UNIVERSITY OF GHANA

AN EVALUATION OF BUSINESS TO BUSINESS (B2B) CUSTOMER RELATIONSHIP MANAGEMENT PRACTICES AT GUINNESS GHANA BREWERIES LIMITED (GGBL)

BY

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DECLARATION

I do hereby declare that this thesis is the result of my own research and has not been presented by anyone for any academic award in this or any other university. All references used in the work have been fully acknowledged.

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CERTIFICATION

I hereby certify that this thesis was supervised in accordance with procedures laid down by the University.

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LIST OF ABBREVIATIONS

ABC	Accra Breweries Company
APNADS	Adult Premium Non-alcoholic Drinks
ABL	Accra Breweries Limited
ATL	Above the Line
B2B	Business to Business
B2C	Business to Consumer
BTL	Below the Line
CRM	Customer Relationship Management
FES	Foreign Extra Stout
FMCG	Fast Moving Consumer Goods
GBL	Guinness Breweries Limited
GGBG	Guinness Ghana Breweries Group
GGBL	Guinness Ghana Breweries Limited
GGL	Guinness Ghana Limited
IT	Information Technology
KBL	Kumasi Breweries Limited
MG	Malta Guinness
RM	Relationship Marketing
UGBS	University of Ghana Business School

ABSTRACT

Customer relationship management has been broadly thwarted as the panacea to improving supplier-customer relationship in literature. However, business-to-business relationships are often characterized by deeply complex relationships in the supply chain. This research therefore evaluates the customer relationship management practices/initiatives employed by Guinness Ghana Breweries Limited (GGBL) as a supplier to manage its relationships with trade partners in the supply chain. It sorts to assess the behavior of CRM practices on customer satisfaction in a business-to-business setting. The variables on CRM practices (trust, communication, order handling, conflict handling, socials bonds, commitment) and customer satisfaction variables (happy) were coded using a scale (1-5), where 5=strongly agree and 1= strongly disagree.

Data was collected using questionnaires from 254 Retailers and 35 Key Distributors who are commercial trade partners of Guinness Ghana Breweries Limited. Reliability test and multiple regression analysis were carried out using Statistical Package for Social Sciences (SPSS). The study found that the six CRM constructs cumulatively had significant positive effect on customer satisfaction. The study also revealed that key distributors are more satisfied than retailers. Individually, order handling, trust and communication, commitment, and complaint handling were found to be significant drivers of customer satisfaction. The study strongly recommends CRM adoption as a strategy to ensuring customer satisfaction in the business-to-business environments. In B2B relationships such as GGBL, the tendency to form closer ties with Key distributors is often high to the neglect of the retailers who actually interface with consumers. The study also recommends that, CRM be applied to the whole supply chain if the needed benefits are to be realized.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

The survival of businesses today hinges on their ability to maintain a strong customer relationship capable of satisfying their needs. The competitive nature of the business environment today and the fact that customers are sophisticated has triggered the need for organizations to get closer to the people they do business with. It is no longer enough to lean on the marketing mixes to deliver competitive advantage. Products and services are losing their emphasis as key differentiators of businesses due to 'brand parity' (Anabila & Awunyo-Vitor, 2013). As a result, organizations resort to the relationship approach to stop customer defection and breed loyalty and retention.

The subject of customer relationship management (CRM) has gained prominence in recent times as a result of its ability to deliver competitive advantage (Peppard, 2000). CRM has appeared to be a key business strategy that organizations employ to ensure customer loyalty and retention. The importance of one-on-one marketing techniques, has engineered the need for CRM adoption; this is spiced by the emergence of technology and the internet (Palmatier, Scheer, Houston, Evans & Gopalakrishna, 2007). Customer focus and relationship management have become fundamental marketing and business philosophies for many companies seeking competitive advantage. Establishing, maintaining and enhancing customer relationships have always been an important aspect of business. However, over the last few years there has been a significant increase in CRM related research (Kamakura, Mela, Ansari, Bodapati, Fader, Iyenger, 2005; Ngai, 2005). Although CRM is considered by many academics to be a business philosophy closely related to relationship marketing, it is the link with technology that is particularly of interest.

Marketing academics have begun to explore and understand the linkage between CRM technology, relationship marketing and business relationships as providing opportunities for sustainable competitive advantage.

The last few years have witnessed a phenomenal growth in the CRM technology development and enterprise implementations and this is predicted to continue (Zablah , Bellenger, & Johnston, 2004; Chalmeta, 2006). Organizations have spent a greater part of their marketing budget in implementing CRM technology yet seem to have yielded little results for many. It is observed, that despite the huge investments made in this direction, customer satisfaction ratings have moved in the opposite direction (Sweat & Hibbard, 1999). A possible cause has been poor implementation. Improvements in technology enable businesses to implement CRM systems that can create practical mass customization marketing programs, based on one-to-one marketing techniques. This linkage between marketing and technology is viewed by some academics as providing the opportunity to establish, cultivate and maintain long term, mutually beneficial interactions with large numbers of customers in a cost-effective manner (Peppers, Rogers, & Dorf, 1999; Reinartz & Kumar, 2000). By collecting past customer transaction information, demographics, psychographics, media and channel preferences, marketers hope to create personalized product and service offerings that capture customer share, build customer loyalty and enhance profit (Niraj, Gupta, & Narasimhan, 2001; Verhoef, 2003; Venkatesan & Kumar, 2004). CRM systems are seen by some as an integral component of the information technology required to support and improve the business “front-office” and the customer relationship experience (Ling & Yen, 2001; Nguyen, Sherif, & Newby, 2007).

Despite these technological advances and high levels of investment CRM faces serious difficulties and implementation failures (Arnold, 2002; Davids, 1999; Ragowsky & Somers, 2002; Doherty & Lockett, 2007). CRM projects suffer from high failure rates, resulting from a range of problems which include lack of corporate customer focus, management commitment, change management, and people, technology and process issues (Raman & Pashupati, 2004). It has been estimated that 55 - 80% of all CRM projects fail to produce results (Bush, Moore, & Rocco, 2005). This claim is supported by a survey of companies that established a number of organizations have attempted or have deployed CRM technology, yet a good number of these firms experience significant problems (The Data Warehousing Institute, 2000).

Davis (2002) reported that many CRM implementations fail to meet fundamental business goals; up to 70% of companies do not realize any benefit from CRM projects. Rigby, Reichheld & Schefter (2002a) found that twenty percent of senior executives reported that CRM initiatives had failed to deliver profitable growth. In some cases these initiatives had been viewed to in fact have damaged existing customer relationships. Such negative outcomes impact an organization’s ability to meet customer expectations, build strong relationships and improve performance.

Despite the ongoing implementation problems until now, many academics and practitioners continue to believe that CRM technology offers the potential for substantial benefits to corporations through improved customer relationships, customer retention, satisfaction and enhanced profitability (Payne & Frow, 2005; Bohling, Bowman, LaValle, Mittal, Narayandas, Ramani, 2006). The challenge many enterprises face is realising the considerable advantage brought about by leveraging CRM technology and relationship marketing effectively (Ngai, 2005; Chalmeta, 2006).

1.1.1 Information Technology and CRM

Though the importance of CRM has been chronicled and extensively researched into, much attention has been devoted to the relationship marketing aspect to the neglect of the technology bit. Lately there has been an aggressive pursuit and attempts to embrace the synergy between technologies, relationship marketing vis a vis business relationships as providing opportunities for sustainable business advantage. Technology implementation is often called to question in many organizations. The synergy between information technology and the other functions of most businesses has been described as a 'troubled one' (Ward & Peppard, 1995) that few organizations have been able to resolve.

The people and processes of the organization must be such that integration of the technology is not problematic. Improvements in technology enable businesses to implement CRM systems that can create practical mass customization marketing programs, based on one-to-one marketing techniques. This linkage between marketing and technology is viewed by some academics as providing the opportunity to establish, cultivate and maintain long term, mutually beneficial interactions with large numbers of customers in a cost-effective manner (Peppers, Rogers, & Dorf, 1999; Reinartz & Kumar, 2000). By collecting past customer transaction information, demographics, psychographics, media and channel preferences, marketers hope to create personalized product and service offerings that capture customer share, build customer loyalty and enhance profit (Niraj, Gupta, & Narasimhan, 2001; Verhoef, 2003; Venkatesan & Kumar, 2004).

1.1.2 The Need for CRM

The recent economic meltdown with its attendant hardships has made business environments more fragile and vulnerable than ever. The scramble for customers has never been more intense with organizations keen on offering their best to customers to ensure they gain competitive advantage over the competition. This situation allows for closer links with consumer needs; which is a recipe for building bonds with trade partners. The influence of the marketing mixes aimed at sorting marketing dilemmas seem remote paving way for a closer link between producers, wholesalers and retailers and then to final consumers. Its influence is even more vulnerable in the context of Business to Business (B2B) setting where there are complexities with regards to the interest of both parties. This vulnerability is more pronounced where customers have multiple suppliers from which they can choose. In recent times, and more especially within a Business to Business context, the role that close relationships between buyers and sellers play in markets that are often characterized by high adjustment of the offer has led to an appreciation of the importance that relationship management plays in some markets (Hakansson, 1982).

It has been argued that the future of marketing lies in ability of organizations to ensure that bonds with their clients is much more important than anything else. Customer relationship building remains the only competitive advantage to most organizations. For many business organizations, a shift from transactional business strategies to customer relationship management is necessary as it creates sustainable competitive advantage and superior business performance (Sudarshan, 1995; Day, 2003;). Other writers such as Kotler (1992) wrote that companies must move from short-term transaction-oriented goals to long-term relationship-building goals. Webster (1992) in an analysis of the current developments in business and in marketing reported that;

"there has been a shift from a transaction to a relationship focus", and "from an academic or theoretical perspective, the relatively narrow conceptualization of marketing as a profit-maximization problem, focused on market transactions or series of transactions, seems increasingly out of touch with an emphasis on long-term customer relationships and on formation and management of strategic alliances" (Webster, 1992, p.2).

In Ghana, the scramble for greater market share in the marketplace has forced organizations to move from transactionary to relational marketing aimed at paying close attention to the very needs of their clients. There are no laid down procedures to manage these relationships, yet the relationships must be managed effectively and comprehensively in order to benefit from it. Each of them is unique with distinct features. Relationship marketing has as its core embodiment in trust and commitment which are drivers of long lasting relationships (Anabila, Narteh & Tweneboah-Koduah, 2012). Firms can most likely attain advantage from its competitors by three factors. Firm's marketing strategy, how it implements the strategy and the context of the industry based on Porters model are all essentials to gaining competitive advantage. A critical dimension of a firm's marketing strategy is relationship with customers, channel members and competitors.

In recent times many companies in developing countries have adopted the strategy of relational marketing and this continuous to received rave endorsements by marketers with overwhelming agreements that it is the way forward for both practitioners and academia. Despite the adoption of relationship marketing by organizations a diagnosis of contemporary problems facing marketing managers reveals that the harmonization of economic activity, such as, business processes, inter-personal communication, intra-company exchange of materials and information, and marketing and supply chain management, are still very much to the fore. It is therefore incumbent on companies to form greater bonds for mutual benefits. “All that glitters is not gold” and just as this statement may be true, customer satisfaction continuous to be a serious problem even in the advance countries after the implementation of relationship marketing strategies and customer relationship management strategies.

In Ghana, the Fast Moving Consumer Goods (FMCG) industry continues to see substantial growth with significant competition among industry players. The beverages sector has witnessed a massive influx of new products that threatens the market share of existing industry players. Guinness Ghana Breweries Limited (GGBL) a subsidiary of Diageo plc headquartered in London has been the largest market share holder for the past few years in the various categories (AC Neilsen monthly reports). This share has seen a consistent decline. This has been attributed to intense competition from competitors such as Coca cola, Accra Breweries Limited (Subsidiary of SAB miller), Blue skies just to mention a few, who have strongly made a claim to a chuck of the market share held by GGBL. GGBL which has as one of their values passionate about our customers and consumers have attributed the decline in market share to a decline in customer relationship with their trade partners. A critical dimension to this industry is the kind of relationships that is built with trade partners such as suppliers, Key distributors, Wholesalers, retailers and Key account outlets. The study seeks to evaluate the business to business (B2B) customer relationship management practices at Guinness Ghana Breweries Limited.

Guinness Ghana Breweries limited in the in past few years have attempted to strengthen ties with their trade partners with a series of reforms especially with the marketing and sales departments since they interface with customers as well as consumers. These reforms led to the separation of the mainstream field sales and key account management, aimed at meeting the different customer needs. The increase in the number of distributor managers was yet another reform that was designed to afford the key distributors a more convenient way of dialoguing with the organization. The reforms also led to the automation of the of field sales activities aimed at collating customer data, identifying customer needs and resolving them more quickly thereby increasing their speed-to-market which could guarantee the company a more closer relationship and loyalty. Field sales officers collect data from the field with the use of a tool called the Personal Digital Assistant (PDA) mimicking tools employed in customer relationship management. Ironically, despite all these reforms, the company continues to lose market share, a situation that raises questions about the contribution of customer relationship management and its viability in such organizations. The company also uses a tool known as SAP that aids in their dealings with suppliers, key distributors and staff.

1.2 Problem Statement

The fundamental problem is the exceptionally poor business performance from CRM implementations (Raman & Pashupati, 2004). Prior marketing and information technology (IT) research indicates that CRM applications are not uniformly delivering anticipated business improvements (Reinartz, Krafft & Hoyer, 2004), and that the problem may stem from factors such as lack of customer orientation (Rigby, Reichheld & Schefter, 2002), IT management practice (Karimi, Somers & Gupta, 2001) and issues around people, process and technology (Ling & Yen, 2001). Furthermore the available IT and marketing research indicates that customers may be suspicious of CRM implementations (Hoffman, Novak, & Peralta, 1999; Bhattacherjee, 2002) and that CRM applications may not actually assist in the creation or maintenance of customer relationships (Peters & Fletcher, 2004).

The belief that the development and support of customer relationship is very essential to the long-term survival and enhanced profitability of a firm buttresses the relational aspect of buyer-seller interactions (Webster, 1992). Accordingly, the relationship marketing model focuses on longer term customer satisfaction and value added selling through the implementation of customer-oriented strategies (Williams, 1998). It is unclear the characteristics of these relationships in the value chain and the delivery of superior value to these clients. It will therefore be exciting to understand these dilemmas in detail to afford industry players an opportunity to step change their actions.

The initial stage of any eminence initiative lies in customer focus. For an organization to achieve a sustainable customer loyalty there is the need to identify the special needs of the customer in order to serve the customer best. For effective corporate planning and strategy emphasis on the customer is very vital. Ensuring consistent superior value for customers is needed for firms to perform. Gronroos (1990) and Kotler (1992) argued that value is the benefit which the customer receives in using the service. Therefore value ensures that customers are attracted to a particular service which goes on to enhance its competitive advantage in the industry.

As mentioned by Lewin & Johnston (1997), "business and industrial marketing had trailed behind consumer marketing" because of lack of research and relevant publications. Even though this situation has changed during the last decade, still more of the research concepts seem to be introduced and discussed in a B2C marketing context. Some of them are specific to consumer marketing and are not transferable to business marketing because of differences in the inherent properties of the two domains. Some of the research concepts can appear more universal if matched with a particular, appropriate context and reworked.

One of the issues leading to confusion in the research is the lack of an agreed CRM definition of what constitutes CRM and how the outcomes are determined and measured. This leads us to the research question:

What is the impact of CRM technology adoption on B2B customer relationships?

1.3 Objectives of the study

The main aim of this study is to unearth customer relationship management strategies employed by Guinness Ghana Breweries Limited. The research will address the following specific objectives;

1. To determine the factors that influence customer satisfaction in B2B customer relationship management.
2. To examine how individual dimensions influence satisfaction levels of customers.
3. To find out if there is a difference in satisfaction levels between the supplier and channel members.

1.4 Research questions

In order to fully appreciate the importance of CRM at Guinness Ghana Breweries Limited as well as the Customer Relationship management strategies the following research questions need attention.

1. What are the dimensions that influence customer satisfaction in B2B settings?
2. How is the behaviour of these dimensions on satisfaction?
3. Is there any difference in satisfaction levels between the supplier and channel members?

1.5 Significance of the study

The concept of customer satisfaction in industrial markets has been a point of investigation and some recent research on the issue of measuring customer satisfaction in the B2B context has been undertaken (Homburg & Rudolph, 2001; Rossomme, 2003). Rossomme (2003) claims that satisfaction is an important tool in assessing the health of customer relationships and asserts that the concept of customer satisfaction in a B2B setting is different from that of a B2C context and should therefore be defined and measured in a manner that is suitable for responding to those differences. Equally important are the explorations of organizational performance and effects of CRM initiatives on customer satisfaction and organizational performance in B2B settings

There is greater institutionalisation of information technology into the business strategies of many firms all over the world. Firm-Customer interface has rapidly been enhanced by the adoption of CRM systems aimed at understanding and gathering customer information in a more professional and easier way. Underlying all these is the extent to which implementation of CRM systems and building profitable relationship leads to improved business performance. It has however, been established that the success or otherwise of any CRM tools can be traced to the people, processes and the technology. Unfortunately, most of the research on relationship management has largely concentrated on the developed world. The developed world is characterized by a system that presents favorable conditions for businesses. In the African terrain, however, the business climate is characterized by relatively unfavorable condition. This study is significant because it takes place in a developing country, Ghana. The purpose is to look at the concept of relationship management in Ghana's beverages industry with a special focus on Guinness Ghana Breweries Limited.

The study purposely contributes to literature along three major areas. In the first instance, the study contributes to the various dimensions of relationship management extensively discussed in the literature. The study also examines the effect of customer relationship management on business performance particularly the beverages and Food industry. Lastly, the research will also contribute to the academic discourse on the various reasons that could call for the need for customer relationship management especially in the developing world. The importance of CRM research is emphasized by the continued academic and practitioner focus on relationship marketing (RM), and CRM in particular.

The primary contribution of this research is the conceptualization and empirical testing of CRM practices and how it impacts B2B relationships, and the operationalization and measurement of CRM technology adoption within GGBL. Developing a measure of the impact of CRM practices on B2B relationships provides an empirical method for academics to better understand and predict the relationship of CRM and business performance. Measuring CRM technology adoption provides the ability to determine whether more intense CRM technology adoption leads to better customer relationships and improved relationship performance. In particular, CRM vendors benefit from understanding how CRM technology adoption affects customer relationships, and how key attributes around B2B relationships may be developed and better supported by CRM applications. Marketing and IT practitioners ought to benefit from a better understanding of the relationship between CRM adoption (i.e., type of CRM technology, integration and acceptance), and customer relationship performance. This enhanced understanding should assist management decision-making when evaluating CRM technology. An empirical method to study the effect of CRM technology adoption on customers' outcomes may provide additional insight for CRM applications and strategies. CRM applications can be developed to enhance to relationship building in particular and marketing more generally.

1.6 Scope of the Study

Research of this nature is expected to capture the entire FMCG industry. However, this study focused only on Guinness Ghana Breweries Limited as well as its trading partners spread across the country. The study briefly captures other industry players that apply CRM practices in their operations such as Coca Cola Bottling Company Limited and Accra Brewery Limited a subsidiary of SAB Miller. Additionally, companies such as Kasapreko Company Limited, Nestle Ghana were not considered as direct competitors and not relevant to this study. The focus of the study was limited to the time of implementation of the CRM tools and GO-Live which spans from the 2010 to the end of 2012. The geographical coverage for this research was the whole country since the Key Distributors are all over the country.

1.7 Organization of the Study

The study is organised into six chapters.

Chapter one (1): Introduction

This chapter introduces the study and includes the following: Background to the study, problem statement, objectives of the study, significance and justification of the study, and limitation of the study.

Chapter two (2): Literature Review

This chapter broadly reviews various literatures existing on customer relationship management practices and strategies.

Chapter three (3): A review of Guinness Ghana Breweries Limited

This chapter provides a comprehensive overview of the FMCG industry on which this study is based.

Chapter four (4): Research Methodology

This chapter discusses the methodology used for this research. Its consists of the Research Design, Sampling Plan, Sample Population, Sampling method, Instrumentation, Mode of data collection, the unit of analysis and limitations.

Chapter five (5): Analysis and Discussion of Empirical Findings

This section presents the findings of the study. The empirical evidence on the practice of CRM dimensions by GGBL is analysed and presented in a quantitative manner. This chapter also gives a brief description of the company as well as the FMCG industry in Ghana.

Chapter Six (6): Summary, Conclusions and Recommendations

This is the final chapter and it presents major findings, implications for management, future research directions and contributions to existing literature on CRM. Useful recommendations are also made for marketing managers and decision makers in the FMCG industry based on the findings in chapter four (4).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter focuses on the theoretical underpinnings of the study. In view of the objectives and theoretical parameters of this study, the chapter reviews relevant and contemporary literature on the evolution of relationship marketing; growth of relationship marketing; definitions of relationship marketing; and characteristics of relationship marketing. The chapter further discusses related literature on the benefits and challenges of implementing customer relationship management.

Next, a discussion is made on customer satisfaction (proposed in this thesis as the consequence of effective implementation of relationship marketing) in the context of B2B. Finally, the conceptual framework for the current study and the elements of the components fully been examined.

2.1 Antecedents of customer relationship management

Marketing is basically aimed at understanding the needs of the customer, delivering value and building long-term relationships geared towards satisfying their needs (Moorman & Rust, 1999). Some thinking has gone on in the past century on the way forward for marketing. It was established that the marketing mixes are remote and no longer sufficient enough to give competitive advantage coupled with the fact that competition in the business environment has never been more intense (Anabila et al., 2012). Relationship marketing therefore came to the fore as one of the critical panaceas to this dilemma and academics started to explore the subject. Some relationship already existed between organizations and their customers however; Adler (1966) chronicled that this symbiotic relationships between firms were not linked by conventional marketer intermediary relationship. Vardarajan (1986) and Vardarajan & Rajaratnam (1986) examined other manifestation of symbiotic relationships in marketing.

The second impetus provided by Arndt (1979), posits the tendency of firms engaged in business-to-business marketing in developing long-lasting relationships with their key customers and their key suppliers rather than focusing on discrete exchange and termed this phenomenon as "domesticated markets" Relationship marketing thereafter began to take centre stage in marketing circles. Morgan & Hunt (1994) defined RM as: "All marketing activities directed toward establishing, developing, and maintaining successful relational exchanges". It was argued that this went too far and eliminated the need for a separate definition of marketing itself (Peterson, 1995).

The term customer relationship management was formally introduced to the marketing literature by Berry (1983). However, several ideas of relationship marketing had emerged as earlier alluded to. This subject has evolved to be at the heart of marketing practitioners and academics. CRM is viewed as a practical demonstration of the theory of relationship marketing enabled by the application of technology (Gummesson, 2004; Doherty & Lockett, 2007).This interest in CRM surged in the 1990s (Ling & Yen, 2001). Its explosive growth has been linked to the many contributions that are associated with its implementation regardless of the size of the organization. This is firmly rooted in the assertion that relationship marketing is fundamentally concerned with understanding customer needs and requirements; delivering value to customers resulting in high levels of customer satisfaction; pursuing long-term bonds with customers; and providing the right customer experiences when dealing with the organization (Webster, 1992; Moorman &

Rust, 1999). For many organizations in the developing world, the implementation of CRM as part of the marketing strategy is seen as a luxury and a cost that has the tendency to affect the health of their balance sheet. This however, has been proven to be far from the truth given the overwhelming contributions CRM has made to the profitability of many organizations.

Customer relationship management is being enlarged to include an integrated perspective on marketing, sales, customer service, channel management, logistics and technology for engaging in customer satisfaction. The ground for departure from relationship marketing lies with its integration with technology. Practitioners are calling it customer relationship management (CRM) and are interested in all aspects of interactions with customers to maintain a long-term profitable relationship with them. They are very keen on learning about the programs, strategies, processes and technologies that would be applicable for effective customer relationship management. An enhanced relationship with one's customers can ultimately lead to greater customer loyalty and retention and, also, profitability. In addition, the rapid growth of the internet and its associated technologies has greatly increased the opportunities for marketing and has transformed the way relationships between companies and their customers are managed (Bauer, Falk & Mammerschmidt, 2006).

The marketing, management, IT, and practitioner literature make numerous references to customer relationship management's (CRM) impact on business orientation and performance (Almquist, Heaton & Hall, 2002; Goodhue, Wixom and Watson, 2002; Payne & Frow, 2004; Rigby & Ledingham, 2004). The rapid growth of CRM can be attributed to;

(a) Fierce business competition for valuable customers.

(b) Economics of customer retention (life-time value).

(c) Technology surge (Buttle, 2004; Winer, 2001).

2.1.1 CRM and information technology

Information technology (IT) has long been recognized as an enabler to radically redesign business processes in order to achieve dramatic improvements in organizational performance (Porter, 1987; Davenport & Short, 1990). IT assists with the re-design of a business process by facilitating changes to work practices and establishing innovative methods to link a company with customers, suppliers and internal stakeholders (Hammer & Champy, 1993). CRM applications take full advantage of technology innovations with their ability to collect and analyze data on customer patterns, interpret customer behaviour, develop predictive models, respond with timely and effective customized communications, and deliver product and service value to individual customers. Using technology to "optimize interactions" with customers, companies can create a 360 degree view of customers to learn from past interactions to optimize future ones (Eckerson & Watson, 2000). Innovations in network infrastructure, client/server computing, and business intelligence applications are leading factors in CRM development. CRM solutions deliver repositories of customer data at a fraction of the cost of older network technologies. CRM systems accumulate, store, maintain, and distribute customer knowledge throughout the organization. The effective management of information has a crucial role to play in CRM. Information is critical for product tailoring, service innovation, consolidated views of customers, and calculating customer lifetime value (Peppard, 2000). Among others, data warehouses, enterprise resource planning (ERP) systems, and the Internet are central infrastructures to CRM applications.

2.2 Principal drivers of rapid CRM growth

The development of customer relationship has historical antecedents reaching back to the pre-industrial era (Seth & Parvatiyar, 1995). Much of it was due to direct interaction between producers of agricultural products and their consumers. Similarly artisans often developed customised solutions for each customer. Such direct interaction led to relational bonding between the producer and the consumer. It was only after the advent of mass production in the industrial era and the advent of middlemen that interaction between producers and consumers became less frequent leading to transaction oriented marketing (Sheth & Parvatiyar, 2001).

In recent years, however, several factors have contributed to the rapid development of CRM. The growth of CRM has been described by Seth & Parvartiyar (2000) as the rebirth of direct marketing between producers and consumers and he further identifies several environmental as well as organizational development factors responsible for the rebirth. They accordingly identified the following factors as largely responsible for the growth and evolution of CRM.

- Rapid technological advancements due to progress in information technology;
- The adoption of Total Quality Management Programmes by organizations;
- The growth of the service sector;
- Increase in competitive pressure (hyper-competition) driving firms to focus on customer retention;
- Organizational development process leading to empowerment of individuals and teams;

These forces as discussed below foster direct interaction between producer and consumers thereby encouraging closer collaboration between the two parties with is the hallmark of CRM practices.

2.2.1 Rapid technological advancements

According to Seth & Parvatiyar (2000), the impact of technological revolution is changing the nature and activities of modern marketing institutions. The advent of sophisticated electronic and computerized communication systems in this age has facilitated direct interaction between producers and consumers. Producers are also becoming more knowledgeable about their customers by maintaining and accessing sophisticated databases that capture information at all levels of customer interaction with relative ease and much lower cost. This makes one-to-one marketing possible thus creating an inevitable redundancy in the role of middlemen who are oriented toward profit and opportunistic behaviour. Producers are putting in place systems that enable them to undertake rapid responses with regard to manufacturing, delivery and customer service, eliminating the need for inventory management, financing and order processing through middlemen. Also the pressure of modern life does not allow customers to go to the shopping centres to purchase every single item. Against this backdrop, consumers are more inclined to dealing with producers directly thereby eliminating middlemen in the chain.

Hence given the recent technological breakthroughs and increasing consumer sophistication, some functions of middlemen may entirely be eliminated. For example, the just in time (JIT) inventory system, made possible by real time inventory system made possible by real transportation and communication systems now available, allows a producer to eliminate the need for an intermediate inventory holding institutions between itself and the consumers and suppliers (Seth, Momaya & Gupta, 2005). Other technological systems, such as flexible manufacturing systems are used by firms to mass-customise their offerings to individual consumers.

2.2.2 Adoption of Total Quality Management Programmes

From the viewpoint of Seth and Parvatiyar (2001), another force driving the adoption of CRM has been the total quality movement. When firms embrace the Total Quality Management (TQM) philosophy to improve quality and reduce costs, it became necessary to involve suppliers and customers in implementing the programme at all levels of the value chain. This created the need for closer working relationship with customers, suppliers, and other members of the marketing infrastructure. Thus several members such as Motorola, IBM, General Motors, Xerox, Ford, and Toyota, formed partnering relationships with suppliers and customers to practice TQM (Seth & Parvatiyar, 2001).

2.2.3 Growth of the service economy

Another strong force that is driving the growth of CRM is the growth of the service sector. Services marketing have gained significance in recent times due to the growth and contribution of the service sector to the economic development of modern economies. The role of services in the world's economy is growing and will continue this way in the medium to long term. The economies of advanced countries are dominated by the services sector comprising nearly 80% of the United States' economy (Hinson 2006). The underlying reasons for the current interest in relationship marketing are especially relevant to the financial services context. First, a service marketing has matured and continues to grow in importance (Berry, 1995; Gummesson, 1999). The relative intangibility of the products has emphasised the need to build differential advantage through improved service quality (Perrien & Ricard, 1995). Second, as deregulation has heightened competitiveness in the financial services sector, relationship marketing's ability to protect the customer base has come to the fore (Reichheld & Sasser, 1990; Turnbull & Valla, 1990). Third, there are clear customer benefits linked to a relationship marketing approach. By engaging with suppliers in a kind of 'learning relationship' (Peppers & Rogers, 1993, 1999), customers are more likely to be able to achieve suitable service delivery. This is a key consideration in a sector which is increasingly orientated to the life-time value of the customer. Finally, rapid and far-reaching technological change is improving businesses' understanding of customers' needs and buying behaviour. For financial services companies which have been at the forefront of implementing data capture and management systems, these insights enable the delivery of more tailored product and service offerings (Zielinski, 1994).

These challenges increase the importance of identifying the specific competencies needed to manage a service organization must include the ability to manage the real time service encounter.

2.2.4 Competition

In this era of hyper-competition, marketers have to become more concerned with customer retention and loyalty (Dick & Basu, 1994; Reichheld, 1996). Several studies have indicated that retaining customers is less expensive and more sustainable competitive advantage than acquiring new customers. Marketers have realised that it cost less to retain customers than to compete for new ones (Rosenberg & Czepiel, 1984). It therefore makes sense for marketers to focus on keeping customers for life, with opportunity for cross-selling, deep-selling and up-selling rather than making a one-time sale. Relational intensity increased in hospitals with higher degree of competitive intensity (Naidu, Parvatiyar, Sheth & Westgate, 1999).

This is the stage reached by the consumer product industry which has come about as a result of increased competitive intensity due to influx of new consumable goods and increased investments by industry players. GGBL which prides itself with a lot of quality brands are rethinking their position. They are not oblivious to the fact that it is not enough to have quality brands but relationship with trade partners is key to obtaining competitive advantage.

2.2.5 Organizational development process and empowerment of individuals and teams

Another factor leading to the rapid growth and acceptance of relationship marketing concept as described by Seth et al. (1988) is the empowerment of individuals and teams as a result of certain organizational developments. According to them, these organizational changes have facilitated the growth of relationship management. Significantly the role definition of members of the organization has contributed to this state of affair. Owing to a variety of changes in organizational processes, companies are now directly involving users of products and services in the purchase and acquisition decisions of the company. For a long time, these functions were managed by the procurement department as a specialised function without the involvement of users of these products and services. Hence the separation that existed between producers and users due to the existence of middlemen, acting as gatekeepers is bridged.

Also, customer expectations have been changing rapidly over the last two decades bolstered mainly new technology and the growing availability of innovative products and services. Consumers are less willing to make compromises or trade-offs in product and service quality. With the ever changing customer expectation, building co-operative and collaborative relationships with customers appears to be the most prudent way to keep track of customers' changing expectation and appropriately influencing them (Sheth & Sisodia, 1995).

Finally, many large internationally oriented companies are trying to become global by integrating their worldwide operations. To achieve this, they are seeking cooperative and collaborative solutions for global operations from their vendors instead of merely engaging in transactional activities with them (Seth & Parvativar, 2001).

2.3 Characteristics of CRM

CRM comprises three major functional areas (Kincaid, 2003). For the purpose of this study, the various characteristics of relationship marketing have been categorized under the following headings:

- Sales force automation
- Customer Service and Support
- Field service
- Marketing automation

These three components may be seen as the life cycle of a customer relationship that moves from marketing, to sales, to service and support (Kincaid, 2003). Indeed, IT and IS are the other crucial components in supporting and maintaining these three functional areas as well as the whole CRM process (Kincaid, 2003). As a result these characteristics are discussed below based on some views expressed academics in the field of CRM

2.3.1 Sales force automation

This is an imperative as far as CRM is concerned. The number of customers as well as well as the quality of customer data is very critical to the success of the system. In this regard, current customers, deal, product and competitor information are all stored in the CRM central database for sales retrieval. The customers' sales process is configured into the application. The order placement and tracking are integrated, so that each customer's sales cycle can be monitored and tracked. This provides a singular view of all customers, their contacts, locations and sales history which is available in the system. It thus creates a situation where the work of sales is done in a professional and simple manner. Data can be summarised into zones, territories, clusters and divisions to allow for targeted marketing campaigns with the expected impact. This goes a long way to enhance the productivity of the sales force of the organisation. The sales function is direct interaction with customers, which makes up CRM (Kincaid, 2003). It is important to develop sales strategies at the customer level to build and maintain relationships with customers to achieve revenue goals (Kincaid, 2003). With technologies emerging for the sales function, it is possible to make the sales process more efficient and automated to increase sales.

2.3.2 Customer service and support

This is tailored at reducing the abandonment rate of customers by tracking, monitoring and measuring customer responses and thus allows for regular visits. It is the situation where customer service is integrated into the core functions of the organisation. Companies with such posture are better placed to handle complaints quickly and a professional manner leading satisfaction and loyalty. High quality customer service and support is the key to improving customer retention rates and maintaining a good relationship with customers (Yelkur, 2000). In today's highly competitive environment, companies must pay attention to fulfilling the needs of each customer quickly and accurately. Customer satisfaction is hard to win and easy to lose. If customers are not satisfied, they will simply move on to other companies.

2.3.3 Field service

It is important to state that, in most organisations, the sales force are the frontline officers of the company. Most transactions take place in the field.

2.3.4 Marketing automation

Marketing is the function most often associated with CRM (Kincaid, 2003). CRM is founded in marketing and relationship marketing (Ryals & Knox, 2001). Ling & Yen (2001) have described the evolution of CRM from direct sales to mass marketing, target marketing, and then to customer relationship marketing thus emphasising that marketing and CRM are inseparable.

Information Technology (IT) and Information systems (IS) play critical roles in the development of CRM (Ling & Yen, 2001; Kincaid, 2003). They can be used to automate and enable some or all CRM processes. Appropriate CRM strategies can be adopted through the assistance of technology, which can manage the data required to understand customers. Moreover, the use of IT and IS can enable the collection of the necessary data to determine the economics of customer acquisition, retention, and life-time value.

Advanced technology involves the use of databases, data warehouses, and data mining to help organizations increase customer retention rates and their own profitability.

2.4 Importance of CRM

Relationship marketing describes all activities directed towards establishing, developing and maintaining successful relational exchanges (Gro¨nroos, 1997; Gummesson, 1994; Morgan and Hunt, 1994, cited in Donaldson and O'Toole, 2002; Sahay, 2003). Throughout the 1990s, in many organizations' strategies, there was a shift from the need to manage transactions toward relationship management (Donaldson and O'Toole, 2002). Since then there is overwhelming tribute paid to the contribution of CRM in organizations where implementation has been successfully done as highlighted in literature. In situations where the processes, people and technology has been adequately harnessed, success has been guaranteed. Different parties within a relationship may have diverse perspectives of the value and performance of the existing relationship; however a degree of success could be obtained. CRM was necessitated by the stampede for the same valuable customers, customer retention and the explosive nature of the internet. Despite the many criticisms of the system some organizations have chalked some modest gains after implementing it.

Early researchers had hypothesized that CRM benefits varied by industry as the process and technologies associated with CRM were tailored to specific industry structures (Zeithaml & Lemon, 2001). However, findings in cross cultural, multi-industry study of CRM done by Thomas, Blattberg & Fox (2004) supports the notion that desired CRM benefits do not vary across industries or cultures as stipulated by earlier thoughts. The list of desired benefits will be used as the critical link between CRM initiatives and the development of customer equity. These core benefits of CRM will be linked theoretically to the three types of equity (relationship, value and brand) and ultimately to customer equity. Seven core benefits were identified to serve as value drivers in the model

1. Improved ability to target profitable customers;

2. Integrated offerings across channels;

3. Improved sales force efficiency and effectiveness;

4. Individualized marketing messages;

5. Customized products and services;

6. Improved customer service efficiency and effectiveness; and

7. Improved pricing.

Swift (2001) argues that benefits companies derive from the institutionalization of CRM are entrenched in areas such as;

1. Reduced cost of customer acquisition: Companies are obliged to recruit customers through marketing and other promotional strategies. The cost involved in undertaking these strategies are quite high and can easily escalate when it is done frequently. CRM to a large extent in many respects will ensure that savings is made in this area.

2. No need to recruit so many customers to preserve a steady volume of business: The number of long-term customers will increase and consequently the need for recruiting many customers will decrease.

3. Reduced costs of sales: The costs regarding selling are reduced owing to that existing customers are usually more responsive. In addition with better knowledge of channels and distributors the relationships become more effective, as well as that costs for marketing campaigns is reduced.

4.Higher customer profitability: The customer profitability will get higher since the customer-wallet share increases, there are increases in up-selling, cross-selling and follow-up sales, and more referrals comes with higher customer satisfaction among customers.

5. Increased customer retention and loyalty: The customer retention increases since customers stay longer, buy more and buy more frequently. The customer also more often takes initiatives, which increases the bonding relationship, and as a result the customer loyalty.

'All that glitters is not gold' and so despite the overwhelming importance of CRM, there are challenges associated with its implementation. The commitment of top management in the implementation of CRM is often called into question. The resultant outcome of the CRM process which is supposed to lead to customer retention ends up hitting a snag. The cost of implementation is yet another headache for many organizations. Organizations were not spared the wrath of the economic meltdown and are still grappling with the aftermath of its legacy. In this vain, organizations operate under strict budget with the needed expenditure expected to yield dividends.

CRM requires huge investments for implementation capable of increasing the cost of organizations. This doesn't come as good news to companies that expect return on investments made in every sector. With the success of CRM implementation often blank, few organizations often consent to create budget for such a purpose. Lack of guidance, challenges with regards integration, the absence of long-term strategy, dirty data, lack of employee buy-in and no accountability are some of the set-backs of CRM implementation. Most organisations are very skeptical about the prospects of CRM in delivering customer satisfaction and loyalty on one hand and company goals on the other. Davis (2002) and Seligman (2002) chronicled that the underlying expectation of CRM technology is to deliver customer loyalty and enhanced corporate profitability. In line with this awful statistics, Hewson & McAlpine (1999) assert that there are risks associated with implementation of such a system as CRM which differ from other systems. They capture eight different risks to support their claim, initially institutionalized by Cannon (1994) and Cavaye (1995).

2.5 Relationship marketing in industrial markets

In industrial marketing, relationship marketing is referred to as marketing oriented towards strong, lasting relationships with individual accounts (Jackson, 1985). From a sales management perspective, the term relationship marketing is applied to a number of different marketing activities ranging from consumer frequency marketing programs to selling activities directed towards building partnerships with key business – to – business customers (Weitz & Bradford, 1999). In developing long term relationships with channel members, it is stated (Anderson & Weitz, 1989) that such relationships combine the advantages of vertically integrated distributed systems (control and coordination), with the advantages of systems utilizing independent channel members (flexibility, scale economies, efficiency and low overhead). They also state that channel relationships are dependent on (1) continuity of relationship (2) trust and (3) communications. Many global packaged goods manufacturers regard resellers (wholesalers, retailers) as their customers. The literature cites the case of Proctor and Gamble who regard retailers as their customers and Intel which has built its business around OEM customers (Webster Jr., 2000). Consequently developing relationships with resellers is also an important part of RM effort in marketing strategy process. The relationship between manufacturer, reseller and consumer as shown below is a three-way relationship.

In such a context, the manufacturer and reseller are in a partnership relationship that includes competition and conflict (Webster Jr., 2000). Both manufacturer and reseller deliver value to consumer. In this three-way relation, the quality of relationship for any single player depends on the quality and strength of relationship between the other two. Other authors have noted multiple uses of the term RM (Brodie, Coviello, Brookes & Little, 1997). They suggested RM be applied at four levels. At the first level, RM is a technology-based tool of database marketing. At a second level, RM focuses on relationships between businesses and its customers with an emphasis of customer retention. At a third level, RM is a form of 'customer partnering' with buyers cooperatively involved in the design of the product or service offering. At a fourth and broadest level, RM was seen as incorporating everything from databases to personalized services, loyalty programs, brand loyalty, internal marketing, personal/social relationships and strategic alliances.

A number of terms have been used as substitutes for relationship marketing or to describe similar concepts (Buttle, 1996). These include direct marketing, database marketing, customer relationship management, data driven marketing, micromarketing, one-to-one marketing, loyalty based marketing, segment of one marketing, customer partnering, dialogue marketing and interactive marketing. All this suggests that RM is also an umbrella philosophy for relational approaches in marketing. To succeed in RM, a company must have both a flow of new customers and there must be a restriction on customers exiting (Leaky Bucket Theory).

Though RM has a dual focus on both acquisition and retention strategies, it is retention strategies that are given more prominence. It has been proposed that dual benefits of customer retention (Buttle, 1996) are: (a) existing customers are less expensive to retain than to recruit, (b) securing a customer's loyalty over time produces superior profits.

Acquisition costs include (1) personal selling (2) commission payments (3) direct costs and indirect costs of detailed information gathering (4) supply of equipment (5) advertising and other communications expenditure. Different models are suggested in literature for different relational stages in RM. One model (Dwyer, 1987) suggests that the stages are – Awareness, Exploration, Expansion, and Commitment. A second model (Payne, 1995) suggests that the stages are – Prospects, Customers, Clients, Advocates, Members, Partners. A third model (Kotler, 1997) suggests that the stages are – Suspects, Prospects, First time customers, Repeat customers, Clients, Advocates, Members, Partners.

2.6 Distinguishing industrial markets from consumer markets

There is considerable variance between the characteristics of industrial markets and consumer markets. This difference is borne from the complex nature of the relationships that exists in industrial markets. In industrial markets the relationships are often between institutions (business to business) whereas consumer markets are often more simpler.

Table 2.1 Distinguishing industrial market from consumer market

INDUSTRIAL MARKET	CONSUMER MARKET
1. There are a small number of big customers that account for a large percentage of revenue	Every customer has equal value and represents a small percentage of revenue
2. Sales are made personally, the manufacturer gets to know the customer	Sales are made remotely, the manufacturer doesn't meet the customer
3. Products are the same for all customers. The service element is low	Products are customized for different customers. Service is highly valued
4. Purchases are made for others to use - image is important where it adds value to customers	Purchases are made for personal use - image is important for its own sake
5. The purchaser is normally an integrator; someone down the supply chain is the user.	The purchaser is normally the user
6. Purchase costs may be a small part of the total costs of use	Costs are restricted to purchase costs
7. The purchase event is conducted professionally and includes tender and negotiation.	The purchase event is not subject to tender and negotiation
8. The exchange is often one of strategic intent. There is the potential for long term value	The exchange is one of transaction. There is no long-time view (financial services differ)

Note: the distinction in the table above is made out of the literature review done and from www.dobney.com

For both consumer and industrial markets, the foundation of marketing is based on knowing your customers. However, in consumer markets, the customer is remote, at arm's length from the producer, and consequently they use mass communication and distribution tools. However in industrial market, the customer is far closer. You have far more knowledge of the customer through personal contacts, although this knowledge is typically ad hoc in nature and may be partial.

For a consumer market, the product and its packaging are of greatest importance to the customer in the marketing mix. For industrial markets, although product quality is important, this has to be matched by quality of supply - delivering the product when it is needed, account service and support, and strategic flexibility within the relationship context. These supply chain elements may have more say in winning other than having a perfect product. This is not surprising as any supply chain problems create costs for the customer (e.g. stock, machine downtime, lost orders)

Because supply chain is often seen as logistical function in industrial markets, the role of marketing is limited to a role of creating promotional materials, attending exhibitions and running seminars. In these circumstances marketing may have no strategic role in the business and be operating purely as a printing and publishing outfit (Harker, 1999).

Halinen & Törnroos (2005) posit that, ideally marketing needs to be heavily involved with the customer and in fact marketing in an industrial context is often referred to as delivering not just for your customer, but for your customer's customer**.** By taking a whole chain view, it can be possible to identify downstream opportunities for additional revenue and opportunities to use branding to stake out your position in the value chain.

A conceptual framework is developed based on the precepts of customer relationship management and strategic marketing literature. These concepts delineate the likely relationships among the components or constructs of customer relationship management. As a result, the framework assumes six relationship management practices that have a greater influence on customer satisfaction which includes; trust, communication, order handling, commitment, complaint handling and social bonds.

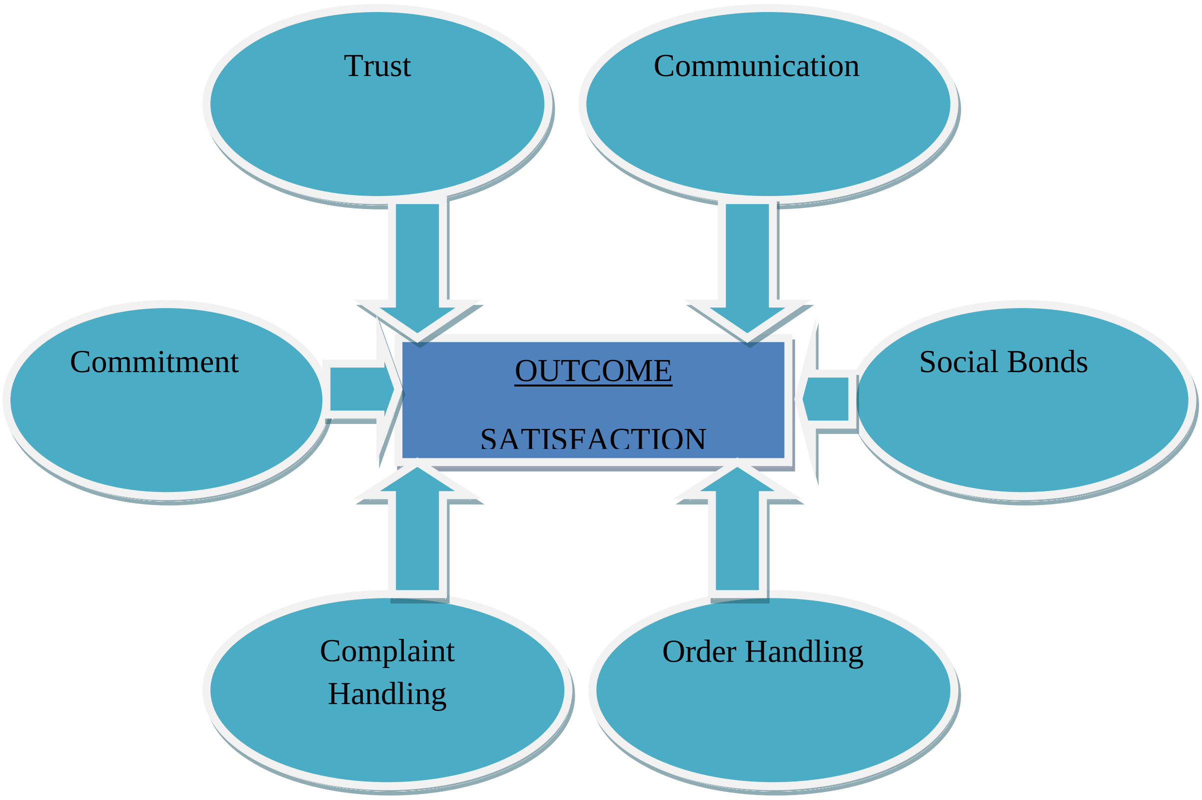

Figure 2.1 Conceptual framework of the study

Source: Author's own construct

This proceeding section integrates the discussions in the previous sections to provide a broader perspective of customer relationship management practices and Customer satisfaction. Consequently, customer relationship management practices are first discussed followed by customer satisfaction which is the dependant variable.

2.7 Relationship marketing dimensions

There is a clear distinction between relationship marketing practices in the B2C and B2B due to the complexity of expectations in the latter. As captured by Hurt & Speh (1992) B2B relationships especially in industrial marketing are characterised by long term orientation, enduring and complex. However, some of the facets of consumer satisfaction are imperative in both cases. Therefore, a study of this nature will require a more robust assessment of the various practices that are likely to affect the health of a relationship.

2.7.1 Trust

Trust is fundamentally required for a successful relationship development (Gronroos, 1996; Medlin, Aurifeille, Quester, 2005). According to Morgan & Hunt (1994), trust has been conceptualised in literature as having "confidence in an exchange partner's reliability and integrity". Trust has surfaced to be a critical dimension of the relationship marketing literature. Parties in any relationship do so with some optimism that each party will fulfil their obligations towards one another. This is essential in building a healthy relationship based on trust. Other researchers have defined trust as '…a willingness to rely on an exchange partner in whom one has confidence (Moorman et al., 1993).

Trust is imperative for building loyalty, relationship enhancement, foster cooperation, and facilitate service recovery when there is service failure. It is not entirely possible to offer service without failures; however it is important to institute measures that are reliable enough to recover and ensure the relationship is strengthened thereafter. There are consequences of service failures which include the loss of trust and consequently customer dissatisfaction and an outright termination of the relationship. Ndubisi & Wah (2008) assert that an abuse of trust by one party of a relationship will result in customer dissatisfaction and defection. Trust has been viewed in context, as been responsible for relationship performance with mediating variables such as 'opportunistic behaviour (Dwyer et al., 1987), shared values (Morgan & Hunt, 1994), mutual goals (Wilson, 1995), uncertainty (Crosby, Evans & Cowles, 1990), actions with positive outcomes (Anderson & Narus, 1984) and making and keeping promises (Bitner, 1995). Sako (1992) proposed a typology of trust for management of buyer-supplier relations incorporating;

- **Contractual trust** based on obligations, expectations, ethical standards, formality and structure including keeping and delivering on promises (Gabarino & Johnson, 1999). Opportunism, as well as complete dependence on legal penalties, indicates a lack of contractual trust, while oral agreements indicate increased levels of contractual trust.

- **Goodwill trust** which captures such attributes as shared normative values, fairness, confidentiality, dependability, discreteness and benevolence (Gounaris, 2005). This type of trust reflects a form "of open commitment to each other ... [and] the willingness to do more than is formally expected" (Sako, 1992). There are no explicit promises or professional standards to be met. Rather, there is the understanding that either party can take the initiative to exploit new opportunities without taking unfair advantage of the other. Goodwill trust increases the vulnerability of each party to be in the other's debt. Bhattacherjee (2002), in his study of trust in online firms, identified that benevolence (goodwill) trust is a significant element of trust with the inherent belief that each party will act in a manner that is in the best interest of the relationship

- **Competence trust**: Competence trust is grounded in the belief that the partner has the ability, technical knowledge, expertise and capability (including managerial) to perform their role (Moorman et al., 1993; Sako, 1992). It is similar to the concept of ability trust (Bhattacherjee, 2002), and is "a pre-requisite for the viability of any repeated transactions" (Sako, 1992, p. 43).

It is imperative to mention that believed that the resources of the seller – personnel, technology and systems – have to be used in such a manner that the customer's trust in them, and thereby in the firm itself, is maintained and strengthened (Gronroos, 1990).

2.7.2 Commitment

Like trust, commitment is another important variable for understanding the strength of a marketing relationship, and it is a useful construct for measuring the likelihood of customer loyalty and predicting future purchase frequency (Gundlach et al., 1995; Morgan and Hunt, 1994; Dwyer et al., 1987). Wilson (1995) observed that commitment was the most common dependent variable used in buyer-seller relationship studies. In sociology, the concept of commitment is used to analyze both individual and organizational behaviour (Becker, 1960) and mark out forms of action characteristic of particular kinds of people or groups (Wong and Sohal, 2002), while psychologists define it in terms of decisions or cognitions that fix or bind an individual to a behavioural disposition (Kiesler, 1971).

In the marketing literature, Moorman et al. (1992) have defined commitment as an enduring desire to maintain a valued relationship. This implies a higher level of obligation to make a relationship succeed and to make it mutually satisfying and beneficial (Morgan & Hunt, 1994; Gundlach & Murphy, 1995). Since, commitment is higher among individuals who believe that they receive more value from a relationship, highly committed customers should be willing to reciprocate effort on behalf of a firm due to past benefits received (Mowday, Porter & Steers, 1982) and highly committed firms will continue to enjoy the benefits of such reciprocity.

2.7.3 Communication

Contact is initially made between two individuals after some communication has taken place. The relevance of communication has been taughted by so many researchers in the field of business (Schiffman & Kanuk, 2007) and how this is done is critical to success of the relationship. Communication is seen as the process through which a communicator transmits stimuli to modify behaviour of other persons. In this context, communication refers to the ability to provide timely and trustworthy information. Today, there is a new view of communications as an interactive dialogue between the company and its customers, which takes place during the pre-selling, selling, consuming and post-consuming stages (Anderson & Narus, 1990).

According to Ndubisi & Chan (2005), communication in relationship marketing means providing information that can be trusted, providing information when delivery problems occur, providing information on quality problems and fulfilling promises. The frequency of communication between the parties indicates the strength of the relationship. To be effective, astute communicators argue that organizations must integrate all their communication tools to provide consistency, persuasive and timely information to the customers (Kotler & Keller, 2006).

2.7.4 Complaint handling

Complaint handling has been mentioned as one of the processes to consider in B2B markets. Andreasen & Best (1977), content that, a good number of customers who are dissatisfied during a service delivery fail to complain. They continued to say that when customers finally do complain then the "problem is usually very serious". This assertion has been reiterated by Homburg & Rudolph (2001). As a result it makes it difficult for organizations to track actual complaints by customers who are dissatisfied. Barksdale, Powell & Hargrove (1984), offers some lifeline to firms in this situation. They argue that, organizations must be proactive, by making strong efforts to "respond adequately to valid complaints and provide satisfaction where possible". In this context, it is not only a replacement guarantee which may be important for the customer (Banting, 1984), but also the reaction of the supplier to product related complaints outside warranty periods. Complaints can be directly related to product performance as well as to other aspects of the purchase and use process (Day & Landon, 1977, p.429)

Service failures are bound to occur in normal course service delivery. In the course of delivering a service, there are bound to be occasional service failures in spite of all the efforts put in by a service provider (Lovelock & Wirtz, 2007). It is almost impossible to imagine a flawless service delivery, and occasional service failures could occur in the service delivery chain (Narteh 2009). According to Zeithaml & Bitner, (2000), 'Service failure is inevitable even for the best firms with the best of intentions and even for those with world class systems'. Dwyer et al. (1987) viewed conflict handling as a suppliers ability to avoid potential conflict, solve manifest conflicts before they create problems, and discuss solutions openly when problem do arise. Poorly handled conflicts could also lead to negative word -of -mouth and eventually customer exit. Morgan & Hunt (1994) referred to properly handled conflicts as functional conflicts because they provide the firm with information on customer expectations and how to meet them.

2.7.5 Order Handling

Order handling typically involves a larger number of sub processes. Shapiro et al. (1992) identify 10 steps of an order management cycle where the company meets the customer, including; order planning, order generation, order receipt and entry, scheduling and fulfillment. Cunningham & Roberts (1974) and Banting (1984) found out that delivery reliability, also a facet of the order handling process, is of great importance to industrial customers. This is especially relevant in the case of GGBL which undertake direct delivery to key distributors. It is imperative that distributors do not run short of products as this will have a toll on their businesses with cost implications. As alluded to, planning orders to fulfillment must be “on time, in full, with no errors”. This will help build confidence in the process leading to customer satisfaction. A vital area worthy of mention is the delivery to retailers which is not done directly by GGBL. Retailers actually interface with consumers, and so GGBL should be interested in how retailers receive products.

2.7.6 Relationship quality

Relationship quality has been discussed as a bundle of intangible values, which augments products or services and results in an expected interchange between buyers and sellers (Levitt, 1986). The more general concept of relationship quality describes the overall depth and climate of a relationship (Johnson, 1999). The term also refers to a customer’s perceptions of how well the whole relationship fulfils expectations, predictions, goals and desires the customer has concerning the whole relationship (Jarvelin & Lehtinen, 1996). Consequently, it forms the overall impression that a customer has concerning the whole relationship including different transactions. Gummesson (1987) identifies two dimensions of relationship quality in the service interface. He defines them as professional relations and social relations. The former relationship is grounded on the service provider's demonstration of competence; while the latter is based on the efficacy of the service provider's social interaction with the customer. Crosby et al. (1990) examined various aspects of relationship quality and perceive it as a buyer's trust in a salesperson and satisfaction in the relationship. Therefore, high relationship quality means that the customer is able to rely on the service provider's integrity and has confidence in the service provider's future performance because the level of past performance has been consistently satisfactory. Besides, research conducted by Bejou, Wray & ingram (1996), concluded that customer-salesperson relationship quality is an important prerequisite to a successful long-term relationship.

2.7.7 Social bonds

Social bonding refers to the 'the degree of mutual personal friendship and liking shared by the buyer and seller' (Wilson 1995). In relationship management, the root of this type of bond is derived from business-to-business literature, where it was used to indicate good personal relations (Smith, 1998; Williams, Han & Qualls, 1998). In conceptualizing social bonds, Han (1991, p.61) describe these as 'the degree to which certain ties link and hold buyer and seller together closely in a personal (emotional) sense. Other studies expanded on this definition and included buyer-seller interactions. For example, Smith (1998), and Ling & Wang (2005) define social bonds personal ties or linkages that are forge during interaction at work. Their view was adapted from the earlier work of Tuner (1970), who saw personal bonding as similar to the social bonds. Thus, social bonds include linking of identities through self-disclosure, closeness, providing support or advice, being empathetic and responsive, feelings of affiliation, attachment, or connectedness, and shared experience. Lin et al. (2003) and Hseish et al. (2005) provide a more complete view by defining social bonds as personal ties that relate to service dimensions that offer interpersonal exchanges, friendship and identifications.

This view is included in the thesis, as it includes all aspects of personal treatment that loyal customers may experience during their interaction with banks. Berry & Parasuraman (1991) and Berry (1995) referred to social bond as level two (intermediate level) of relationship marketing in securing customer loyalty. At this level, the service provider goes further than price incentive than price incentives to build lasting relationship by building social bridges with customers without neglecting the price competition. They maintain that customers who are treated personally should have stronger reason not to switch companies, although social bonds do not overcome price differences or any weakness in service delivery (Berry & Parasuraman, 1991). Liang & Wang (2005) supported this view when they argued that ‘although social bonds cannot replace price attraction, social; social bonding provide customized services that develops independent relationships, allows the customers to trust and be satisfied with the retailers’ service, and assists understanding and learning about the customer’s needs and expectations’.

In general, social bonds consists of many aspects, including familiarity, friendship, social support, keeping in touch, self-disclosure, or any interpersonal interaction (Price & Armould, 1999). According to Han (1991), these aspects measure the strength of personal relationship between two parties, buyer and seller. This type of relationship is likely to range from a business relationship to a social relationship. Social bonds develop through subjective social interaction (Wilson, 1995). Zeithaml & Bitner (1996) maintain that these bonds can be derived from both customer-customer and customer provider interactions. Thus repeated interpersonal interactions foster the development of familiarity toward one's exchange partner, and attraction not only toward the relationship but also toward the partner (Han, 1991).

On the other hand, financial bonds have been described as frequency marketing or retention marketing, where the service provided uses economic benefits, such as price, discount or other financial incentives to secure customer loyalty (Berry & Parasuraman, 1991). Airlines may design financial programs enabling frequent travellers to accumulate mileage redeemable for free or upgrade travel is another example (Lin et al., 2003).
Berry and Parasuraman, (1991) and Berry (1995) suggested that financial bonds are the easiest type of bonds for competitors to imitate. This type of bond does not offer long-term competitive advantage leading Berry & Parasuraman, (1991), Berry (1995) to refer to this type of as level one, which is considered the weakest or the lowest level of relationship marketing building. Dwyer et al. (1987) supported this view when they reiterated that economic rewards could be used in the exploration phase of the relationship development process.

More recent empirical research has found that financial bonds need to be modelled in addition to other relational bonds, such as social bonds (Smith, 1998; Lin et al., 2003; Hsieh et al., 2005, Liang & Wang, 2005). Researchers agree that saving money is one motivation for engaging in relationship with service providers (Berry, 1995); Lin et al., 2003; Hsieh et al., 2005, Liang and Wang, 2005. The researcher thus stresses the importance of bonds between service providers and customers are an important factor in the achievement of higher level of customer satisfaction and long term loyalty of the customer and thus prevent customers from switching to another competitor.

While undertaking a study on the field of customer retention and corporate profitability, Reichheld & Sasser (1990) stated that the role of customers is essential for corporate performance, so that when relationships with customers endure, profits rise. In addition, Sheth & Parvatiyar (1995) showed that the cost of retaining current clients is frequently much lower than cost of acquiring new ones. In the same way, Reichheld (1993), concluded that economic benefits of high loyalty are important, and in many industries they explain the differences among companies. Furthermore, there are two ways by which these improvements can take place i.e. customer retention entails an improvement of corporate performance by means of repeated purchases and references; enhanced organizational performances enable the company to invest more resources on motivating and improving the relationship with its employees, and this will affect again customer retention.

To achieve success in the complex and competitive market of today, researchers have maintained and practitioners agree that customer satisfaction is the key (Ndubisi & Chan, 2005). Thus, a number of key areas that needs to be considered if the customer is to be served satisfactorily have been prescribed. One of these key areas is to leverage firm-customer relationship to gain privileged information about customers' needs and thereby serve them satisfactorily. Relationship marketing therefore, strives to get the firm close to the customers in order to enable it to accurately and adequately discern and satisfy their needs.

Besides its ability to help understand customers, relationship marketing also helps to increase market share, profitability, and reduce cost. Research has shown that the cost of serving one loyal customer is five to six times less than the cost of attracting and serving one new customer (Rosenberg & Czepiel, 1983; Ndubisi, 2004;). Relationship marketing aims to establish, maintain, and enhance relationships with customers and other partners, at a profit, so that the objectives of the parties involved are met (Gronroos, 1994). This is achieved by a mutual symbiosis and fulfillment of promises (Ndubisi, 2004). The interaction and network approach of industrial marketing and modern services marketing approaches, clearly views marketing as an interactive process in a social context where relationship building and management are a vital underpinning (Bagozzi, 1975; Webster, 1992).

The importance of corporate organizations managing their customer relations has increasingly being recognized. Kotler (1992) wrote that companies must move from short-term transaction-oriented goals to long-term relationship-building goals. Webster (1992, p. 14) in an analysis of the current developments in business and in marketing reported that “there has been a shift from a transaction to a relationship focus”, and “from an academic or theoretical perspective, the relatively narrow conceptualization of marketing as a profit-maximization problem, focused on market transactions or series of transactions, seems increasingly out of touch with an emphasis on long-term customer relationships and on formation and management of strategic alliances” (Webster, 1992, p. 10). Ndubisi (2003) argued that the only real sustainable business growth strategy is through a mutualistic symbiotic relationship with customers, which enables a business to understand their needs more clearly and to create and deliver superior value. Kavali, Tsokas & Saren (1999), had earlier indicated that relationship marketing is about healthy relationships characterized by trust, equity, and commitment.

Calonius (1988) emphasized that an integral element of the relationship marketing approach is the promise concept. He stressed that, responsibilities of marketing do not only, or predominantly, include giving promises and thus persuading customers as passive counterparts in the marketplace to act in a given way, but in keeping promises, which maintains and enhances an evolving relationship. Fulfilling promises that have been given is equally important as a means of achieving customer satisfaction, retention of the customer base, and long-term profitability (Reichheld & Sasser, 1990). Calonius also stressed that promises are mutually given and fulfilled.

Finally, scholars have listed key virtues that have been theorized in the relationship marketing literature, for example, trust (Moorman et al., 1993; Morgan & Hunt, 1994; Ndubisi, 2004;), commitment (Morgan & Hunt, 1994; Ndubisi, 2004), competence (Anderson and Weitz, 1989; Chan, 2004), equity (Gundlach & Murphy, 1993), benevolence (Buttle, 1996), empathy (Ndubisi, 2004), conflict handling (Dwyer et al., 1987; Chan, 2004), and communication or sharing of secrets (Crosby et al., 1990; Morgan & Hunt, 1994)

2.8 Customer satisfaction

This work discusses the outcomes of CRM practices including customer satisfaction, loyalty and retention which are key to organizational survival. Customer satisfaction has been used as a performance measure in some CRM research (e.g. Sin et al., 2005; Keramati et al., 2010). Improved customer satisfaction – an intended consequence of CRM adoption – may also boost long-term performance of organizations (Rossomme, 2003). Customer satisfaction in consumer markets has been studied exhaustively. On the other hand, B2B customer satisfaction research is still limited; a mutual definition and measurement scale is yet to be developed, yet organizational buying behavior is significantly different from consumer buying behavior. However, we use measures from both B2C and B2B literature to reflect enhanced customer relations as a determinant of customer satisfaction.

Customer satisfaction, continuous to be a major concern for organizations in the world. CRM applications and practices are likely to have an effect on customer satisfaction due to the fact that CRM applications enable firms to customize and improve the reliability of their offerings, and help firms manage customer relationships more effectively across different stages of the relationship (Reinartz, Krafft & Hoyer, 2004; Mithas, Krishnan & Fornell, 2005). Empirical research (e.g. Teng, Ong & Ching, 2007; Mithas et al., 2005; Sin, Tse & Yim, 2005) on the implementation of CRM proclaims better customer satisfaction, increased plant revenue, reduced labor cost and engineering lead time, improved product quality, and enhanced organizational systems as consequences of CRM adoption. It is not easy to measure the positive effects of CRM as they are diverse and affect many areas; therefore they will require a different set of effectiveness metrics depending on the type of industry, whether the relationship is B2B or B2C, and other organizational characteristics. It is nevertheless important to be able to quantify the benefits of CRM adoption since it is a strategic issue affecting the organizational competitiveness.

An imperative to customer retention is their loyalty to an organisation. Customer loyalty is vital to a firm if it has to retain and grow its customer base there are however, many arguments around what customer loyalty actually is, as Majumdar (2005) states, "Customer loyalty is a complex, multidimensional concept". The complexity of customer loyalty is substantiated by the wide range of definitions within academic literature. In his study on consumer attitudes, Oliver (1997) defined loyalty as "A deeply held commitment to rebuy or repatronise a preferred product or service consistently in the future, despite situational influences and marketing efforts having the potential to cause switching behaviour". Other definitions of customer loyalty dwelt on the pattern of past purchasing activity. A wealth of data suggests that most consumers are polygamous and are loyal to a portfolio of brands within a product category (Uncles, Dowling & Hammond, 2003). This has led to another definition of customer loyalty as "an on-going propensity to buy the brand, usually as one of several" (Uncles et al., 2003). In a review of 50 operational definitions, Jacoby & Chesnut (1978) report a central theme that runs through all the definitions. Specifically, that loyalty is related to the proportion of expenditure devoted to a specific brand or store.

The lack of a generally accepted definition of customer loyalty is also reflected in the academic work that attempts to understand the key factors that engender customer loyalty. In fact, Dick & Basu (1994) note the need for a more in-depth assessment of the variables that generate customer loyalty and retention. Furthermore, to leverage the greatest benefits available from customer loyalty it is imperative to understand the antecedent drivers of loyalty (Terblanche & Boshoff, 2006). To do this, Crosby & Johnson (2004) recommend that a causal model of customer loyalty is produced, linking together the chain of events from touch points with customers through to inducing examples of loyal behaviour.

Terblanche & Boshoff (2006) cite empirical and anecdotal evidence to support the notion that loyalty is a both a long-term attitude and a long-term behavioural pattern, which is reinforced by multiple experiences over time. Overall, customer satisfaction becomes important because these multiple experiences need to be satisfactory to lead to the positive predisposition of long-term loyalty. In a similar concept, Gustafsson, Johnson & Roos (2005), note three drivers of customer loyalty; calculative commitment, affective commitment and overall customer satisfaction. Calculative commitment is the rational and economic decision making, reviewing costs and benefits. Commitment to the current brand or service may be due to a lack of choice for similar products or services or high-switching costs (Anderson & Weitz, 1992). Affective commitment is a warmer and emotional factor, based on trust and commitment. Indeed, Muthuraman, Sen, Gupta, Seshadri & Narus. (2006) and McMahon-Beattie (2005) comment on the need for customer trust in building sustainable and loyal relationships with a brand or service.

Commitment dimensions are described by Gustafsson et al. (2005) as "forward looking" and capture the strength of the relationship and the resulting commitment for the future. Empirical data from Gustafsson et al. (2005) suggest that calculative commitment has a consistent reduction in customer churn rates. This is interesting as the calculative commitment reflects the viability of the company's offerings, thus demonstrating that consumers actively review the company's products and services against those of its competitors. Overall, satisfaction is described as a "post consumption experience which compares perceived quality with expected quality" (Sivadas and Baker-Prewitt, 2000). Gustafsson et al. (2005), report that "when satisfaction is measured as an overall evaluation of performance, it indeed predicts churn". Furthermore, the results provide recommendations for customer relationship managers when reviewing customer retention.

To maintain the competitive advantage the company holds, managers should consider both the overall satisfaction of its customers and the competitiveness of the company's products and services.

The importance of overall customer satisfaction in inducing loyalty is noted earlier. The problem associated with this is that a consumer's level of satisfaction is constantly changing. Dahlsten (2003) supports this concept: "It is widely acknowledged that customer satisfaction is a function of the relationship between customer expectations and experience, that it is dependent upon value and that it is formed continuously". With this evidence in mind, satisfaction is considered an "inherently unstable and temporary mental state" (Reichheld et al., 2000). In an attempt to further understand those factors that induce customer satisfaction, the notion of service quality becomes increasingly prevalent within the academic literature (Oliver et al., 1997). Seth et al. (2005) suggest that many studies have found a "direct positive link between service quality and customer behavioural intentions". One assumption sometimes made is that strong service leads to satisfaction, which in turn leads to loyal behaviour. However, Venkateswaran (2003) highlights the need for caution, "An assumption that exists amongst companies that a satisfied customer is a retained customer may not be valid in the current context". In a review of customer defecting patterns, Reichheld et al. (2000) found "60-80% of customers who defect to a competitor said they were satisfied or very satisfied on the survey just prior to their defection".

Some of the differences between empirical results focusing on satisfaction and customer loyalty may be due to the different definitions adopted by the authors. As such, there is clearly a requirement to understand how the positive effects of satisfaction can be made less transient and yield a more stable loyalty effect. To achieve this, Sivadas and Baker-Prewitt (2000) suggest that it is, "not merely enough to satisfy a customer". Dahlsten (2003) believes there is the need to avoid the "satisfaction rut" and notes that, "many companies have fallen into a self-perpetuating pattern in which practices that are not truly customer-orientated are reinforced". To rectify this situation, managers move past the measurement of quality and satisfaction and realign their practices on the actual customer experience (Crosby & Johnson, 2006).

According to Dahlsten (2003), to drive customer satisfaction managers must move out of the satisfaction rut and have a more extrinsic focus. This requires "an organic shift from focusing on today's problem in a reactive and cost-conscious way to concentrating on longer-term opportunities". To achieve this, the manager must gain an intrinsic knowledge of the customers' needs and be able to deliver on these expectations (Lindquist, 2006). Gelb and McKeever (2006) support this idea and suggest that, "organisations must strive to understand and manage expectations".

However, Berman (2005) suggests that organisations must do even more than delivering on expectations and recommends delighting customers rather than merely satisfy them. It is suggested that customer delight is a construct related to, but separate from, satisfaction. This is in the same way that dissatisfaction is related to, but distinct from, satisfaction. Satisfaction is generally based on meeting or exceeding one's expectations, customer delight requires that "customers receive a positive surprise that is beyond their expectations" (Berman, 2005). When compared to satisfaction, delight, "is a more positive and emotional response". Given the emotional response resulting from delight, it is suggested that satisfaction has a weaker memory trace than delight. The weaker memory trace resulting from mere satisfaction may offer an explanation to the unstable and temporary nature of satisfaction reported by Reichheld et al. (2000). If customer delight can be achieved then maybe this can provide the more stable loyalty that companies actively seek.

Keiningham & Vavra (2001) provide empirical support for this notion. The study reviewed the effect of customer satisfaction levels on customer loyalty to Mercedes-Benz USA. The results found that there was only a 10 per cent chance of a dissatisfied customer bringing return business. If the customer was satisfied with the product and service, the likelihood or re-buy or re-leasing rose to 29 per cent. However, the likelihood of return business from those customers that were delighted was found to be 86 per cent.

Berman (2005) employs the Kano (1984) model as an underpinning for explaining how customer delight may be achieved. Kano's model cites three levels of requirements:

(1) Must be requirements;

(2) Satisfier requirements; and

(3) Attractive requirements.

A must-be requirement is taken for granted by the consumer. If this requirement is not fulfilled by the product or service then customer dissatisfaction will result. A satisfier requirement, as suggested by the name, has the ability to induce customer satisfaction. It is proposed that the more satisfier requirements that are fulfilled, the higher the level of resulting satisfaction. The third requirement is attractive requirements; these are neither explicitly expressed nor expected by the customer. If these attractive requirements can be met, it is suggested that the result will be customer delight. To successfully compete, organisations must ensure they fulfil all must-be requirements, while also offering the satisfiers available through key competitors. To generate competitive advantage an organisation must go above and beyond their competitors on those variables that generate delight.

There is however, one final complexity with regard customer satisfaction. Mittal & Katrichis (2000) report that the attributes viewed as important for newly acquired customers are different compared to customers who are already loyal. As they comment, “Often the attributes that enable a firm to acquire a customer differ from those that help the firm retain the same customer”. These findings would suggest that it is important for a firm to understand and explore those factors that elicit satisfaction and delight for different segments of its customer database. By doing this, a company can move towards the customer centric vision that Kale (2004) holds as imperative for true CRM.

CHAPTER THREE

REVIEW OF GUINNESS GHANA BREWERIES LIMITED

3.0 Introduction

This chapter takes a review at the historical background, evolution, trends and outlook of the Fast Moving Consumer Goods (FMCG) industry today, zoning down to GGBL. This sector provides the context upon which this thesis is based.

3.1 Historical Background

Ghana has been described as a developing country and yet with a great history dating back to pre-colonial era. After gaining independence from colonial rule in 1957, Ghana has not looked back but has gone on to lay a good foundation for economic and political independence. Despite the many upheavals after independence, Ghana has steadily progressed along stable political environment and a thriving economic development. Ghana is a nation in West Africa, sandwiched in between the Ivory Coast to the west and Togo to the east. It's bordered by Burkina to the north and the Gulf of Guinea to the south. These credentials allowed for the movement of goods and services in and out of the country.

Today, Ghana has had a remarkable economic outlook with an unprecedented growth of 14.3% of GDP, one of the highest in the world: largely catalysed by the oil sector. As a result of the discovery of oil in commercial quantities in 2007, stable political climate, entrenched democratic credentials, the country has been highlighted as a good destination for doing business by the international community. The Services sector (50.7%) Industry (21%) and Agriculture (28.3%) have largely foiled the growth story of the Ghanaian economy over the past few years. Agriculture continues to be the biggest employer of the working population and yet has lost its place as the largest contributor to Gross Domestic Product (GDP).Whereas the telecommunications, banking and allied financial services dominates the services sector, the FMCG industry continues to drive the manufacturing sector in Ghana largely made up of multinational companies.

3.2 The FMCG Industry

The Fast Moving Consumer Goods (FMCG) industry in Ghana has witnessed an exponential growth in the number of industry players since independence. This explosion is expected to continue especially in specific sectors of the industry. This growth has resulted in the huge investments by organisations resorting to expansion and the widening of their portfolios.

3.3 Guinness Ghana Breweries Limited

Guinness Ghana has three sites, namely Achimota, in Accra, Ahensan in Kumasi and Kaase also in Kumasi. Guinness Ghana Breweries Limited (GGBL) emerged out of a merger of Guinness Ghana Limited (GGL) and Ghana Breweries Limited (GBL). To understand the history of GGBL therefore it is necessary to provide separate information on GGBL and GBL prior to 2004, the year in which the merger process commenced.

3.3.1 Guinness Ghana Limited (GGL)

Guinness Ghana Limited was incorporated as a private company in 1960 and was listed on the Ghana Stock Exchange in 1990. When it was incorporated, Guinness Ghana Limited was to manage the importation and marketing of Guinness Foreign Extra Stout in Ghana. The shareholders were Guinness Overseas Limited (67.5%) and Atalantaf, a Bermudan Company (32.5%). In 1971, a brewery was designed and constructed in Kaasi, Kumasi. Production commenced a year later on 11 November 1971 with an installed capacity of

100,000 hectolitres. By 1977, the brewery was producing at maximum capacity. In 1976 Government of Ghana by an Investment Policy Decree acquired 40% of the shareholding in the Company. Other shareholders were Guinness Overseas Limited (28.68%), Atalantaf Limited (16.32%), Individuals (12.72%), Institutions (1.18%) and Employees (1.10%). The shareholding structure changed again when Government of Ghana divested its holding in the 1990s.

In May 1995, Guinness Ghana invested eighteen billion cedis to expand its packaging capacity and commissioned in July 1999 a forty billion cedis fully automated brewery house facility using state of the art brewing and process control technology. This process allows product testing at every stage of the brewing process, thus delivering world-class purity and excellence throughout. In November 2003, Guinness Ghana commissioned a second state of the art packaging line at a cost of one hundred and sixty-five billion cedis.

Guinness Ghana initially produced Foreign Extra Stout only. In 1989 it introduced Malta Guinness, a non-alcoholic beverage that was later produced in other markets in Africa. By the close of 2003 the Company had a range of products covering stout beer, malt drinks and ready-to-drink market. In 2003 financial year Guinness Ghana produced 576,000 hectoliters of its products As at 31 December 2003, the Company had a volume share of 31.3% of the combined beer and ready-to-drink market and 72.7% of the malt drinks market (as per AC Nielson data).

As at 30th October 2009, the range of Guinness Ghana Brand products covering: Mini Star (24x1), Gordon Spark (24x1), Star Large (12x1), Malta Guinness Quench (24x1), Amstel Malta (24x1), Malta Guinness can (24x1), Malta Guinness (24x1), Malta Guinness

Quench can (24x1,Gulder Large (12x1), Heineken can/bottle (24x1), Guinness FES (24X1), Star Draft 30L Keg, Smirnoff Ice (24x1), Guinness FES can (24x1), Alvaro (24x1), Smirnoff /J& B /Gordon‘s). Guinness Ghana Breweries Limited has become a total beverage business by bringing the Diageo Spirit Brands into the GGBL portfolio. These branded products that is being imported and sold on behalf of other companies are Johnny Walker (Red or Black), Baileys/J&B.

3.3.2 Ghana Breweries Limited (GBL)

Ghana Breweries Limited was incorporated on 30th April, 1992 under its previous name, ABC Brewery Limited. On 26th October 1994, it acquired the assets of Achimota Brewery Company Limited, a state-owned enterprise operating at Achimota, Accra. In October 1997, Heineken International acquired 90% of the outstanding ordinary shares of ABC Brewery Limited and subsequently renamed the company Ghana Breweries Limited. Ghana Breweries than merged with Kumasi Brewery Limited, a brewing company established in May 1959, with effect from 1st January, 1998. Prior to this merger, Heineken and its subsidiary, Limba Ghana Limited, held 50.26% of the issued shares of Kumasi Brewery Limited.

In June 2003, GBL underwent a capital restructuring exercise. Consequently, the stated capital of the company increased from seventy-four billion cedis (74.4 billion) to one hundred and forty-four billion cedis (144billion). Heineken Ghana holdings held 75.59% while institutional and individual investors held 24.41% of the company’s shares. GBL product range covered lagers, malt drinks and soft drinks. The volume share of the company stood at 39.5% of the combined and ready-to-drink market and 23.3% of malt drink market (AC Neilson, 2003)

3.3.3 Merger

In 2004 Guinness Ghana Limited and Ghana Breweries Limited began a merger process. Up to 2007 the two Companies transacted business together as two separate legal entities under the new name Guinness Ghana Breweries Limited. The merger process ended when Guinness Ghana Breweries Limited acquired all the assets of Ghana Breweries Limited in 2008. The merger process was significant in many ways culminating in an increase in distributor base and increase in portfolio. This also meant forming closer bonds with the new distributors and strengthening relationships with existing ones.

3.3.4 Supplies

GGBL has System SAP that registered all its suppliers of goods and services. The company has registered vendors and suppliers strictly to provide goods and services. Goods are ordered from the registered suppliers. Suppliers are typically selected based on the supplier‘s ability to meet quality, quantity, delivery, and right source of product, price and services. Where there existing more than two suppliers; each supplier will have to sent his or her quotation for particular order where upon consideration and deliberation by the procurement board the order is assigned to one. For one to become GGBL supplier he or she must meet the certain criteria which include; good ethics and human rights management records.

These includes, safe working environment, pay and working hours, Anti-corruption and bribery, Tax Royalty, Valid Vendors Registration certificate, Supplier financial standings, Verification indicating reliable source and reliable of goods and more.

3.3.5 Production

The Kaase site operates at an installed and target capacity of eleven million hectoliters per annum. The site operates an ultra-modern brewing department, a modern and highly automated Packaging unit and distribution operations.

In order to be able to beat the competition and gain market share, Guinness Ghana Breweries injected capital into its operations by investing modern equipment. These include tanks, Gas processing plant, refrigeration plant, a new brew house and an ultra-modern Packaging Plant. The Packaging plant is highly automated. This investment is in line with the company‘s objective of achieving One million, one hundred thousand hectoliters of beer per annum. The packaging plant is well supported with back up spares and world-class maintenance practices.

The GGL uses modern Brewery automated system to brewery and bottled its beverages. The manufacturing material inventory includes the ingredients, empty bottles, lids, crown corks and label. Drinks are brew and package at the packaging Hall. The finish products are then arranged in pallet and moved to the warehouse prior to be distributed to the Distributors.

Finished products are sold directly to registered distributors. The distributors are the main agent who sells to retailers. The practice of exclusive distribution where only specially registered or authorized distributors (typically at least 5 distributors per a region) is the order of the day. These distributors act as wholesalers that sell directory to the publics and so called Beer Bars. The GGL has their set rules and regulation governing registration and selection of a Key Distributors. There are 5 key factors required for someone to become a GGBL Key Distributor. They are listed below:

Financial standing: The Company must be able to have both physical assets to proof as collaterals as well as cash of not less than 25 thousand Ghana cedis, must also have large warehouse and parking space, must have staff for administration task, packaging and drivers, and must also have a fleet of cars for transportation.

Tax royalty: Risk free and easy accessibility to parking space to enable discharging, loading and packing of bottles.

3.4 Sales and Marketing

The company has separate departments for their sales and marketing headed by sales director and marketing director respectively. This is a departure from the normal practice in other companies where the two departments are combined into the commercial team. The marketing department is made up of the marketing director as head of function and then marketing managers for each of the categories (APNADS, FES, Lagers, Innovations and Spirits), brand managers for all the brands (FES, Star, MG, Alvaro, Johnnie Walker, Baileys and Smirnoff vodka) and then assistant brand managers. Their day to day job is to ensure the equity of the brands are strong through investments behind above the line activities. Complementary to the ATL activities are the below the line (BTL) activities usually carried out in the Bars and restaurants as well as key accounts. BTL and other commercial activities are executed by the sales department headed by the sales director. The sales department is made up of back office staff and field sales team in charge of all activations in the field. Therefore, the field sales team are the relationship officers of the company since they come into contact with customers of the company. Their duty

3.5 Challenges of the industry

Despite a surge in economic development and stable political regime in the country, the inevitable challenges of industry are visible. The external and internal environments are conditioned to pose serious problems for many organizations. One of the fundamental challenges posed to the market leadership of GGBL is competition. GGBL finds itself in an industry played by coca cola bottling company and Pepsi in the soft drinks category, Accra Breweries Limited (ABL) in the beer category and kasapreko and other foreign brands in the spirits category. According to AC Neilsen (2012), Club beer of ABL has taken over as the number one selling brand in Ghana overtaking Star beer of GGBL. The stout category lead by Guinness foreign Extra stout (GFES) is also under threat from Castle milk stout which is the main competitor brand from ABL. It is observed that the constituency of people who consume GFES is an aging group and so the need to recruit younger consumers. The other reason often alluded to is the shift from stout to lager. The influx of various soft drinks (magic malt, blue skies), are equally threatening the market share of the company's soft drinks. Competition is intense in this sector yet they scramble to catch the attention of the same customers and consumers.

The sophistication of consumer taste has been highlighted as another challenge in the sector. Consumer changing taste and their appetite for new products has prompted a sense of responsibility for consumer product companies like GGBL. As a result, innovations in GGBL have been pursued in response to consumer changing taste. Notable innovations in the last few months or so include; Armstrong and Ruut extra.

Health concerns in recent times have raised serious questions about the future of the sector. Consumers have increasingly become aware and conscious of the health implications of alcohol in general. People are reducing their alcohol intake to at least stay within the responsible drinking range. In countries like Kenya, governments have stepped in to help the citizenry by enacting laws that are geared towards controlling advertisement and the way companies portray alcohol in the media. This position is been adopted by many countries of which Ghana has indicated will follow suit. GGBL and other consumer product companies especially in the alcoholic businesses are therefore required to change tactics and spend more in making their products appealing to consumers.

CHAPTER FOUR

METHODOLOGY

4.0 Overview of Methodology

This chapter outlines in a systematic manner the details of the methodology used for the research. The chapter is organized into six (6) main sections. Section one (1) discusses the overall methodological overview; section two (2) further discusses the research design and provides justification for the choice of survey research design adopting the use of quantitative method of data collection. This is followed by section three (3) which discusses the sampling design including the sample population, sampling frame and sample size. Section four (4) then describes the method of data collection. Steps taken in the development of questionnaire, the unit of analysis, field work data collection and other preliminary activities preceding data collection are all discussed in this section.

4.1 Research Design

A research methodology refers to the procedural framework within which a research is conducted (Malhotra and Birks, 2007). In order to draw meaningful conclusion from any piece of research, the procedural framework of data collection must be appropriate and relevant. The research is quantitative and adopts the survey approach in collecting the data; specifically, through the use of a questionnaire. A survey is a means of soliciting information about the characteristics, actions, or opinions of a large group of people, referred to as a population (Malhotra and Birks, 2007).

This study adopted the survey strategy because this thesis used cross-sectional data from the bars, key accounts and key distributors and cross-sectional studies usually employ the survey strategy (Easterby-Smith, Thorpe and Lowe, 1991; Robson, 1993). The choice for this research design therefore became necessary not only due to the exploratory nature of the study but also because it has been found to be suitable for analyzing a phenomenon, situation, problem, attitude or issues by considering a cross-section of the population at one point in time (Robson, 1993). Again the suitability of using the survey strategy in this study is to help the researcher identify and explain statistically, the factors that explain relationship employee's expectations, experiences and perceptions of CRM. It employed the use of quantitative methods of data collection. This is because quantitative research has been used to measure how people feel, think or act in a particular way and it is a research technique that seeks to quantify data and apply some statistical analysis. It is often formalized and well-structured and data is usually obtained from large samples – anything from 50 upwards (Tull & Hawkings, 1990). It also involves the use of structured questionnaires usually incorporating mainly closed ended questions with set response (Burns, 2000).

The choice of quantitative methodology can also be justified based on the fact that it is concise, it describes and examines relationships, and determines causality among variables, where possible, sample is usually representative of a large population, reliability and validity of the instruments are imperative, and also provides an accurate account of characteristics of particular individuals, situations, or groups. The researcher was however mindful of the disadvantages associated with the use of quantitative method of data collection which is that, knowledge produced may be too abstract and general for direct application to specific local situations, contexts, and individuals (Yin, 1994).

4.1.1 Model Estimation

To test the relationship between CRM dimensions and customer satisfaction, the variables were factor analysed and regression model estimated using Customer satisfaction as the dependent variable and CRM practices as the independent variables. However, this was preceded by a reliability test to determine the suitability of the factors. The models are stated as follows:

Let: Customer Satisfaction=Y_1, Trust=X_1, Communication=X_2, Compliant handling=X_3, Social bonds =X_4, Commitment= X_5, Order Handling=X_6, X_7= Customer type (1=Key Distributor and 0=retailer) and Error term=ε

Where:

α = coefficients which show the direction of relation between dependent and independent variables

X = mean scores of the various variables of CRM

$$Y_i = \alpha_0 + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3 + \alpha_4 X_4 + \alpha_5 X_5 + \alpha_6 X_6 + \alpha_7 X_7 + \varepsilon_i \dots\dots\dots (1)$$

This model will be used to estimate customer satisfaction for both key distributors and retailers in a multivariate regression analysis. A comparison will thus be made to ascertain which customer type (Key distributors or Retailers) are more satisfied.

$$Y_i = \beta_0 + \beta_1 Z_1 \dots\dots\dots\dots\dots (2)$$

Where Z represents; trust, commitment, communication, order handling, complaint handling and social bonds that were used in a univariate analysis.

4.2 Sampling Design (Sample Population, Sample Frame, and Size)

Sales and marketing are generally targeted for the use of CRM since they liaise with customers frequently: they are also responsible for the building, maintaining and sometimes termination of relationships with clientele. As a result they were mainly contacted to guide in the selection of respondents. Also, the research targeted key distributors, wholesalers, Retailers, Key Accounts and suppliers. Respondent selection is based on the theoretical framework identified in the review of literature of CRM and RM (Miles & Hyberman, 1994). The sampling frame targeted businesses in good standing. These businesses must be registered and must have been in operation for not less than three years. One of the critical qualifiers to a sample selection is to as much as possible narrow it (Salant & Dillman, 1994) to exhibit population size, homogeneity, the sample media, its cost of use, and the degree of precision required. Since it may not always be possible to know the true population, researchers have suggested that a theoretical (purposeful) sample may be used (Attewell & Rule, 1991). Theoretical samples purposively select organizations that exhibit the desired features of prime focus to the researcher.

4.2.1 Determination of sample size

An imperative to identifying the sample size is whether the random sample can be stratified (Attewell & Rule, 1991). Stratification allows for the grouping of populations into homogenous subgroups before sampling known as stratum. As a result, the stratified random sampling technique was employed to determine the sample size. In all 350 respondents made up of key distributors, wholesalers, retailers and owners of key accounts were interviewed.

With the sample frame clearly defined, the researcher then interviewed only those that had contact with GGBL sales and marketing personnel and are duly captured in their database as a called on customers. This choice was intended to fulfil homogeneity, relatedness, and heterogeneity and thus satisfying the assertion that the elements within a stratum should be as homogeneous as possible, but the elements in different strata should be as heterogeneous as possible and must be closely related to the characteristic of interest (Malhotra & Birks, 2007).

Studies in this area have often resorted to the use of customer views as ideal in drawing conclusion and this work does not intend to depart from that. Therefore the selection of key accounts, wholesalers, retailers and key distributors is justified in so many respects. These customers as earlier alluded to will be customers that are in good standing in terms of their relationship with GGBL and other competitors to be able to give credible views on the questions posed. However, the capacity of some customers to give reliable information may be limited by so many facts which is an admission of a limitation to this work. Customers to be interviewed also have benefited from the material deployment of GGBL such as chillers, visibility materials and other paraphernalia that should always warrant the attention of GGBL and their agents.

A total of 350 respondents made up of B2B customers of GGBL will purposively be selected throughout the country. The number is in sync with what was suggested by Krejcie & Morgan (1970). They provided a formula that could help determine the sample size in a research such as this. The number of customers surveyed as per the research varies to the extent of the number of customers in the database of GGBL and the level of co-operation obtained. Hence there is a wide variation in the number of key distributors, retailers and key accounts that were selected for this exercise. Novice researchers have been advised to use large sample sizes as much as possible for the following reasons. First it maximizes the possibility that the mean, percentages and other statistics reflects the true estimates of the population (Burns, 2007). Again large sample sizes give the effects of randomness the chance to work (Malhotra & Birks, 2007). Finally, the chances of errors are reduced as the sample size increases. Thus to achieve accuracy, it is important to use a large sample size in a survey study and this issue is captured in this research.

4.3 Method of data collection

The data collection instrument employed in this research is the use of questionnaire. The questionnaire entails both open-ended and closed-ended questions without disguise and ambiguity. The questions solicit the views of B2B customers as to the level of satisfaction using the CRM management practices and whether this translates into business performance. In all 350 respondents were targeted with 80% favourability expected. The respondents that were contacted included 45 Key distributors, 70 key accounts, 50 wholesalers and 185 retailers. The close-ended questions were developed on a five point Likert scales ranging from 5 (strongly agree) to 1 (strongly disagree). The open ended questions elicited information about the background of the personnel. Personal contact was made to aid respondents answer some of the questions that were not comprehensive enough.

The questionnaire was divided into two main sections I and II. Section one (I) is divided into three (3) parts of A and B representing Relationship Management Practices, Customer satisfaction respectively. The A part of section one (I) is subdivided into six parts and contains questions relating to the various practices of relationship management as depicted by the conceptual framework namely commitment (four statements), complaint handling (four statements), communications (four statements), social bonds (five statements), order handling (four statements) and trust (five statements). The B part of section one (I) contains questions relating to customer satisfaction and the questions point to relational outcomes that depict customer satisfaction. In total, thirty-five items were used as a measurement for CRM practices. Respondents were to indicate their level of agreement for all of the items used for CRM practices by GGBL on a five-point Likert scale where strongly agree represented the highest level of agreement with 5-points and 1-point for strongly disagree and a mid level of 3-points representing neither agree nor disagree.

Section two (II) sought information on the characteristics of target respondents and other demographic features such as age, gender and number of years in business, type of customer. This background information was kept at the bottom of the questionnaire to avert the possibility of potential sensitivity to the questions thus discouraging respondents and occasioning loss of interest with its attendant low response rate. Sensitive questions may be embarrassing to respondents especially when it begins a survey instrument and may also create dissatisfaction and disinterest (Malhorta & Birks, 2007). The entire questionnaire covered a total of three pages. The wording and language used in the questionnaire was kept as simple as possible.

It must be emphasized that written questionnaire were used to collect data from relationship staff rather than personal (face -to -face) interviews. The basic difference between a written questionnaire and a face- to -face interview is the presence of the interviewer and interviewee during face- to -face interviews. The advantages of written questionnaires are many and include the fact that it is likely to be less cumbersome in terms of data collection and analysis than face-to-face interviews. Secondly, written questionnaires can be distributed to a large number of respondents in a large geographical area at a relatively low cost. Another advantage is that questions in written questionnaire can be standardized and presented in a simplified form and therefore responses are less susceptible to the ambiguities that the expressions of various interviewees may pose. And also based on the literature available on CRM, it was realized that most authors such as (Chen & Popovich, 2003; Ndubisi & Wah, 2005; Morgan & Hunt, 1994) have used this method to study large samples.

The researcher was however aware of the potential shortfalls associated with written questionnaire. There is the possibility that written questionnaire may be misunderstood and interpreted differently by different people. To overcome this problem, the researcher carried out an initial pre-testing of questionnaires to evaluate respondents understanding of the research area. To further minimize the errors associated with written questionnaire, respondents were given the opportunity to request for any further explanations regarding the questionnaire via a mobile phone number stated in the questionnaire. This was helpful in achieving content validity; a self-evident measure which relies on the assurance that the researcher demonstrates an adequate coverage of the known field, after critically reviewing the literature and constructing questions or instruments to cover the known content represented in the literature (Malhotra & Birks, 2007).

4.3.1 Unit of Analysis

The unit of analysis for the study is the customers who are the intended beneficiaries of the CRM process. The objective for including some management staff was that they are reasonably involved in customer relationship management issues and have appreciable knowledge to understand and provide accurate answers to the issues raised in the questionnaire. It is worth noting that the key distributors and retailers being the beneficiaries of these relationships are well placed to determine relationship management practices from the firm's point of view. Most research works on relationship marketing in the past have focused on customers as the unit of analysis (Olsen, 1995). This study however adopts a similar approach which surveys customers who are directly impacted by the practices of CRM by companies. This brings to light the limitation of using relational officers as a unit of analysis. They are likely to give bias responses which might not be the true picture on the ground, after all their programs are geared towards satisfying the customer. Therefore, using relationship employees as the unit of analysis can be misleading though others have justified on grounds that they are in the position to speak to the factors that determine CRM practices, basic derivatives of customer loyalty such increased patronage, longevity, repeat purchase, cross selling, word-of-mouth, referrals etc. (Anabila et al, 2012)

4.3.2 Data collection

One major phase of the survey process is the execution, or use, of the survey instrument. The Semi-structured questionnaires designed were purposively distributed among the customers who took part in the study. Purposive used here refers to "selecting certain respondents for participation in the study presumably because they are representative of the population of interest and/or meet the specific needs of the research study" (Dillon, Madden & Firtle, 1993). The customers who were considered in this research included key distributors and retailers (wholesalers, bars and restaurants, key accounts, eateries). These outlets must be on the database of GGBL and sales executives (relationship officers) visiting them weekly/monthly. Outlets should have been working in this area for not less than three years since the intouch system is quite new. Customers were drawn from the Greater Accra and Eastern regions.

Having obtained permission from the management of the respective customers, the questionnaires were left with the accountants/ managers especially where the owners were not available. w. For the purpose of this study, the interest was in the person who often had contact with the sales executives or key account managers of GGBL. The researcher used this mode of data collection due to the fact that, it was easy for customers to complete the questionnaires (Zikmund, 2003).

Academic research of this nature needed a solid preparation to get the structure and appropriate tools to work. It must be said that a lot of preliminary activities preceded the actual data collection targeted at getting the support of respondents. A letter of introduction from the University of Ghana Business School (UGBS), specifically the Marketing Department was obtained. Two letters were obtained in this regard; one of which was addressed to GGBL to enable the researcher obtain data from the company. Another letter of introduction was addressed to the key distributors and retailers. The letter was also meant to obtain permission of the management of the various companies to allow the researcher unimpeded access to their premises and to assist the researcher to administer the questionnaires. The letter explained the aims and objectives of the study. The letter further affirmed the commitment of the researcher to the information obtained from them will be treated with utmost confidentiality and not for any purpose other than for purely academic purpose. This is consistent with literature which stressed the importance of maintaining the confidentiality of individual responses and reporting survey results only in the aggregate whilst considering and recognizing ethical issues requiring the researcher to only encourage participation without undue pressure or coercion of the participants (Salant & Dillman, 1994).

On the whole, data collection lasted a total of eight (8) weeks (between February and April 2013). At the end of the eight weeks, 289 out of the 350 questionnaires administered to the respondents representing 82.57% (percent) response rate were retrieved. This remarkable rate is as a result of the researchers' follow-ups which largely impacted rate been observed

4.4 Data Analysis Techniques

A review of literature on CRM has revealed an extensive use of quantitative research technique in data analysis (Narteh, 2009, Anabila et al, 2012, Homburg & Rudolph, 2001). Also apparent was the use of structured questionnaires as an instrument for data collection. This research also employed the quantitative approach using structured questionnaires. This approach which employs standardised structured research format is more convenient when dealing with respondents who have busy schedules and limited time at their disposal. The analytical instrument for this study is the Statistical Package for Social Science (SPSS) version 19.0 using Confirmatory factor analysis, Reliability test, multiple linear regression model and descriptive statistics. This software has been widely used by researchers as a data analysis technique (Zikmund, 2003).

4.5 Research Limitations and Practical Challenges

It was the desire of the researcher to widen the scope of the research in terms of the geographical location and the industry. However, only GGBL was highlighted in the study and customers drawn from the Greater Accra region and Eastern region. The practice of CRM may not be uniform and so it was proper that a countrywide survey could have given a different picture and this could affect the generalizability of the result. Also, an industry based research is required to be able to predict the market trend. One main practical challenge encountered by the research was financial. Much of this resulting from follow-ups on questionnaires as location of the customers are not easily accessible by public transport hence one had to use taxi cabs for most of the visits. Another factor contributing to this was the huge cost of printing the questionnaires. One principal challenge faced by the researcher is herculean task of getting respondents to fill in the questionnaires because outlet owners are usually very busy and it requires multiple follow-ups to have them co-operate and complete the questionnaires.

4.5.1 Ethical considerations

Respondents are often apprehensive when it comes to giving out information especially in business situations. Therefore, an imperative consideration in academic research is the issue of ethics (Malhotra & Birks 2007). The researcher in accordance with this took steps to make sure that no respondent or any participant in this research work was offended in any way. The researcher made sure that permission was sought and the aims and objectives of the study made known to the respondents and their companies through the use introductory letters to solicit approval. The respondents were also assured of the fact that the study is only for the purposes of academics and not for any other purpose that will conflict with their interest. In some cases, participants had to be encouraged to complete the questionnaire due to their tight busy schedule. In the end, some of the questionnaires were not retrieved due to respondent’s failure to answer the questions posed.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.0 Introduction

This chapter present and discusses findings of research conducted using 35 key distributors and 254 retailers who are trade partners of Guinness Ghana Breweries Limited. It sorts to assess the behaviour of CRM practices on customer satisfaction in a business-to-business setting. The variables on CRM practices (trust, communication, order handling, conflict handling, social bonds, commitment,) and Customer satisfaction variables (happy) were coded using a scale (1-5), where 5=strongly agree and 1= strongly disagree.

The study tested the hypothesis that the customer relationship management practices as well as its adoption lead to customer satisfaction.

5.1 Demographic Characteristics of Respondents

This discusses the Gender, Age, Position and level of Education of all respondents interviewed during the research. The Type of customer as well as the relationship period with Guinness Ghana Breweries Limited was considered.

Table 5.1: Background Information of Respondents

		Frequency	Percent
customer type	Retailers	254	87.9
	Key Distributor	35	12.1
Gender	Male	119	41.2
	Female	170	58.8
Age	18-25	2	.7
	26-35	88	30.4
	36-45	136	47.1
	46-60	63	21.8
Education	SSSCE	67	23.2
	HND	26	9.0
	First Degree	117	40.5
	Postgraduate	13	4.5
	Professional	42	14.5
	Other	24	8.3
Position	Manager	136	47.1
	Owner	142	49.1
	MD/CEO	8	2.8
	Others	3	1.0
Years in Business	10 And Below	207	71.626
	Btn 10 And 20	74	25.606
	20 And Above	8	2.768

Source: Field study, 2013

5.1.1 Gender of respondent

Out of the 289 respondents, 170 of them representing 58.8% were females while 119 of the respondents representing 41.2% were males. This is an indication that the beverages business is dominated by females. This is illustrated on figure 5.1.

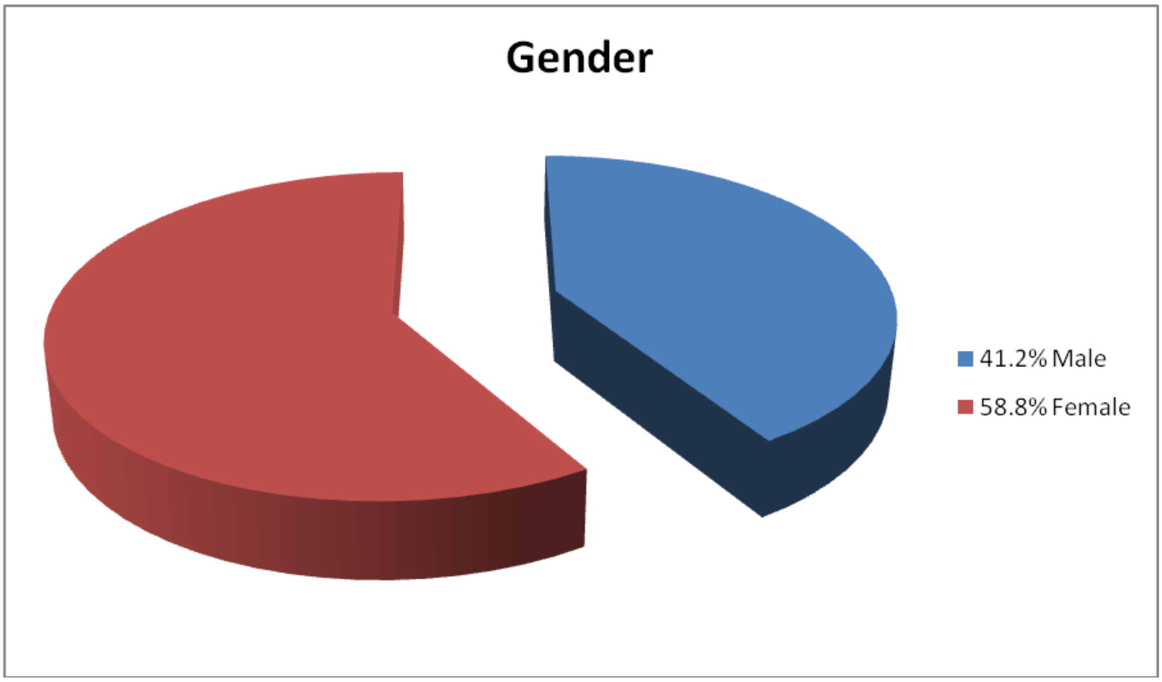

Figure 5.1: Gender of the Respondents

Source: Field Study 2013

5.1.2 Age of the Respondents

Two of the respondents were between the ages of 18-25years representing 0.7%, whilst 88 of them are between the ages of 26-35 representing 30.4%. 47.1% which constitutes 136, fell between 36-45 years and the rest were above 46years. This implies a market dominated by middle aged people.

5.1.3 Education Level of the Respondents

The results also revealed that that most of the customers (40.5%) were first degree holders. This was followed by senior high school (SHS) graduates and Professional qualification holders representing 23.2% and 14.5% respectively. The rest are HND with 9%, followed by other qualifications with 8.3% and then Post graduate with 4.5%.

5.1.4 Position of the Respondents

Decision makers are usually very difficult to find in a business-to-business research unlike the other forms such as business-to-customer markets. However, it was necessary to as much as possible meet with the key contacts in other to solicit the right information. Majority of the respondent were either the owners (49.1%) of the business or Managers (47.9%) with rest shared between MD/CEO (2.8%) and others (1%). The quality of data for any research is critical to the outcome or results. The fact that over 99% of the respondents constituted the key players in each of the companies, gives some degree of credibility to the data collected.

5.1.5 Length of Relationship with GGBL

Majority of the businesses in this research had barely chalked ten years. A total of 207 businesses constituting 71.6% started their relationship with GGBL less than ten years ago. A considerable number 74 (25.6) have been in the business for between ten and twenty years and the rest 8 (2.8%) have had the relationship for more than twenty years.

5.1.6 Type of Customers

One of the objectives of this research work was to determine which of the commercial business partners of GGBL in the value chain is more satisfied. As a result data was collected on the type of customers. From the results, 254 of the respondents representing 87.9% were retailers which include mainstream bars, restaurant operators and key accounts. 35 (12.1%) of the respondents are key distributors. The categorisation of these customers is based on GGBLs' classification and segmentation strategy per their outlet universe.

5.2 Scale and Measurements

The study sought to maximize the usefulness of CRM practices that have extensively been covered in literature and therefore considered a number of them which were deemed appropriate for this research amid additions from the researcher. Where there were inconsistencies in the scales from different scholars, the researcher rephrased the questions to make it more relevant to the context of the study. The various scholars and their themes regarding CRM practices have been discussed in the chapter two of the study which paved way for the hypotheses to be developed.

A total of thirty-five items were used as a measurement for CRM practices. Respondents were to indicate their level of agreement for all of the items used for CRM practices by GGBL on a five-point Likert scale where strongly agree represented the highest level of agreement with 5-points and 1-point for strongly disagree and a mid level of 3-points representing neither agree nor disagree.

The table (Table 5.2) below show the derivative statistics of the CRM practices. The derivatives show the mean averages of the items and their standard deviations. According to the derivative analysis, the highest (3.73) and second highest (3.71) CRM practice by GGBL that customers agree with is communication and that is the fact that the company provides accurate information to customers. Information delivery in terms of product launch, price increases, supplies and quick resolution to customer complain has been well delivered by the company in the past. It seems to suggest that customers agree that relative to the other CRM practices, communication is practiced fairly well by the company. However, commitment on the part of the company has received the least mean value of (2.64). Customers did not think that GGBL considers the needs of customers as most prior.

The highest standard deviation of 1.69 was obtained for “the company considers our needs as most prior” indicating that respondents have more diverse views with regards the way they think the company considers their needs. Also, with the least standard deviation of 1.085, respondents have the most related views on the fact that GGBL promptly solves their ‘chiller’ breakdown complaints.

Table 5.2 Descriptive statistics of CRM practices

SATISFACTION	**Mean**	**Std. Deviation**
Our relationship with GGBL and their agents is strong	3.6886	1.35397
GGBL has a happy relationship with us	3.7924	1.24100
The relationship is very Positive	4.8235	1.22758
We are pleased with our partnership with GGBL	4.0000	1.21049
TRUST		
I feel comfortable divulging business information to GGBL	3.0865	1.37795
GGBL observes absolute confidentiality in customers affairs	3.8720	1.43887
GGBL employees show respect to customers	3.9170	1.34630
GGBL fulfills its obligation to customers	3.9446	1.33478
COMMUNICATION		
GGBL provides timely and trustworthy information	4.6817	1.25653
GGBL provides information during price changes and when new products are introduced	4.7197	1.31008
GGBL provides accurate information always to customers	3.7301	1.35778
COMPLAINT HANDLING		
GGBL consciously tries to avoid conflict situations	3.8339	1.24726
GGBL tries to solve product complaint issues	3.7093	1.25773
GGBL promptly solves chiller breakdown complaints	4.7578	1.08501
GGBL openly and promptly discusses solutions when problems arise	4.8754	1.22406
BOND		
GGBL regularly checks on customers compared to other competitors	4.0415	1.48078
GGBL staff are concerned about my person	3.9792	1.33837
the company involves customers in their social functions	3.0035	1.33463
the company offers special packages to selected accounts	4.1453	1.25816
the company treats the customer more as a friend and partner	4.1626	1.27660
COMMITMENT		
the company considers our needs as most prior	4.6436	1.69793
the company provides bespoke solutions to my needs	4.1107	1.25341
the company is flexible in serving customer needs	3.7993	1.21100
the company values my partnership with them	3.8685	1.27884
the company discusses with customers new ways of improving relationship	3.9412	1.31498
ORDER		
GGBL and its agents returns order confirmation in a timely	3.7682	1.34043
There is reliability of order processing	3.7301	1.24575
Deliveries are made on time as agreed and in full	3.7647	1.33073
GGBL adheres to all delivery schedules	3.6782	1.27349

Source: Field study, 2013

5.3 Confirmatory factor analysis

In accordance with best practices, an exploration of the underlying structure of the data carried out through confirmatory factor analysis (CFA) and stepwise process was followed (Tull & Howkins, 1994; Churchil 1995; Dabholkar et al, 1996).

The Bartlett test of Sphericity measures the sample adequacy and thus used to test the appropriateness of the data for factor analysis. This was done for all the factors and the results is shown as follows; (Chi-square = 759.569, df = 6, $p<0.000$) for satisfaction, (Chi-square = 643.397, df = 6, $p<0.000$) obtained for trust, (Chi-square = 194.621, df = 3, $p<0.000$) for communication, (Chi-square = 481.248, df = 6, $p<0.000$) obtained for complaint handling, (Chi-square = 529.752, df = 10, $p<0.000$) for social bonds, (Chi-square = 578.970, df = 10, $p<0.000$) for commitment and (Chi-square = 673.507, df = 6, $p<0.000$) for order handling. Also, the KMO measure of sampling adequacy for satisfaction (0.784), trust (0.799), communication (0.668), complaint handling (0.803), social bonds (0.712), commitment (0.789) and order handling (0.815), confirms the adequacy and appropriateness of the data for factor analysis.

Table 5.3 Scale purification through confirmatory factor analysis

KMO and Bartlett's Test		
SATISFACTION		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.784
Bartlett's Test of Sphericity		759.569
	Df	6
	Sig.	.000
TRUST		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.799
Bartlett's Test of Sphericity		643.397
	Df	6
	Sig.	.000
COMM		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.668
Bartlett's Test of Sphericity		194.621
	Df	3
	Sig.	.000
COMPHAND		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.803
Bartlett's Test of Sphericity		481.248
	Df	6
	Sig.	.000
BONDS		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.712
Bartlett's Test of Sphericity		529.752
	Df	10
	Sig.	.000
COMMIT		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.789
Bartlett's Test of Sphericity		578.970
	Df	10
	Sig.	.000
ORDER		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.815
Bartlett's Test of Sphericity		673.507
	Df	6
	Sig.	.000

Source: Field study, 2013

5.4 Extent of CRM practices

Responses obtained on CRM practices were found to be very reliable based on the Cronbach Alpha value obtained. Trust, Communication, Compliant Handling, Social Bonds, Commitment and Order Handling all obtained Cronbach alpha values of at least 0.70. A mean of approximately 4 was obtained for Trust, Communication, Order Handling, Social Bonds, Commitment and Complaint Handling. This means on the average, the respondents “agree” that Trust, Communication, Order Handling, Social Bonds, Commitment and Complaint Handling are factored in the CRM practices of GGBL. This is clearly consistent with what scholars have proposed as the underpinnings of successful relationship management practices (Homburg & Rudolph, 2001; Morgan & Hunt, 1994; Ndubisi & Wah, 2005; Narteh, 2009; Claycom & Martins, 2002; Anabila & Avunyo, 2013). Although other conceptualizations include other variables such as Mutual Goals (Wilson, 1995); Share Values (Morgan & Hunt, 1994) etc, there is a general concurrence in the literature regarding the validity of these variables due to the frequency in which they have been mentioned by scholars as the CRM practices.

The least standard deviation of 0.55 was obtained for Social Bonds. This means the respondents (whether retailers or Key distributors) have the most related views as far as Social Bonds as a component of their CRM practices are concerned. The highest standard deviation of 0.703 was obtained for commitment. This means the respondents have more diverse views with regards to the issue of commitment. In other words, the commitment of retailers and key distributors vary.

5.5 Factor Constructs

Many authorities recommend a Cronbach's alpha loading benchmark of 0.70 (Nunnally & Bernstein, 1994) however some propose a less conservative level of 0.60 (Hair et al., 2006). The reliability analysis for the constructs (see table 5.4) reveals that all the dimensions had a standardized Cronbach's alpha score of 0.7 and above. As a result there is evidence of internal consistency for the measurement instrument.

Table 5.4: Factor Analysis

VARIABLES	FACTOR EXTRACTED	EIGEN VALUE	% OF VARIANCE	ALPHA	Number of Items
SATISFACTION	1	3.021	75.527	.891	4
TRUST	1	2.848	71.205	.859	4
COMMUNICATION	1	1.969	65.637	.737	3
COMPLAIN HANDLING	1	2.732	68.292	.844	4
BOND 1	1	1.964	39.276	.788	5
BOND 2	2	1.875	37.495		
COMMITMENT	1	2.968	59.368	.822	5

Source: Field study, 2013

The factor analysis results in table 5.4 above, shows one factor each was extracted for satisfaction, trust, communication, complaint handling and commitment. However, two factors were extracted for social bonds. All the dimensions were also found to be reliable based on their Cronbach Alpha values obtained. The first factor, measured by four items focused on satisfaction whilst the second factor was measured by four items also focused on trust. Additionally, three items measured communication, with four items measuring complaint handling, five items measuring social bonds and commitment been measured by five items as well. These constructs and other items are further used in a multivariate and univariate regression analysis.

5.6 Correlation matrix of the dimensions

The strength of relationship among the independent variables can affect the regression coefficient. In order to determine robust and consistent estimates, a correlation matrix was estimated to determine the strength of relationships among the independent variables. The results in Table 5.5 below depict a weaker relationship among the independent variable indicating that the issue of multicollinearity does not exist and so biased outcomes are avoided. The results thus make all the estimates appropriate for factor analysis. It is suggested that any independent variable with a correlation of 0.7 not be included in the same analysis (Pallant, 2007).

Table 5.5: Pearson correlation matrix

	1	2	3	4	5	6	7	8
1.SAT	1.000							
2.TRUST	0.363***	1.000						
3.COMM	0.162***	0.135**	1.000					
4.COMPHAND	0.237***	0.349***	0.139**	1.000				
5.COMMIT	0.235***	0.329***	0.085	0.316***	1.000			
6.ORDER	0.314***	0.322***	0.125**	0.358***	0.392***	1.000		
7.BOND	0.248***	0.329***	0.140**	0.320***	0.387***	0.298***	1.000	
8.CUSTYPE	0.337***	0.350***	0.129**	0.184***	0.223***	0.259***	0.321***	1.000

*Note: SAT=Satisfaction, COMM=Communication, COMPHAND=Complaint Handling, COMMIT=Commitment, Order=Order Handling, Bond= Social Bonds, CUSTYPE=Customer Type.'***' and '**'' indicate significance at the 1%, and 5% levels respectively.*

Source: Field Study, 2013

5.7 Results of multivariate regression analysis

Studies on CRM have established that CRM dimensions are highly correlated with customer satisfaction and loyalty (Ndubisi & Wah, 2005). This section tests the performance of the various elements of CRM practices against customer Satisfaction.

To determine the dimensions that impact satisfaction in B2B markets, a regression analysis was run. Customer type was also captured to reveal which of the customer types is more satisfied.

Table 5.6 Multivariate regression analysis of CRM practices and satisfaction

DEPENDENT VARIABLE: CUSTOMER SATISFACTION				
	Coefficients	**Std. Err.**	**T**	**P>t**
Constant	-0.029	0.039	-0.73	0.468
TRUST	0.434	0.073	5.93	0.000
COMM	0.048	0.017	2.78	0.007
COMPHAND	0.062	0.022	2.87	0.006
COMMIT	0.037	0.015	2.40	0.019
ORDER	0.212	0.076	2.78	0.006
BOND	0.042	0.078	0.54	0.589
CUSTYPE	0.237	0.123	1.92	0.056
R-squared	0.6230			
Adj. R-squared	0.6136			
Root MSE	0.62162			
Number of Observation	289			

SAT=Satisfaction, COMM=Communication, COMPHAND=Complaint Handling, COMMIT=Commitment, Order=Order Handling, Bond= Social Bonds, CUSTYPE=Customer Type

Source: Field study, 2013

The results, from the multivariate regression analysis show that, all the dimensions estimated exhibit a positive relationship with satisfaction. From the results in table 5.7, trust, communication, complaint handling, commitment order handling and customer type all have significant effects on customer satisfaction. The adjusted R-squared value of 0.6136 indicates that, the independent variables jointly explain 61.36% of customer satisfaction. Trust was found to be the most contributor (0.434) to customer satisfaction. This is largely due to the fact that relationship itself is grounded on trust when two individuals are closely linked. Social on the other hand, is not significant as seen in the table above. It can be seen from the results (Table 5.7) that the coefficient (0.434) is positive with t and p-values of 5.93 and 0.000 respectively, indicating statistically strong significant relationship between trust and a customer satisfaction with corresponding positive effect. This was the same results obtained by Anabila et al (2012). The second dimension was also found to exhibit strong significant relationship. The other dimensions that exhibited significant relationship with customer satisfaction include; Complaint handling (coefficient=0.062, t=2.87, p=0.006) of which Homburg and Rudolph (2001) obtained similar results, commitment (coefficient=0.037, t=2.40, p=0.019) obtained by Narety (2009), order handling (coefficient=0.212, t=2.78, p=0.006) obtained by Homburg and Rudolph (2001). However, social bonds was found to exhibit an insignificant (p=0.589) relationship with customer satisfaction. While, statistically, this argument may hold true, in reality relationship bonds (social) tend to have 'silent' but equally significant effect on satisfaction and the effect may be more profoundly felt when they are absent from the equation. This research thus concludes that trust, commitment, communication, order handling and complaint handling jointly determine customer satisfaction to a great extent. Perhaps it may be prudent to argue that these factors tend to operate as main customer satisfaction intensifiers' in the relationship building chain. It stands to reason that a unit change in these variables will affect customer satisfaction to a significant degree than the 'silent' ones. Hence, an improvement in trust, commitment, communication, order handling and complaint handling will lead to a more than proportionate increase in customer satisfaction. The research also sort to find out which of the customer types (key distributor or retailers) are more satisfied with 1=key distributor and 0=retailers. The results from the regression analysis indicate that the key distributors are more satisfied than the retailers. Customer satisfaction also depends on the type of customer GGBL is dealing with and is positively significant (p=0.056).

The regression (prediction) equation on the above model can be presented as follows:

If Customer Satisfaction=Y_1, trust=X_1, Communication=X_2, Complaint handling=X_3, Social bonds=X_4, Commitment= X_5, Order Handling=X_6, X_7= Customer type (1=Key Distributor and 0=retailer) and Error term=E, then

$$Y_1 = -0.029 + 0.434X_1 + 0.048X_2 + 0.062X_3 + 0.037X_4 + 0.212X_5 + 0.237X_7$$

This model can be used to predict future customer Satisfaction once values/scores of trust, communication, complaint handling, social bonds, commitment and order handling are known.

5.8 Results of univariate regression analysis

Another objective of this research was to determine the individual impact of the various dimensions on customer satisfaction. A univariate regression analysis was estimated with each of the dimensions regressed against the customer satisfaction.

5.8.1 Trust and customer satisfaction

A review of current literature on relationship marketing has clearly established that trust has often been mentioned as one of the important underpinnings of CRM. Relationship marketing thrives in an atmosphere where there is mutual trust among the parties involved. Trust is defined as '…a willingness to rely on an exchange partner in whom one has confidence (Moorman, Deshpande & Zaltman, 1993). Another research conceptualized trust as a partner's confidence in an exchange partner's reliability and integrity (Morgan & Hunt, 1994). However a look at the regression model below appears to disconfirm the views in the scholarly literature.

Table 5.7 Trust and Customer satisfaction

	Coefficients	**Std. Err.**	**t**	**P>t**
(Constant)	2.35E-07	0.038066	0.000	1.000
Trust	0.763346	0.038132	20.020	0.000

Source: Field study, 2013

Trust is found to exhibit significant positive relationship with customer satisfaction implying the greater the trust, the more satisfied the customer. The coefficient of 0.763346 indicates that a unit increase in the trust customers have for the organisation leads to increases in satisfaction by 0.763346. This relationship is significant at 1% as indicated by the probability value (p<t) less than 0.01. The coefficient (0.76) of the result presented in table 5.10 above, indicate a positive relationship between trust and customer satisfaction, meaning that Trust is directly related to customer satisfaction.

The strength of the relationship judging from the t and p-values (t=20.020, P = 0.000 < 0.05) indicate that though the relationship is positive, it is also statistically significant as ($P < 0.05$) at 5% level of significance. This means that trust and customer satisfaction are affect each other in a position and the relationship is highly significant. The model is estimated as;

$$Y_i = 2.35 + 0.763Z_1$$

5.8.2 Communication and customer satisfaction

The role of communication in business has been demonstrated over the years (Belch & Belch, 1998; Schiffman & Kanuk, 2007). Communication is seen as the process through which a communicator transmits stimuli to modify behaviour of other persons. In this context, communication refers to the ability to provide timely and trustworthy information. Today, there is a new view of communications as an interactive dialogue between the company and its customers, which takes place during the pre-selling, selling, consuming and post-consuming stages (Anderson & Narus, 1990). The researcher therefore assumes that communication is positively correlated with customer satisfaction.

Table 5.8 Communication and Customer Satisfaction

	Coefficient	Std. Err.	t-value	P>t
(Constant)	1.32E-07	0.058147	0.000	1.0000
Communication	0.162018	0.058248	2.780	0.0060

Source: Filed study, 2013

In the above, customer satisfaction was regressed against communication. It can be seen from the results (Table 5.8) that the coefficient (0.162) is positive with t and p-values of 2.78 and 0.006 respectively, indicating statistically strong significant relationship between the company's communication effectiveness and a customer satisfaction with corresponding positive effect. This result is in sync with literature as previous research has attributed a positive relationship between customer satisfaction and communication. The timely provision of information tends to strengthen the relationship of parties in a relationship; therefore business-to-business relationship must be driven by this. It stands to reason that respondents regard the provision of timely information, supplying information on new products, discussing with customers on ways to improve services and being approachable to customers as good reasons to be satisfied of the company. Company seeking to strengthen their ties must endeavor to communicate effectively to avoid discontentment by their trade partners in their relationship building efforts. The model is estimated as;

$$\boldsymbol{Y_i = 1.32 + 0.162Z_2}$$

5.8.3 Complaint handling and customer satisfaction

In this part of the world it is rare to have customers complain about their dissatisfaction of services offered them partly due to the fact that it is seen as a waste of time and as a result not worth the effort. However, when it is serious, they attempt to complain (Andreasen & Best, 1977). Service failures are inevitable occurrences in the course of service delivery in any human institution. In the course of delivering a service, there are bound to be occasional service failures in spite of all the efforts put in by a service provider (Lovelock & Wirtz, 2007). It is almost impossible to imagine a flawless service delivery, and occasional service failures could occur in the service delivery chain (Narteh, 2009).

'Service failure is inevitable even for the best firms with the best of intentions and even for those with world class systems' (Zeithaml & Bitner, 2000). As part of GGBL transactions with customers, the company provides fridges, and other related equipment to support in the chilling and selling of their products at recommended temperatures. The company is therefore responsible for the maintenance and repair of the fridge in the event of a breakdown. Also, product defects as well as short fills are the responsibilities of the company to replace for the customer when they are detected. In the event that the company fails to resolve these complaints it can lead to disaffection for the company. The researcher therefore assumed that by handling complaints amicably, it will create the avenue for increased customer satisfaction.

Table 5.9 Complaint handling and customer satisfaction

	Coefficients	Std. Err.	t-value	P>t
(Constant)	-9.83E-08	0.045414	0.0000	1.0000
Complaint Handling	0.637194	0.045493	14.0100	0.0000

Source: Field study, 2013

In line with the expectation of the researcher, the results of Table 5.9 above (t =14.01, P = 0.000<0.05) indicate that there is positive coefficient (0.637) between the two variables. This result though indicating a positive relationship, yet still insignificant at the 5% level of significance (P = 0.000<0.05). This shows that the current finding is in tandem with earlier findings by other researchers that there is a strong relationship between complaint handling and customer satisfaction. By implication, compliant handling is a major contributor to customer satisfaction in a B2B relationship. Satisfaction is influenced to a greater extend by the way the company responds to the complaints lodged by their trade partners and must be taken seriously by every company. This could portray context specific differences in that customers in advanced society tend to have a lower zone of tolerance than their counterparts in less developed societies (Ndubisi, 2007). Alternatively, GGBL might be successful in handling customer complaint, hence the outcome. The statistical results above indicate that most customers consider complaint handling to be a very important dimension in whether or not they will be satisfied with the suppliers. Complaints such as short fills, chiller breakdown and so on impacts the sales and profitability of retailers and key distributors alike; which is the primary objective of the customer. Customers tend to switch off when they complain and are not given adequate attention. In conclusion, GGBL must take proactive steps to minimize customer complaint situation. They must also openly and promptly resolve these complaints in a manner that builds confidence in the company; since through this research it is a critical dimension of customer satisfaction. the model is estimated by;

$$\boldsymbol{Y_i = -0.983 + 0.637Z_3}$$

5.8.4 Commitment and Customer Satisfaction

Like trust, commitment is another important variable for understanding the strength of a marketing relationship, and it is a useful construct for measuring the likelihood of customer satisfaction and predicting future purchase frequency (Gundlach & Murphy, 1995; Morgan & Hunt, 1994; Dwyer, Schur & Oh, 1987). Commitment was the most common dependent variable used in buyer-seller relationship studies (Wilson, 1995). Hence the researcher expects that commitment to customers will impact positively on customer satisfaction.

Table 5.10 Commitment and Customer Satisfaction

	Coefficient	Std. Err.	t	P>t
(Constant)	3.21E-07	0.045513	0.000	1.000
Commitment	0.635158	0.045592	13.93	0.000

Source: Field study, 2013

The results in the Table 5.10 above ($t = 13.93$, $P = 0.000 < 0.05$) indicates that the positive regression coefficient (0.635) shows a statistically strong significant ($P < 0.05$) relationship between commitment and customer satisfaction such that the higher the commitment of GGBL towards the satisfaction of the needs of their customers, the higher the probability that these customers are going be satisfied with the offerings of the company. The strength of the relationship judging from the interpretation of the regression coefficient is very strong and this means customers' satisfaction to GGBL is greatly affected by the level of commitment that is demonstrated towards them. Consequently, where GGBL continuously to make changes in line with customer needs, offer personalized services to meet customers' needs and show flexibility in serving customer needs, they are sure that customers will value their relationships with the company. This study has exposed customer expectation for GGBL to be committed to ensure that they (customers) are really satisfied when dealing with them. The finding is therefore in agreement with the research findings of some leading researchers who describe customer satisfaction to move in the same direction with commitment (Homburg & Rudolph, 2001).

$$Y_i = 3.21 + 0.635Z_4$$

5.8.5 Order handling and customer satisfaction

Two processes, order handling and complaint handling, are particularly important in industrial marketing in a B2B context (Hamburg & Rudolph, 2001). Order handling typically involves a larger number of sub-processes which ranges from planning the order to actual delivery in a manner that satisfies the customer. 10 steps of an order management cycle have been identified as where the company meets the customer, including; order planning, order generation, order receipt and entry, scheduling and fulfillment (Shapiro, Rangan & Sviokla, 1992). Delivery reliability, also a facet of the order handling process, is of great importance to industrial customers (Banting, 1984; Cunningham & Roberts, 1974). Production, delivery and distributions of GGBL products to key distributors and retailers are critical to defining the strength of their relationship with the company. Earlier studies have shown that, there is a positive relationship between order handling and customer satisfaction.

Table 5.11: Order Handling and Customer Satisfaction

	Coefficients	Std. Err.	T	P>t
(Constant)	1.40E-07	0.041264	0.0000	1.0000
Order Handling	0.713884	0.041335	17.27	0.0000

Source: Field study, 2013

From the results above, order handling is observed to exhibit a positive relationship with customer satisfaction. This is in line with the results of earlier researchers (Homburg & Rudolph, 2001). The regression results shown in Table 5.11 above (t = 17.27, P = 0.000 < 0.05) indicates that the positive regression coefficient (0.714) shows a statistically strong significant ($P < 0.05$) relationship between order handling and customer satisfaction such that the higher the commitment of GGBL towards the needs of their customers, the higher the probability that these customers are going to be satisfied. The strength of the relationship judging from the interpretation of the regression coefficient is very strong and this means customer satisfaction levels to GGBL is greatly affected by the way their orders are generated and delivered to them. The model is thus estimated by;

$$\boldsymbol{Y_i = 1.4 + 0.714Z_5}$$

5.8.6 Social bonds and customer satisfaction

Social bonding refers to the ‘the degree of mutual personal friendship and liking shared by the buyer and seller’ (Wilson, 1995). Other studies, provide a more complete view by defining social bonds as personal ties that relate to service dimensions that offer interpersonal exchanges, friendship and identifications (Lin, Weng & Hsieh, 2003; Hsieh, Chiu & Chiang, 2005). In general, social bonds consists of many aspects, including familiarity, friendship, social support, keep in touch, self-disclosure, or any interpersonal interaction (Price & Armould, 1999). On the other hand, financial bonds have been described as frequency marketing or retention marketing, where the service provided uses economic benefits, such as price, discount or other financial incentives to secure customer loyalty (Berry & Parasuraman, 1991). The study therefore assumes that having strong social and financial bonds with customers will enhance customer loyalty.

Table 5.12 Social Bond and Customer Satisfaction

	Coefficients	Std. Err.	t	P>t
Constant	2.55E-07	0.044889	0.000	1.000
Social Bond	0.458085	0.031796	14.410	0.000

Source: Field study, 2013

The results of table 5.12 above (t=14.410, P = 0.000 < 0.05) indicate that there is a positive coefficient (0.458) between social bond and satisfaction, meaning that social and bonds have a positive relationship with customer satisfaction. The relationship is significant as depicted by (P = 0.000 < 0.05). This shows that a social bond is one of the major contributors of customer satisfaction in B2B markets. This finding shows that customers' satisfaction is strongly dependent on how well GGBL bonds with their customers. This therefore means that, regular checks on customers, sending gifts to customers on special occasions, charging concessionary rates, treating customers as friends and involving employees in family events of customers in themselves will not lead to any significant increase in customer loyalty though its impact will still be felt to a certain extent. This finding is consistent with earlier findings (Lin et al., 2003; and Hsieh et al., 2005; Ndubisi & Cha, 2005 and Narteh, 2009). The model is estimated by;

$$Y_i = 2.55 + 0.458Z_6$$

5.8.7 Customer Type and Customer Satisfaction

There is the need to classify customers in the channel to ensure the needed attention is paid to specific needs. The type of customer is particularly important in B2B relationship since it's capable of impacting their satisfaction levels. GGBL for instance have different approaches to reaching their customers in the supply channel which includes Key distributors, Wholesalers, Bars & restaurants and Key Accounts. However, for the purposes of this study, the type of customers have been categorized into two, based on their level of engagement with the company. The researcher therefore considered Key distributors as one customer and Retailers as the other. A regression analysis was run to establish the relationship between the type of customer and customer satisfaction level.

Table 5.13 Customer Type and Customer Satisfaction

	Coefficients	Std. Err.	T	P>t
Constant	-0.12471	0.059188	-2.11	0.036
Customer Type	1.029762	0.170079	6.05	0.0000

Source: Field study, 2013

The results in the Table 5.13 above ($t = 6.05$, $P = 0.000 < 0.05$) indicates that the positive regression coefficient (1.0298) shows a statistically strong significant ($P < 0.05$) relationship between type of customer and customer satisfaction. The channel members must all be satisfied if the desired results of CRM can be realized. GGBL must therefore consciously attach the importance to all their trade partners.

$$Y_i = -0.125 + 1.13Z_7$$

CHAPTER SIX

CONCLUSIONS, IMPLICATIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter concludes the study. It begins by restating the objectives of the research and the methodology that was employed in the data collection process. The chapter continues with the key findings of the research as well as the theoretical and practical implications and recommendations. The chapter ends by giving its conclusions and suggestions for further studies.

The main objective of this study was to examine the B2B Customer Relationship Management practices of Guinness Ghana Breweries Limited with particular interest on customer satisfaction from the perspective of the customer. It explores the dimensions that affect the satisfaction of customers in B2B relationships with particular focus on whether CRM is delivering to companies. The research also attempted to identify the satisfaction levels of customers in the supply chain which is key to understanding the level of engagement between the company and its partners. Thus the question that comes to the fore is whether the practice of CRM has delivered customer satisfaction in the chain with the use of Intouch and SAP as tools to deliver improved relationships with trade partners. After extensive perusal of literature, the study identified and adopted certain CRM dimensions critical to managing relationships (Homburg & Rudolph, 2001; Ndubisi & Wah, 2005; Narteh, 2009; Anabila et al., 2012). The dimensions include; trust, commitment, Social bonds, complaint handling, Communications and Order Handling.

A survey methodology was used and the major data collection instrument was a questionnaire. Out of the 350 of customers called on by GGBL staff and their agents that were surveyed with questionnaires, Two hundred and eighty-nine (289) respondents were collated for the final analysis.

6.1 Findings

The findings have been discussed in relation to the objectives of the study.

6.1.1 Dimensions of CRM in B2B markets

A review of current literature has clearly established that there seem to be a consensus that Customer Relationship Management dimensions are diverse (Homburg & Rudolph, 2001). In their empirical investigations, they identified seven dimensions that were critical to CRM success known as INDSAT. Also, commitment and trust have been identified as key antecedents for success of a relationship management strategy (Narteh, 2009). However, (Ndubisi & Wah, 2005) and Narteh, (2009) identified six variables. These practices have been adopted as a blueprint for effective practice of CRM. The framework assumes that relationship management has certain core practices which are clearly delineated as trust, commitment, communication, complaint handling and relational social bonds. This study therefore adopted the framework proposed by Homburg & Rudolph (2001), Narteh (2009) and Anabila et al. (2012), because the concepts have individually been widely discussed in the literature as either pre-conditions or practices of relationship marketing. These variables have been adopted and in some cases modified to suit this research. Though Anabila et al (2012) was done in B2C market, the retail business in Ghana is largely sole proprietorship and not as complex as in the case of the partnerships and large co-operations. The dimensions that became pronounced include Trust, communication, complaint Handling, commitment, Order handling and Social Bonds as these have been tested in this research.

It is clear from the research that GGBL is engaged in the practice of CRM with all the dimensions tested in this work evident. Past researchers, have touted most of the dimensions in this research as some of the very important practices that should characterise a B2B customer relationship management. It is theorised that the adoption of these CRM practices will constitute effective CRM practice since these elements together serve as 'blueprint' or 'best practices' due to their frequency of occurrence in CRM/relationship marketing literature (Ndubisi & Wah, 2005; Narteh, 2009). These concepts have individually been widely discussed in the literature as either pre-conditions or relationship marketing practices.

The ever growing competition in the consumer products industry is what has provoked the choice of CRM as the solution. ABL, Kasapreko and other companies continue to show strong signs of competitiveness which is unprecedented. All these companies deliver undifferentiated goods to the same customers for onward sale to consumers. An imperative to the survival of businesses today is customer satisfaction (Zeynep & Aysegal, 2012). Customer satisfaction has been seen as a panacea to 'strong competitive position' leading to higher market share and profits (Fornell, 1992). The problem is that there is not much in terms of CRM research in Ghana more so in B2B markets despite a global surge in CRM related research in the past decade. This research therefore aimed at contributing to the CRM literature in the B2B market by examining the effect of some CRM practices on customer satisfaction in GGBL. This is invaluable due to it's immerse contribution to academia and practice.

There is ample manifestation of the practice of the CRM dimensions tested in this study. GGBL has identified and thus rely on CRM to deliver the anticipated claw back of market share lost to other competitors. There is no doubt the impact customer satisfaction can play in positioning a company ahead of its competitors, however, the implementation of the needed programs does not come easy. Nonetheless, companies strive to achieve this by devoting resources that are geared towards the attainment of this goal. One of such companies is GGBL, which in an attempt to beat the competition have adopted CRM practices to facilitate the process.

The responses from the research indicated that all dimensions under study obtained a mean score of approximately 4. This clearly manifests a good interaction between the sales representatives of GGBL and customers (Communication). The company makes significant strides to deal effectively with customer complaints when they surface. The other dimensions; trust, commitment and social bonds also showed the company's resolve to tackle customer satisfaction. Order handling also exhibited a considerable mean score (approximately 4) giving evidence that the company tries not to 'starve' customers when they run out of products from the company. This is imperative since shortage of products is injurious to the business of these customers. Amongst all the practices however, the findings clearly established that GGBL pays the most attention to communication in their CRM practices which is closely followed by complaint handling, trust, commitment, competence and social bonds. This is not surprising because at the core of every relationship is communication.

6.1.2 The Relationship between CRM Practices and customer satisfaction

One focus of this study was to determine the CRM dimensions that affect customer satisfaction in a B2B market having established the dimensions in the first objective. In this regard, a multivariate regression analysis was run to determine the collective impact of the dimensions on customer satisfaction. Also, as an objective of this study, was to measure the individual impact of the dimensions on customer satisfaction. Consequently, a univariate regression analysis was run to determine how trust, commitment, communication, social bonds, complaint handling and order handling influence customer satisfaction. Prior to the regression analysis, reliability test and confirmatory factor analysis was.

A regression model was used to determine how the six CRM practices impact on customer satisfaction based on how GGBL as a company is delivering on these dimensions.. In other words, which of the practices of CRM have a significant effect on customer satisfaction in a B2B market? The results showed that there is a significant relationship between CRM and customer satisfaction. This means order handling, communication, complaint handling, commitment, social bonds, and trust jointly determine customer satisfaction. An R-Square of 0.6136 was obtained indicating that all six relationship marketing practices jointly determine 61.36 % of customer satisfaction. The regression analysis showed trust, commitment, communication, order handling and complaint handling all exhibiting a positive significant relationship with customer satisfaction. This is consistent with similar results obtained by Homburg & Rudolph (2001). However, 'social bonds' was found to exhibit an insignificant relationship with customer satisfaction though positive and this also consistent with findings of Anabila et al (2012). A univariate regression analysis was carried to determine the individual impact of the CRM dimensions on customer satisfaction. The results did not depart too much from the multivariate regression analysis except for social bonds. All the dimensions exhibited a positive significant relationship with customer satisfaction. Social bonds showed a clear departure from the results in the multivariate regression estimate. Social bonds also exhibited a positive significant relationship with customer satisfaction.

6.1.3 Customer satisfaction between GGBL and channel members

Channel members constitute a critical dimension of industrial marketing and cannot be discounted. Their satisfaction is paramount for the smooth flow of products from the supplier to the final consumer. As a result, companies in these markets strive to approach their relationships with channel members differently. This study further revealed that key distributors are more satisfied than retailers.

6.2 Theoretical and practical implications for B2B Markets

The theoretical and practical implication of this study is immense especially to the Ghanaian market. Studies in B2B markets are limited and this has wider implications to companies in this sector. This study focused mainly on CRM practices and customer satisfaction and proceeds to establish the difference in satisfaction among the channel members. I must admit however, that despite the many CRM dimensions captured in literature only trust, commitment, communication, social bonds, complaint handling and order handling were of interest. There is no doubt the enormous contribution of CRM to business performance and profitability of companies. Yet the implementation and practice of such a program sometimes does not attract the needed attention by management and thus fail prematurely. This has provoked research into the area with a barrage of

contributions made in this direction. This study thus adds to this literature taking into consideration the infant nature of the B2B CRM research in the Ghanaian context.
It is evident from the study that CRM positively impacts customer satisfaction in the B2B market and so GGBL should continue to spend effort in building stronger relationship with their trade partners.

Commitment was identified to be a strong determinant of the strength of relationship marketing and thus a useful construct for measuring customer satisfaction. The practical implication to managers is that, managers must place a lot more emphasis on the building and maintaining of valued relationships. Therefore GGBL and companies in B2B markets must be committed to the needs of the customers by providing bespoke offerings to meet customer needs.

Trust is at the core of every relationship. In this study, it was revealed to have a positive significant relationship with customer satisfaction. Trust is built as a result of the fulfilment of obligations to each other in a relationship. GGBL must therefore channel their efforts in fulfilling their promises made to their customers as way of building the trust. For instance mangers should be able to inform customers about shortages when supply issues do occur and not raise hopes only to disappoint in the end. Scheduled appointments with customers must be fulfilled to avoid disappointments and subsequent distrust. Customer information must be confidential between the two companies. Customers in a B2B markets are usually in competition and their strategies can only be given out when they trust that their information will be confidential. However, when customer information is leaked to its competitors as a result of negligence on the part of the supplier it can serve as a recipe for distrust and hence customer dissatisfaction. Suppliers must do more to protect information shared during the relationship process.

The role of communication in relationship building cannot be overemphasised as captured in the extant literature. This study also revealed the importance of communication and its impact on customer satisfaction. Managers must make efforts to ensure that their programs and changes in agreements binding relationships are well communicated to their partners. When communication is distorted it can send the wrong signal to the other partners and so companies must endeavour to always keep in touch with their partners.

In the FMCG industry, order handling is critical to the relationship between suppliers and their customers. This study also revealed the same outcome. Order handling was found to exhibit a positive significant relationship when it was regressed with customer satisfaction. When products are not available, it affects the businesses of customers. Therefore suppliers must ensure that customers get their products when they need them. GGBL and other players in the industry must make efforts to ensure customer orders are delivered on time to prevent dissatisfaction.

Complaint handling has been found in this study to be positively significant to customer satisfaction. As a result relationship managers must ensure that even when there are failures in service provision, recovery is very quick and in a manner that can exceed the expectation of the customer.

This work set out to also find out, which of the channel members is more satisfied in the supply chain. It was established that key distributors are more satisfied. This is largely attributable to the number of customers been handled by the sales and marketing officers.

For instance whereas one distributor manger handles an average of four customers (key distributors), sales executives handle between one hundred and fifty to two hundred customers (retailers). The attention therefore will certainly be different. Companies must reduce as much as possible the number of customers that a relationship officer can handle. This will allow for closer ties resulting in retail customer satisfaction.

6.3 Conclusions and suggestions for future studies

This research has clearly shown that relationship marketing practices jointly have a significant influence on customer satisfaction within the consumer products industry. This means that, marketers aiming at building and maintaining long term beneficiary relationships with their customers hoping to satisfy them must give special attention particularly to trust, communication, commitment, order handling and complaint handling.

As alluded to in earlier submissions, the literature in B2B CRM research is limited in Ghana; therefore future research must be geared towards expanding the literature in this area. Also this study was limited in its scope, it is therefore recommended that a similar research be carried out in an industrial level to be able to generalise the outcomes. Despite the many challenges, this research has demonstrated that the theoretical and managerial implications are of essence.

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APPENDIX

Thesis Topic: An evaluation of B2B Customer Relationship Management at Guinness Ghana Breweries Limited

This questionnaire relates to a research project being conducted on the above topic. The research is aimed at evaluating the impact of CRM practices in B2B Customer relationship management at GGBL. The researcher requires your assistance in providing answers to the questions below. This is for academic purposes; confidentially is therefore guaranteed.

Read each of the statements below and circle/tick the appropriate answer **1= Strongly disagree, 2= Disagree 3= Neutral 4=Agree 5=Strongly agree**					
SECTION I					
A. RELATIONSHIP MANAGEMENT PRACTICES (UNDERPINNINGS) :					
1. Trust					
I feel comfortable divulging business information to GGBL	1	2	3	4	5
GGBL observes absolute confidentiality in customer's affairs	1	2	3	4	5
GGBL employees show respect to customers	1	2	3	4	5
GGBL fulfils its obligation to customers	1	2	3	4	5
Customers have absolute confidence in GGBL products	1	2	3	4	5
2.Communication					
GGBL provides timely and trustworthy information	1	2	3	4	5
GGBL provides information during price changes and when new products are introduced	1	2	3	4	5
GGBL provides accurate information always to customers	1	2	3	4	5
It is easy to approach/contact GGBL staff	1	2	3	4	5
3.Customer complaint Handling					
GGBL consciously tries to avoid conflict situations.	1	2	3	4	5
GGBL tries to solve product complaint issues	1	2	3	4	5
GGBL promptly solves chiller breakdown complaints	1	2	3	4	5
GGBL openly and promptly discusses solutions when problems arise	1	2	3	4	5
GGBL listens well when problems arise	1	2	3	4	5
4. Social Bonds					
GGBL regularly checks on customers compared to other competitors	1	2	3	4	5
GGBL staff are concerned about my person	1	2	3	4	5
The company involves customers in their social functions	1	2	3	4	5
The company offers special packages to selected accounts	1	2	3	4	5
The company treats the customer more as a friend and partner	1	2	3	4	5
5. Commitment					

The company considers our needs as most prior	1	2	3	4	5
The company provides bespoke solutions to my needs	1	2	3	4	5
The company is flexible in serving customer needs	1	2	3	4	5
The company values my partnership with them	1	2	3	4	5
6. Order handling					
GGBL and its agents returns order confirmation on time	1	2	3	4	5
We are often informed about products that are not available	1	2	3	4	5
There is reliability of order processing	1	2	3	4	5
Deliveries are made on time as agreed	1	2	3	4	5
GGBL adheres to all delivery schedules					
7. Satisfaction					
Our business relationship with GGBL and their agents is strong	1	2	3	4	5
GGBL has a happy relationship with us	1	2	3	4	5
The relationship is very positive	1	2	3	4	5
We are pleased with our partnership with GGBL	1	2	3	4	5

SECTION II
Personal Information about respondent (Please tick the most appropriate answer)
BACKGROUND INFORMATION:
Type of customer (1) Key Distributor (2) Wholesaler (3) Retailers (4) Key Accounts (5) Others (Specify)................
Gender (1) Male (2) Female
Age (1) 18-25 (2) 26-35 (3) 36-45 (4) 46-60
Qualification (1) SSCE (2) HND (3) First Degree (4) Postgraduate (5) Professional (6) Others…………………
Relationship length with GGBL……………………………..
Position..