Relationship Marketing and Customer Retention in Cooperatives within the Cameroon Cooperative Credit Union League (Camccul. Ltd) in a Crises Era, Case of the Northwest and Southwest Regions of Cameroon

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Abstract

This paper aims to determine how the integrated practices of relationship marketing (RM) in cooperatives within CamCCUL contribute to the retention of their customers or members. Given the accepted importance of trustworthiness to RM practices, there appears to be a failure to develop a coherent framework to match RM with customer retention. This is the gap that this paper addresses and by so doing, it extends the body of knowledge to our understanding of the constructs of RM and their outcome. During the major development phase, a pilot study of 10 respondents at CamCCUL Head office were interviewed and a further 45 interview guides were administered on management of cooperatives under CamCCUL Ltd, 25 in the Northwest and 20 in the Southwest. These two Regions were chosen because it is where the Head offices of the cooperatives are found and they are the regions affected by the crises, while branches are found in other regions of Cameroon. Forty-five cooperatives participated in the study along with 25 interviewers who administered questionnaires on 300 customers in the Northwest and 250 in the Southwest for the main empirical study. A total of 472 responses were collected for the main study giving a return rate of 85.82%. The final sample of 461 questionnaires after reducing eleven questionnaires (6 unusable observations, 5 missing data) was used to validate the measurement model and test the research hypotheses. Within the proposed model, the antecedents of relationship marketing showed a positive impact on the retention of customers in the form of psychological and social benefits of long-term relationships. Meaning, RM has a positive impact on both attitudinal and behavioral loyalty, the two types of loyalty summarizing elements of retention were proposed as the model outcome. To test the proposed hypotheses, a new measurement scale was developed; the structural equation model to get the bootstrapping test results from SmartPLS 2, 2017. The loading factors for the reflexive model were all significant at 0.05 significant levels. The results from the empirical study revealed that the model is valid and significant, in which all the antecedents of RM had a significant loading as well as the model corollaries. From the results, we recommended that cooperatives need a systematic analysis and framework for the creation of value-added relationships. Also, managers should focus on RM because it is initiated from the organization's side and not trust alone which is from the customer's-side, and that service providers should establish a strong customer relations foundation based on low-level and high-level antecedents.

Keywords: *Customer retention, value-added, customer loyalty, relationship marketing, customer defections.*

INTRODUCTION

Background to the Study

In the 1960s and 1970s, Traditional Marketing originated as companies found it more difficult to sell consumer products Harvey *et al.* (1996). Its consumer market origins molded traditional marketing into a system suitable for selling relatively low value-value products to masses of customers. Over the decades, attempts have been made to broaden the scope of marketing, relationship marketing being one of these attempts. At the core of relationship marketing is the notion of customer retention.

Emanating from both the empirical and theoretical debates surrounding relationship marketing, the concept of trustworthiness is accepted as a key component in successful relationships Mayer et al. (1995); Doney and Cannon (1997), and it is often seen as an important factor in defining the strength of customer relationships Morgan and Hunt (1994). However, most of the current literature focuses on trust as an antecedent of customer loyalty Buttle and Burton (2002); Bartelt (2002), effective communication Anderson and Narus (1990), customer satisfaction Jyh-Shen (2004), customer commitment Morgan and Hunt (1994) and risk reduction Mayer *et al.* (1995).

Contemporally, it is clear that the maintenance and fostering of enduring connections with associated stakeholders represents a crucial task for enterprises: Based on corresponding considerations initially in industrial and services management (Grönroos, 1990, 1994; Payne & Frow, 2017; Reichheld & Sasser, 1990; Sheth, 2002), the concept of relationship marketing emerged (Berry, 1983, 2002; Dwyer et al., 1987; Fournier, 1998; Grönroos, 1989; Gummesson, 1987). At the core of this approach lies the idea that has nowadays become established in many industries worldwide: especially long-term relationships of organizations with their customers and related upstream target variables, such as customer satisfaction and customer loyalty, are often decisive for the economic success of a company (Gummesson, 1987; Iacobucci et al., 1995; Payne & Frow, 2017; Petzer & Roberts-Lombard, 2021; Reichheld & Sasser, 1990; Samiee et al., 2015; Wu et al., 2010; Zhang et al., 2016). However, the relational perspective is not limited to merely considering the buyer-to-seller perspective. Approaches aimed at the long term are regarded as meaningful in referring to a broad range of stakeholders other than solely customers (Bruhn, 2003; Doyle, 1995; Frow & Payne, 2011; Gummesson, 2002, 2017; Hillebrand et al., 2015; Morgan & Hunt, 1994; Payne & Frow, 2005, 2017; Stefanou et al., 2003).

It should be noted that the development, design, and implementation of relationship management approaches is assumed to take place on two focal levels: operational/technologic and strategical/philosophic (Dowling, 2002; Frow & Payne, 2009; Payne & Frow, 2005; Zablah et al., 2004), as the former points to a rather analytical, informational dimension. Following Kaplan and Norton's (1996) principle "if you can't measure it, you can't manage it" (p. 21), numerous analytical frameworks have been developed in order to control the previously mentioned target variables. This includes a comprehensive set of measurement instruments, e.g., scales or questionnaires to quantify customer satisfaction (Fornell, 1992; Oliver, 1980; Tse & Wilton, 1988; Westbrook & Oliver, 1991; see also Fournier & Mick, 1999), employee satisfaction (Jeon & Choi, 2012; Sims & Kroeck, 1994), customer loyalty (Dick & Basu, 1994; McMullan & Gilmore, 2003) as well as further crucial relationship parameters, such as commitment (Allen & Meyer, 1990; Beattyet al., 1988) or product/service quality (Chumpitaz Caceres & Paparoidamis, 2007; Parasuraman et al., 1988). The relational theme has also been addressed from the perspective of (business) informatics, leading to the development of corresponding IT-based tools, often referred to as customer relationship management (CRM) systems (Chatterjee et al., 2020; Dowling, 2002;

Foss et al., 2008; Gummesson, 2004; Negahban et al., 2016; Payne & Frow, 2005; Stefanou et al., 2003 Stefanou, C. J., Sarmaniotis, C., & Stafyla, A. (2003). CRM and customer-centric knowledge management: An empirical research. *Business* Process Management Journal, *9*(5), 617–634. To summarize, this level refers to equipping companies with ready-to-operate, frequently technology-driven tools to effectively build and maintain long-term stakeholder relationships.

Most literature sources use the term RM, although sometimes the focus is on customer behavior and sometimes on service provider attributes; the two are even used interchangeably. This is well described by Hardin (2002:29) when he notes that "much of the literature on trust hardly mentions trustworthiness, even though implicitly much of it is primarily about trustworthiness, not about trust". Hardin's (2002) argument was further confirmed by Caldwell and Clapham (2003) when they argued that the trust decision is evaluated upon one party's assessment of the behaviors of another party, through what they described as a 'mediating lens' or complex filter through which each person views the world.

Trustworthiness, however, is a more salient issue with high-risk transactions. It is important to conceptualize and distinguish RM from trust because: 1) trust may be an enduring condition of the customer, i.e. relying on the customer to initiate trust or distrust, with the implication that they are ultimately making the trust decision, 2) trust is also an outcome of the evaluation of the trustworthiness of the service provider. Hence, by refocusing on the strategic organizational value of developing a trustworthy attribute, it is easier for the service provider to be able to influence and predict trust, particularly in a new business context.

Customer retention and defection are just two phases of the same coin. This is because retention can be inferred from the detention, and, depending on the context, it is better to use one or the other metric. Retention rate in period t(Rrt) is refers to the average likelihood that a customer purchases from the focal firm in a period (t), given that this customer has also purchased in the period before $(t - 1)$.

The defection rate refers to the average likelihood that a customer defects from the focal firm in a period (t), given that the customer was purchasing up to period $(t - 1)$.

$$\text{Rr}_t (\%) = 100 \text{ X } \frac{Number\ of\ customers\ in\ cohort\ buying\ in\ (t) \div customers\ in\ (t-1)}{Total\ number\ of\ customers\ in\ cohort\ buying\ in\ (t-1)}$$

The resulting retention rate refers to the average retention rate of a segment of customers. Theoretically, the retention rate differs for each individual customer but is approximated by the average retention rate of a (homogeneous) customer group or segment. Most of the time, no distinction is made between the (individual level) retention rate and the average retention rate. Average retention rate and average defection rate are directly related:

$\text{Rr}_t (\%) = 100$ - Average defection rate (%)

RM Morgan, SD Hunt - Journal of marketing, 1994 - journals.sagepub.com show that trust and commitment are the major relational mediators of the model of relationship marketing. From their research trust enhances commitment such that a trusted partner is highly valued enabling channel members to invest in them and exert effort to maitain the relationship. The study reexamined the causality between trust and commitment by comparing different models from three sets of data bases (Morgan and Hunt 1994). From the results, trust enhances commitment and commitment can rode trust. They discussed viable theoretically-driven explanations for negative effect and developed propositions for future research.

Statement of the Problem

This research was out to explore the lapses associated with Relationship Marketing practices in cooperatives within the CamCCUL network in retaining their customers or members within a crises period, i.e. due to poor customer retention initiatives or a complete lack of customer retention procedures. The context peculiarity of this problem is centered on the fact that despite the efforts put by cooperatives to keep their customers, like provision of suggestion boxes, addressing their customers "members", preaching low interest rates on loans and being non-profit making, provision of death allowances to members etc., they still experience a high level of customer switching and delinquency. This means within crises cooperatives have to revisit their policies or invent strategies on three major areas: Customer prospecting, customer retention and regaining switched or lost customers.

To begin with, it should be remarked that RM represents a concept still poorly addressed in cooperatives Bucklin and Sengupta (1993); Gassenheimer, Davis, and Dahlstrom (2018); Hibbard, Kumar, and Stern (2001), that is why our principal objective is to determine the contribution of RM to the retention of customers within cooperatives.

Despite the fact that cooperatives term their customers 'members', they don't treat them as such and do nothing in their transactions to convince them feel like members and so it leads to the problem of lack of trust and commitment Crosby, Evans, and Cowles (1990); De Wulf, Odekerken-Schröder, and Iacobucci (2001). In recent years, the terms 'trust & commitment' have received great attention in management (eg Eligur & koslowsky, 2001,), marketing (Kim & Oh (2002), and export literature (Richey & Myers, 2001). Within the crises and precisely in 2017 the Mutengene credit union and a host of others could not grant loans for the following reasons: lack of money, high level of loan default and delinquency, and this has continued till date where about 80% of credit unions can't grant instant loans ≥ 1.5 million francs. For such loans members have to notify early enough i.e. weeks before a loan is granted, the question that looms is: what about unforeseen events like accidents or deaths, which make it impossible to notify in advance?

Within this period, movement is not only limited but conditioned by periods of ghost towns, crossfires between the military and separatists, burning of homes, rampant kidnaps etc. This reduces the number of transactions made by cooperatives as possibilities of online banking is absent and consequently low income. The possibility of workers working from home is equally absent thus leading to low output and inefficiency in the cooperatives.

Cooperatives found in most Cameroon towns have limited modern information and communication systems while the majority in the rural areas still use rudimentary communication means. Language and cultural differences make communication more complicated and as a consequence, this creates a problem of reciprocity in communication. Communication is further hampered by frequent power failures which results to the grounding of electronic equipment. The absence of a reciprocity measure for exchange partners in RM remains "especially notable" (Palmatier et al. (2006, p. 152). Reciprocity is ineffective with the problem of poor Communication: In 2010, and 2011 category one MFIs constituted about 510 of the 589 institutions existing in Cameroon a majority belonging to CamCCUL (Source: Market Insight, industry survey (November 2011), MC2 Annual Report (2010 to 2016), CamCCUL Annual Report (20014 to 2018): They don't have a directory for customer contacts and can only reach customers during daily transaction.

Though many cooperatives provide suggestion boxes for customer complaints the management of most of them treat customers unfairly, as if they were doing a favor to customers leading to problems of cooperation & integrity: Market Insight, market intelligence, trade press, industry

survey in December 2020 showed the evolution in number of customers as follows (2000 = 219410, 2006 = 849030, 2008 = 1058498, 2010 = 1445235, and 2011 = 1509368), from the same report cooperatives lost a third of these customers between 2017 and 2021 due to customer complaints on the crises. Cooperatives are not socially responsible and are unethical when dealing with customers; they don't support local communities in developmental issues.

Employees of cooperatives are not schooled enough on customer service techniques and many of them are not only of lower qualifications, but aging out. When they lack knowledge about providing the right service, it is negatively perceived by customers as being incompetent and untrustworthy.

Even though cooperatives preach loyalty programs, they don't keep to their promises or show fairness when dealing with customers; at times they show open favoritism either to board members, friends or family members, this creates a gap between them and their customers.

The standard of services provided change from day-to-day by the same providers as customers receive different types of treatment and behavior from the same people. This creates a lapse of inconsistency of services provision and calls for RM strategies.

With these problems of lack of trust, incompetence and poor quality customer services, neglect to engage customers, poor communication systems, inconsistencies and little or no perceived satisfaction on the part of customers, we were obliged to ask the following questions.

Research Question

How do Relationship Marketing practices contribute to the retention of customers of cooperatives within the CamCCUL network in a crises period?

It is widely agreed that the constructs of RM are an elusive concept that means different things to different people, with the consequence that it is relevant to several academic disciplines Nooteboom (2002); Lane and Bachmann (1998). From this perspective, we used the Low Level antecedents (LLA) of RM from where a specific research question was developed to summarize the research questions for the different constructs as follows:

➢ *How do Low Level Antecedent practices of RM within CamCCUL cooperatives contribute to the retention of their customers in a crisis period?*

Research Objective

To determine how Relationship Marketing practices contribute to the retention of customers of cooperatives within CamCCUL in a crisis period.

From the main objective a specific objective was deduced which corresponds to the LLA of RM practices. This includes:

➢ *To determine how Low Level Antecedent practices of RM within CamCCUL cooperatives contribute to the retention of their customers in a crisis period.*

Just like the specific research questions, the specific objective generated three sub-specific objectives corresponding to the three RM constructs of **trust, competence and consistency**

Hypothesis

From the LLA, three alternative hypotheses were established to respond to relationship marketing practices.

> ➢ *Trust has a significant influence on the retention of customers of cooperatives within the CamCCUL Ltd network*

> ➢ *Competence has a significant influence on the retention of customers of cooperatives within the CamCCUL Ltd network*

> ➢ *Quality has a significant influence on the retention of customers of cooperatives within the CamCCUL Ltd cooperatives*

Methodology

Research Design

After defining the concept of relationship marketing and customer retention within cooperative organizations, a critical realistic approach was adopted. In the light of a multidisciplinary review of the literature and after an initial qualitative study, three hypotheses were developed and tested using a quantitative design.

Several methods were used to achieve the aim and objectives of this research, these are: Research logic: deductive research approach: mixed methods by combining semi-structured interviews and survey questionnaire and the analysis method is the multivariate analysis using structural equation modeling.

Based on the objectives of this research, the logical arguments were deductive because they built on previous theories surrounding RM and introduced a new model (Static Dyadic Model which is a commitment and trust model) to be examined in a specific situation.

Population of the Study

Our population of definition was made up of members of cooperative credit unions under CamCCUL Ltd, living in the Northwest and Southwest regions of Cameroon or living elsewhere but having accounts in cooperatives in the two regions. Our population was put at 5500 i.e. 3500 in the Northwest and 2000 in the Southwest comprising account holders in different categories (Public and private sectors, charities and the informal sector including individuals, households, farmers, business owners, companies, plantation workers, students etc.)

Sampling Procedure

We employed the probability sampling technique (Simple random sampling) and non-probability sampling technique (convenience sampling) to select the 25 cooperatives in the Northwest and 20 cooperatives in the Southwest Regions of Cameroon. We equally used these two techniques to select those on whom the questionnaires were administered. We made sure that the sample schemes were without replacement i.e. the same customer was not interviewed more than once.

Sample Size

The sample size used in this study was determined based on the expense of the data collection and the need to have sufficient statistical power. Our sample size of 550 was chosen using a target for the power of statistical test applied once the sample was collected. We aimed at administering 300 questionnaires in the Northwest and 250 in the Southwest.

Hair et al. (2006) recommended that obtaining a sample of three to five hundred is sufficient for data analysis, particularly when applying multivariate analysis techniques. Therefore, respondents were approached until the sample reached the target of four hundred and seventy-two completed

questionnaires (n = 472 to be exact). From this sample, eleven questionnaires were removed due to their poor response nature.

The Questionnaire

In summary, a total of 472 responses were collected for the main study. The final sample of 461questionnaires after reducing eleven questionnaires (6 unusable observations, 5 missing data) was used to validate the measurement model and test the research hypotheses. A detailed analysis of the questionnaire and how the data were coded and then analyzed is contained in the analysis section.

For internal consistency of this research, inter-item correlation tables were inspected to identify and delete items with poor inter-item correlations. For this reason, items which correlated poorly and those with a low item-total correlation were deleted.

The items which seemed to reflect the same construct were factor analyzed, factor by factor, to ensure they all loaded on the expected factor. When a second factor was extracted, the items' loading on the second factor were studied to decide whether the factor was conceptually meaningful and was to be retained or added to the conceptualization. When this was not the case, then items loading the highest on the second, unwanted factors were removed and the analysis was re-run. This process repeated until it retained a single factor.

Data Collection

The targeted cooperatives were visited on randomly selected days to collect the data. We collected primary data from customers using the questionnaires. We equally used interview guides to get information from the management of the different cooperatives. Research assistants who were predominantly students went to the different cooperatives during work hours where respondents were met during their daily transactions in the cooperatives. They were served questionnaires for immediate responses, while some carried theirs home to submit later to management for research assistants to pass and pick them up.

To complement the quantitative research some secondary data were collected consisting of materials related to scientific research publications from established journals and books, all of which were duly referenced. Sarantakos (1998) stated that it is essential to have a critical attitude towards this type of data, since the researcher has not collected it and the precise collection process is, therefore, not exactly replicable (Aaker *et al.* 2001).

The process of collecting primary data for any research depends on the nature of both the researcher and the phenomena under investigation.

For the purpose of this research it is necessary to gain a reflective insight regarding relationship marketing and its association with customer retention from the customers' perspective, as well as to test the proposed model. Therefore, this research used semi structured interviews to refine the generated pool of items, followed by a survey questionnaire to allow the collection of a large sample in order to facilitate the generalization of the proposed model as stated in the first aim of the research. Grix (2004) contends that surveys are the main form of primary research undertaken, and suggests that the technique is of high popularity.

We used three expert judges (during the major development phase) and a pilot study on 10 respondents at CamCCUL Head office in Bamenda, a further 45 interview guides were administered on management of cooperatives under CamCCUL Ltd in the focus area (Northwest and Southwest), 25 in the Northwest and 20 in the Southwest, while questionnaires were

administered on 300 customers in the Northwest and 250 in the Southwest for the main empirical study. The return rate was as follows: 241 in the Northwest and 220 in the Southwest, giving a joint return rate of 83.8%. They answered a self-administered questionnaire designed to measure the proposed model. Subsequently, a structural equation modeling analysis technique was used to validate the measures and test the determinants and outcomes of relationship marketing and customer retention.

The Structure of the Data Collection

The main study served to purify and validate all measures, as well as test the hypothetical framework.

For the first objective, the sample of 461 responses were split into two half samples, using the random function in SPSS. The first half sample (n = 230) was used to purify the measures and explore uni-dimensionality. The second half sample (n = 231) was used to validate the measures, verifying uni-dimensionality and assessing reliability and validity. The analysis of the remaining two objectives was conducted on the full sample of 461 cases.

Internal Consistency

Inter-item correlation tables were inspected to identify and delete items with poor inter-item correlations. The domain sampling model rested on the assumption that items which belonged to the same domain shared the same amount of "common core" (Churchill 1979:68); consequently, items which correlated poorly with other items cannot share the same amount of common core and cannot be related to the same construct. Likewise, items with a low item-total correlation were candidates for deletion. It was important to use both methods since, for example, the item-total correlation method does not account for external consistency (Gerbing and Anderson1988). Also, since several constructs were expected to correlate highly, items belonging to several factors may still have displayed high item-total correlations.

Interviews

Interviews were used to collect information concerning the functioning of CamCCUL and the network of its cooperatives. We used structured, unstructured and semi-structured questions in this research. The assistants guided the respondents in answering the structured questions on the questionnaires while the semi structured and unstructured interviews were guided by the interview guide. The interview guide helped us to obtain data from CamCCUL management and Managers of the selected cooperatives while the questionnaire enabled us to collect data from customers of the selected cooperatives, who were our main concern. Easterby-Smith *et al.* (1991) argued that interviews are often seen as the best method for gathering information, although they are complex and this complexity is occasionally underestimated by researchers.

Interviewing was selected as a technique for the pilot study because it 'could provide a greater depth of data than the other types, given its qualitative nature' (Denzin and Lincoln 2000:652).

The semi-structured sections of the interviews were intended to gather information on themes derived from the initial conceptual framework in the first stage of the pilot study, while the second part of each interview consisted of card sort exercises where the participants were asked to rank items according to their importance and match them with associated constructs.

Research Logic

Based on the aims and objectives of this research, the logical arguments were deductive because they build on previous theories surrounding RM and customer sustainability and introduce a new

model to be examined in a specific situation. In addition it is aligned with the adopted research philosophy of the study in being post-positive.

Quantitative Research

We adopted the quantitative method of collecting data because quantitative research attempts to measure a phenomenon by converting it into figures and numbers that can then be analyzed using a range of statistical methods (Collis and Hussey 2003).

Also, we employed quantitative research because it attempts to find evidence which supports or refutes an existing proposition, while qualitative research allows propositions to emerge from previously existing situations (Huysamen 1997)

Measure of Validation

The validation of the measures was carried out on the half of the main study's sample that was not used during the item purification stage. By using this method, the chance of basing decisions purely on a sample's idiosyncrasies was reduced.

Normality Assessment

It is crucial to ensure that there are no fundamental departures from normality. For this purpose, the kurtosis and skewness of each item were analyzed and confirmed, showing that all measures had skewness and kurtosis statistics within the - 1.96 to +1.96 range. The boundaries of this range are the points for rejecting the freedom from skewness or kurtosis assumptions at the .05 error level (Hair *et al.* 2006). Furthermore, the chosen estimation method, Maximum Likelihood, remains robust in situations where the assumption of multivariate normality is moderately violated, as long as the sample size exceeds 100 (Gerbing and Anderson 1985).

Overview of the Pilot Study

A pilot study is often referred to as a small-scale research project that collects data from respondents similar to those who will be used in the full data collection (Zikmund and Babin 2007:62). This type of study is a critical technique in refining research measures and reducing the risk that the full study will be fatally flawed.

We carried out a pilot study on three judges consisting of two academics and one industry expert.

Hence, the pilot study was seen as an early indicator of potential effectiveness of the research by developing a mini sample and attempting to test the research objectives.

The pilot study for this study aimed to test:

➢ How respondents interpreted the questionnaire.

➢ The level of their understanding of the questions and whether there was any misleading wording (Creswell 1994).

➢ The reliability of the measurement scale by applying Cronbach's coefficient alpha (α). As mentioned earlier, the pilot study incorporated four distinct but interrelated data collection phases. Using a mixed method instrument, interviews with a panel of three judges took place in order to purify the generated pool of items and to comply with the research procedure advocated by Rossiter (2002) (A full overview of the data analysis in the pilot study was presented on a table).

During the first stage, semi structured interviews were carried out independently with three judges to review the list of the generated items in order to eliminate similar items from the original pool. The panel of three judges consisted of two academics and one industry expert in marketing. The selection of judges was based on availability and expertise; each judge was free to alter, delete or add any item to the list. They were required to fulfill two main tasks:

➢ Indicate which items they felt should be omitted because of some flaw (and they were invited to provide further information or suggestions about these items).

➢ Sort the items based on the definition of each construct. The items were supplied to them in a random sequence.

A number of items were recorded for the pilot, based on expert feedback and the importance of including negatively-worded items in each scale. Following this, the panel of judges was required to evaluate the relationship between the research items and the proposed constructs in order to assess the pertinence of the items. It is worth noting that none of the changes were adopted unless at least one more judge agreed on the alteration of the item(s). The results were significant in that several items were deleted (deleted items = 13, new pool = 122) and adapted because they were thought to be too similar, too repetitive, or not relevant to their respective construct.

Validity of Instrument

In this study several types of validity were considered, namely: translation validity, convergence validity and discriminant validity. Evidence of convergence validity was assessed by inspection of average variance extracted for each factor. Translation validity was achieved by having a panel of three judges examining the research constructs and items to make sure that the language used was simple enough for the understanding of the respondents. Discriminant validity in this study was approached in two ways. First, each construct was assessed against every other dimension using a set of nested models. For each pair of dimensions, two models were tested in succession, where the correlation between the dimensions were first left free to vary, and then set to 1.

Since the two models were nested (the second being a special case of the first), a Chi-Square difference test could statistically assess whether the correlation between the two constructs was different from 1, i.e. whether there was discriminant validity between the two dimensions. The results revealed that there is evidence of convergence validity between the constructs in the study.

Reliability of Instrument

To test the reliability of the instrument, temporary stability was concerned with the stability of a respondent's item responses over a period of time. Internal consistency was assessed using Cronbach's widely accepted coefficient alpha (α) as well as composite reliability, which evaluates the average correlation between items in a test and is commonly used in marketing methodologies. As could be observed from the results, both Composite reliability ($\lambda > 0.80$) and Cronbach alpha ($\alpha > 0.70$) showed strong evidence of consistence of the reliability of the constructs.

The main analysis method that this thesis relied upon was the Structural Equation Modeling (SEM) because other multivariate modeling techniques fell short in terms of fully addressing and assessing the proposed model. The measurement model was used to evaluate the unobserved variables implied by the co-variances among the observed indicators. By using confirmatory factor analysis for the measurement model, a priori hypotheses regarding relationships among and between observed indicators and their underlying latent constructs were evaluated. The structural model was used to prescribe relationships among latent constructs and observed variables that were not

indicators of latent constructs i.e. to provide path coefficients for each of the research hypotheses. Specifically, each estimated path coefficient could be tested for its respective statistical significance in terms of the hypothesized relationships, while including standard errors and calculated t-values.

Software package bootstrapping test computed with SmartPLS 2, 2007 was used to perform confirmatory factor analysis of the measurement items that were used to capture the items of the constructs. Using Best-fit for confirmatory factor analysis provided a rigorous assessment of the fit between the collected data and the theoretical factor structure, and satisfied the minimum requirements for assessing the measurement properties.

The test results of the hypothesis show that low level antecedents (LSD) are significantly positively related to customer retention (t = 4.82, p = 0.00).

Discussion of Results

Research Questions and Objectives

The objective of the study was *to determine how the practices of relationship marketing in cooperatives within CamCCUL contribute to the retention of their customers*, and to empirically test the constructs that were likely to affect the formation of RM between customers and a service provider. The proposed model indicated that Low level determinants (Trust, competence, and quality) deal with the emotional aspects of trustworthiness,

The corollary constructs (the outcomes of the model: improved company policies, follow-up and tracking, financial stability, personal benefits, high recognition, social ties, tight communication and social capital gain) constituted behavioral and attitudinal loyalty (social and psychological long-term relationships). This is portrayed in the Commitment-and-Trust model.

Closer examination of the relationships between the remaining observed indicators for the construct showed that the impact of RM was measured by three indicators that are related to the service provider's perceived ability to retain their customers.

The three constructs were the low level antecedents, adapted from McAllister's (1995) work on calculative and affective RM which refers to emotional and calculated benefits. In this model the low level constructs were related to cognitive RM outcome. The low level antecedents consisted of three constructs, trust, competence and quality, and each of these was measured by four items. These items included: showing fairness in transactions; consistency in service delivery; keeping promises; and showing a high level of respect. Matching expectations and satisfying needs were the two items which had the greatest impact on consistency.

Competence was also measured with four items. These included: acquiring the right skills to perform the service; being efficient; handling most of the customers' requests; and being reliable. Similar to consistency, the lowest type of expectation was the major influence on competence. Possession of adequate skills and being able to handle customer requests were the two most important factors affecting competence; thus it is suggested that this was because customers want their basic needs to be fulfilled first, before they are exceeded by the provision of extra services.

Although most of these items could be seen as stating the obvious, the majority of the interviewed customers clearly expressed that on many occasions their service providers had neglected these factors and did not consider these items as important when providing them with the service. This had led to a perception of the service provider as untrustworthy. Having confirmed the proposed relationships with the RM constructs, the overall measurement model was tested to see if the theoretical measurement model fits the data.

The CFA process used two split samples: a calibration sample (n = 231) and a validation sample (n = 230). After analysis of the calibration sample, the overall measurement model was not re-specified to describe a better-fitting model for the data because the model achieved an acceptable fit, therefore, there was no need to re-specify it. The theoretical measurement model was then validated using the validation sample. Ideally, the results from the validation sample should replicate the results of the calibration sample. The theoretical model used for the calibration sample was the same as that used for the validation sample; the final model was re-tested to see if it described the validation data without any major re-specifications. During this test-retest procedure, the indicators with comparatively high measurement errors and low correlations in relation to the theoretical constructs were dropped. At the end, three indicators remained to measure the three constructs of the conceptual model. These analyses were performed not only to confirm the uni-dimensionality of the constructs but also to clarify the observed indicators for the associated constructs.

Reliability of the Constructs

Reliability helps to assess the degree to which the manifest or observed variables used to measure a latent construct accurately represent the concepts, Fornell and Larcker (1981) as well as Nunally and Bernstein (1994) recommended a cut-off criteria of 0.70 for both composite and Cronbach alpha test of reliability.

The reflexive measurement was applied for Low level antecedents (LLA), Psychological Benefits of Long-term Relationship (PBLR) and Social Benefits of Long-term Relationship) SBLR and Customer Satisfaction (CSUS) were formatively measured.

Both Composite and Cronbach Alpha for the various reflexive constructs were found to be significant as they were well above the cut-off criteria suggested by Fornell and Larcker (1981), Bernstein (1994)). As can be observed from the table in the last section, both Composite reliability ($\lambda > 0.80$) and Cronbach alpha ($\alpha > 0.70$) showed strong evidence of consistence of the reliability of the constructs. This implies that the items or indicators, or observed manifest of the factors that were used to measure the constructs of low level antecedents; trust, competence, and quality accurately represent the concepts.

Correlation between the Constructs

Correlation measures the degree of association between the constructs in the study. According to Cohen (1988), correlation coefficient of $\pm$ 1 is described as weak, correlation coefficient of $\pm$3 moderate and $\pm$ 5 as strong. There is a strong positive relationship between the low level antecedents as observed in the table of correlation structure matrix (r = 0.59). There is a moderate relationship between psychological benefit of long-term relationship of marketing and composite index (r = 0.275). This moderate relationship between psychological benefit of long-term relationship of marketing and composite index is in line with the recommended cut-off criteria suggested by Brace et al., 2006. They suggest that if correlation coefficient is $\leq$ 2, it indicates a moderate relationship between the two variables. There is a strong evidence of a modest correlation structure between the construct in this study. If the correlation structure between the constructs was too high (r = $\pm$ 0.8), that could have been an indication of multi-co-linearity. However, that was not the case in this study.

Validity of Measurement Scales

Convergent Validity

Evidence of convergent validity was assessed by inspection of average variance extracted for each factor. According to Fornell and Larcker (1981), convergent validity exist when the average variance extracted exceed 0.5. Convergent validity is relevant only for reflexive measurement with loading factors. The test result as presented showed that the average variance extracted (AVE) was significant as they were well above the cut-off criteria of 0.5 recommended by Fornell and Larcker, 1981. The results revealed that there is evidence of convergence validity between the constructs in the study. This implies that the summated score of trust, quality and competence measure used in the study to proxy for the manifest of the latent construct of low level antecedents reflected the theoretical latent construct they were designed to measure.

Structural Equation Model A: Static Dyadic Relationship Marketing Model

The result presented in figure 10 show the relationship between the inner models constructs as well as the relationships between the observed variables, or indicators and constructs. The circle represents the construct while the rectangle represents the observed or manifest variables used in the construction of the model. The use of constructs can be justified on the basis of the fact that low level antecedents and customer retention are multifaceted. This implies that a single observed variable may not be appropriate to proxy for these concepts.

The indicators of low level antecedents that were finally adopted were trust, competence and quality. The observed variable trust did not load high to low level antecedents, and as such was dropped from the measure of low level antecedents. The observed variables competence and quality were obtained using a summated score of all the items under competence and quality of services rendered on the questionnaire. The justification for the use of summated score in this study, is that all the question items under the observed variables were all valid and reliable, and more so, were many. The factor loading for both competence and quality were well above the cut-off criteria of 0.5.

Factor Analysis

Goodness of fit index

From the observed index, low level antecedents do explain 42% of the variation in the exogenous customer satisfaction. Low level antecedents explained 11, 9% of the variance in the construct social benefit of long-term relationship indirectly. There is moderate significant indication of low level constructs in predicting psychological benefits of long-term relationship marketing, as estimates of the squared multiple correlations (R^2) is 14,4%. This is well above, the cut-off criteria of moderate fit by Cohen (1992).

Hypothesis Testing

Bootstrapping Test Results of Computing the Static Dyadic Model

Bootstrapping results show that low level antecedents (LSD) are significantly positively related to customer retention (t = 4.82, p = 0.00). There is also a positive and significant relationship between social benefits of long-term relationship and customers' retention.

Arguments sustaining results

Interpretation of Results with respect to the research questions:

The following three research questions come from low level antecedents of Relation Marketing and their influence on customer retention.

➢ **RQ 1:** *How does trust influence customer retention in cooperatives within CamCCUL?*

➢ **RQ 2:** *How do the practices of Competence help to retain customers of cooperatives within CamCCUL?*

➢ **RQ 3:** *How do cooperatives within CamCCUL use the practices of Quality to retain their customers?*

Bootstrapping Test Results of Inner Model

The bootstrapping test results in figure 11 show that there is a positive significant relationship between low level antecedents (LSD) and customer retention (CR) through customer perceived satisfaction (PSAT) i.e. (Attitudinal & behavioral loyalty). Low level antecedents include trust, competence and quality. It can then be deduced that trust, competence and quality have a positive influence on customer satisfaction, for instance, little or no trust for the product or organization, no purchases by the customer.

This significant relationship implies that if low level antecedents are improved by one standard deviation, customer retention (CR) will be ameliorated by 7.42% as observed in the table. This permits us to accept the alternative hypothesis that low level antecedents (LSD) are significantly positively related to customer retention (CR) through customer perceived satisfaction (PSAT).

The results in table 31 above shows that low level static dyadic antecedents are significant positively related to customer retention, but not through psychological benefits of long-term relationship marketing (PBLT). This significant relationship between LSD and CR implies that, a unit change in standard deviation of LSD will result to a 46.84% improvement in the level of customer sustainability. Low level antecedents are negatively and not significantly related to psychological benefits of long-term relationships. Psychological benefits of long-term relationship failed to predict customer retention. On the bases of this finding, we rejected the alternative hypothesis which stated that low level static dyadic is significantly positively related to customer retention through psychological benefit of long-term relationship marketing (PBLT).

Outer loading Bootstrapping t- Values

The results in table 32 show that all the indicators of the constructs psychological and social benefits of long-term relationship are highly significant. The results in tables 29 and 31 which show the test results of validity and reliability of the measurement constructs confirm the hypothesis that each factor reliably influences the management of lasting relations. Follow-up and policy improvement were found to be the most significant indicators of psychological benefits of long-term relationships while trust and social ties were the most contributing factors of social benefits of long-term relationships. The next follow-up question is: to what extent does social benefits of long-term relationship marketing relate to customers retention?

It should be noted that a multitude of factors do influence the ability of cooperatives to maintain long and lasting relationship with their customers. Before carrying out the outer bootstrapping test, we asked the following question: What factors influence the management of lasting relations

between cooperatives and their customers leading to psychological and social benefits? From the results presented these factors are communication, social ties, capital gain, and high recognition.

The results from the **Outer loading Bootstrapping t- Values** show that all the indicators of the constructs psychological and social benefits of long-term relationship (Customer retention) are highly significant.

It can therefore be concluded that the static dyadic model can be used by credit unions to sustain long-lasting mutual relationships with customers.

The Outcome of Relationship Marketing and Customer Retention

Attitudinal and Behavioral Loyalty

In the proposed model, RM was linked to customer retention whose outcome is attitudinal and behavioral loyalty (Long-term psychological and long-term social benefits, respectively). Therefore, the Hypothesis: *Relationship marketing practices in cooperatives within CamCCUL have a positive influence on the retention of their customers.*

Customers believe that the service provider should have certain qualities in order to be perceived as trustworthy in addition to the mentioned antecedents above. For example, the service provider should respond caringly when approached by customers especially when dealing with problems or matters of urgency. Moreover, the service provider should always be honest with customers and be professional and dedicated to them.

Creating loyal customers is always a positive sign for organizations (Reichheld and Sasser 1990). By being behaviorally loyal to the organization, customers are more likely to try new services and recommend the organization to others (i.e. an effective world of mouth). This level of loyalty should allow service providers to further enhance their marketing activities through having customers spreading positive word of mouth about the organization and the experience they had. Attitudinal loyalty is seen, in this study, as the highest form of loyalty in which customers have strong sense of belonging to the organization, wherein they are less likely to switch to a different service providers even if the prices increase. This form of loyalty is certainly the ultimate aim for any organization as it will create a life time customer. The research findings supported H_A1 and H_A2, this is also shown in the work of Dick and Basu (1994) and Rundle-Thiele and Bennett (2001).

Overall, the findings from the structural equation analysis supported all the research hypotheses. The analysis also clearly showed the items that had the highest impact on their respective construct(s), and, hence, it facilitated the model's employment within a particular service organization from a managerial perspective.

Comparison of results with past studies

With respect to building theory, this study represents at least three distinct contributions to the body of knowledge.

To begin with, because previous theories of relationship marketing, particularly concerning customer retention and loyalty, are distributed among different domains (for example, psychology and sociology), this study increases our understanding of the concept of RM within the domain of marketing by clearly separating RM from Loyalty. The research highlights the fact that RM has antecedents, in contrast to the various studies which suggest that trust alone is the key factor in successful relationship retention (Richey & Myers. 2001).

Although the focus of this study is on the evaluation of RM, the concept of customer loyalty was also included in order to establish a practical outcome of retention. This focus has contributed to the body of knowledge by increasing our understanding of the method by which two separate types of customer loyalty (attitudinal and behavioral i.e. psychological and social long-term relationships, respectively) are formed, and thus, by clarifying the ways that RM is associated with customer loyalty in a single setting. Other marketing literature, to date, has yet to conceptualize this relationship in a single model Kim and Oh, (2001).

Secondly, the evaluation of RM within service marketing has been a neglected area in the existing marketing literature; it is argued that this neglect can be attributed to the complex nature of RM Lok and Crawford (2001). This study has increased our knowledge about the formation of RM and retention within service organizations by creating, clarifying and applying the model within this sector. This provided various insights on the cooperative sector and how organizations' survival can be improved by creating better customer relationships through RM behaviour initiated by the service provider, rather than through a traditional reliance on customers to initiate such behaviour.

Thirdly, this study can be seen as the first attempt to measure and empirically test how the profit and non-profit making practices of Relationship Marketing in cooperatives within the CamCCUL network lead to the retention of their customers or members, using its antecedents and an outcome within the same model.

The three areas of contribution mentioned above, can be seen as the largest areas in which this study has succeeded in making a contribution. However, there are also several minor contributions arising from the study. For example, there is a contribution to the theoretical discussion concerning the concepts of service quality and service encounters; this study suggests that these concepts are not easily separable, but work interchangeably to achieve better customer service (the scope of this paper did not cover these concepts due to the focus on the main construct of the study).

The methodological contribution of the study relates to the construction of the conceptual framework which can be used in both quantitative and qualitative studies.

In this study the conceptual model was built by a three step process, from the initial preliminary framework, through a modified system to the final refined model. It is argued that the refined framework represents the first attempt to conceptualize the key constructs of the study, the determinants of RM and the different levels of customer loyalty, in a manner which could in the future be applied to different venues and sectors as well as beyond the cooperative sector. The theoretical basis on which the refined framework was partly built, together with the empirical evidence of its validation, form reasonable justifications for its continued use in future studies. Furthermore, this thesis can be seen as offering a methodological contribution by developing and testing a new scale to empirically measure the theoretical model. The examination of previous scales to measure the constructs of RM as well as customer loyalty led to the generation of new items that are more suitable for use in service organizations. This provides future studies with guidance on how to conceptualize RM within the domain of services marketing.

Conclusion

Few would deny that RM in relationships plays a vital role to sustain business, even though the definition of the term is, at times, masked in complexity and contradictions within the different schools of thought in marketing research. Most people have an instinctive awareness that RM is necessary for successful relationships. The various strands of literature all suggest that RM is a globally important concept across several disciplines, ranging from economic theory to different

psychological schools of thought. As discussed, perceived RM has been and still is an important concept in marketing because of the many benefits it brings to service organizations, such as lowering operational costs and enhancing long-term relationships with customers.

As noted this paper aims to determine how the practices of relationship marketing in cooperatives within CamCCUL contribute to the retention of their customers. Cooperatives were chosen as the arena to explore these constructs, and Northwest and Southwest Regions were selected as suitable areas to test the model presented in the study. These two Regions were chosen out of ten because they host the Head offices of the Credit Unions in Cameroon. Three specific objectives were deduced from the major objective, under the low level antecedents.

In order to achieve the set aim and objectives, this study asserted that RM practices can be demonstrated by several characteristics including but not limited to trust, competence, and quality to influence the retention of customers. Effort invested in such behaviour is well rewarded; an outcome which is illustrated in the behaviour and/or the attitudinal loyalty shown by the organization's customers.

The research was conducted to theoretically develop and empirically test a structural equation model (The commitment-and-trust model) to explore RM and customer retention within service organizations. The model was tested in the cooperative sector. The proposed hypotheses that attempted to identify the structural relationships between the constructs in the model were examined via a series of analyses using the Bootstrapping and SmartPLS 2 statistical analysis programs. All the main hypothesized relationships in the model were found positive and significant, in which they support the proposed model.

To ensure validity of constructs, computerization was made using SmartPLS 2, 2017 and average variance extracted (AVE) was significant as they were well above the cut- off criteria of 0.5 recommended by Fornell and Larcker, 1981. The results revealed that there is evidence of convergence validity between the constructs in the study. For reliability of constructs, the same computerization was used and it was observed that, both Composite reliability (λ>0.80) and Cronbach alpha (α > 0.70) showed strong evidence of consistence of the reliability of the constructs. The same computerization for correlation showed a strong positive relationship between high level antecedents as observed (Correlation structure matrix, r = 0.59). It showed a moderate relationship between psychological benefit of long-term relationship and customer retention (r = 0.275). This moderate relationship between psychological benefit of long-term relationships is in line with the recommended cut-off criteria suggested by Brace et al., 2006. The significant relationship between Low level antecedents (LSD and customer retention (CSUS) implies that, a unit change in standard deviation of LSD will result to a 46.84% improvement in the level of customer retention. The results also showed that high level antecedents are significantly positively related to customer retention (psychological benefits of long-term relationships). This implies that a unit change in standard deviation will result to 10.45% improvement in the level of customer retention.

Finally concluding, even though the results and the findings of this study were somewhat confirmatory in nature, it is hoped that the information produced and the implications of the study may be of help to service organisations, managers of cooperatives, and marketers, enabling them to create more competitive customer loyalty relationships through the effective establishment and maintenance of their perceived RM.

Recommendations

Our recommendations are based on how the constructs of RM can improvise a successful retention of customers within service organizations.

Organizations should be socially responsible and to share values with their customers (for example, having a strong position towards environmental issues and fair trade will impress customers to stay with the organization). Moreover, the service providers should be ethical when dealing with their customers, support their local communities and create a community of customers.

Secondly, in order for service providers to be perceived as trustworthy, their employees should have adequate skills and the competence to be able to perform the service. Customers expect these skills to signify a high level of efficiency, because even though the service provider might manage to excel in the provided service, a lack of knowledge about providing the right service will be negatively perceived by customers. In other words, the service provider should provide the right service first and on every occasion and then seek to distinguish him/herself in any additional or extra services. This requires a high level of regular staff training. These findings are supported in the literature (Jarvenpaa *et al*. 2000; Bhattacherjee 2002; Sirdeshmukh *et al.* 2002).

Thirdly, we recommend a strong emphasis on clear communication since customers may not speak the same language as the service provider; hence, the service provider should seek alternative ways to ensure clarity of communication, for example, providing messages in multiple languages. Another important element is responding promptly when contacted by customers; if the service provider doesn't respond immediately, customers are less likely to perceive the organization as trustworthy. Several academics also agreed on the importance of communication in business to consumer markets, see for instance, Dwyer *et al.* (1987); Anderson and Narus (1990); Morgan and Hunt (1994) and Grönroos (2000).

Fourthly, in order to achieve integrity in service organisations, the service providers should keep to their promises, show fairness when dealing with customers and show no favoritism (else customers will not perceive the service provider as trustworthy). Even though service providers may employ various loyalty programs or first class services, these should not interfere with or influence regular customers (non-loyalty program users). This recommendation is rooted in the literature (see, for example, Mayer *et al.* 1995; Cummings and Bromiley 1996; De Wulf *et al.* 2001).

Fifthly, we recommend that in order to be benevolent, service organisations should be acting in a caring manner towards customers, having the customers' best interest in mind and being receptive to customers' needs in all situations. This attitude is exemplified in the basic service principle of 'going the extra mile', in which service providers establish strong ties with customers by creating personalized relationships with their customers and going beyond the image that the company only seeks profit from their customers. These findings were supported in the existing literature (for example, Mayer *et al.* 1995; Bhattacherjee 2002; Jarvenpaa *et al.* 2000).

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