

## **INFLUENCE OF EMPLOYEE RELATIONS STRATEGIES ON CUSTOMER LOYALTY IN SELECTED DEPOSIT MONEY BANKS IN ENUGU METROPOLIS**

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**Abstract:** The study sought to examine the influence of employee relations strategies on customer loyalty in selected Deposit Money Banks in Enugu Metropolis. The specific objective includes to; examine the influence conflict resolution on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis and ascertain the influence of employee empowerment on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis. A survey design was adopted for the study. The population of the study comprised all the staff of selected banks in Enugu State metropolis. The sample size of the study comprised 160 staff and 345 customers. Instrument used for data collection was questionnaire. The findings revealed that conflict resolution had a significant positive influence on customers' loyalty of selected Deposit Money Banks in Enugu Metropolis and employee empowerment had a significant positive influence on customers' loyalty of selected Deposit Money Banks in Enugu Metropolis. The study concluded that good employee relations in terms of effective conflict resolutions, employee empowerment to customer loyalty in deposit money banks attract more customers. It was recommended that management of banks should continue to render resolution among employees especially when it comes to conflicts issues and bank managers should engage in effective words of encouragement on employee empowerment as a means of seeking their opinions in the affairs of the bank.

**Keywords:** Customer, Employee, Relations, Strategies

### **1.1 Introduction**

Every organization has an objective either to produce goods or provide services and this could be for commercial purposes or charitable. Organizations are also faced with increased cut throat competition and fast advancement of technology both at client and organization level becoming more pervasive, organizations need to keep performing at its best at all times. To achieve this, organizations must have a workforce that is committed and motivated to giving their very best towards the organization's objectives. The most critical factor of production is the human resource. This resource must be treated with a lot of care if the organization is to achieve its intended goals (Dessler, 2018). Organization especially financial institutions push and boost employees to into in their best as if their owners of the organization for easy and common achievement of management by objectives. Management of people at work is an integral part of human resource management process in providing enabling work environment and retaining employees. Employees are one of the most important determinants and leading factors that facilitate the success and failure of any organization in a competitive environment. The survival and prosperity of a company in the turbulent and highly competitive environment of today depends mainly on the

quality of its employees (Hartel *et al.*, 2017). A growing number of organizations see human resources as major contributors to accomplishing corporate objectives. While others now recognize the fact that employing effective employee relation strategies can be the greatest strength of their organizations (Rawashdeh & Al-Adwan, 2012). Any business organizations' success greatly depends on management and employees' relationship management which are proxied by employee commitment, employee empowerment, conflict resolution, productivity and customer loyalty is important role in the growth of the organization in a business environment that is competitive. In order to achieve a healthy and strong relationship between the workforce and organization, well-organized strategies or practices on employee relations need to put in place or established. The relationship between employers, trade unions and employees, communication, management of disputes and grievances is a key drive of competitive firms operating in the dynamic business environment to achieve aim (George & Jones, 2018). Ever since the conception of modern economic organizations, employee relation has been the most critical element in both public and private sectors (Albrecht, 2010). The growing competitions in Nigeria especially in the tertiary institutions have called for consistent implementation of effective strategies to enhance harmonious relationship between employers and employees, thereby reducing workplace conflict. In the other hand, Customer's loyalty is received a great marketing attention (Wu & Ai, 2016) since its implications cannot be overstated for modern businesses. In fact, customer's loyalty is regarded as a long-term asset (Kandampully *et al.*, 2015; Ali *et al.*, 2016; Kim *et al.*, 2016). Based on its important role in creating sustainable competitive advantages (Wu & Ai, 2016). Marketing practitioners are also motivated to develop loyal customers towards their businesses as a central condition for the market success (Kandampully *et al.*, 2015). It against this background the study sees it important to study relationship between employee relations strategies and customer loyalty of selected Deposit Money Banks in Enugu Metropolis.

### **1.2 Statement of Problem**

Despite the importance of employee's relations in ensuring effective employee performance, organizational performance and customer loyalty in today's competitive world, managers in financial institutions in Nigeria especially in Enugu State seems not to give employee relations adequate attention. Employee turnover, job dismissal, employee resignations, poor salaries and compensation seems to be heightening in the banking industry. The relationship between employee relations and customer loyalty has been validated on other organizations such as police force, Army and Nigerian Breweries Plc (Ndubisi and Kahrama, 2015; Olakunle, 2018). Unfortunately, studies regarding the influence of employee relations on customer loyalty in deposit money banks especially in the Enugu Metropolis are overwhelming sparse. According to this paper seeks to examine the relationship between employee relations and customer loyalty in deposit money banks in Enugu Metropolis of Enugu State.

### **1.3 Objectives of the Study**

The main objective of the study was to examine the influence of employee relations strategies and customers' loyalty in selected Deposit Money Banks in Enugu Metropolis. Specifically minor objectives include to:

1. Examine the effect conflict resolution on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.
2. Ascertain the effect of employee empowerment on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.

### **1.4 Hypotheses of The Study**

The following hypotheses were tested in this study: -

1. Employee conflict resolution has no significant effect on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.
2. Employee empowerment has no significant effect on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.

## REVIEW OF RELATED LITERATURE

### 2.1 Conceptual Review

#### Employee Relations Strategies

Employee relations (ER) as a discipline initially emerged to address workplace problems such as unemployment and power imbalances between employees and employers by focusing on the practices of workplace institutions and organizational behaviors (Kaufman, 2014). It is a multidisciplinary field that studies the employment relationship dealing with both unionized and non-unionized workers (Salamon, 2015). ER encompasses ‘the processes of regulation and control over workplace relations, the organization of tasks, and the relations between employers and their representatives, and employees and their representatives, and is the sum of economic, social and political interactions in workplaces where employees provide manual and mental labor in exchange for employability, compensation as well as the institutions established for the purpose of governing workplace relations (Gospel & Palmer, 2014).

#### Customers’ Loyalty

Customer’s loyalty is considered a significant intangible asset for numerous companies (Jiang and Zhang, 2016). Marketing scholars have provided different conceptualizations on customer’s loyalty (Ali *et al.*, 2016). Different definitions of customer’s loyalty have been adapted by marketing researchers based on the research objectives and contexts. For instance, Casidy and Wymer (2016) conceptualized customer loyalty as “one's feelings of devoted attachment to the loyalty object, rather than repeated commercial transactions”. Thakur (2016) defined attitudinal loyalty as a customers’ intention to remain committed to specific provider in the marketplace by repeating their purchasing experiences. On the other hand, Oliver defined customers’ loyalty as “a deeply held commitment to rebuy or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts have the potential to cause switching behavior”. A review of the literature reveals that numerous marketing scholars have adopted Oliver’s definition of customers’ loyalty (Haryanto *et al.* 2016). There are two types of customer’s loyalty: a) active loyalty and b) passive loyalty (Kandampully *et al.*, 2015). Financial institutions could have active and passive loyal customers. Both types are important but active loyalty has become more important due to the widespread usage of internet and social media applications (Kandampully *et al.*, 2015). Today’s customers depend progressively more on online reviews and electronic word of mouth (E-WOM) in choosing various products and brands. In this regard, active loyal customers are motivated to spread their evaluations and opinions on their purchasing experiences with the public.

#### Conflict Resolution

Conflict resolution refers to one of the employee relations practices used to help employee relations actors to communicate more clearly, negotiate effectively, develop and evaluate solutions, or resolve disputes. Olakunle (2018) identified six different levels of conflict: interpersonal, intragroup, intergroup, intrapersonal, intraorganizational and inter-organizational levels. The effective management of these conflicts will go a long way to enhance the performance of the organization in meeting to its overall mandate (Njau, 2012; Rivers, 2015). Conflict resolution offers a private and voluntary option beyond the industrial courts Where there is employment relationship one inevitably finds labor conflicts and the need to resolve them efficiently, effectively and equitably for the benefit of all the parties involved and the economy at large (Olakunle, 2018).

The first bank plc delivery occurs within complex system of institutional environment, multidisciplinary professionals, technology, financial, legal regulations and patient, family and community-based needs (Ramsay, 2015). Care giving teams are expected to represent the multiple disciplines on which customer depend for financial institution service. Each member of the team brings specific knowledge and skill to care planning and delivery they often represent differing perspectives on what that care should include and how it should be

administered. These differences result into conflicts that adversely affect productivity, morale, staff retention, quality of service and certainly staff contribution that impede effectiveness of care (Ramsay, 2015).

### **Employee Empowerment**

Employee empowerment is defined as the focus of organization on delegation of authority, encouraging workers to participate in decision making, share resources, share information, enabling them to control work processes as required (Pfeffer, Hatano & Santalainen, 2015). There are two main dimensions in defining empowerment: psychological dimension and structural dimension. Psychological empowerment dimension definitions fall into intrinsic motivation that creates discretion and self-efficiency (Patah, 2019). Instances for the psychological approach's definitions, Conger and Kanungo (2018) define empowerment as a procedure of improving self-efficiency perception among the employees through problem solving groups (Quality circle) and information sharing.

### **2.2 Theoretical Framework**

The study anchored on human relations theory, employees in any giving organization especially in Deposit Money Banks in Enugu Metropolis.

### **Human Relations Theory**

The main focus of the human relations movement is on the human and social dimensions of work (Mayo, 1933). Elton Mayo and Abraham Maslow in their Hawthorne studies found that efficiency enhanced independent of the level of lighting. The studies accomplished that the employees were more reactive to social situations than to management controls. Abraham Maslow (1943) a major theorists of the human relations movement identified the different five levels of needs; physiological, safety, love, self-esteems, and self-actualization needs. He suggested that human needs are organized in any order and that employees are motivated by unsatisfied needs though higher needs could motivate only after lower needs are satisfied. This helped managers understand the employee empowerment. Herzberg (1959) alienated employee motivation into two main factors, motivation factors and hygiene factors. Motivation factors are related to job satisfaction and different from hygiene factor which are related to dissatisfaction. He highlights that employee participation through quality circles has positive effect on organizational performance.

### **2.3 Empirical Review**

Zhu *et al.* (2018) conducted study on conflict management between employees from different department: contribution of organizational identification in China. The study used descriptive research design and collected data using cross-sectional design. The results found out that there is a relationship between conflict resolution practice used and organizational outcomes.

Samwel (2018) conducted a study on effect of employee relations on employee performance and organizational performance in Tanzania. The study adopted a cross-sectional survey research design and used a stratified random sampling technique. The results revealed that small organizations in Tanzania are aware of the benefits of maintaining good employee relations and correct remedial actions taken to minimize poor employee relations in the organization.

Ulo and Ekpe (2019) investigated on employee relations and the performance of plastic products manufacturing firms in Nigeria. Descriptive research approach was adopted. Data was collected and analyzed with the Pearson's Product Moment Correlation Coefficient (r) and the results tested with t-statistics. The findings indicate that programmed instruction relates significantly to increase in sales volume and that computer/simulated games relate significantly to high return on investment in plastic products manufacturing firms in Nigeria.

Tahir, Yousafzai, Jan and Hashim (2014) conducted a study on the impact of strategies on employee's performance and productivity in United Bank Limited, Peshawar City KPK Pakistan.

The study adopted survey research design. Data collected through primary source was analyzed. The major finding was that there was a significant relationship between strategies and employee performance and productivity, and recommended that banks should invest in staff training.

## METHODOLOGY

Descriptive survey research design was used for the study. Primary data were used for the study and this was sourced from the questionnaire issued to employees of the selected banks. Population of the study comprised all the staff and customers of the major branch of the deposit money banks that were selected for study. According to the banks internal records of the branch used for the study, the total number of staff was 160 while that of the customers was 2,530.

Since the total number of populations is management, the researcher used all the 160 staff as the sample size.

### 3.5.2 Sample Size of Customers.

Since the population of customers was adjudged finite, Taro Yamani's formular was used in determining the sample size as follows: -

$$n = \frac{N}{1 + N(e)^2}$$

Where n = The required sample size.

N = Population of the study = 2,530

e = 5% limit of tolerable error

1 = constant

Substitution the values in the formula, we have

$$\begin{aligned} n &= \frac{2,530}{1 + 2,530(0.5)^2} \\ &= \frac{2,530}{1 + 2,530(0.0025)} \\ &= \frac{2,530}{1 + 6.325} \\ &= \frac{2,530}{7.325} \end{aligned}$$

n = Sample Size of customers = 345.

There was no sampling frame, therefore, the researcher used convenience sampling method for selecting the respondents

Reliability of the instrument was checked using Cronbach Alpha test. The Cronbach alpha values obtained was 0.81. Based on this, the instrument was highly reliable according Nunnaly and Bernstein's (1994) benchmark of 0.70 for ascertaining reliability of an instrument.

### Methods of Data Analysis

Data collected for this study was analyzed using descriptive statistics such as frequencies and percentage while regression model was used to test hypotheses.

The following regression model was adopted.

$$Y = B_0 + B_1X_1 + B_2X_2 + B_3X_3 + e$$

Where; Y = Customer Loyalty

X<sub>1</sub> = Conflict resolution

X<sub>2</sub> = Employee Empowerment

X<sub>3</sub> = Employee Compensation

e is the error of prediction.

B<sub>0</sub> = is a constant which is the value of dependent variable when all the independent variables are 0 B<sub>i</sub> (where i = 1, 2, 3) is the regression coefficients or change induced by conflict resolution, employee empowerment and employee compensation. It determined how much each independent variable (conflict resolution, employee empowerment, employee voice, employee compensation) separately contribute to customer loyalty.

## Data Presentation and Analysis

### 4.1 Data Presentation

**Table 4.1 Copies of the Questionnaire Distributed and Returned**

Respondents	Copies of Questionnaire Distributed	Copies Returned	Percentage Returned	Copies not Returned	Percentage not Returned
Staff	160	110	68.75	50	31.25
Customers	345	236	68.11	109	31.59
Total	505	346	68.51	159	31.48

*Source: Field Survey, 2022*

From table 4.1 above, it shows that 346 copies of the questionnaire were duly completed and returned representing 68.51 percent, while 159 copies of the questionnaire were not duly completed and returned from the respondents representing 31.48 percent. Therefore, the total of 346 copies was brought back and gathered or arranged for the analysis representing 68.51%.

### 4.2 Data Analysis

**Table 4.2 Bio-data of Respondents**

Staff			Customers		
Option	Frequency	Percentage%	Option	Frequency	Percentage%
<b>Gender</b>			<b>Gender</b>		
Male	246	71.1	Male	300	86.71
Female	100	28.9	Female	46	13.29
<b>Total</b>	<b>346</b>	<b>100</b>	<b>Total</b>	<b>346</b>	<b>100</b>
<b>Age</b>			<b>Age</b>		
18-30	150	43.35	18-30	100	28.9
31-43	100	28.9	31-43	200	57.8
44-56	50	14.45	44-56	50	14.45
57-69	30	8.7	57-69	30	8.7
70 and above	16	4.6	70 and above	16	4.6
<b>Total</b>	<b>346</b>	<b>100</b>	<b>Total</b>	<b>346</b>	<b>100</b>
<b>Marital Status</b>			<b>Marital Status</b>		
Single	46	13.29	Single	146	42.2
Married	300	86.71	Married	200	57.8
Total	346	100	Total	384	100
<b>Highest Ed Qualification</b>			<b>Highest Ed Qualification</b>		
Ph.D	20	5.78	Ph.D	20	5.78
Masters	50	14.45	Masters	50	14.45
First Degree	40	11.56	First Degree	40	11.56
OND/NCE	100	28.9	OND/NCE	100	28.9
SSCE	96	27.75	SSCE	96	27.75
FSLC	40	11.56	FSLC	40	11.56
<b>Total</b>	<b>346</b>	<b>100</b>	<b>Total</b>	<b>346</b>	<b>100</b>

*Source: Field Survey, 2022*

From table above, it was found for staff that 71.1 percents of the respondents were male, 28.9 percents were female, for customers 86.71 percents of the respondents were male while 13.29 respondents were female. 43.35 percents, 28.9 percents, 14.45 percents, 8.7 and 4.6 percent of respondents respectively while for customer, 28.9

percents, 14.45 percents, 8.7 percents and 4.6 percents. 13.29 and 86.71 percentage were both single and married while in the customer 42.2 and 57.8 percents were between single and married customer. 5.78, 14.45, 11.56, 28.9, 27.27 and 11.56 percents of Ph.D, First degree, OND/NCE, SSCE and FSLC while for customer 5.78, 14.45, 11.56, 28.9, 27.75 and 11.56 percents of respondents.

### 4.3 Hypotheses Testing

#### Tests for Hypothesis One

**H<sub>01</sub>:** Conflict resolutions do not have Strong Positive Influence on Customers' Loyalty in Selected Deposit Money Banks in Enugu Metropolis.

**H<sub>a1</sub>:** Conflict Resolutions have Strong Positive Influence on Customers' loyalty of Selected Deposit Money Banks in Enugu Metropolis

**Table 4.3: Model Summary**

Model	R	R-Square	Adjusted R-Square	Std Error of the Estimate
1	.589	.347	.346	.56233
a. Predictors: (Constant), Conflict Resolutions				

The coefficient of determination between conflict resolutions and customers' loyalty was 0.589 indicating a positive influence of conflict resolutions on customers' loyalty. The coefficient of determination (R squared) of 0.347 indicated that 34.7% of variation in customers' loyalty could be explained by conflict resolutions. The adjusted R-square of 34.6% indicated that conflict resolutions in exclusion of the constant variable explained the change in customers' loyalty by 34.6%, the remaining percentage could be explained by other factors excluded from the model. This implies that there was a strong positive influence of conflict resolutions practices on customers' loyalty.

**Table 4.4: ANOVA**

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	75.378	1	75.378	238.378	.000 <sup>b</sup>
Residual	141.663	346	.316		
Total	217.041	340			

a. Dependent Variable: Customers' Loyalty b. Predictors: (Constant), Conflict Resolution.

The result of Analysis of Variance (ANOVA) for regression coefficient revealed (F=238.378, p value = 0.000a). The results indicated that the significance of the P value is 0.00 which is less than 0.05, this, therefore, implies that the regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit for the data. This is an indication that there was a strong positive influence of conflict resolutions on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.

#### Tests for Hypothesis Two

**H<sub>01</sub>:** Employee Empowerment does not Significantly Influence Customers' Loyalty in Selected Deposit Money Banks in Enugu Metropolis.

**H<sub>a1</sub>:** Employee Empowerment Significantly Influence Customers' Loyalty in Selected Deposit Money Banks in Enugu Metropolis

**Table 4.5: Model Summary**

Model	R	R-Square	Adjusted R-Square	Std Error of the Estimate
1	.534	.285	.283	.58862
a. Predictors: (Constant), Employee Empowerment				

The coefficient of determination between employee empowerment and customers' loyalty was 0.534 indicating a significant influence of employee empowerment on customers' loyalty. The coefficient of determination (R squared) of 0.285 indicated that 28.5% of variation of customers' loyalty could be explained by employee empowerment practices. The adjusted R-square of 28.3% indicated that employee empowerment in exclusion of the constant variable explained the change in customers' loyalty by 28.3%, the remaining percentage could be explained by other factors excluded from the model.

**Table 4.6: ANOVA**

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	61.823	1	61.823	178.438	.000 <sup>b</sup>
Residual	155.218	346	.346		
Total	217.041	340			

a. Dependent Variable: Customers' Loyalty b. Predictors: (Constant), Employee Empowerment.

The result of Analysis of Variance (ANOVA) for regression coefficient revealed ( $F=178.438$ ,  $p$  value = 0.000a). The results indicated that the significance of the  $P$  value of 0.00 which is less than 0.05, this, therefore, implies that the regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit model for the data analysis. This is an indication that there was a significant influence of employee empowerment on customers' loyalty in selected Deposit Money Banks in Enugu Metropolis.

#### 4.4 Discussion of Findings

According to Robinson & Judge (2019) conflict may have both positive as well as negative consequences within the organization, the submission above blend with the fact that, conflict can never be totally eliminated within organizations but can be efficiently managed in order to move organizations to greater height and performance level. Darling & Walker (2017) stated that, even when conflict is a natural phenomenon in social relations it can nevertheless be managed within organizations.

Samat, Ramayah and Saad (2016) explored the relationship between employee empowerment and quality of service as well as market orientation and concluded that employee empowerment has significant effect on both compared with other practices of total quality management (TQM) examined in service organizations in Malaysia (Perak, Kedah, Penang & Perlis, 2011).

#### 5.1 Summary of Findings

1. Conflict resolutions had a significant positive influence on customers' loyalty of selected Deposit Money Banks in Enugu Metropolis.
2. Employee empowerment had a significant positive influence on customers' loyalty of selected Deposit Money Banks in Enugu Metropolis.

#### 5.2 Conclusion

Based on the findings of this study, we conclude that customer loyalty in the deposit money banks in Enugu Metropolis is achieved through effective employee conflict resolution, employee empowerment.

#### 5.3 Recommendations

Based on the findings, the following recommendations were made;



- i. The management of banks should continue to render resolution among employees especially when it comes to conflicts issues.
- ii. Bank managers should engage in effective words of encouragement on employee empowerment as a means of seeking their opinions in the affairs of the bank.

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