Customer Relationship Management and Organizational Performance: a Survey of Selected Private Hospitals in Ogun State, Nigeria

[1]**Onu, C. A,**
[2]**Osoko, A. O. &**
[3]**Akinlabi, H.**

[1,2&3]*Department of Business Administration, Babcock University, Ilishan-Remo Ogun State*

Keywords:
Customer relationship management, Organizational performance, Private hospitals, Ogun state, Nigeria

Corresponding Author:
Onu, C. A,

Abstract

This study investigated effect of customer relationship management on organizational performance in selected private hospitals in Ogun state, Nigeria. This research work deals with four objectives and data was gathered to answer the research questions:- How trust influences customer loyalty; relationship commitment affects customer retention; service quality such as tangibility, reliability, responsiveness, assurance and empathy influences on customer satisfaction; and customer knowledge management affects customer citizenship behaviour. The researchers tested four null hypotheses in order to make decisions either to accepting or rejecting the effects of four independent variables on each of the four dependent variables. The study employed a survey research design in selected private hospitals in Ogun state, Nigeria. The selected private hospitals were:-Royal Cottage Hospital, Amazing Grace Hospital, Cornerstone Hospital, and First Alpha Medical Hospital. The population for the study were the registered adult patients of the four (4) selected registered private hospitals from the four main divisions of Ogun State which includes; Remo, Ijebu, Yewa and Egba. The total number of registered adult patients of the selected private hospitals altogether was 30,667. Using a purposive sampling and simple random sampling design, a sample size of 395with addition of a 30% safeguard against unreturned questionnaires making 513 was employed for the study. The study employed a well-structured questionnaire for gathering primary data and both descriptive and inferential statistical analysis techniques were employed to test the four hypotheses of the study. The study concluded that trust had a significant effect on customer loyalty to the private hospitals, there is a relationship between relationship commitment and customer retention, service quality had a significant effect on customer satisfaction, and customer knowledge management had a significant effect on customer citizenship behaviour in the selected private hospitals. The study recommended that management and staff of private hospitals in Nigeria should ensure that they build in trust, reliance and dependability into what they do in order to ensure that their patients become loyal to them. Also, there is need for relationships to be enhanced between the hospitals and their patients. The management of the hospitals can decide to give discounts to patients based on different group categories such as: staff of a particular organization, family based considerations and even church based. The service delivered by the hospitals should be of enhanced quality. Finally, patient knowledge should be managed effectively in the organization, their birth dates, anniversaries, day they entered the hospital and the frequency of visits.

Background to the Study

Customer Relationship Management (CRM) is a method of understanding the customer behavior through intense communication with him in order to improve the performance which is represented in attracting the customer, keeping him and increasing his loyalty and profitability. Recently, it has been observed that health care industry has become globally due to the increased concerns regarding some medical errors, medical costs and patient safety (Olden & McCaughrin, 2007; Stock, McFadden, & Gowen, 2007). However, the health-care sector in Nigeria could be assessed by the availability of current facilities, technology support as well as performance of employees in the hospitals. The private long-term healthcare service industry in Nigeria has become increasingly competitive with the growth of competing community- based services as facilities have become increasingly diverse in the array of specialized medical services they provide (Chahal, 2010). Hence, effective management of customer relationships becomes particularly important for long-term healthcare institutions in Nigeria in order to create value for their patients. It is clearly indicated by the ongoing importance of having satisfied patients and ongoing word-of-mouth recommendations as two effective forms of organizational promotion (Dahlgaard & Pettersen, 2011). Some private hospitals in Nigeria have adopted the CRM software application for positive organizational performance. For example, St. Nicholas Hospital Lagos State, Diamond Faith Hospital, Ogun State, First Consultant Hospital, Lagos State (Gbadeyan, 2010). Healthcare institutions with superior CRM have the qualities necessary to collect and store customer knowledge in their various hospitals. This will enable them track their customers' behavior to find out their customer's tastes, preferences as well as changing needs (Hung, Hung, Tsai, & Jiang, 2010).CRM enables healthcare providers to have more information relating to their patients so as to find means of assisting them to support development of appropriate care adjustments (Benz & Paddison, 2008).

Statement of the Problem

The lack of government policy concerning the implementation of Customer relationship management in health care sector exists in Nigeria. As a result of the lack of strategic policies have lead to the poor acceptance of technology –based CRM in health care facilities all over Nigeria (Okeke, 2013). Also, Idowu, Adagunodo and Adedoyin (2014) assessed health care service delivery in Nigeria as being below international standards resulting due to poor condition of health care facilities and weak implementation of CRM in order to retrieve patients' information. Amaghionyeodiwe (2013) as well stated that the poor condition of health care facilities and information system continue to widen gap between the rich people and the poor people in Nigeria. Furthermore, trust, relationship commitment, service quality and customer knowledge management play some roles in the organizational performance of private hospitals. If these issues are not well understood and managed, it can lead to an ultimate wreckage of private hospitals in Nigeria.

A relationship of trust exists when the patients believe in the hospital's reliability and integrity. Patients are always reluctant to trust private hospitals because they have the conception that private hospitals are prone to make mistakes on different issues. For instance, the importance of the effects drugs misuse by patients (Okeke, 2013). Barjaktarevic, (2008) also observed that lack of confidentiality for patient records in most of the hospitals in Nigeria may lead to mismanagement of data electronically. As a result of lack of trust, some

patients tend to leave private hospitals for government hospitals which lead to a negative effect on the turnover of private hospitals and making some private hospitals to forcefully shut down (Hutchins, 2009).

Nevertheless, a relationship commitment exists when a patient considers that the ongoing relationship with the healthcare service provider is sufficiently important to exert the necessary effort to maintain it or to invest in it a number of resources (Gounaris, 2010). A favourable relationship between private health care service providers (Hospitals) and patients not only enhances patients' satisfaction but also improves the quality of health (Almunawar & Anshari, 2012). Moreover, the private healthcare providers in Nigeria lack insights into reasons and motivations for maintaining the patients–hospital relationship (Gbadeyan, 2010). Anectodal reports have shown that private hospitals in Nigeria do not put in more efforts in maintaining the bond existing between them and their patients because, they believe that once the patients are being won, they do not need much efforts to keep them and less attention is being given to current patients unlike when they are trying to win new patients (Okogbule, 2014). This leads to CRM failure when patients do not feel any sense of belonging and leads to the patients switching to another hospital having a negative effect on the retention of patients in private hospitals by losing the patients to competitors.

Also, there are some challenges experienced by patients in some private hospitals in Nigeria such as non-availability of resident doctors at specific private hospital, unprofessional behaviour or rudeness by some nurses at the hospitals and failed promises (Gbadeyan, 2010). All these culminate into poor customer knowledge. According to the World Health Organization (WHO), quality health care is seen as that care which consists of the proper performance according to standards. As such, the nature of services rendered in some Nigerian private hospitals is not in conformance to the defined standard by WHO. Meanwhile, as a result of poor customer knowledge management in Nigerian private hospitals, it is difficult for customers to establish their citizenship behavior (Gopal & Bedi, 2014). In light of these issues, therefore, to what degree has the adoption of customer relationship management contributes improve organizational performance of private hospitals Ogun State, Nigeria?

Objectives of the Study
The general objective of this study deals with the effects of customer relationship management on organizational performance of selected private hospitals in Ogun state, Nigeria. The specific objectives of this study are:
i.   To investigate how trust affects customer loyalty in private hospitals in Ogun State.
ii.   To examine the effect of relationship commitment on customer retention in private hospitals in Ogun State.
iii.   To determine the influence and impact of tangibility, reliability, responsiveness, assurance and empathy dimensions of service quality on customer satisfaction in private hospitals in Ogun State.
iv.   To determine the effect of customer knowledge management on customer citizenship behavior in private hospitals in Ogun State.

Hypotheses of the Study

The study tested the following hypothesis to facilitate objective answers to the research questions:-

H_{o1}: Trust has no significant effect on customer loyalty in private hospitals in Ogun State, Nigeria.

H_{o2}: Relationship commitment has no significant effect on customer retention in private hospitals in Ogun State.

H_{o3}: Tangibility, reliability, responsiveness, assurance and empathy dimensions of service quality has no significant influence and impact on customer satisfaction in private hospitals in Ogun State.

H_{o4}: Customer knowledge management has no significant effect on customer citizenship behavior in private hospitals in Ogun State.

Literature Review
Conceptual Review
Customer Relationship Management

Customer Relationship Management has recently become one of the most controversial issues and a focal-point in the business field (Balaram & Adhikari, 2010). According to Kumar and Reinartz, (2009), CRM is viewed as the strategic approach of identifying an organization's key customers that can be profitably served and develop a relationship that is positive with them in order to achieve the benefits of organizational performance. Also, Kotler and Keller (2008) defines CRM as the process of managing detailed information about individual customers and carefully managing all customer touch points to maximize customer loyalty. Chen and Popovich (2013) also define CRM as a cross-functional, customer-driven and technology-integrated business process management strategy that maximizes relationships. Also, Reinartz, Krafft, and Hoyer (2010), define CRM as a process that entails the systematic and proactive management of relationships as they move from beginning (initiation) to end (termination), with execution across the various customer-facing contact channels. Additionally, CRM refers to all business activities directed towards initiating, maintaining, and developing successful long term relational exchanges (Reinartz & Kumar, 2013). Lovelock and Wirtz (2007) as well define CRM as the overall process of building and maintaining positive and profitable customer relationships through creating values and satisfaction for customers.

In the healthcare organizations, information irregularity makes patients incompetent in terms of their ability to evaluate the quality of the medical care and medical treatments (Brown, 2011). Consequently, patients will likely rely heavily on non-technical and social information to evaluate their medical services (Cheng, Chang & Liu, 2009). Also, this reliance suggests there is an important role for resources, such as process, people, and technologies and there is a need for healthcare organizations to establish a stronger collaborative framework of CRM implementation when delivering their healthcare services (Vargo & Lusch, 2008). Additional factors, such as improved access to healthcare information, especially on the internet, increased health awareness among care consumers, and increasing disposable income for people, signal strongly that consumers are now taking more active role in their own or their family members' health management (Chahal, 2010).

Components of CRM

In this study four components of CRM were identified and discussed. They include: trust, relationship commitment, service quality (i.e. tangibility, reliability, responsiveness, assurance and empathy), and customer knowledge management

Trust

Trust is commonly considered the primary and fundamental requirement for successful relationship development and enhancement (Groonroos, 1996). Also, Kumra and Mittal (2008) observed that trust is being truthful and having faith in business dealing or communication. Thomas (2009) in his own view regarded trust as having credibility affecting long-term of a customer on trusted organization.

Moreover, trust is a crucial element affecting relationship commitment and customer loyalty. An individual who trusted another person will exhibit a good positive behaviour on the other party concern (Aydin & Ozer, 2015). Accordingly, when a customer trusts an organizational brand, that customer will have a positive buying intention towards the organizations' product. When Nigerian private hospitals have positive behaviour towards their patients in a way that builds patients trust, the patients will have confidents with the private hospitals enabling them to make confident predictions about the hospitals' future dealing with them.

Relationship Commitment

Relationship commitment is regarded by various researchers as a very crucial variable that assists in building, creating, and maintaining relationships (Morgan & Hunt, 1994). Also, relationship commitment is vital so as to enable better understand, investigate as well as to predict prevailing relationship performance (Gounaris, 2010). Some researchers in the past regarded commitment to be an attitude or a behavior as manifested in the mind (O'Malley & Tynan, 1997). Relationship commitment assists private hospitals and patients to relate or work together as a team to achieve organizational objectives in the relationship (Morgan & Hunt, 1994). Also, more committed patients have the propensity to stay in the relationship with the hospital concern as far as the hospital is in operational (Du Plessis, 2010).

Service Quality

According to Fogli (2010), service quality is a global judgment or attitude relating to a particular service; the patient's overall impression of the relative inferiority or superiority of the hospital and its services. Furthermore, service quality can be defined as a function of patient satisfaction based entirely on perception and the perception in patient's mind is created and influenced by various factors in the healthcare environment (Fogli, 2010).

The dynamic nature of health care shows the existence of a new generation of healthcare consumers (Bohmer, 2011). The existence of new health consumers, for instance, patients, family of patients, and potential patients needs a better quality of service and products, prevention of diseases, improved satisfaction and medical error reduction. The hospitals leaders and managers should strive to improve quality of patients' care. When the hospital leaders and managers comply with these initiatives in improving service quality of health care sector, both their patients and employees will be benefited and also their patients will receive an improved quality service delivery (Porter & Teisberg, 2014).

Customer Knowledge Management

The concept of CKM has been firstly advocated by Gibbert, Leibold, and Probst (2002), who describe CKM as the strategic process by which cutting edge companies emancipate their customers from passive recipient of products and services, to empowerment as knowledge partners. Customer knowledge management can be define as obtaining clear insight on patients' ongoing needs, meeting their expectations and acquiring their satisfaction, also providing value for them constantly and committing to their requirements and feedbacks (Richard, 2008).

The objective of knowledge management is geared towards building core competencies that are achieved by possession of strategic business knowledge. Therefore, the knowledge possessed within organization should be geared towards market-oriented factors in the areas of identifying customer needs, wants, preferences and other external elements and to respond to their needs and requirements accordingly (Richard, 2008).

By identifying customers' needs and wants, it is vital for private hospitals in Nigeria to provide better services so as to build long-term relationships with patients. This awareness need to be made known to various departments because healthcare sector is made up of interdependent units that functions as one unit to serve various patients. Moreover, possession of customer knowledge could assist private hospitals in knowing their present and future customer needs. Presently, private hospitals have dealing with gathering numerous data concerning their patients without knowing ways of handling them (Davenport, 2011).

Gebert et al. (2002) stated that there are three types of knowledge flow: one of them is to provide short-term and long-term advantages for the firm or organization. Additionally, the knowledge achieved from communication with the customers will result to an increase in organizational services and products. Also, having a close relationship with clients may assist in solving some of the customers' deeds, wants and preferences.

Organizational Performance

Performance is regarded as the total sum of quantitative and qualitative contribution of a person, a unit or an organization to an activity that are used to discover what has been achieved at the time of the fulfillment of the stipulated of that activity. Also, performance is regarded as the achievement of the activity in the areas of the predetermined goal (Şehitoglu & Zehir, 2010; Yorgun, 2010). Furthermore, nonfinancial organizational performance is defined as the organization's effective marketing activities and can be evaluated through customer satisfaction, customer loyalty and customer benefit. (Homburg, Hoyer and Fassnacht, 2012).

Purpose of the Study

For the purpose of this study, the non-final measures were used to evaluate organizational performance. They are; customer loyalty, customer retention, customer satisfaction and customer citizenship behavior respectively. Customer loyalty (CL) is a term that defines the patients' behavioral and attitudinal bond with the hospital. Also, customer loyalty is a consequence of customer satisfaction and can be improved by CRM (Kim, 2009). Customer Retention (CR) criteria represent the achievement of the private hospitals in keeping the

existing customers. CRM aims to improve economic performance of organizations by affecting customer retention, customer acquisition and development of customers with up sell and cross sell activities (Kim & Kim, 2009). However, with the emergence of CRM, the focus of customer retention has shifted from gaining new customers to keeping the existing customers (Sheth, 2012).

In the field of marketing, customer satisfaction is regarded as an attitude, which means a consistent behavioral tendency, or a long-term evaluation of an event and a concept (Kuo, Chow & Huang, 2010). Customer satisfaction is also the customer's general evaluation about his experience with the product or service. Also, customer satisfaction is the gap between customer's expectations and the observed performance of the services rendered by private hospitals. Moreover, as CRM activities aims at fulfilling the expectations of the customers, customer satisfaction is an important criteria for the performance of CRM. (Verhoef, 2013). Private hospitals deem it necessary in fostering patient satisfaction so as to achieve loyalty of their patients because a satisfied patients always to try to revisit or repurchase the hospital service. Also, a patient who visits hospital always may be able to receive better service because medical staff look for better ways of treatment and diagnosis for patients' diseases. Customer citizenship behavior (CCB) is could be regarded as willingness and behaviour of individual customers that may directly or indirectly rewarded which may lead to better quality service leading to effective performance of service firms or organizations (Groth, 2009). Furthermore, CCB is derived on the theory of social exchange (Blau, 1964) where customers exhibit certain positive behavior from as a result of a sense of personal obligation.

Theoretical Review
The study was built around Sharma and Patterson Relationship Commitment Theory (RCT); Disconfirmation Theory (DC); and SERVQUAL Model (SM). These theories were adopted because they are closely related with this research. Sharma and Patterson Relationship Commitment Theory (RCT) explained the antecedents of relationship commitment and further clarified how organizations can manage the relationship between them and their customers. The model consists of three factors that is trust, service quality (functional quality and technical quality) and communication effectiveness and how they in turns affect relationship commitment. The Disconfirmation Theory (DC) on the other hand, postulates how customer satisfaction is the result of direct experiences with products or services, and how it occurs by customers comparing perceptions against standards. For example, expectations. The theory also indicates that, how the service is delivered is more important than the outcome of the service process, and dissatisfaction towards the service often simply occurs when guest's perceptions do not meet their expectations (Mattila & O'Neill, 2003). The SERVQUAL theory explains that customers' perceptions of service quality deliveries are through comparison of their pre-service expectations with their real service experience. The SERVQUAL explained the five dimension of service quality which are; tangibility, reliability, responsiveness, assurance and empathy.

Empirical Review
More and more organizations are establishing customers' relationship management bound strategy. Significant relationships subsist between customers' relationship management organizational performance. Osarenkhoe and Bennani (2007) stated that CRM was

developed in order to secure and manage the relationship between businesses and customers. Furthermore, in Schierholz, Kolbe, and Brenner (2007) study, CRM is identified as a complex set of interactive processes that aims to achieve an optimum balance between corporate investments and the fulfilling of customer needs in order to generate maximum profit. While, in Chen and Popovich (2013) study, (CRM) is seen as a combination of people, processes and technology that seeks to understand an organization's customers by using integrated approach (information technology and customer-centric process) to manage relationships by focusing on customer retention and relationship development. In the study also, they identified that organizations that successfully implemented CRM will have the rewards in customer retention and long run profitability.

Furthermore, Chen and Popovich (2003) also cited in their work that CRM business strategy leverages customer loyalty, customer satisfaction, sales, customer service, human resources, as well as information technology and the Internet to maximize profitability of customer interactions. Through the above studies, all agrees that customer is the main focus in CRM and also, business need to build capabilities and use resources to retain and develop a good relationship with customer. Also in support of various studies on CRM, Benjamin and Andrews (2010), in their study 'Towards a successful customer relationship management' found that, the implementations of CRM in an organization may lead to improve organizational performance in the vital areas of customer development, customer acquisition and retention. However, in source from Price water house, it was observed that a two percent increase in customer retention had the same effect on profitability as a ten percent less in overheads of the organization. The studies of Price water house suggests that a five percent increase in customer retention can significantly increase profitability from 25 percent in banking deposits to 85 percent in healthcare service sector (Yeshin, 2003). Also, this viewpoint argues that developing closer and longer term relationships with customers and turning them into loyal customers are equally important aspects of successful CRM because customers are crucial assets that organizations must learn from and manage well for full competitive value (Reimann, Schilke, & Thomas, 2010).

Furthermore, Stephen, Uday and Vaughan (2013), in their study discovered that CRM assisted in value creation in nursing homes, a research that was carried out in the United Kingdom. Also, they distributed two hundred and twenty-five questionnaires among managers and nursing supervisors at 211 nursing homes. They found that, 'one solution meets all characteristic' approach to CRM implementation within nursing homes is inappropriate. Also, according to Gbadeyan, (2010) in the study titled 'Customer Relationship Management and Hospital Service Quality in Nigeria'. The study was however done in order to find out if CRM could be used to improve quality of health services in Nigeria. The questionnaire was administered to 200 health workers at the University of Ilorin Teaching Hospital Ilorin, Nigeria. The study also used a case study approach through exploratory test which was carried out to find out the mean age of the sample distribution to the respondents, while Factor Analysis, , Kolmogorov Smirnov test and Chi-square were statistical tools used for data analysis on the study. The study revealed that interactive management, personalization, and relations with patients are relevant factors in the implementation of Customer Relationship Management in Nigerian Hospitals.

Also, Mohd, Mohd, and Arifi (2014) in the study titled 'Customer Relationship Management (CRM) Strategies Practices in Malaysia Retailers' a study carried out in Malaysia. Also, the study was conducted in order to examine the CRM strategies practices among retailers. A total number of 420 questionnaires were distributed to four selected retail companies in Shah Alam and 304 (72%) questionnaires were returned and used for the analysis. Based on the findings, the study found that Operational Excellence is the most effective CRM Strategies that led to customer loyalty in retail industry in Shah Alam, Malaysia. Also, the study found that customers felt that they needed to trust the organization first before they can really commit and be loyal to the company.

Gaps in the Literature Reviewed
Finding from the literature reviewed on customer relationship management and organizational performance in the health care sector showed that apart from the various researches that had been carried out in advanced nations of the world, Nigeria as a nation is yet to tap into the capabilities resulting from good CRM in the health care sector. Although many private hospitals in Nigeria claim to practice good CRM, the CRM customer area is not considered at all which this study deals with as a major gap in this study. In fact, Nigerian private hospitals relegate CRM in their activities and as such, most of them are actually falling short of expectations. Therefore, this is something to be worried about by researchers and the owners of the private hospitals in Nigeria.

Conceptual Framework
A conceptual framework refers to a graphical representation of the theorized interrelationships of the variables of a study (Odhiambo & Waiganjo, 2014). The conceptualization of variables in academic study is important because it forms the basis for testing hypothesis and coming up with generalizations in the findings of the study (Dwi, 2011). In this study, Customer relationship management was conceptualized through trust, relationship commitment, service quality and customers' knowledge management. Organizational performance was conceptualized through customer loyalty, customer retention, customer satisfaction, and customer citizenship behaviour.

X
CUSTOMER RELATIONSHIP MANAGEMENT (CRM)

TRUST	x_1
RELATIONSHIP COMMITMENT	x_2
SERVICE QUALITY	x_3
CUSTOMER KNOWLEDGE MANAGEMENT	x_4

G_1 G_2 G_3 G_4

Y
ORGANIZATIONAL PERFORMANCE

CUSTOMER LOYALTY	y_1
CUSTOMER RETENTION	y_2
CUSTOMER SATISFACTION	y_3
CUSTOMER CITIZENSHIP BEHAVIOUR	y_4
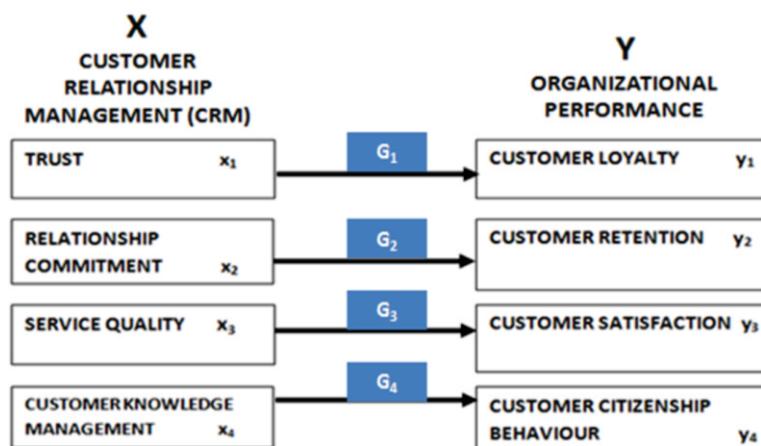
RESEARCHER'S CONCEPTUAL MODEL 2016.

Methodology
Research Design
This research will espouse descriptive survey design. The investigators considered survey research design suitable because the study aimed at acquiring data from respondents on their opinions and attitudes concerning the effects of CRM on achieving an organizational performance in health sector.

Population and Sample Size Determination
Population includes registered adult patients of four (4) selected registered private hospitals in Ogun State, Nigeria, which are chosen from the four divisions/area of Ogun State which includes: Remo, Ijebu, Yewa and Egba. According to the annual medical reports (2015) of each selected private hospital, the total number of registered adult patients of the selected private hospitals altogether is 30,667. Therefore, the population for this study is 30,667 registered adult patients. The sample size according Taro Yamane (1967) formula adopted is 395. However, the sample was increased to 513 with addition of a 30% safeguard against unreturned questionnaires. In this study purposive sampling is adopted because the population has common elements and because the population is large with greater diversity.

Method of Data Collection
The respondents of this research work are the registered adult patients of four (4) selected registered private hospitals in Ogun State (Nigeria). Conventionally, study was conducted to evaluate the influence of customer relationship management on organizational performance of private hospital so the respondents are selected as subject of the study due to their common elements.

Research Instrument
A structured questionnaire was used as a research instrument for the collection of data on 6-point likert scale ranging from strongly agree to strongly disagree, where point-1 represent strongly agree, 2 agree, 3 partially disagree, 4 partially agree, 5 agree and 6 strongly disagree, generated by Sekhon, Roy, & Pitchard, (2013), Sang, Dan & Chang-yuil (2012) – trust; Choi, Lee, Kim, & Lee, (2005), Nambisan & Baron, (2010) - Relationship Commitment; Ciavolino, & Dahlgaard, (2007), Lemmink, Schuijf, & Streukens (2003), Bishnu and Deepmalaa (2014) – service quality; Narges, Bahareh & Mohammadali (2015) - Customer Knowledge Management; Lin, &Wang, (2006), Sahadev & Purani, (2008), Christine & Ralf (2011) - Customer Loyalty; De Wulf, Odekerken-Schroder, & Iacobucci, (2001) – Customers retention; Christine & Ralf (2011), Sang, et al. (2012), Chang, & Chang, (2008) - Customer Satisfaction. The questionnaire was divided into two parts- A and B. Section A dealt with gathering information from the respondent's profile, while Section B dealt with the responses to the questions relevant to the research work.

Data Analysis
Data was entered, edited and analyze by using SPSS (Statistical Package for Social Sciences) version 21 and Microsoft excel by using the following techniques made up of Cronbach's alpha, Pearson product moment correlation as well as regression analysis.

Results and Discussions
Descriptive Analysis of Respondents Demographic Information

Table 1: Demographic Information of Respondents

S/N	Variable	Category	Frequency	Percentage
1.	**Gender**	Male	226	46.5
		Female	260	53.5
		Total	**486**	**100**
2.	**Age**	Below 30 years	170	35
		30-39 years	212	43.6
		40-49 years	56	11.5
		50 years and above	48	9.9
		Total	**486**	**100**
3.	**Marital Status**	Single	136	28
		Married	340	70
		Other	10	2.1
		Total	**486**	**100**
4.	**Educational Qualification**	GCE/SSCE	66	13.6
		OND/NCE	80	16.5
		HND/BSc	196	40.3
		MA/MSc/MBA	120	24.7
		Others	24	4.9
		Total	**486**	**100**

Source: Field Survey Result, 2016

The background information of respondents (see Table 1) that most of the respondents (260) representing 53.5% were female while 226 (46.5%) were male. The finding also confirmed that 170 (35%) of respondents were below 30 years of age, 212 (43.6%) respondents were between 30-39 years of age, 56 (11.5%) were between 40-49 years of age, and 48 (9.9%) respondents were 50 and above years of age. In addition, the result reveals that 136 (28.0%) respondents were single, 340 (70.0%) were married while 10 (2.1%) were others. Furthermore, the result shows that 66 (13.6%) respondents were GCE/SSCE certificate holders, 80 (16.5%) respondents were OND/NCE certificate holders, 196 (40.3%) were HND/BSc certificate holders, 120 (24.7%) were MA/MSc/MBA holders while 24 (4.9%) were other certificate holders.

Hypothesis Testing and Interpretation of Results
Hypothesis One
The first hypothesis indicates that trust has no significant effect on customer loyalty of private hospitals in Ogun State.

Table 2: Regression results for the effect on Customer loyalty of Private Hospitals in Ogun State

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10.781	1.100		9.799	.000
Trust	.524	.043	.485	12.200	.000
a. Dependent Variable: Loyalty ; R= .485, R² = .235, F= 148.828, p=.000					

Source: Field Survey Result, 2016

Results from the Table 2 above show that Trust has statistically significant effect on customer loyalty of private hospitals in Ogun State (β = .524, t=12.200, F= 148.828, p=0.000). The result showed that one unit increase in Trust will leads to a 0.524 unit increase in the level of customer loyalty to private hospitals in Ogun State. The values of correlation coefficient R= .485 and coefficient of determination R^2 = .235 further confirmed the relationship between Trust and customer loyalty. The overall significance of the entire model measured by the F-statistic revealed that the estimated F-value of 148.828 is statistically significant at p=0.000 (F=46.804, p<0.05). Hence, the null hypothesis that trust has no significant effect on customer loyalty of private hospitals in Ogun State is rejected.

Hypothesis Two
The second hypothesis states that relationship commitment has no significant effect on customer retention of private hospitals in Ogun State.

Table 3: Regression results for the effect of Relationship Commitment on Customer Retention of Private Hospitals in Ogun State

Coefficients[a]					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9.407	.784		11.995	.000
RelCommit	.385	.033	.464	11.511	.000
a. Dependent Variable: Retention, R=.464, R2= .215, F=132.505, p=.000					

Source: Field Survey Result, 2016

Result from the table presented above depicts that Relationship commitment has significant effect on customer retention of private hospitals in Ogun State (β = .385, t=11.511, F= 132.505, p=0.000). The result revealed that for every single unit increase in Relationship commitment will lead to a .385 unit increase in customer retention of private hospitals in Ogun State. The correlation coefficient R= .464 and coefficient of determination R^2 = .215 confirmed positive relationship between Relationship commitment and customer retention. Therefore, the null hypothesis that Relationship commitment has no significant effect on customer retention of private hospitals in Ogun State is thereby rejected.

Hypothesis Three
Table 4: Stepwise Regression results for the effect of Service quality on Customer Satisfaction of Private Hospitals in Ogun State

		B	β	t-test	R	R^2	F-stat
1	(Constant)	12.528		14.005	.509	.259	168.986
	Empathy	.817	.509	12.999, p=.000			
2	(Constant)	9.383		9.763, p=.000	.573	.329	118.178
	Empathy	.562	.350	8.046, p=.000			
	Tangibility	.698	.308	7.085, p=.000			
3	(Constant)	6.997		6.519, p=.000	.598	.357	89.244
	Empathy	.391	.243	5.021, p=.000			
	Tangibility	.585	.259	5.883, p=.000			
	Responsiveness	.402	.219	4.626, p=.000			
4	(Constant)	6.030		5.378, p=.000	.606	.367	69.807
	Empathy	.276	.172	3.149, p=.002			
	Tangibility	.596	.263	6.028, p=.000			
	Responsiveness	.299	.163	3.186, p=.002			
	Assurance	.402	.151	2.784, p=.000			

Source: Field Survey Result, 2016

The third hypothesis states that Service quality has no significant effect on customer satisfaction of private hospitals in Ogun State. It was show the influence and combined effect of dimensions of service quality on customer satisfaction of selected private hospitals in Ogun State. This hypothesis was tested using step-wise regression analysis at 0.05 level of significance because the dimensions of Service quality are numerous as reflected in Table 4 above.

Results from Table 4 above show that in model 1, Empathy explained 25.9 percent of the variation in customer satisfaction, R = .509, R^2 = .259, $F(1, 484)$ = 168.986, p<0.05. Therefore, Empathy is an important predictor of customer satisfaction of selected private hospitals in Ogun State. Empathy has a positive effect on customer satisfaction, B= .817, t=12.999. In model 2, when tangibility was included in the model, the explained variation in customer satisfaction increased to .329 (R^2 = .329), $F(2, 483)$ = 118.178, p<0.05. The result shows that tangibility also has a positive effect on customer satisfaction, B= .698, t=7.085. The result of model 3 when responsiveness was included in the model, explained variation in customer satisfaction increased to 59.8% (R^2 = .598), $F(3, 482)$ = 89.244, p<0.05. Further, the result shows that responsiveness has positive effect on customer satisfaction, B= .402, t=4.626. Finally, in model 4, when assurance was included in the model, the explained variation in customer satisfaction increased to 60.6% (R^2 = .329), $F(4, 481)$ = 69.807, p<0.05. The regression coefficient of assurance is .402, implied that assurance has a positive effect on customer satisfaction (B= .402, t=2.784). Generally, the most significant determinant of customer satisfaction of selected private hospitals in Ogun State is empathy followed by tangibility, responsiveness and assurance. Hence, the null hypothesis that Service quality has no significant effect on customer satisfaction of private hospitals in Ogun State is thereby rejected.

Hypothesis Four

The fourth hypothesis states that customer knowledge management has no significant effect on customer citizenship behavior of private hospitals in Ogun State. This hypothesis was tested with simple regression analysis at 0.05 level of significant.

Table 5: Regression analysis Results of the effect of Customer knowledge Management on Customer Citizenship behavior of private Hospitals in Ogun State

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	14.827	.934		15.870	.000
	Customers Knowledge Management	.327	.038	.545	15.705	.000
a. Dependent Variable: Customer Citizenship Behavior R=.545, R2= .297, F=321.980						

Source: Field Survey Result, 2016

Result from the table above depicts that Customer knowledge management has significant positive effect on customer citizenship behavior of private hospitals in Ogun State (β = .327, t=15.705, F= 321.980, p=0.000). The result shows that for every 1 unit increase in Customer knowledge management will leads to a 0.327 unit increase in customer citizenship behaviour of private hospitals in Ogun State. In addition, the value of correlation coefficient R= .545 and coefficient of determination R^2 = .297 confirmed positive relationship between Customer knowledge management and customer citizenship behavior. Therefore, the null hypothesis which that Customer knowledge management has no significant effect on customer citizenship behavior of private hospitals in Ogun State is thereby rejected.

Discussion of Findings
Hypothesis One
The first null hypothesis which states Trust has no significant effect on customer loyalty of private hospitals in Ogun State was rejected. The result obtained from this finding indicates that trust has a significant effect on customer loyalty in private hospitals in Ogun state. This finding corroborates the findings of Muhammad, Kashif and Saleem (2012) who in their study on the effect of customer trust on customer loyalty discovered that customer trust has strong relationship with customer loyalty. By implication trust is a very important factor for enhancing customer loyalty. Also, the result supports the study of Haslinda, Teo and Raja (2014) on effects of perceived value and trust on customer loyalty towards foreign banks in Sabah Malaysia. Furthermore, Nha, Andre and Gaston (2013) finding on the mediating role of customer trust on customer loyalty agrees with their study in that customer trust is a needed factor in ensuring that customers become loyal to the organization in terms of patronage and referrals.

Hypothesis Two
The second null hypothesis which states that relationship commitment has no significant effect on customer retention of private hospitals in Ogun State was rejected. The result obtained from this finding reveals that majority (92.5%) of respondents agreed that their

visits to the hospital enhance their expectation of having a long term relationship with this hospital. Also, 92.5% viewed that the hospitals' employees always follow through with whatever they promise to do, 77.7% agreed that the hospitals offers after-service calls/checkup and 73.6% agreed that employees in the hospital connect with them on a personal level. This is therefore in consonance with the findings of Bricci, Fragata and Antune (2016) that commitment based on the relationship between customers and the organization was a very strong predictor of customer retention. The study of Seyed and Mahnoosh (2012) on customer repurchase intention showed that commitment from the organization plays a significant role in ensuring that customers remain with the organization through their repurchase intention. Also Padmashantini, Gengeswari and Sharmeela (2013) carried out a study on customer retention practices and they found that relationship marketing which relates to relationship commitment was significant as one of the factors that determined customer retention of major retailers in Malaysia.

Hypothesis Three
The third null hypothesis which states that service quality has no significant effect on customer satisfaction of private hospitals in Ogun State was also rejected. The results of this finding revealed that service quality had a significant effect on customer satisfaction from our study. The finding is in line with that of Tran, Nguyen and Taikoo (2015) who found in their study on service quality that the five dimensions of service quality had significant relationships with customer satisfaction. Also in the work of Mubbsher and Mariam (2014) found that customer satisfaction and customer loyalty were significantly predicted by service quality. Furthermore, Abdel (2015) found that customer satisfaction level improved as a result of increase in service quality dimensions, this therefore agrees with the findings of our study. In addition, the descriptive analysis showed that majority (93.4%) of the respondents opined that the hospital has a good health care environment for providing treatment/diagnosis, 86% established that the hospital has up-to-date equipment in rendering the necessary services. 90.5% asserted that as a patient of the hospital, they do receive necessary information about their medical condition and 92.5% claimed that the hospital is known to offer excellent medical services.

Hypothesis Four
The fourth null hypothesis which states knowledge management has no significant effect on customer citizenship behavior of private hospitals in Ogun State was rejected. This finding therefore shows that customer knowledge management has a significant effect on customer citizenship behavior. The result aligns with the finding of Mehrdad, Fateme and Zohre (2011) which found that customer knowledge management influenced customer relationship management significantly and through their path analysis result, it was confirmed that customer knowledge management is a very important construct in an effective customer relationship management effort in the organization. The result is also consistent with Sayyed, Arash and Babak (2012) that a significant relationship exists between customer knowledge management and customer citizenship behavior. This creates the belief that customer knowledge management as we have in our study is highly needed if an organization must ensure that they manage and retain their customers effectively. This will enable to have good sense of belonging and will encourage them to engage in proper customer citizenship behavior. Alizera and Afarin (2014) in their study found that customer knowledge

management had a significant effect on customer loyalty. Again, Adrain, Ragnar, Lutz and Walter (2013) established that customer knowledge management as an integrative model that supports the customer relationship management architecture of an organization. In essence, the possibility of having promising customer citizenship behavior potentials in an organization is created through proper customer knowledge management which was confirmed by the works of other authors.

Implication of Findings
Looking at the nature of the study, there is a need to show the implication of the study in different perspectives.

    i. Management Practice
The findings of this study will be of great benefit to the practice of customer relationship management. It will help organizations to understand the underlying principles, concepts and as well understand their linkages.

    ii. Industry
The health industry as well will benefit from the findings of the study such that, policies that will protect patient's interests will be known. Also these policies will help to ensure that the hospitals carry out their services within the stipulated requirements and specifications.

    iii. Society
The society which are the patients as well will benefit from the policies that will protect their interests in terms of practices by these private hospitals which will be made available

Conclusion and Recommendations
Conclusion
According to the findings of this study, trust has a significant effect on customer loyalty of private hospitals in Ogun State, Nigeria. It was shown in the positive relationship that was gotten from the analysis of the data. How much time the private hospitals leaders devote to various processes in their hospitals has a positive effect on the extent of relationship that exists between relationship commitment and customer retention. Also, in relation to the above findings, quality of service has a significant effect on customer satisfaction of private hospitals in Ogun State, Nigeria. Patients derive satisfaction from the quality of services received from private hospitals. Also, the findings indicate that customer knowledge management has a significant effect on customer citizenship behaviour in private hospitals in Ogun State, Nigeria. This means that customer knowledge management is critical in engendering greater performance among the private hospitals in the study area.

Recommendations
Following the findings and conclusions of this study, the below recommendation were made:

    1. The management and staff of these private hospitals in Ogun state and in Nigeria generally should ensure that they build in trust, reliance and dependability into what they do in order to ensure that their patients become loyal to them. This will help to instil cordiality in the relationship that exists between the hospitals and their clients.

2. There is need for relationships to be enhanced between the hospitals and their patients. The management of the hospitals can decide to give discounts to patients based on different group categories such as: staff of a particular organization, family based considerations and even church based. This will go a long way to engender the retention of patients in that any time they have any health challenge, they will still go to the hospitals.

3. The service delivered by the hospitals should be of enhanced quality. There should not be any reason for the patients to complain about the kind of service that they get. Even when they complain, it should be minimal in order to improve satisfaction. And when satisfaction of customers is enhanced, it improves the performance of the hospitals.

4. Patient knowledge should be managed effectively in the organization, their birth dates, anniversaries, day they entered the hospital and the frequency of visits. This will make them believe that they are a part of the hospital and they will contribute their level best in terms customer citizenship behaviour. They will try to help out even in the processes of the hospital to best of how they can.

References

Adrian, B., Ragnar, S., Lutz, K., & Walter, B. (2013). Customer knowledge management: Improving performance of customer relationship management with knowledge management. *The Journal of Consumer Marketing, 9* (3), 33-42.

Alireza, N., & Afarin, A. (2014). Analysis of impact of customer knowledge management on customer loyalty (case study: Tehran private banks). *Indian Journal of Science Research, 7* (1), 394-399.

Amaghionyeodiwe, L. A. (2013). Government health care spending and the poor: Evidence from Nigeria. *International Journal of Social Economics, 36* (3), 220- 236.

Ang, L. & Buttle, F. (2011). CRM software applications and business performance. *Database Marketing and Customer Strategy Management, 14* (1), 4–16.

Balaram, A. & Adhikari, B. (2010). Managing customer relationships in service organizations. *Administration and Management Review, 21* (2), 65-78.

Benjamin, A. K. & Andrews, K. D. (2010). CRM towards a successful customer relationship management: A conceptual framework. *African Journal of Marketing Management, 2* (3), 037-043.

Bohmer, R. (2011). The customers in health care service. *Journal of the Academy of Marketing Science, 1* (18), 102-118.

Brown, J. D. (2011). Impact of desires on consumer satisfaction with hospitals. *Services Marketing Quarterly, 22* (4), 1–3.

Chahal, H. (2010). Two component customer relationship management model for healthcare services. *Managing Service Quality, 20* (4), 343–365.

Chen, I. J., & Popovich, K. (2013). Understanding customer relationship management (CRM): People, process and technology. *Business Process Management Journal, 9* (5), 672-688.

Cheng, B. W., Chang, C. L., & Liu, I. S. (2009). Establishing customer relationship management framework in nursing homes. *Total Quality Management and Business Excellence, 16* (5), 607–629

Choi, K. S., Lee, H., Kim, C., & Lee, S. (2005). Service quality dimensions and patient satisfaction relationships in South Korea: Comparisons across gender, age, and types of service. *Journal of Services Marketing, 19* (3), 140-149.

Dahlgaard, J. J., Pettersen, J., & Dahlgaard-Park, S. M. (2011). Quality and lean healthcare: A system for assessing and improving the health of healthcare organizations. *Total Quality, 2* (2), 10-20.

Du-Plessis, L. (2010). *Customer relationship management and its influence on customer loyalty at Liberty Life in South Africa.* South Africa: University of Johannesburg.

Gronroos, C. (2004). The relationship marketing process: Communication, interaction, dialogue, value. *Journal of Business and Industrial Marketing, 19* (2), 99-113.

Groth, M. (2009). Customers as good soldiers: Examining citizenship behaviors in internet service deliveries. *Journal of Management, 31* (1), 7-27.

Ho, L., & Chuang, C. (2011). The application of knowledge management and customer relationship management of ROC government. *The Journal of American Academy of Business, 9* (2), 63- 71.

Holton, E. F., & Baldwin, T. T. (2013). Making transfer happen: An action perspective on learning transfer systems. *Improving Learning Transfer in Organizations,* Jossey-Bass. San Francisco.

Homburg, C., Hoyer, W. D., & Fassnacht, M. (2012). Service orientation of a retailer's business strategy: dimensions, antecedents, and performance outcomes. *The Journal of Marketing,* 86-101.

Howden, C., & Pressey, A. D. (2008). Customer value creation in professional service relationships: The case of credence goods. *The Service Industries Journal, 28* (6), 789–812.

Hu, H., Kandampully, J., & Juwaheer, T. D. (2009). Relationships and impacts of service quality, perceived value, customer satisfaction, and image: an empirical study. *Service Industries Journal, 29* (2), 111–125.

Huang, H. H., & Chiu, C. K. (2006). Exploring customer satisfaction, trust and destination loyalty in tourism. *Journal of American Academy of Business, 10* (1), 156–159.

Hung, S. Y., Hung, W. H., Tsai, C. A., & Jiang, S. C. (2010). Critical factors of hospital adoption on CRM system: Organizational and information system perspectives. *Decision Support Systems, 48* (4), 592–603.

Ibrahim, H., & Najjar, F. (2008). Relationship bonding tactics, personality traits, relationship quality and customer loyalty: behavioral sequence in retail environment. *ICFAI Journal of Services Marketing, 6* (4), 6–37.

Idowu, B., Adagunodo, R., & Adedoyin, R. (2014). Information technology infusion model for health sector in developing country: Nigeria as a case. *Journal of Technology and Health Care, 14* (2), 69-77.

Idris, K. K. (2011). Quality management in the Nigerian healthcare system: A case study of Isalu hospitals limited, Ogba, Lagos. *International Journal of Economic Development Research and Investment, 2* (1), 10-17.

Injazz, K., Perrien, J., Filiatrault, P., & Ricard, L. (2014). Relationship marketing and commercial banking: A critical analysis. *International Journal of Bank Marketing, 10,* 25-29.

Kotler, P., & Keller. (2008). *When to use CRM and when to forget it!. Paper presented at the Academy of marketing management conference.*

Kotler, P., & Armstrong, G. (2008). *Principles of marketing.* Upper Saddle River New Jersey USA: Pearson Education.

Kuo, T. P., Chow, T. H., & Huang, J. Y. (2010). A re-examination and verification of customer satisfaction measurement in the service industry. *Sun Yat-Sen Management Review, 8* (1), 153–200.

Lancastre, A., & Lages, L. F. (2006). The relationship between buyer and a B2B

Lemmink, J., Schuijf, A., & Streukens, S. (2003). The role of corporate image and company employment image in explaining application intentions. *Journal of Economic Psychology, 24,* 1–15.

Lewis, D. & Mitchell, B. (1990). Dimensions of service quality: a study in Istanbul. *Journal of Managing Service Quality, 5* (6), 39-43.

Liang, C. C. L. & Wang, W. W. W. (2009). Integrative research into the financial services industry in Taiwan: relationship bonding tactics, relationship quality and behavioral loyalty. *Journal of Financial Services Marketing, 10* (1), 65–83.

Lin, H. H., & Wang, Y. S. (2006). An examination of the determinants of customer loyalty in mobile commerce contexts. *Information and Management*, *43*, 271–282.

Lovelock, C. & Wirtz, J. (2007). *Services Marketing: People, Technology, Strategy*. Boston: Pearsons.

Lowendal, (1997). The impact of customer relationship management on value creation throughthe implementation of information systems. *Total Quality Management, 12* (3), 176–193.

Mattila, A., & O'Neill J. W. (2003). Relationships between Hotel Room Pricing, Occupancy, and Guest Satisfaction: A Longitudinal Case of a Midscale Hotel in the United States. *Journal of Hospitality and Tourism Research*, 27 (3), 328-341.

McKenzie, J. (2001). Serving Suggestions. Financial management (CIMA), Dec 2001, 26-27.

Mguyen, T. U. H., Sherif, J. S., & Newby, M. (2007). Strategies for successful CRM implementation. *Information Management and Computer Security*, *15* (2), 102-15.

Mittal, V., & Kamakura, W. (2001). Satisfaction, repurchase intent, and repurchase behaviour: investigating the moderating effect of customer characteristics. *Journal of Marketing Research, 38* (1), 131–142.

Mohd, A. S., Mohd, A. A., & Arifi, R. (2014). Customer relationship management strategies practices in Malaysia retailers. *Journal of Social and Behavioral Sciences, 130* (55), 354–361.

Mohsin, A. & Ryan, C. (2005). Service quality assessment of 4-staf hotels in Darwin, Northern Territory, Australia. (Buyers Guide). *Journal of Hospitality and Tourism management*, April, 10-20.

Morgan, R. M. & Hunt, S. D. (1994). The commitment-trust theory of relationship marketing.

Muhammad, Z. S., Kashif, S. A., & Saleem, P. (2012). The effect of customer trust on customer loyalty and customer retention: a moderating role of cause related marketing. *Global Journal of Management and Business Research, 12* (6), 2249-4588.

Oinas-Kukkonen, H., Raisanen, T., & Hummastenniemi, N. (2008). Patient relationship management: an overview and study of a follow-up system. *Journal of Healthcare Information Management, 22* (3), 24–29.

Ojo, O. & Irefin, I. A. (2011). Franchising and organizational performance: Empirical investigation of selected fast food restaurants in Nigeria. *Business intelligence Journal, 4* (2), 320-326.

Okeke, J. O. (2013). Shortage of health professionals: A study of recruitment and retention factors that impact rural hospitals in Lagos state, Nigeria. (Doctoral dissertation).

Okogbule, N. S. (2014). Official corruption and the dynamics of money laundering in Nigeria. *Journal of Financial Crime, 14* (1), 49-63.

Olden, P., & McCaughrin, W. (2007). Designing healthcare organizations to reduce medical errors and enhance patient safety. *Research and Perspectives on Healthcare, 85* (4), 4–9.

Osarenkhoe, A., & Bennani, A. (2007). An exploratory study of implementation of customer relationship management strategy. *Business Process Management Journal, 10 (2), 50-60.*

Ozgener, S., & Iraz, R. (2010). Customer relationship management in small-medium enterprises: The case of Turkish tourism industry. *Tourism Management, 27* (6), 1356–1363.

Padmashantini, P., Gengeswari, K., & Sharmeela-Banu, S. A. (2013). Investigation on the customer retention practices at a major retailer in Malaysia. *Interdisciplinary Journal of Research in Business*, 2 (10), 40- 50.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1985). A conceptual model of service quality and its implications for future research. *Journal of Marketing*, 49 (4), 41-50.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1988). SERVQUAL: A multiple- item scale for measuring consumer perceptions of service quality. *Journal of Retailing*, 64, 12-40.

Parasuraman, A., Zeithaml, V. A., & Berry, L. L. (1990). Five imperatives for improving Service quality. *Sloan Management Review*, 29-38.

Parasuraman, A., Berry, L., & Zeithaml, V. (1991). Refinement and reassessment of the SERVQUAL scale. *Journal of Retailing*, 67 (1), 39-48.

Parasuraman, A., Zeithaml, V., & Berry, L. (1994). Refinement alternative scales for measuring service quality: a comparative assessment based on diagnostic criteria. *Journal of Retailing*, 70 (3), 201-30.

Parvatiyar, A., & Sheth, J. N. (2008). The Domain and Conceptual Foundations of Relationship Marketing. In J.N. Sheth and A. Parvatiyar (Eds.), *Handbook of Relationship Marketing*, (3-38).

Porter, M., & Teisberg, E. (2014). Redefining competition in health care. *Harvard Business Review,* 82 (6), 64–76.

Reinartz, W. J., & Kumar, N. (2013). The impact of customer relationship characteristics on profitable lifetime duration. *Journal of Marketing,* 67 (1), 77 – 99.

Reinartz, W. J., Kraft, D. & Hoyer. O. (2010). The customer relationship management process: its measurement and impact on performance. *Journal of Marketing Research,* 41 (3), 293–305.

Roberts-Lombard, M. (2009). Customer retention strategies implemented by fast-food outlets in the Gauteng, Western Cape and KwaZulu-Natal provinces of South Africa: a focus on Something Fishy, Nando's and Steers. *African Journal of Marketing Management,* 1 (2), 70–80.

Robert-Lombard, M., & Du Plessis, L. (2012). Customer relationship management (CRM) in a South African service environment: an exploratory study. *African Journal of Marketing Management,* 4, 152-165.

Rooma, R., & Ramsaran, F. (2007). Developing a service quality questionnaire for the hotel industry in mauritius. *Journal of Vacation Marketing, 13* (1), 21.

Rootman, C. (2006). The influence of customer relationship management on the service quality of banks. Nelson Mandela Metropolitan University.

Sahadev, S., & Purani, K. (2008). Modelling the consequences of e-service quality. *Marketing Intelligence and Planning, 26,* 605–620.

Sako, M. (1992). *Prices, quality and trust: Inter-firm relations in Britain and Japan.* Cambridge: Cambridge University Press.

Salami, M. P. (2009). Impact of customer relationship management (CRM) in the Iran banking sector. *International Journal of Organizational Innovation, 2* (1), 225–251.

Sang, M. L., Dan, H. L., & Chang-Yuil, K. (2012). The impact of high performance work systems, in the health care industry: employee reactions, service quality, customer satisfaction and customer loyalty. *The Service Industry Journal, l32* (1), 17-36.

Schierholz, R., Kolbe, L. M., & Brenner, W. (2007). Mobilizing customer relationship management: A journey from strategy to system design. *Business Process Management Journal, 13* (6), 830-852.

Schulze, C., Bernd, S., & Thorsten, W. (2012). Linking customer and financial metrics to shareholder value: the leverage effect in customer-based valuation. *Journal of Marketing,* 76, 2, 17–32.

Sehitoglu, Y.,& Zehir, C.(2010). The analysis of employee performance in the context of employee silence and organizational citizenship behavior in Turkish public institutions, *Amme İdaresi Journal,* 43 (4), 87-110.

Sekhon, H., Roy, S., & Pitchard, A. (2013). Modeling trust in service relationships: a transnational perspective. *Journal of Services Marketing, 27* (1), 76-85.

Seyyed, M. A., & Mahnoosh, G. (2012). A survey on the relationship between trust, customer loyalty, commitment and repurchase intention. *African Journal of Business Management,* 6 (36), 10089-10098.

Sayyed, M. A., Arash, S., & Babak, T. (2012).Analysis of relationship between knowledge management and customer relationship management with customer knowledge management (case study at Azaran valve co.) *International Journal of Academic Research in Business and Social Sciences, 2* (10), 35-50.

Sharma, N., & Patterson, P. G. (2000). Switching costs, alternative attractiveness and experience as moderators of relationship commitment in professional, consumer services. *International Journal of Service Industry Management, 11* (5), 470-490.

Sharma, N., & Mehta. (2004). Expectations, performance evaluation, and consumers' perceptions of quality. *Journal of Marketing*, 57 (6), 18-34.

Sin, L. Y. M., Tse, A. C. B., &Yim, F. H. K. (2005). CRM: Conceptualization and scale development. *European Journal of Marketing, 39* (11/12), 1264–1290.

Smith, J. B. (1998). Buyer-seller relationships: bonds, relationship management, and sex-type. *Canadian Journal of Administrative Sciences*, 15 (1), 76-92.

Smith, P. R., &Jonathan, T. (2010). Marketing Communications an Integrated Approach. New Delhi India: Replica press pot limited.

Spinks, J. & Hollingsworth, B. (2009). Cross-country comparisons of technical efficiency of health production: a demonstration of pitfalls. *Applied Economics, 41,* 417–27.

Stephen, R. G., Uday B. J., & Vaughan, M. (2013). Adapted customer relationship management implementation framework: facilitating value creation in nursing homes. *Total Quality Management, 24* (9), 991–1003.

Theron, E., Terblanche, N. S., & Boshoff, C. (2008). The antecedents of relationship commitment in the management of relationships in business-to-business (B2B) financial services. *Journal of Marketing Management*, 24 (9-10), 997-1010.

Thomas, J. (2009). *Trust' in customer relationship: addressing the impediments in research*.

Trepper, C. (2000). Match your CRM tool to your business model. Information Week, 74.

Trochim, W.M.K. (2006). Research methods knowledge base. *Retrieved from* http://www. socialresearchmethods.net/kb/design.php

Tucker, A. (2004). The impact of operational failures on hospital nurses and their patients. *Journal of Operations Management, 22* (2), 151–169.

Ukherjee, A., & Nath, P. (2007). Role of electronic trust in online retailing. *European Journal of Marketing, 41* (9/10), 1173-1202.

Uncles, M. D., Dowling, G. D., & Hammond, K. (2003). Customer loyalty and customer loyalty programs. *Journal of Consumer Marketing, 20* (4), 294–317.

Vargo, S. L., & Lusch, R. F. (2008). Service-dominant logic: Continuing the evolution. *Journal of Academic Marketing Science, 36* (1), 1–10.

Vazquez. T. (2001). Expectations: a comparison standard in measuring service quality: an assessment of a reassessment. *Journal of Marketing, 58* (1), 132-139.

Verhoef, P. C. (2013) Understanding the effect of customer relationship management efforts on customer retention and customer share development. *Journal of Marketing*, 67(4), 30–45.

Vuuren, T. V., Roberts, L.M., & Tonder, E. V. (2012). Customer satisfaction, trust and commitment as predictors of customer loyalty within an optometric practice environment. *Journal of Southern African Business Review*, 16 (3), 35-60.

Walsh, G., Evanschitzky, H., & Wunderlich, M. (2008). Identification and analysis of moderator variables: investigating the customer satisfaction-loyalty link. *European Journal of Marketing, 42* (9), 977–1004.

Yang, Z., Cai, S., Zhou, Z., & Zhou, N. (2005). Development and validation of an instrument to measure user perceived service quality of information presenting web portals. *Information and Management*, 42 (4), 575-589.

Yin, G. (2008). Case Study Research: Design and Methods (Applied Social Research Methods).

Yorgun, S., Demir. Y., Süzük, S., Yıldırım, Y. U., & Senturk, E. (2010). Where we are in terms of performance and service quality management compared to organizations with high performance levels. II. Congress of the International Health Performance and Quality Proceedings. *Editor, Harun Kırılmaz.* 353-361.

Yu, C. J., Wu, L., Chiao, Y., & Tai, H. (2005). Perceived quality, customer satisfaction, and customer loyalty: the case of Lexus in Taiwan. *Journal of Total Quality Management and Business.* 32 (2), 325-679.

Zhu, F. X., Wymer, W., Jr., & Chen, I. (2002). IT-based services and service quality in consumer banking. *International Journal of Service Industry Management, 13 (6)*, 69–90