchase repeatedly and are strongly committed to it. Brand commitment provides an essential basis for distinguishing between brand loyalty and other forms of repeat purchasing behaviour and holds promises for assessing the relative degrees of brand loyalty” (Jacoby & Kyner, 1973; Gruen, 1995; Pritchard et al. 1999).

Wang (2008) opined that consumer brand commitment is psychological, affective in nature and implied; however expressing behaviours as purchasing and repurchasing the brand over time irrespective of competitor’s offerings. More so, an affectively committed consumer is one who has a desire to continue the relationship with the firm’s brand, enjoy purchasing and using the brand, and experiences a sense of loyalty and belongingness (Geyskens et al. 1996). Aaker (1991) argued that a committed consumer will stick with the brand even when the brand changes within certain limits either in price or in other product features. Brand loyalty and Customer Loyalty have been used severally in the academic literature, and operationally been viewed from attitudinal and behavioural perspectives. Fornier (1994) defined attitudinal loyalty as an individual’s attachment to a firm’s product and services offerings see also (Wali & Opara, 2012). The behavioural loyalty explains an individual’s willingness to continually purchase

services from the same supplier and recommending the same to others (Yi, 1990). Amin (2011) puts that consumer loyalty may readily break down when there is a change in the habitual supply conditions, encouraging brand switching.

Assal (1998) have observed brand loyalty from the behavioural context, where he referred to brand loyalty as the repeat purchase of a single brand out of the varieties of offerings by the product or service provider. Warrington & Shim (2000) concluded that a loyal customer shows his willingness to reduce search effort and decision making, while in the absence of its cherished brand he is likely to patronize alternative brand. Whereas, a brand committed customer will not shift his ground in spite of the unavailability of his cherished brand. Agreeing with this point; is on the grounds that customer commitment and loyalty are strong predictors of satisfaction; though commitment is assumed to be more weighted than loyalty in predicting customer satisfaction and advocacy. Moreover, these dependent variables will anchor its strength on the buyer behaviour theory, which believes in understanding the behaviours and characteristics of the consumer, to enable the firm serve their needs and wants satisfactorily (customer perspectives) and profitably (business perspectives).

Customer Advocacy

Customer advocacy refers to the willingness of customers to give strong and positive recommendations, and praise to other consumers on behalf of a products or service supplier (Hill et al., 2006; Fullerton, 2011; Harrison-Walker, 2001). When consumers enthusiastically provide positive recommendations on products, services or brands, they are acting as advocates on behalf of that object (Anderson, 1998; Fullerton, 2003; White & Schneider, 2000). However, it is important to state that customer advocacy takes the form of word of mouth communication which predominantly has two dimensions; the positive word of mouth and negative word of mouth advocacy. According to Anderson (1998) positive word of mouth advocacy is when consumers discuss about the product or service attributes to others, by specifically describing pleasant and positive service experiences derived from the product to other potential consumers or make a formal recommendation about the product. Thus this is in line with the view of (Swan & Oliver, 1989). Reichheld (2006) puts that recently consumer's willingness to positively advocate its supplier's products and services to friends, colleagues, peers and the public in general has been traceable to their service performance. This meant that when a firm provides the right services quality and courtesy, then customers would be willing to make positive recommendations about its services. Mazzarol et al. (2007) had recently argued that customer advocacy is a much stronger measure of consumer loyalty than repeat purchase behaviour. This is because consumers will only enthusiastically endorse firms brand when they have strong feelings about the entity in question. Lawer & Knox (2006) suggest that CA is an advanced form of marketing orientation that responds to the new drivers of consumer choice, involvement and knowledge. They further argued that consumer advocacy aims to build deeper customer relationships by developing mutual transparency, dialogue and partnership with customers.

Customer Relationship Management, Brand Commitment and Loyalty

Lawson-Body & Limayem (2004) studied the impact of customer relationship management on customer loyalty using the website characteristics and it found that partnership with customer; employees; empowerment; and personalisation of service have direct impact on customer loyalty while understanding customer expectation, customer prospecting and interactive

management are negatively associated with customer loyalty. Wang et al. (2004) studied customer value and customer relationship management from the customer perspective in China and found that functional value, social and emotional value have significant and direct impact on customer relationship performance in terms of customer satisfaction while perceived sacrifice, functional, social and emotional value(s) showed a negative impact on CRM in terms of customer loyalty. This indicates that effective CRM program enhances the social and behavioural commitment of the customer, which transcend to his continuance commitment to the firm's offerings. Amin (2011) found that firm's involvement and commitment to consumers need and want enhances customer loyalty. Drawing Amin's study finding, it infers that firms that develop cordial business relationship with customers through frequent product and service modifications, will enjoy high degree of customer commitment. More so, customers' propensity to purchase services is dependent on the nature of relationship that they share with the supplier. Traylor (1981) found that the impact of product involvement on brand commitment as well as brand loyalty depends on the nature of product, as some products impact on commitment whereas for others it does not.

This means that the bundle of quality embedded in a product can turn an ordinary brand customer into a committed brand customer. However, this is dependent on the nature of services or product in context. For example, in the financial services sector the bundle of pre-service and post service services offered to banks retail customers (with soft loans and other retail product) will have a high tendency to turn them into committed and loyal customers. But if the same strategy applied to retail customers is used in reaching out to industrial customers it perhaps will not make any significant impact, as it will only lead to a negative experience. Hardwick & Ford (1986) puts that customer willingness to remain committed to the firm's offering, is anchored on the basis that the relationship with the firm is producing value in the now and will improve upon value in the future. Thus, customer retaining force is sometimes based on the cordiality and values it derives from the firm.

Hence, we proposed that: **H₁**Customer brand commitment does not positively correlate with CRM process strategy. **H₂**CRM strategy has no positive impact in turning a customer into a brand loyalist

Brand Commitment, Loyalty and Customer Advocacy

Baldinger & Rubinson (1996) found that brand commitment is a reliable predictor for customer's brand loyalty and has a positive impact on customer advocacy behaviour. Thus, quality service create satisfactions for customers and keeps them continually committed and loyal customers, which is a driving force behind its customers advocacy behaviour; by telling friends, colleagues and relatives about the value embedded in the product. Debling (1999) studied financial services marketing from brand commitment perspective and found that customer's shows continuance commitment behaviour to financial brand; hence, does not reflect true brand commitment. They further opined that brand commitment strategy designed for one firm may not work when employed into another climate. Beatty et al. (1988) in their study found that ego involvement (the nature of CRM management) positively and directly influences purchase decisions and impacts on brand commitment. This finding support the fact that the manner the firm reaches out to its customers have high propensity of turning them (customers) into loyal and brand committed customers and transforms them into leads and subsequently advocates. Their findings correlate with (Mittal et al. 1989; Bagozzi, 1981; Fornel & Larcker, 1981). Lawer & Knox (2006) in their research found that careful customer brand

management impacts on customer advocacy and is capable of attracting new customers to the firm as well as creating better customer value.

Lacey & Morgan (2009) examined the link between customer advocacy and loyalty. They found that the stronger the customers commitment the more penchant to advocate. Thus, high customer commitment leads to high customer advocacy and low customer commitment=low advocacy. Fullerton (2003) found that affective commitment and continuance commitment have significant impact on customer loyalty. Pritchard et al. (1999) found that customer commitment is positively associated with customer loyalty behaviour. Evanschitzky et al., (2006) found that customers' emotional bond or commitment impact hugely on customer's loyalty. Meaning, that emotional attachment is a strong predictor of customer loyalty and advocacy. Other empirical studies that have shown that customer commitment impact positively on customer loyalty and advocacy behaviour can be found in the works of (Morgan & Hunt, 1994; Gundlach, Achrol & Mentzer, 1995; Garbarino & Johnson, 1999). Fullerton (2011) studied the role of customer commitment and trust in creating advocates and it was found that customer commitment strongly influences customer willingness to give favourable recommendations about the service provider. Though, the study specifically affective commitment showed the most significant impact on customer advocacy; normative commitment a supporting and positive role; whereas continuance commitment undermines customer willingness to advocate the offering of the service provider. This means that affective (emotional) commitment is the most viable predictor of customer advocacy and agrees with (Evanschitzky et al., 2006; Kumar, et al. 1994; Jones et al. 2007). Jones & Sasser (1995) found that the nature of competitiveness in a business environment affects its degree of customer's satisfaction and subsequent loyalty behaviour, they argued that this is possible in an industry where competition is low, and there are less alternative customer loyalty will tend to be high (economic related loyalty) even in the face of low consumer-satisfaction levels. This therefore means that the degree to which customer commitment influence customer loyalty and advocacy depends on the industry in context and nature of competition within the industry.

Dowling & Uncles (1997) puts that positive attitude of customers are better predictor of customer loyalty behaviour than the bundle of economic incentives, which do not reflect in the form of affective loyalty. The authors submitted that affective commitment has positive impact on customer loyalty and advocacy than continuance commitment. This correlates with the findings of (Jones & Sasser, 1995; Gwinner et al. 1998). Also, Fullerton (2011) further found that continuance commitment has significant negative impact on a customer's willingness to advocate on behalf of his service provider, reason is that consumers have low penchant to talk about a supplier who is perceived to entrap them. No customer will talk positive of a firm which has held them into a lawful contract to continue consumption without having a choice of switching. This nature of relationship is mostly experienced in the first world country economies. Findings have also shown that normative commitment positively affects customer brand loyalty behaviour and consequently impact on customer advocacy tendencies (Bloemer et al. 2007; Bansal et al. 2004; Gounaris, 2005). Thus the study proposed that: **H₃** Customer advocacy behaviour cannot be determined through customer brand Commitment. **H₄** Brand loyalty cannot influence and turn customers into brand advocate.

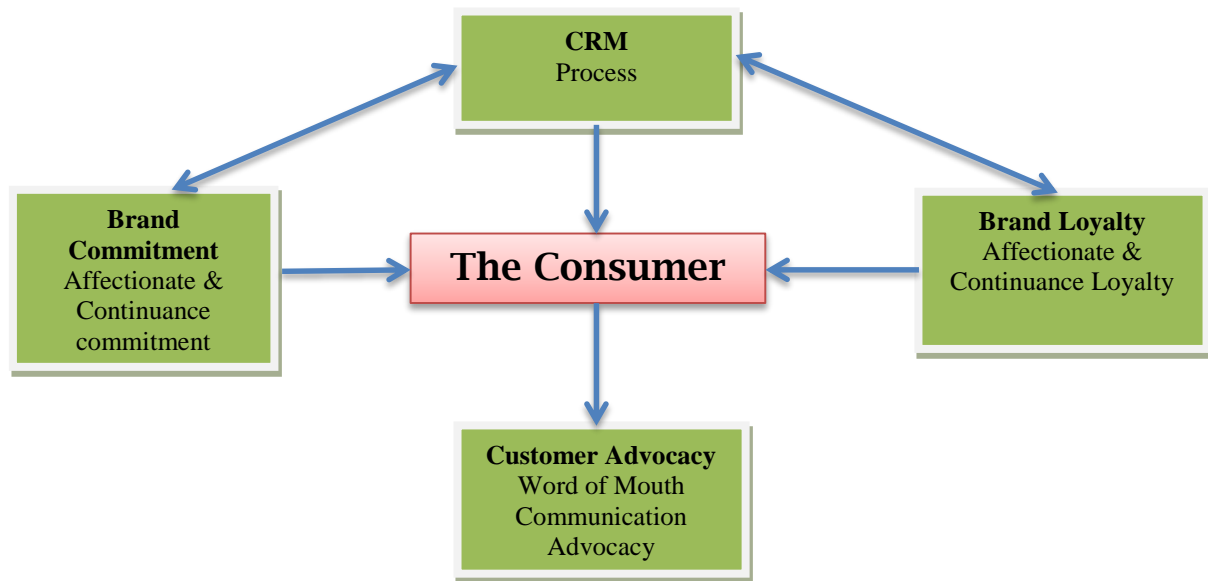


Figure 1: Model Linking CRM with Brand Commitment, Brand loyalty and Advocacy
Source: Research survey (2015)

Figure 1 describes the proposed relationship between the independent and dependent variables. Therefore, searching through the literature it is observed that there is lack of unified definition and distinction between customer brand commitment and customer brand loyalty. Further, limited studies have examined the impact of customer relationship management on customer brand commitment, brand loyalty and advocacy from the Affectionate perspectives amongst customers of the Nigerian deposit accepting banks. Thus, this study seeks to examine brand commitment and brand loyalty from the affectionate perspectives. Additionally, one of the objectives of this study to determine what variable amongst brand commitment and brand loyalty is highly weighted and suitable in predicting customer advocacy behaviour.

RESEARCH METHODOLOGY

The study population comprises customers of twenty deposit accepting banks in Nigeria. The study takes the positivist paradigm, because it believes that the object of study has one reality. The sampling technique used was simple random sampling to draw 250 customers from the pool of customers of deposit accepting banks in Nigeria. The survey approach (questionnaire instrument) was used as the data collection instrument and the instruments were further distributed using insider contacts in the deposit accepting banks' to reach target participants to respond on their relationship experiences with their bankers. Moreover, measures for customer relationship management processes, brand commitment and brand loyalty were drawn from previous studies (Wang, 2008; Lacey & Morgan, 2009; Warrington & Shim, 2000; Mendoza et al. 2007). The survey questions were weighted using Likert five scale of measurement such as; "1" strongly disagree to "5" strongly agree. The internal instrument validity was specifically carried out using content validity approach; through four experienced research colleagues who had carried out similar research in this area. Moreover, the Spearman's Rank Order Correlation Coefficient technique was adopted to analyse the study data and simplified with Statistical Package for Social Sciences (SPSS) version 20.

Data presentation and findings

The study achieved 100% instrument retrieval rate, meaning the 250 survey instruments were retrieved from the study respondents (Bryman, 2012). More so, using the Cronbach alpha's technique to test for data reliability, the study achieved 0.742 degree of data reliability; this figure indicates that the data collected for this study is reliable.

Hypothesis 1: CRM process strategy has no positive influence on brand commitment

Correlations			CRMP	BC
Spearman's rho	CRM	Correlation	1.00	.987**
		Coefficient	0	.000
		Sig. (2-tailed)	.	.000
	BC	N	250	250
		Correlation	.987**	1.000
		Coefficient	.000	.
N	Sig. (2-tailed)	.000	.	
	N	250	250	

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

Source: SPSS Version 20

Analysis on hypothesis one shows the correlation between CRM and brand commitment at 0.987** & Probability is 0.000, and R-Square of 0.710 at $P < 0.05$ level of significance this figure shows that there is a strong positive of customer relationship management strategy on brand commitment. Decision rule: when $p < 0.05$ accept the alternate hypothesis and reject the null hypothesis. Therefore, the null hypothesis is rejected and the alternate hypothesis accepted that there is a strong and positive influence of CRM process strategy on brand commitment.

Hypothesis 2: CRM process strategy has no impact on customer brand loyalty

Correlations			CRMP	BL
Spearman's rho	CRMP	Correlation	1.000	.822**
		Coefficient	.	.000
		Sig. (2-tailed)	.	.000
	BL	N	250	250
		Correlation	.822*	1.000
		Coefficient	.000	.
N	Sig. (2-tailed)	.000	.	
	N	250	250	

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

Source: SPSS Version 20

The statistical analysis carried out on hypothesis two showed the correlation between CRM and brand loyalty at 0.822** and Probability is at 0.000; R-Square at 0.920 this shows that there is a strong significant influence of CRM on customer brand loyalty. We therefore accept the alternate hypothesis and reject the null hypothesis. This means that CRM process strategy has positive impact on brand loyalty.

Hypothesis 3: Customer brand commitment cannot influence customer advocacy behaviour

Correlations			CBC	CA
Spearman's rho	CBC	Correlation	1.00	.945**
		Coefficient	0	
		Sig. (2-tailed)	.	.000
		N	250	250
	CA	Correlation	.945**	1.000
		Coefficient		
		Sig. (2-tailed)	.000	.
		N	250	250

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

Source: SPSS Version 20

The Spearman's result on hypothesis three above revealed that brand commitment influences customer advocacy behaviour at 0.945** and Probability is 0.000; regression result at 0.713 and at $P < 0.05$ level of significance. This shows a positive influence of brand commitment on customer advocacy behaviour. The study thus rejects the null hypothesis and accepts the alternate hypothesis meaning that brand commitment influences advocacy behaviour.

Hypothesis 4: Brand loyalty cannot have positive influence on customer advocacy behaviour

Correlations

Correlations			BL	CA
Spearman's rho	BL	Correlation	1.00	.751**
		Coefficient	0	
		Sig. (2-tailed)	.	.000
		N	250	250
	CA	Correlation	.751*	1.000
		Coefficient		
		Sig. (2-tailed)	.000	.
		N	250	250

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

Source: SPSS Version 20

Test of hypothesis four showed a correlation of variable at 0.751** and Probability is 0.000 and regression analysis result revealed 0.790 at $P < 0.05$ level of significance, meaning that brand loyalty strongly influences customer advocacy behaviour. The study therefore accepted the alternate hypothesis and rejected the null hypothesis.

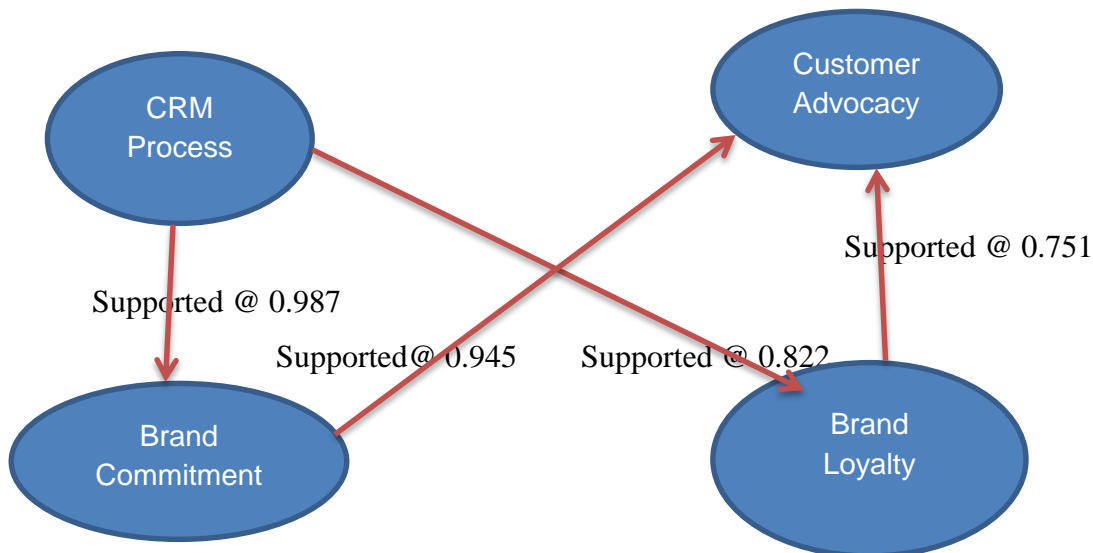


Figure 2: Summary of Findings
Source: Research Survey (2015)

DISCUSSION ON FINDINGS

This study aimed to examine the impact of customer relationship management on brand commitment and brand loyalty in the Nigerian financial sector. This study, specifically intended to unravel how CRM strategies of the financial firms could influence its customers commitment and loyalty to their products as well as turning them into advocates. Secondly, the study showed that brand commitment has the highest influence of converting customers into advocates than brand loyalty. Result from the testing of hypothesis one shows that customer relationship management process strategy influences customers commitment to the banks products offerings. This indicates that the nature of relationship the banks share with their customer determine the extent to which customers will be committed to purchasing and consuming their services. A weak relationship therefore would lead to negative commitment behaviour, in other words, no commitment will be enjoyed from the customer; but a strong relationship with customers have high possibility of developing commitment behaviour. This finding is consistent with those found by previous authors (Lawson-Body & Limayem, 2004; Amin, 2011; Wang et al. 2004; Hardwick & Ford, 1986; Traylor, 1981).

Further, the findings contradicts Traylor (1981) who concluded on one aspect of his study that product involvement will not influence brand commitment, because this depends on the nature of the firm's products and their involvement. Also, finding on hypothesis two proved that Customer relationship has strong impacts on brand loyalty. Brand loyalty has been defined as consistent purchase of a given product by a customer. This infers that if banks establish close relationship with their customers. They would be enabled to understand when customers taste

and want has taken a new direction, in order to deliver maximally on customers' expectations. This would result into positive brand loyalty behaviour, especially because customer's most cherished brand see (Lawson-Body & Limayem, 2004; Amin, 2011; Mittal et al. 1989; Bagozzi, 1981; Fornel & Larcker, 1981; Lawer & Knox, 2006). However, hypothesis three has shown a strong influence of brand commitment on customer advocacy behaviour. A committed customer never switches his patronage to competitors' product even when its service provider has no available supply to meet his demand. This means that such customer is one who vehemently believes in the firm and will tell others many reasons why the firm is good and why they need to patronize the firm's offerings. Further, the finding showed that brand committed customer would devote his time and resources talking about the firm with the aim of creating new market (Baldinger & Rubinson, 1996; Lawer & Knox, 2006; Fornel & Larcker, 1981 and Lacey & Morgan, 2009). Consequently, finding from hypothesis four indicated that brand loyalty impacts positively on advocacy. This presents the fact that customers who are brand loyalist are likely to be transformed into brand advocates (Bloemer et al. 2007; Bansal et al., 2004; Gounaris, 2005; Jones & Sasser, 1995; Gwinner et al., 1998).

Conclusion & Managerial Implications

This research has shown that an effective customer relationship management system helps in transforming customer's commitment behaviour especially within the Nigerian financial industry. Thus it is imperative for business owners to embrace the place of customer relationship management strategy in winning customers' commitment, loyalty and increasing customer's propensity for advocacy. The study however concludes that CRM practices impact on customers' ability to get committed to the offerings of their banks; brand commitment was weighted higher than brand loyalty in transforming a customer from just a consumer to becoming an advocate. This is because, drawing from the responses of customers (respondents) customers agreed that they will get committed to their bankers if the relationship they share is built on trust; that is delivering upon their promises, but it was found that deposit accepting banks customers are loyal customers and not committed customers. The customers submitted that they are prone to switching their patronage if their firm's fails or where better alternative presents itself. Therefore, we conclude that majority of consumers of banking services in Nigeria are neither affectionately committed nor loyal to their bankers; rather their loyalty is continuance in nature perhaps those that are currently seen as committed do have a contractual trap with their bankers.

Fullerton (2011) puts it that customers within continuance boundary have high likelihood of switching patronage to competitors in face of better and viable alternatives and will talk less positive about their supplier. This study therefore contributes to buyer behaviour theory and reinforcing the brand management literature in that continuance commitment and continuance loyalty were ranked high against affective commitment by respondents as the key catalyst to the depth of patronage enjoyed by their bankers. The rationale is that consumers seek to maximize their consumption value (input) and minimize payment (output); thus that brand commitment takes affective dimension whereas brand loyalty takes continuance dimension. However, the distinction between the two concepts is that a committed customer is devoted to consuming the product of his supplier even in amidst of cheaper alternatives. Whereas brand loyal customer is not fully devoted per se, he patronizes his service provider when his desired service or product is available and is prone to extending his patronage to competitors if his supplier service or product is not available. Similarly, the study contributes to CRM behaviour theory because it showed that CRM process and CRM employees are ranked high as key factors

in winning customer's commitment and loyalty. Hence, we concluded that our finding fits into the customer relationship management behaviour theory. It is the desire of the researchers' to provide recommendations for conceptual and technical managers in the Nigerian financial industry based on the findings of this study. Therefore, we recommend for the intensification of CRM infrastructure specifically: the process and CRM men within the industry in order to earn its customers affective commitment which has high sustainable profitability and high potential of converting customers into advocates. Also, these will reduce costs of market retention via promotions in the short run; increase profitability and attraction of new market in the long run.

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