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Complaint Handling a Bane to Customer Relationship Management and Organisational Performance among Selected Banks in Southwest, Nigeria

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Abstract: *The study examined the effects of complaints handling and organizational performance amongst selected banks in southwest, Nigeria. Specifically, the study investigated the effect of complaint handling; examined the effect of service quality and determined the effect of technology handling on organisational performance(measuring the performance adopted profitability, sales volume and market share) among selected banks in Southwest, Nigeria. A descriptive survey research design was adopted for the study. The population of the study comprised 28,028 staff of the selected banks in Southwest, Nigeria. The sample size was 394 respondents and was determined through Yamani sampling model. Data used for the study were gathered through the structured questionnaire. Data gathered were analyzed using regression. The result showed that complaint handling has significant effect on organisation performance (t=18.619 p<0.05); It further showed that service quality has significant effect on organisation performance (t=7.726, p<0.05); Furthermore, it showed that technology handling has significant effect on organisation performance (t=18.622, p<0.05). The study concluded that all the constructs (complaint handling, service quality and technology handling) of the explanatory variables were significantly related to organisation performance among selected banks in Southwest, Nigeria.*

Keywords: organizational performance, service quality, technology, profitability, sales volume and market share

Introduction

The past decade has been marked due to a significant change that has transformed the entire financial industry across the globe. The aggressive competition, deregulation, increased monitoring, dynamic technological forces have shaped the way banks manage their businesses (Siddiqi, Khan & Sharma, 2018). This wave of change has brought about significant deviations regarding interacting with the customers not only in the developed economies, but also in the developing countries. To combat these changes and to sustain in the business, it has become imperative for the financial industries to embrace customer-oriented strategies which are aimed at maintaining and enhancing loyal customers. This draws increased emphasis on effective customer relationship management practices due to more intensified competition in the market. In view of this, a proper execution of customer relationship management tools, financial service providers such as banks can differentiate themselves which can be led towards creation of a sustainable competitive edge (Peppard, 2000).

Banking industry recently has been undergoing transformation globally where factors like regulations in the environment, technology and structures of institutions have resulted to an increase of stiff competition (Padmavathy, Balaji, & Sivakumar, 2012). To be pro-active, the conduct of business operation also tends to change with the environmental changes. Modern businesses are now moving away from transaction centered techniques to relationship centered techniques. Most firms have discovered that there is need to focus more on meeting customers' needs due to the increase in competition (Nguyen, Sherif, & Newby, 2007). Contemporary financial service industry has become highly dynamic and unstable, with a lot of changes in form of new regulations, changes in consumer behaviour, increased usage of information and communication technology and intense competition (Lymperopoulos, Chaniotakis & Soureli, 2013; Heinonen, 2014).

Knowing customers better enables organisations to serve them better and keep them loyal forever. This is the main theme of customer relationship management. However, understanding the meaning and concept of customer relationship management is still incomplete and growing. Customer relationship management can be understood as a business philosophy, a business strategy, a business process. As a business philosophy, Ryals and Knox (2001) stated that customer relationship management is a relationship orientation, customer retention and superior customer value created through process management. As a business strategy, customer relationship management is a customer-focused business strategy that aims to increase customer satisfaction and customer loyalty by offering a more responsive and customized services to each customer (Croteau & Li, 2003).

There are so many definitions and perceptions of customer relationship management. A general definition tends to be tailored towards an enterprise approach to understand and influence customer behaviour through meaningful communications in order to improve customer acquisition, customer retention, customer loyalty and organizational profitability (Sharifuddin & Sreekrishna, 2017). Organization that practices customer relationship management can be said to be customer centered and authorized people within the organization are allowed to access this information. Businesses such as banks, insurance companies and other service providers realize the importance of customer relationship management and its potential to help them acquire new customers and retain existing ones to maximize their lifetime value which the objectives are to increase profitability, revenue and customer satisfaction. In view of the above, unhappy customers are the greatest source of learning and these words are frequently used in business meetings and training workshops for employees engaged in customer relationship management activities. To understand more in customer relationship management, there is need to understand three components which are customer, relationship and their management. Managing customer relationships is important and valuable to the business.

Today, many service provided businesses realize the importance of customer relationship management and its potential to help them acquire new customers retain existing ones and maximize their value. Banking sector is a customer-oriented service where the customer is the key focus. Customer relationship management includes all the marketing activities, which are designed to establish, develop, maintain, and sustain a successful relationship with the target customers. The effective relationship between customers and banks depends on the understanding of the different needs of customers at different stages. The objective is to effectively analyze all the available data about the customer. The analysis of such data helps a firm assess a customer's current and potential profitable satisfaction, loyalty and retention. The ability of banks to respond towards the customers' needs make the customers feel like a valuable individual rather than just part of a large number of customers (Sharifuddin & Sreekrishna, 2017).

The value of customer relationship management is well recognized by many firms, especially by service firms (Lin, Su & Chien, 2006). As customer relationship management is a strategic approach incorporating a process of maintaining valuable long term relationships with clients by providing the firm with an enhanced opportunity to understand their customers (Christopher, Payne, Ballantyne, 2002). Customer relationship management allows a firm to target customers more closely and implement "one-on-one" marketing strategies. Customer relationship management therefore provides a firm with the opportunity to acquaint businesses with their customer needs and change their service delivery to suit their needs. In this effect, this generates substantial benefits for the firm. The fundamental motivation why firms should build relationships with customers and successfully manage these relationships is of an economic nature (Buttle, 2004). It is a key objective of customer relationship management strategies that firms should generate better results when managing customers by identifying, satisfying and retaining the most profitable customers.

Customer relationship management helps to accelerate their profit Growth of firms. Many owners and or managers have stabilized or grown their firms by viewing their investment in customer relationship management as a main priority (Kennedy, 2004). Firms realize that in order to remain competitive, they need to build relationships with their clients (Erwee, 2004). To this end, various customer relationship management studies view it as a complex application or process to gather customer's data in order to improve customer retention, customer loyalty and profitability (Payton & Zahay, 2003). Customer relationship management is the key to the retention of customers. If the customer's retention rate increases, the profitability of a firm also tends to increase. The growth of customer relationship management has been extensive, yet the customer relationship management opportunity is rarely fully exploited by firms (Nancarrow, Rees & Stone, 2003). Therefore, this study focused on the effects of customer relationship management on organisational performance of selected Banks in Southwest Nigeria.

It has become clear that the deregulation of the banking sector in 2004 and the attendant competitive pressures have shifted the emphasis of banks towards customer loyalty and retention. The industry is therefore in urgent need to reposition itself towards the customer oriented doctrine in order to achieve growth (Ali & Raza, 2015). Consequently, Nigerian banks are now re-strategizing to meet current customers' expectations and where possible exceed such expectations through robust customer relationship management policies and programmes to remain in business. Raza and Hanif (2013) and Ali and Raza (2015) had emphasized that dwelling much on marketing concept, businesses tends to succeed and that customer must be the centre piece of organizational activities.

Considering the competitive nature of the banking industry, the question that comes to mind is how to develop good customer relations in order to create intimacy and a level of confidence that will promote sustainable growth and profitability. The problem is to develop a differential strategy to promote a consistent positive return on investment. It is against the background that all the competitors in the industry are offering very similar products and services. Technology also has consistently enhanced the service delivery system and by the nature of it, it only serves as a short term strategy to attain competitive advantage. It eventually becomes affordable with time and all other competitors adopt it to augment their service. The question again will be how banks could differentiate themselves from the competition and gain customer loyalty, satisfaction and retention.

It cannot be overemphasized that in the service delivery system that people make the difference. Service from one person to another could vary even with the same product features. Therefore, there is the need for integrated service marketing approach that will seek to provide a uniform service as well as creating the convenient environment for customers to do business with the bank. The proper response to this problem will be in the area of customer relationship management. Hence the study is to know the effects of customer relationship management and using it also as a differential advantage, how it can help promote good banker customer relations. The study on the relationship between Customer Relationship Management (CRM) and bank
Performance has been studied. However, empirical findings like (Venkatesan & Kumar, 2004; Rouholamini & Venkatesh, 2011; Reinartz & Kumar, 2004; Bolton, Lemon & Bramlett, 2004) reveals contradicting results while (Venkatesan & Kumar, 2004; Rouholamini & Venkatesh, 2011) found that CRM do not have significant positive impact on performance of organizations, other scholars report customer relationship management has significant positive impact on performance of organizations. In view of this, It becomes important to investigate the relationship between customer relationship management and organisational performance Southwest, Nigeria as the States of this region are bound with different culture and ethics even in the same geographical region.

Conceptual Review

Complaint handling process is a reactive tool for customer retention which is intrinsically associated with service quality and customer expectation. However, it is noted that service failures are inevitable and pervasive even in the most precisely run service organizations (Gyung, Wang & Mattila, 2010; Maxham & Netemeyer, 2002). Service failures have been reported to be in existence when a gap between the expected level and actual level of services received occurs (Siddiqi, Khan & Sharna, 2018). These failures can results to critical aftermaths, affecting customer relationship and customer retention. In view of this, organizations turn to well thought-out and planned service recovery procedures to compensate the aggrieved customers in an attempt to regain customer satisfaction.

An effective and prompt execution of service recovery process is incomparable for the company's commercial success due to the fact that customers rank this as a crucial factor in making customer preference as a result of the quality of service offered. Boshoff and Allen (2000) identified that the objective of organizational service recovery procedures is to change the mind of unsatisfied customers to a state of satisfaction. It is indisputably apparent that effective and timely service recovery process is an integral part of customer relationship management (Bankole, Ogundipe, Enitilo, Ogundepo, Oghogho & Eguabo, 2020).

Organisational Performance

The term 'performance' means carrying into execution or achievement; or accomplishment of specific activities, or the performance of an undertaking of a duty. 'Bank performance' may be defined as the reflection of the way in which the resources of a bank are used in a form which enables it to achieve its objectives (Bikker & Gorter, 2010). Furthermore, the term bank performance means the adoption of a set of indicators which are indicative of the bank's current status and the extent of its ability to achieve the desired objectives.

As the banking sector is considered a vital segment of a modern economy, its efficiency is of vital importance. In order to ensure a healthy financial system and an efficient economy, banks must be carefully evaluated and analyzed. While banks help business organizations by rendering a wide range of products and services, the products and services are more or less identical from one bank to another, and there is little scope for differentiating between them. Therefore, it is necessary to measure the banks' individual performance to determine their contribution to business development (Bikker & Gorter, 2010).

It is inevitable that banks continue to attract significant attention from the public and scrutiny by financial regulators as there is a growing need to evaluate banks in a more efficient manner. Not only supervising institutions, regulators and bank management bodies, but also clients of banks, are becoming increasingly concerned about the stability and sustainability of these financial institutions. There are other reasons to evaluate the performance of banks to determine their operational results and their overall financial condition; measure their assets quality, management quality and efficiency, and achievement of their objectives; as well as ascertain their earning quality, liquidity, capital adequacy, and level of bank services (Reinartz, Krafft, & Hoyer, 2003).

Bank performance analysis involves gathering formal and informal data to help customers and sponsors define and achieve their goals. Banks are also expected to provide evidence of their credit operations and financial flows as these influence the growth and economic development of the country. However, it is to be noted that the performance of banks cannot be easily measured since many of their products and services are of an intangible nature (Day & Van-den-Bulte, 2002).

Various performance aspects cannot be observed directly whereas they are economically important. While stockholders will view performance in terms of the profits made on their behalf, whether or not adjusted for risks taken, this article focuses on performance in a broader sense, that is, the contribution financial institutions make to the common wealth, on behalf of consumers and businesses. They will be mainly interested in whether financial products are not too expensive and whether the quality is sufficient (Reinartz, Krafft, & Hoyer, 2003).

There is another kind of performance that works in the interest of consumers, but does so in the long run. It is the reliability of a financial institution in terms of solvency and of whether customers can be sure to get their money back. Now that the subprime liquidity crisis has engulfed us all, the amount of risk banks take in carrying on their business is a focal point of attention. Although this long-term performance is also affected by competition and efficiency, this article concerns itself solely with the more palpable short-term performance exhibited in quality services and affordable prices (Bikker & Gorter, 2010).

2.1.6 Bank Performance and Performance Indicators

Accessing bank performance is an increasingly important but unfortunately difficult task for managers and other corporate stakeholders (Farriel & Oczowski, 2002). The term Bank performance refers to the effectiveness of banks in fulfilling its purpose. While some firms trade to return financial benefits to their stakeholders, others have non-financial benefits as their returns. The purpose of bank performance measurement is ultimately an improvement in the financial outcome in a commercial organization. However, measuring financial outcomes alone does not provide sufficient information on how to help direct the decision making that will achieve the performance improvement (Adiele, Revd & Didia, 2011). On the other hand, Asiegbu, Awa, Akpotu and Ogbonna (2011) posited that in measuring the performance of Nigeria domestic and industrial product organizations adopted profitability, sales volume and market share.

Theoretical Framework

Expectancy Theory

Vroom propounded this theory in 1946. The theory suggests that motivation is driven by individual's expectancy of the preferred outcome and the strength of the attractiveness of that outcome to the individual. Individuals will consider what they expect to gain from a given situation, what effort they will need to expend, and whether it is worth it to themselves depending on their personal goals. Thus bringing about the concept of valance, instrumentality and expectancy (VIE). These components are further clarified below: Expectancy: E->P. the belief of a person that his/her effort (E) will result in attainment of desired performance (P) goals. Instrumentally: P->R. the 21 belief of a person that he/she will receive a reward if the performance (P) expectation is met. Valance: the value of the reward according to the person (is the reward attractive to the person). In summary therefore: Expectancy x Instrumentality x Valance = Motivation.

Empirical Review

Ogbadu and Usman (2012) examined the imperatives of customer relationship management motivated by the poor handling of customers' complaints, lack of courtesy, poor service quality, inadequate information to the customers and long line being experienced in the banks. It ascertains the contribution of effective customer relationship management to customer loyalty and profitability or performance of the banks. The study involves a survey research around four selected banks with 600 respondents comprises of customers and personnel of the selected banks. Data collected were presented and analyzed in tables of simple percentage, and tested the two hypothesis formulated for the study using the analysis of variance (ANOVA) statistical tool to reject or accept the Null hypothesis. Findings revealed that there is a direct relationship between customer relationship management and customer loyalty as well as banks profitability.

Chikwendu, Ejem and Ezenwa (2012) carried out a study on evaluation the service quality of Nigerian Airline. The study adopted a survey designs. the major objective was to evaluate service quality of Nigerian Airline while the specific objectives were to identify what constitute the customer services variables, how satisfied are the passengers with the services of the airline and how managers of these airlines improve and promote satisfaction level among the passengers in Nigeria, data were collected through primary and secondary source from the respondent using a well structured questionnaire from passengers of the airline. Data collected were analyzed using five point likert scale model. The study found out that the overall satisfaction level of the passengers was poor with a mean gap score of -5.71 indicating that the passengers expectation exceeded the perception in most of the service quality attributes in the study and that all the service attribute under the Tangible dimension showed poor service quality except the appearance and uniform of workers (TAN 1) indicating a positive gap of 0.32 of customers perception exceeding their expectation. The study concluded that passengers of Aero contractors airline are not satisfied with the quality of services rendered to them by the airline

Adiele and Gabriel (2013) examined the impact of customer relationship management (CRM) on the Business Performance of Nigeria money deposit banks. The nomothetic methodology was adopted and forty copies of structured questionnaire were our primary data collection instrument which was distributed to ten functional and registered money deposit banks in south-south zone of Nigeria. However, the postulated hypotheses were tested by employing the Spearman Rank Correlation Coefficient (SRCC) statistical tool which was facilitated by the statistical packages for social sciences (SPSS). The study however showed that a significant relationship exists between CRM & BP. Furthermore, it was found that amongst the dimensions of CRM, customer identification and retention impacts more significantly on business performance. The study therefore concludes that Nigerian money deposit banks should increase their customer identification and retention strategies since they commensurably impact on their level of performance.

Adeyeye (2013) investigated the impact of customer relationship management (CRM) on perceived bank performance. The objectives of this study were to determine the relationship between the variables measuring customer relationship management (bonding, trust, commitment, communication and satisfaction) and bank performance. The study employed survey research. Primary data was used for the study with questionnaire as research instrument. The subjects were one hundred and thirteen employees of selected banks in Oyo town (gtbank, stanbic bank, zenith bank, eco bank, uba and skye bank). The four hypotheses formulated for this study were tested using T-test, Pearson's correlation, regression, and analysis of variance with the aid of statistical package for social sciences (SPSS). The findings from the study revealed that commitment independently predicted perceived organizational performance. Also, there was a significant difference between bonding and perceived organizational performance. Furthermore, there was main and interaction effect of bonding and trust on Perceived Organizational Performance. In addition, trust, communications, satisfaction, commitment and bonding jointly and independently predicted perceived organizational performance.

Harley, Ogege and Ideji (2014) carried out a study on An Empirical Analysis of Effective customers' service on Nigeria Banks Profitability. The study adopted queuing methodology. The major objective of the study was to investigate the impact of various elements of customer services adopted by some Nigerians banks to improve bank profitability. The specific objectives were to examine the mean profit and how each of the customer service elements adopted by the banks has impacted on the banks profitability and the level of impact of each of them. Data were collected through secondary sources. Data were analyzed through Queuing technique. The study revealed that the average time a bank customer spends waiting in the queue to carry out banking transaction has a linear relationship with the bank profitability, that poor customer service management in banks may reduce banks profitability and thus may cause bank financial distress. The study concluded that there is an inverse relationship between banks customers' services and profitability in Nigeria banks.

Akintunde and Akaighe (2016) investigated CRM and Customer retention in the Nigerian banking industry. Five (5) research objectives and hypotheses were developed for the study. Quantitative research method was adopted and sample size of 420 relationship management personnel and marketers were surveyed using stratified random sampling technique. The result establishes a positive significant relationship between CRM and customer retention. Also, CRM in the banking industry is imperative for capital adequacy, earnings, profitability and liquidity. The 'know your customer' (KYC) and the 'bank verification number' (BVN) programmes should be fully integrated in the customer data base for effective relationship management and customer retention.

Ekakitie-Emonena and Olafare (2016) ascertain the variants of electronic marketing and how they impact the market performance of firms in the telecom industry. Extant literature on CRM and the predictive factors of e-service quality, web-based CRM, internet-enabled CRM and mobile CRM were discussed to put the study in perspective. Market performance of three leading firms: MTN, Airtel and Globacom constitute the dependent variable measured on a 5-point likert scale. In total, 900 questionnaire forms were distributed to customers of the three ISP firms, in Edo, Delta and Anambra States, first using stratified sampling where 300 forms were administered on each firm adopting an accidental sampling method to each stratum. Regression technique was deployed to analyse the sample gathered. Outcomes suggest a positive relationship between the predictor variables and marketing performance. E-service quality, internet enabled CRM and Mobile CRM proved sufficiently influential to market performance of ISP firms sampled. ANOVA statistics was used to ascertain the differences of means along the predictor variables and market performance. Outcome reveal no significant difference in means, however Duncan test was applied to determine how the means are separated. Only the factor of web-based CRM was separated across the firms sampled, it was also the factor that was not significant at 0.05%. The implication is that Web-based CRM is not yet popular but the other three are gaining increased usage. All three null hypotheses were rejected. The study suggests the increase use of the factors revealed to be significant and the increase in the use of web-based factor. It was also suggested that other factors be integrated into the statistical model which is adjudged weak. Lastly more studies on CRM are advised to help integrate its usage into the operations of Nigeria business enterprises.

Opara and Opara (2016) examined the influence of customer identification, customer retention and technology on customer relationship management and banks market share performance. The ever increasing competition and dynamics in the market place and the need for banks to survive, grow and meet the stakeholders objectives calls for a meaningful long lasting relationship between marketers and all other stakeholders in the organisation. The population of this study consists of all 617 headquarters employees of the 21 deposit money banks in Port Harcourt metropolis that is registered with Nigeria Deposit Insurance Corporation (NDIC); while the sample size of 243 determined through the Tara Yamani formula. Questionnaire was used as an instrument for primary data collection. The Spearman's Rank Order Correlation was the statistical technique employed for hypothesis testing in the statistical package for social sciences (SPSS) version 17. The findings of this study revealed that there is significant relationship between customer identification, retention, and market share; while technology positively influence CRM and bank market share performance. Customer identification and retention are dimensions of CRM, while market share is the measure of performance, with technology as moderating variable influence between CRM as a measure of bank performance. It is therefore noted that banks will have better competitive advantage when all relevant stakeholders appreciate and demonstrate these customer relationship management strategies with a view of achieving the desired corporate objectives.

Jiddah,; Sani;Umar ;Lawal, and Alkantara (2017) examined the impact of CRM on the performance of deposit money banks in Nigeria between 1999 and 2013. The researchers uses OLS multiple regression to examine the impact of complaint management, timeliness in service delivery, security of money and ease of opening account on ROA, ROE and ROI of deposit money banks. The co-integration test carried out showed that there is the existence of long-term equilibrium relationship between CRM and deposit money banks performance. Furthermore, the result from the analysis showed that CRM had greatly impacted on ROA and ROI of deposit money banks. The models for ROA and ROI showed there is a significant relationship between CRM and deposit money bank performance, but the ROE model showed otherwise. reminiscent from the analysis therefore are that deposit money banks in Nigeria need to extend more branches to clustered areas and locations as a strategy of diversifying investment opportunities. This will enable the banks handle the timeliness in service delivery efficiently for maximization of ROE.

Method of Data Analysis

The sample size was statistically determined by applying the formula for an infinite population (Walpole, 1974).

The population size consists of 200 customers and employees. , the research instrument is designed to adopt the likert scale point method in the measurement of the two constructs CRM and BP which ranges from strongly disagree to strongly agree.

Both descriptive and inferential statistics were employed. Descriptive statistics included the use of frequency table to analysis the respondents while multiple regression analysis which is inferential statistics was used to test the three hypotheses since it shows the effect of one variable (customer relationship management) on the other variables (organisational performance). Therefore, the estimation technique model is stated thus:

$$Op = \beta_0 + \beta_1 Chd + \beta_2 Svq + \beta_3 Thl + \mu \text{.................} \quad (3.1)$$

Op = Organisational Performance (measuring the performance adopted profitability, sales volume and market share).

β_0 = Constant

Chd = Complaint Handling

Svq = Service Quality

Thd = Technology Handling

μ = Stochastic or Error Term

Complaint handling which was subjected to regression analysis. Table 1 revealed that the regression co-efficient between organisational performance and the explanatory variable complaint handling show a positive figure of 0.997, this indicates that complaint handling has a very strong positive effect on organisational performance which implies that the explanatory variable has a positive effect on organisational performance. The co-efficient of multiple determinant (R^2) with a co-efficient of 0.994 shows that the explanatory variable can explain 99.4% of the behaviour of organisational performance while the remaining 0.6% can be explained by the stochastic variable or other variables that were not put into consideration. The adjusted R^2 further confirms the result of the R^2 with a co-efficient of 0.991, which shows 99.1% explanation of the behaviour of the organisational performance by the explanatory variables after adjustment while the remaining 0.9% is explained by the error term.

The table 1 revealed that the unstandardized β co-efficient of complaint handling gives a positive value of 1.276 with t= 18.619 and (P= 0.003< 0.05). This result showed that complaint handling has a great significant effect on organisational performance, therefore, it was found significant. This means that respondents' reason for organisational performance is strongly and positively influenced by complaint handling as shown in Table 1. However, the higher the T-value, the better the result and the positivity of the result showed that complaint handling is positively related to organisational performance. F-test is used to test the overall significance of a model through comparing the F calculated with the F tabulated. The table shows that the calculated value of F distribution gives a value greater than the F tabulated. Hence, we accept alternate hypothesis and reject null hypothesis. This implies that complaint handling will significantly affects the organisational performance of selected banks in Southwest, Nigeria.

Therefore, the regression line is stated below:

Organisational Performance = 10.822+1.276Chd

Table 1: Complaint Handling and Organisational Performance

Model	R	R^2	Adj R^2	B	Std Error	T value	P Value
	0.997	0.994	0.991				
Complaint Handling				1.276	.069	18.619	.003
Constant				10.822	16.539	.654	.580
F cal= 346.673							

Source: Field Survey, (2022)

Service quality which is the first objective was subjected to regression analysis. Table 2 revealed that the regression co-efficient between organisational performance and the explanatory variable service quality show a positive figure of 0.984, this indicates that service quality has a very strong positive effect on organisational performance which implies that the explanatory variable has a positive effect on organisational performance. The co-efficient of multiple determinant (R^2) with a co-efficient of 0.968 shows that the explanatory variable can explain 96.8% of the behaviour of organisational performance while the remaining 3.3% can be explained by the stochastic variable or other variables that were not put into consideration. The adjusted R^2 further confirms the result of the R^2 with a co-efficient of 0.951, which shows 95.1% explanation of the behaviour of the organisational performance by the explanatory variables after adjustment while the remaining 4.9% is explained by the error term.

Table 2 revealed that the unstandardized β co-efficient of service quality gives a positive value of 1.352 with t= 7.726 and (P= 0.016< 0.05). This result showed that service quality has a great significant effect on organisational performance, therefore, it was found significant. This means that respondents' reason for organisational performance is strongly and positively influenced by service quality as shown in Table 2. However, the higher the T-value, the better the result and the positivity of the result showed that service quality is positively related to organisational performance. Therefore, the confidence and trust customers have in their banks attracted them to remain with such banks and that those prioritizing customer treatments fairly or objectively foster more relationship among banks and their customers. F-test is used to test the overall significance of a model through comparing the F calculated with the F tabulated. The table shows that the calculated value of F distribution gives a value greater than the F tabulated. Hence, we accept alternate hypothesis and reject null hypothesis. This implies that service quality will significantly affects the organisational performance of selected banks in Southwest, Nigeria.

Therefore, the regression line is stated below:

Organisational Performance = 10.822+1.276Svq

Table 2: Service Quality and Organisational Performance

Model	R	R^2	Adj R^2	B	Std Error	T value	P Value
	0.984	0.968	0.951				
Service Quality				1.352	.175	7.726	.016
Constant				3.441	41.114	.084	.941
F cal= 59.685							

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Source: Field Survey, (2022)

Technology handling which is the first objective was subjected to regression analysis. Table 3 revealed that the regression co-efficient between organisational performance and the explanatory variable technology handling show a positive figure of 0.997, this indicates that technology handling has a very strong positive effect on organisational performance which implies that the explanatory variable has a positive effect on organisational performance. The co-efficient of multiple determinant (R^2) with a co-efficient of 0.994 shows that the explanatory variable can explain 99.4% of the behaviour of organisational performance while the remaining 0.6% can be explained by the stochastic variable or other variables that were not put into consideration. The adjusted R^2 further confirms the result of the R^2 with a co-efficient of 0.991, which shows 99.1% explanation of the behaviour of the organisational performance by the explanatory variables after adjustment while the remaining 0.9% is explained by the error term.

Table 3 revealed that the unstandardized β co-efficient of technology handling gives a positive value of 1.263 with t= 18.662 and (P= 0.003< 0.05). This result showed that technology handling has a great significant effect on organisational performance, therefore, it was found significant. This means that respondents' reason for organisational performance is strongly and positively influenced by technology handling as shown in Table 3 However, the higher the T-value, the better the result and the positivity of the result showed that technology handling is positively related to organisational performance. Therefore, adoption of modern digital technology like online banking and mobile banking attracts more customers to the bank and in turn increases bank performance. F-test is used to test the overall significance of a model through comparing the F calculated with the F tabulated. The table shows that the calculated value of F distribution gives a value greater than the F tabulated. Hence, we accept alternate hypothesis and reject null hypothesis. This implies that complaint handling will significantly affects the organisational performance among selected banks in Southwest, Nigeria.

Therefore, the regression line is stated below:

Organisational Performance = 13.306+1.263Thd

Table 3: Technological Handling and Organisational Performance

Model	**R**	**R^2**	**Adj R^2**	**B**	**Std Error**	**T value**	**P Value**
	0.997	0.994	0.991				
Technology Handling				1.263	.068	18.662	.003
Constant				13.306	16.397	.814	.502
F cal= 348.287							

Source: Field Survey, (2022)

Discussion of Findings

Complaint Handling

Complaint handling which is the first objective was to multiple regression analysis thus indicated that it was found significant on organisational performance. As depicted in the study interpretation, alternate hypothesis was accepted while null hypothesis was rejected which implied that complaint handling is significant and positively related to organisational performance among selected banks in Southwest, Nigeria. Therefore, complaint handling is managed through effective time response, reduced errors and service functionality. This finding is consistent with the research carried out by Jasmani and Abdul (2015) on work overload, role ambiguity and role boundary and its effect on burnout of2400 nurses in the northern hospitals of Malaysia. The study found that work overload, role ambiguity and role boundary have significant relationships and influence with burnout.

Service Quality

Furthermore, service quality was subjected to multiple regression analysis thus indicated that service quality was found significant on organisational performance. In view of this, since the F calculated is significant and greater than F tabulated, alternate hypothesis was accepted while null hypothesis was rejected which implied that service quality is significant and positively related to organisational performance among selected banks in Southwest, Nigeria. Therefore, the confidence and trust customers have in their banks attracted them to remain with such banks and that those prioritizing customer treatments fairly or objectively foster more relationship among banks and their customers. This finding is consistent with the research carried out by Jasmani and Abdul (2015) on work overload, role ambiguity and role boundary and its effect on burnout of2400 nurses in the northern hospitals of Malaysia. The study found that work overload, role ambiguity and role boundary have significant relationships and influence with burnout.

Technology Handling

Finally, technology handling was subjected to multiple regression analysis thus indicated that technology handling was found significant on organisational performance. In view of this, since the F calculated is significant and greater than F tabulated, alternate hypothesis was accepted while null hypothesis was rejected which implied that technology handling is significant and positively related to organisational performance among selected banks in Southwest, Nigeria. Therefore, adoption of modern digital technology like online banking and mobile banking attracts more customers to the bank and in turn increases bank performance. This finding is consistent with the research carried out by Jasmani and Abdul (2015) on work overload, role ambiguity and role boundary and its effect on burnout of2400 nurses in the northern hospitals of Malaysia. The study found that work overload, role ambiguity and role boundary have significant relationships and influence with burnout.

According to the obtained study results, the result indicated that the entire customer relationship management measured has Positive and significant effect on organisational performance all at 0.05 level of significance. However, complaint handling, service quality and technological handling were used to proxy customer relationship management in which alternate hypotheses was accepted for the entire hypothesis and null hypothesis were rejected. However, complaint handling and technological handling has the highest significant value which implied that customer relationship is most influenced technological handling and complaint handling. The study concluded that customer relationship management is positively and significantly related to organisational performance among selected banks in Southwest, Nigeria.

Recommendations

Based on the findings, the study recommends that bank staff should pay more attention to the identifying necessary needs, details and reciprocal perception of customers. For investigating the customers' complaints is another factor for making the competitive advantage. For this reason, it is recommended to launch electronic systems for investigating the complaints, recognize the complainant customers and turn them to satisfied customers.

It is also recommended to promote cooperative plans in the company, provide the customers with more facilities and make efficient systems for interaction with customers. Banks should continue using the strategies they are using but need to be worry of enhancing customer value since it is the sustainable basis for retaining customer and hedging the market. Customers are critical determinants to be considered in this industry because of their complex beha.

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