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RELATIONSHIP MARKETING COMMITMENT AND BUSINESS INNOVATIVENESS OF QUOTED DEPOSIT MONEY BANKS IN NIGERIA

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ABSTRACT

This study set out to ascertain the relationship between marketing commitment and business innovativeness of quoted deposit money banks in Nigeria. Relevant literatures were reviewed with a view to enrich the study variables and relate the findings to previous research findings. Cross sectional survey research design was employed to generate the required data and explain relationships among the variables investigated. The population of the study was fourteen quoted deposit money banks in Nigeria, which also constituted the study sample size; and five respondents drawn from each bank. Primary data was generated from the respondents using appropriate designed questionnaire for this research. Data were presented and analyzed using both univariate descriptive statistics and the bivariate inferential statistics of regression analysis. These analyses were aided with the help of statistical package for social sciences (SPSS), version 21.0. The result of the study revealed that there is positive relationship between marketing commitment and business innovativeness of quoted money deposit banks in Nigeria. This study recommends that the bank management and employees should invest and cultivate meaningful commitments in managing relationships with their customers and other stakeholders; which will enhance the organizations' adaptability to the changing needs of stakeholders and competitively respond through innovative product and service offerings. Similarly, developing and investing in modern information and communication technologies will enhance effective and efficient reach of the market segments and improve performance for the benefit of all stakeholders.

Keywords: Relationship, marketing, commitment, business, innovativeness

INTRODUCTION

The Nigerian banking industry is highly dynamic with intense competition, and there are many forces that shape the competition in the banking landscape apart from the activities of competing firms in the industry. Market players endeavour to effectively manage both internal and external customer relationships that also impact competition in the industry. Generally, companies are expected to manage relationships with internal customers such as employees, other internal shareholders and external customers such as the end users, suppliers, distributors, buyers, etc.(Daiken, 2014; Dulcic, Gnjidic&Alfirevic, 2012).

Hence, to remain relevant it is imperative to effectively manage the relationships of the entire firm's stakeholders within the marketing value delivery chain (Kotler & Keller 2012). Managing network of relationships within the marketing value chain helps to satisfy the ultimate consumer through the provision of superior value – goods / services (Kotler & Keller, 2012; Kotler & Armstrong, 2008; Kotler, 2014).

Relationship marketing is a very important prescription for today's market that is full of complexities and the changing expectations of customers, employees, distributors, suppliers, communities and the government. Relationship marketing is the building and managing of relationships of organizational stakeholders such as customers, employees, investors, suppliers, distributors etc. (Mohammed & Sheykhan, 2015). However, each of these entities exhibits different kinds of behaviour when engaging with the organization. The conduct of these entities in the business process can be managed to ensure beneficial relationship to all stakeholders (Kotler& Keller, 2012). Thus, every organization is made up of network of relationships, and if these relationships are well managed, all stakeholders will be beneficially better for it.

Relationship marketing focus on creating long-term beneficial interactions with the customer, distributions and suppliers in order to achieve and keep long-term business priorities (Mohammed & Sheykam,2015). Relationship marketing therefore focuses on attracting, retaining and enhancement of customer relationships. Hence, there is need for organization to deepen relationships with clients rather than focus on traditional business transaction which is parochial in nature. The thrust of relationship marketing is the retention of customers with emphasis on keeping clients rather than continuously acquiring new customers (Abdullah, 2013). Hence, to ensure repeat purchases of the firms' goods and services, organization should serve the needs of the markets better than competitors through mutually beneficial relationships (Abudulahh, 2013; Kotler & Keller, 2012).

Business innovation in this study is the organizational culture of continuously introducing new concepts, product and services or process with the help of a business model into the market, through commercialization or utilization with a view to deepen the competitive advantages of the company in the industry (Gamal, 2011).

Hence, the essence of firm innovative activities is adapted to the changing characteristics of the market and its constituents. Since the market is dynamic, the needs and expectations of the business stakeholders changes with time, it is only those companies that takes stock of these dynamics in the market and respond through innovative activities that can survive the turbulent market place in the short and long time (Gamal, 2011; Sawang, 2011).

Business innovation has long been accepted as an important driver of economic growth and development. Since customers, suppliers, distributors' needs and wants changes with time, it is imperative for the organization to adapt to these stakeholders' dynamics through innovation (Sawang, 2011). Thus, innovation can be implemented by cooperative relationship in order to survive a cut throat competition in the industry. "To survive in a worldwide competitive market, or even to be at world-class level top, firms should always be interested in two questions: Does an organizational performance improve after implementing innovation? To what extent are the target market values fulfilled?

The satisfaction of all business customers, employees, suppliers, distributors, community etc. depends largely on the ability of the firm to innovate its processes to meet the changing needs of the business stakeholders. Competitive advantages and making above average returns by firm depends on the satisfaction of the firm stakeholders - such as customers, suppliers, distributors etc. - through superior innovation (Kotler & Armstrong, 2008; Kotler, 2002, Sawang, 2011). Thus, organizations are expected to improve either through process, product or other kinds of innovative typologies in order to remain competitive, have patronage and loyalty from suppliers, distributors, customers and all other stakeholders.

LITERATURE REVIEW

The Concept of Relationship Marketing Commitment

Commitment is used as a concept to appreciate the understanding or relationship exchanges together with trust and cooperation (Ulf, Johnson & Silver, 2015). It involves individuals staying on a particular course in a relationship and being devoted to the course. "Commitment is defined as a strong belief in an idea or system especially when it's shown by your actions and behaviour." It is in contrast to the maintenance of relationships which is cooperation.

Morgan & Hunt (1994), defined commitment as a situation where a business partner honestly belief that the relationship in the ongoing transaction with another partner is important to stay on the relationship, the partner believes the business relationship is worth working to ensure a going concern (Olotu et al, 2010; Ndubuisi, 2007). Furthermore, "Commitment to the relationship is seen as an enduring desire to maintain a valued relationship.

Thus, commitment in relationship is said to exist when the existing business or social relationship is considered very vital (Mohammad & Sheykhan, 2015; Alrubaiee & Al-Nozer, 2010). It is pertinent to note that, if the expected benefits and rewards are positively high, members to the business transactions will be committed to the course of the relationship (Kiyck, Meduedeva & Linora, 2017). Conversely, if expected rewards are low or absent, commitment in relationships will be threatened.

Commitment dimension increases the value of relationship exchanges in business to business or business to customer contexts (Jemaa & Tournois, 2014). Hence, commitment generates perceived risk reduction and thus, favourably affects performance and relationship value between exchange parties." Commitment help increase relationship value as it drives cooperation among partners related to developing new product ideas or investments.

Kehinde, Adegbuyi & Borishade (2016), emphasized that commitment in relationship marketing is very essential as it crop up results that yields effectiveness and productivity among the business networks; company, employees, service suppliers, product suppliers, distributors, and users, community etc. Hence, commitment drives seriousness on the part of partners making them to be committed to their business obligations. The result is high productivity and performance of the relationship exchange objectives (Kotler & Armstrong, 2012; Kotler & Keller, 2012). Thus, the place of commitment in relationship exchanges cannot be over-emphasised; it is the engine of any kind of relationships be it social, business etc.

Commitment in relationship exchanged is an antidote for the minimization of conflict among business partners. In relationship business, partners have their relative responsibilities, if they are not committed to the task, problems and conflicts will arise (Palmatier, 2008). Hence, to reduce conflict commitment should be built to avoid the destruction of the long run investments and relationships built.

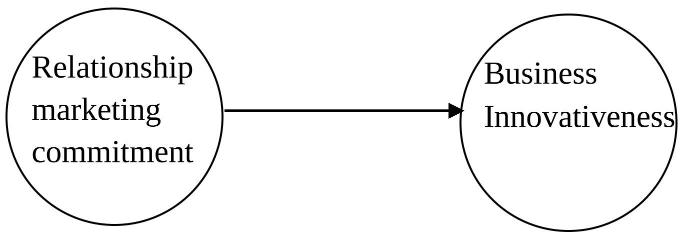

Fig. 1: Conceptual Framework of the Relationship between Relationship Marketing Commitment and Business Innovativeness
Source: Researcher's Conceptualization from Review of Related Literature, 2019

The Concept of Business Innovativeness

The business environment and its constituents are said to usually evolving. The environment presents opportunities and threats, the factors the present day manager is dealing with are dynamic and constantly changing. Institutional managers are expected to create a dynamic organization to cope with the dynamics of the environment including changes in the employee, customer, suppliers/distributors, regulators, community, investors/shareholders spaces (Kotler & Keller, 2012; Kotler & Armstrong, 2012). Hence, companies should exhibit innovative behaviors in order to adapt to the vagaries of both external and internal business factors (Kotler & Armstrong, 2008).

Lynch, Walsh & Harrington (2010) defined organizational innovativeness as willingness to adopt change, through open-mindedness and commitment of the organization to innovate. Thus, through open-mindedness the company will adapt to changes in the environment, responding to these changes by being creative, producing new processes, techniques etc. Business innovativeness is the ability of the organization to recognize changes in its operating industry and proactively responding with new production, price, promotion and distribution systems to satisfy the changing requirements of the market (Lynch, Walch & Harrington, 2010).

Thus, innovation is not a once and for all thing. The essence of the innovativeness construct is to correspondingly respond to the markets ever changing behavior. Hence, it is imperative for companies to continuously develop new processes, strategies, new concepts as the only way for being competitively relevant, grow and achieve the desired objectives of stakeholders. Hence, Hielt et al, (2004), see "innovativeness to mean a firm's capacity to introduce new processes, products or ideas in the organization."

Avlonitis et al, (2001), similarly posited that innovativeness is made up of technological strength, a behavioural drive and commitment of the enterprise to adopt or adapt new ideas and eliminate old unprogressive processes of conducting business (Lynch, Walch& Harrington, 2010).

Wang & Ahmed (2004) similarly opined that, the focus of a firm to innovate is one of the principal factors for the company to survive in the prevailing world wide dynamic business environment. The authors identified five kinds of innovative activities available to a firm that wants to survive the twenty first century market space. These variables are; product, market, behavioral, process and strategic innovativeness. The company should continually innovative across these variables in line with the changing market conditions. "Innovation may be presented in various forms such as product or process innovation, radical or incremental innovation, administrative or technological innovation." From the expositions above, Wang & Ahmed, (2004), defined "organizational innovativeness as an organization's overall innovative capability of introducing new products to the market or opening up new markets, through combing strategic orientation with innovative behaviour and process."

Organizational or business innovativeness is an important construct in academic literature, as it helps organizations to survive and continue in the path to success. The subject is extensively studied in disciplines such as marketing, entrepreneurship, management, etc. Organizational innovativeness (OI) is distinct from innovation (Ayalla et al, 2013). Hence, OI represents an organizational climate that provides environmental support for the continuous generation of new ideas and products over time; while, innovation refers to new ideas, products or methods, which result to making them the outcomes of OI." Hence, innovativeness of firms give birth to innovation, companies with higher levels of innovativeness are likely to birth innovations; new products, processes, market, etc.

Walsh, Lynch & Harington (2015), opined that innovativeness is the company mindset and specific set of competences and capabilities that drive innovation; new product, new process, new market etc. For the avoidance of loss in competition emphasis should be focused on the innovativeness of one of the ways companies' new products and services can be rolled out to meet the expectations of customers and at the same time staying ahead of competitor (Ayella et al, 2013; Walsh, Lynch & Harrington, 2015).

Thus, innovation is the strategic orientation of a firm being manipulated to yield the desired change. "Innovativeness should be viewed as the strategic competitive orientation of an organization, while innovation as the vehicle which it uses to achieve its competitive advantage, providing a vivid mental vision of an input (innovativeness) and output (innovation) situation" (Lynch, Walch & Harrington, 2010)

Innovativeness both at the micro or macro-marketing levels positively drives business and economic growth respectively. It is important to note that the growth and profitability of a company largely depends on the innovativeness of the company, this is because the twenty first century is evolving with knowledge, information and communication technology, markets are also evolving and it is only the innovative enterprise that will survive (Rose et al, 2011). However, internal stakeholders of companies are expected to periodically study changing conditions through the interaction of the market for pertinent intelligence gathering. This will support the innovativeness of the company. Business innovativeness leads to innovation (Walsh, Lynch & Harrington, 2015; Rose et al, 2011).

It is imperative that organizations are aware that the long term survival of the company is hinged on the strategic innovativeness which produces competences and capabilities, which drives the development of innovations; new products, new services, new concepts etc., (Walsh, Lynch & Harrington, 2009), hence, the long term behavior of openness of an organization in accepting and acting on change in the business landscape leads to the development of business innovations. Walsh, Lynch & Harrington (2009), argued that innovativeness should be contrasted from the output, tangible or physical activity of innovations, new goods, new services, new concepts etc. Firm level innovativeness should encompass the company exhibiting flexibility to introduce new ideas, products and services with creative mindsets, risk taking ability, openness to new ideas within and outside the organization with a firm intentions and commitment to development innovation (Walsh, Lynch & Harrington, 2009).

Relationship Marketing Commitment and Business Innovativeness

Commitment of partners in business or social relationships brings about organizational performance and stakeholder satisfaction. This position has been validated by empirical evidences as in the study findings of Wright (2017), which investigated the relationship between employee commitment and job performance. The result yielded positive relationship between employee commitment and job satisfaction. This is in contrast with that Wright, (1997) which examined the correlates between employee commitment and performance of employees on the job. The study results were negative correlation between the measures of organizational commitment and employee performance. These differences in the results may be due to differences in intervening factors of time, place, respondents, etc.

Mgulwa, (2008) investigated the correlates between organizational commitment and work performance in the context of agricultural company in South Africa. The result indicates positive relationship between organizational commitment and work performance. Though, the relationship is positive but was not highly significant. Ahmed & Norman-Shafi (2011) similarly studied the impact of employee commitment on organizational performance. It was revealed that involving employees in decision making will drive their commitment which will further enhance the performance of the organization. Thus, there is significant correlation between employee commitment and organizational performance in the context of firms in Pakistain.

An important element in people at work in the organization is trust. There are several factors that bring about trust in the work place. Alijanpour, Dousti & Alijanpor (2013), investigated the relationship between firm commitment and organizational trust of employees. The empirical result yielded positive but significant relationship between organizational trust and organizational commitment. Thus, trust in organization has greater influence of firm's commitment. The managers of a company should create an atmosphere of trust which will give room for corporate commitment. Employee commitment and organizational performance was also studied by Andrew, (2017). This scholar x-rayed employees' commitment and its impact on organizational performance. The study showed positive relationship between employee commitment and organizational performance.

The commitment of people at work brings about performance at work. Kapala & Kaplan (2018) investigated the relationship between organizational commitment and work performance in the context of industrial enterprises in Turkey. The result revealed significant relationship between commitment and work performance. Thus, commitment impacts performance at work. Similarly, Irefin & Mohammed (2014) studied the "effect of employee commitment on organizational performance in Coca Cola Nigeria Limited, Maiduguri, Borno State". The result indicates that employee commitment positively impacts organizational performance. This finding is also consistent with the findings of Olotu et al (2010); Ndubusi, (2007); Mohamad & Sheykan, (2015). Hence, these studies found positive association between firm commitment and work performance.

In another related study of Wu & Liu (2006) which empirically investigated the relationship between organizational commitment and task performance in a Chinese construction firms. It was revealed that organizational commitment has positive relationship with task performance. It is important that top management should institute policies that will enhance the commitment of employees, motivate them and create effective task performance. The foregoing position is also validated by the works of Sutanto, (1999). Thus, employee commitment is a laudable predictor of job performance at work.

The motivation, knowledge and commitment in the work place, brings about enhanced organizational performance. If staff members are being motivated, this will bring effective commitment for work place performance. Hence, it is expected that people in relationships should be committed in order to birth positive work place performance (Haftkhavani, Faghiharam & Araghieh, 2012).

In a related study of empirically examining the correlation between organizational commitment and academic performance revealed that academic performance of female secondary school students is enhanced by organizational commitment. The finding was also supported by the works of Abrhamyan, Mirzoyan & Santos, (2014).

DATA PRESENTATION AND ANALYSIS

Table 3.1: Regression analysis for the relationship between t relationship marketing commitment and business innovativeness

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.865	.591		1.464	.149
	Commitment	.241	.120	.279	2.007	.049

a. Dependent Variable: Business Innovativeness

Source: Author's computation from survey data 2019

Table 3.2: Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.7928[a]	.627	.581	.28843	1.812

a. Predictors: (Constant), Commitment,

b. Dependent Variable: Business Innovativeness
Source: Author's computation from survey data 2019

Table 3.3: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.830	5	.766	9.209	.000[b]
	Residual	4.908	59	.083		
	Total	8.738	64			

a. Dependent Variable: Business Innovativeness
b. Predictors: (Constant), Commitment
Source: Author's computation from survey data 2019

The regression analysis above shows a good fit between relationship marketing commitment and business innovativeness of quoted money deposit banks in Nigeria. In the model summary, the strength of relationship between relationship marketing commitment and business innovativeness is strong, denoted as (r = 0. 7928[a]). However, 63% of the change or variation in business innovativeness is brought about by relationship marketing commitment. Only 37% of the change or variation in business innovativeness is not accounted for by relationship marketing commitment but are due to externalities or stochastic variable. The probability value in the ANOVA Table above shows a P-value of 0.000 which is less than the critical value of 0.05 (5%). This shows that there is positive relationship between relationship marketing commitment and business innovativeness.

Discussion of Finding

Findings from the regression analysis on the relationship between relationship marketing commitment and business innovativeness of quoted money deposit banks in Nigeria revealed that, commitment has a probability value of 0.049 in table 3.1. We conclude that commitment has a significant relationship with business innovativeness of quoted deposit money banks in Nigeria.

This study is supported with the works of Gbuquliva (2008), the author investigated the correlates between organizational commitment and work performance in the context of agricultural company in South Africa. The result indicates positive relationship between organizational commitment and work performance. Though, the relationship is positive but was not highly significant.

Conclusively, Table 3.2 is the model summary of table 3.1. The coefficient of determination (R square) value shows that the estimated model in table 3.1 has a good fit, meaning that the independent variable commitment explained just about 63 percent of the behavior of the dependent variable. However, the F-statistic value of 9.209 and its corresponding probability value of 0.000 in table 3.3 shows that the overall model estimated in table 3.1 are statistically significant as the probability value is less than the 5 percent significance level.

CONCLUSION

The findings of the study revealed that relationship marketing commitment is a positive factor for business innovativeness of quoted money deposit banks in Nigeria. Hence, significant investments made by the banks on relationship marketing commitment and business innovativeness do enhance firms' competitive advantage and achievement of desired corporate objectives.

RECOMMENDATIONS

Based on the findings of this study, it recommends that the bank management and employees should invest and cultivate meaningful collaborative commitment in managing relationships with their customers and other stakeholders; which will enhance the organizations' adaptability to the changing needs of stakeholders and competitively respond through innovative product and service offerings. Similarly, there is also the need to ensure integrity, honesty and fidelity in dealing with the public in all business transactions. This will help built trust and loyalty in the relationship exchange.

Developing and investing in modern information and communication technologies will enhance effective and efficient reach of the market segments which will improve performance for the benefit of all stakeholders.

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