

TRUST AND COMMITMENT AS CORRELATES OF CUSTOMER RETENTION IN SMALL
SCALE ENTERPRISES AMONG BUSINESS EDUCATION GRADUATES IN RIVERS
STATE

By

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ABSTRACT

The study assessed trust and commitment as correlates of customer retention in small-scale enterprises among business education graduates in Rivers State. In carrying out the study, correlation research design was adopted. The study was carried out in Rivers State and the targeted population for the study comprised 2,574 managers of registered small-scale business in Port Harcourt Metropolis. Simple random sampling technique was used to select a total of 335 managers of registered SMBs among small scale business owners in Port Harcourt Metropolis. The instrument used for data collection was a structured questionnaire titled "Customers Retention of Small Scale Business Owners Questionnaire (CRSSBOQ)". An expert in test, measurement, and evaluation carried out face and content validation of the instrument in order to ensure that the instrument was potent enough to collect accurate and adequate data for the study under consideration. The reliability coefficient obtained was 0.84, and this was substantially high enough to justify the use of the instrument. The researcher subjected the data generated for this study to appropriate statistical technique, Pearson Product Correlation Analysis. The study revealed that there is a significant relationship between trust and customer retention of business education graduates and that there is a significant relationship between commitment and customer retention of small-scale business. On this basis, it was concluded that trust, and commitment, if adopted and enhanced in the small-scale business, will boost customer's retention. One of the recommendations made was that managers of small-scale businesses should be trustworthy so that they can maintain a cordial relationship.

KEYWORDS: Trust, Commitment, Customer Retention, Small Scale Enterprise, Business Education, Graduates and Rivers State.

INTRODUCTION

Customer retention has a direct impact on long-term customer lifetime value, which is a more profitable avenue for firms that seek to pursue growth and sustainability or those that seek to protect themselves from market shrinkage resulting from a contracting economy (Gee, Watter & Byran, 2022). Supporting this argument, Lombard (2023) observed that today, the pressure on companies to retain customers is fuelled by the market where customer acquisition is slow. Customer retention is important when patronage is decreasing and sales cycles are aggravating the business

environment. Under these circumstances, losing an important customer to a competitor would affect significantly on the organization's profitability and growth.

Small and Medium Scale Business (SMBs) are known as small business (SMBs) or are equally referred to as Small Business (SMBs). The small and medium-sized business sector plays pivotal roles in the growth and development of modern economy due to its ability to generate or create more employment opportunities to majority of people and by proving to be the most attractive sector and tremendous innovative system in world economy and especially in the developing nations (Neagu, 2021). The immense contribution of SMBs to economic development across the globe is a reality that is unanimously recognized by citizens of various nations irrespective of profession, education, sex and race. Fadeyi (2019) pointed out that the economic and social benefit accruing from the SMBs led to the consideration of the SMBs sector as a field of strategic interest for the economy. In addition, Drucker and Via-Vin (2020) noted that small and medium-sized business represent the main catalyst of economic growth and development. In order for small and medium scale business to survive and flourish, they must focus most of their resources on finding the way to meet the demand of their customers or consumers. Those small businesses contribute immensely to achieving the fundamental goals of any national economy. This made SMBs becomes one of the backbones of social-economical progress across the globe as its contribution to a Country's Gross Domestic Products (GDP) remain remarkable. Small and medium scale business in Nigeria has their activities boosted by series of government interventions through the establishment of agencies and programmes to provide consultancy, information and guidelines to Nigeria who establish and own businesses.

SMBs are also responsible for driving innovation and competition in many economic sectors. Although they create more new jobs than large firms do, SMBs also suffer the majority of job destruction and contraction across the world. Neagu (2021) succinctly posits that as far as the SMBs sector goes the fundamental law that regulates the present actions in order to grow the favourable framework for founding and the law of the nation backs up developing those businesses. Neagu (2021) also noted that the business is any form of organizing an economic activity, autonomous patrimonial and authorized, according to present legislation to make acts and facts of commerce in order to obtain profit in competitive conditions.

STATEMENT OF PROBLEM

From preliminary investigation, it is observed that customer satisfaction of small and medium scale business is relatively low; this is because of poor relationship approach put forward by the managers and employees of such business. Customers complained of lack of trust, no proper communication and zero commitment in terms of quality products. Researchers posits that there are challenges of no quick profits, higher cost per individual customer and the expectations of returning customers. This research therefore seeks to establish a link between relationship marketing approaches and customers retention of small and medium scale business, viz, trust, commitment, communication skill, service quality and conflict management

RESEARCH OBJECTIVE

- The relationship between trust and customer retention in small scale business in Rivers State
- The relationship between commitment and customer retention in small scale business in Rivers State

RESEARCH QUESTION

- What is the relationship between trust and customer retention in small-scale business in Rivers State?
- What is the relationship between commitment and customer retention in small-scale business in Rivers State?

RESEARCH HYPOTHESIS

- There is no significant relationship between trust and customer retention in small-scale business in Rivers State.
- There is no significant relationship between commitment and customer retention in small-scale business in Rivers State.

CONCEPTUAL REVIEW

CONCEPT OF CUSTOMER RETENTION

Ramakrishen (2019) defines customer retention as the marketing goal of preventing customers from going to the competitor. Customer retention is the way in which organizations focus their efforts on existing customers in an effort to continue doing business with them. However, customer retention can also mean the number of customers who stay with the provider in the course of an established period, such as a year (Dawes, 2019). Customer retention is a key factor in determining the success of businesses today. Kotler and Armstrong (2020) noted that competitors are always on the lookout to steal customers through better deals. The authors have observed that annual customer attrition rates range from 7% in industries that have high exit barriers such as banking and insurance, to almost 40% in the mobile phone industry. It can, therefore, be concluded that customers in the cellular industry keep on switching network providers for better deals.

Customer retention has a direct impact on long-term customer lifetime value, which is a more profitable avenue for firms that seek to pursue growth and sustainability or those that seek to protect themselves from market shrinkage resulting from a contracting economy (Gee et al., 2022). Supporting this argument, Lombard (2023) noted that today the pressure on companies to retain customers is fueled by the market where customer acquisition is slow. Customer retention is important when loyalty is decreasing and sales cycles are aggravating the business environment. Under these circumstances, losing an important customer to a competitor would affect significantly on the organization's profitability and growth.

To measure customer retention, therefore, a number of factors need to be taken into account. These include the customer retention rate over time, the customer retention rate by market segment in terms of the different services or products offered,

and share earned of the customer's wallet. Measuring the customer retention rate is seen as the initial step in improving loyalty to, and the profitability of, a service organization, yet many organizations do not understand the importance of improving customer retention rates, and the impact of these on profitability.

The customer retention rate must be measured and managed and can be calculated in two ways: a crude customer retention rate, or a weighted one. A crude customer retention rate measures the total percentage of customers the organization retains, based on the decline or escalation of customers over a specific period of time. The weighted retention rate is calculated by weighting customers according to the volume of their purchase. Ahmad and Bull (2018) state that in the case of hotels, measuring retention should involve measuring the absolute number of customers who have been retained, as well as using a weighted rate, which takes into account the 'share of waller', as well as the life time value of a customer. Service organizations need to understand why their customers remain with them and should not assume that who customers remain it is a positive, mindful choice on their part. Customers may stay with a service organization due to any number of (sometimes-intangible) ties or links with it. Some of these are positive, and increase the dedication of customers as with, for example, increased satisfaction.

Other links are negative, yet still tie the customer to the service organization: a sales representative, for example, is obliged to stay at a particular hotel every time the customer travels in the area because of an agreement between his or her company and the hotel. Retained customers represent an opportunity to increase profitability as well as loyalty. Egan (2019) suggest that customer relationship profitability is the result of improved quality in the service provided by an organization.

CONCEPT OF SMALL SCALE BUSINESS (SMBS)

Small Scale Business (SMBs) are known as small sized business (SSBs). The small-scale business sector plays pivotal roles in the growth and development of modern economy due to its ability to generate or create more employment opportunities to majority of people and by proving to be the most attractive sector and tremendous innovative system in world economy and especially in the developing nations (Neagu, 2021). The immense contribution of SMBs to economic development across the globe is a reality that is unanimously recognized by citizens of various nations irrespective of profession, education, sex and race. Power et al. (2023) pointed out that the economic and social benefit accruing from the SMBs led to the consideration of the SMBs sector as a field of strategic interest for the economy. In addition, Drucker and Via-Vin (2020) noted that small scale business represent the main catalyst of economic growth and development. In order for small-scale business to survive and flourish, they must focus most of their resources on finding the way to meet the demand of their customers or consumers. Those small businesses contribute immensely to achieving the fundamental goals of any national economy. This made SMBs becomes one of the backbones of social-economic progress across the globe, as its contribution to a Country's Gross Domestic Products (GDP) remain remarkable. Small-scale business in Nigeria has their activities boosted by series of government interventions through the establishment of agencies and programmes to provide consultancy, information and guidelines to Nigeria who establish and own businesses.

SMBs are also responsible for driving innovation and competition in many economic sectors. Although they create more new jobs than large firms do, SMBs also suffer the majority of job destruction and contraction across the world. Neagu (2021) succinctly posits that as far as the SMBs sector goes the fundamental law that regulates the present actions in order to grow the favourable framework for founding and the law of the nation backs up developing those businesses. Neagu (2021) also noted that the business is any form of organizing an economic activity, autonomous patrimonially and authorized, according to present legislation to make acts and facts of commerce in order to obtain profit in competitive conditions.

In the economic world or in economic reality, small-scale businesses are classified into two categories. They are (1) the small traditional business that mostly does not have a long way strategy, but a small marketplace, the process of making goods being inherited from generation to generation; and (2) the modern SMBs that use high technology. These two types of SMBs are in a continuous search of new markets and, by competitiveness, are looking to maximize the efficiency of their activities. SMBs, especially the traditional ones, have strengths and weaknesses that manifest closely to the involvement of their leaders, and their human resources capacities. SMBs are established, usually on the strength of the courage and talent of their founders. The leaders of these businesses are genuine entrepreneurs who risk their assets and fortune (Vaduva, 2014). The above assertion of risk bearing is supported by the work of Neagu (2021) who observed that in countries with developed economies, 20% of the new SMBs last no more than one year, other 20% last only two years, and 50% don't last more than five years. Therefore, only 10% of SMBs have the chance to survive more than five years on the market. In their whole, the small-scale business are established in various heterogeneous, flexible, dynamical and adaptable reality. The health of an economy depends on the number and dynamic of SMBs as much as their success on the market (Drucker & Via-Vin, 2020). SMBs are undertaking the activity on certain coordinates depending on those specific features: reduced size that confines their potential of growth and their market share, alerting the rate of establishment, but also of bankruptcy of SMBs, the strict specialization, dictated by their reduced capacity and low-rated share on the market. However, those can be considered advantages of a better request knowledge and a higher flexibility in potential difficulties, which could appear through entering or outputting on the market.

Small-scale business management is influenced by certain factors, such as the type of SMBs market (local, regional or national), the competitive and atomized character of the offer, generated by the large number of SMBs and their reduced capacity, and the fact that most of the SMBs are micro-business or small business which offer various goods. In a transition economy such as that of Nigeria and other developing nations, being in a whole process of consolidation and strengthening the SMBs sector make the environmental factors very unstable in general and therefore act through the medium of many and various constraints.

TRUST AND CUSTOMER RETENTION

Conceptualizing trust as existing when one party has confidence in an exchange partner's reliability and integrity. Trust is defined as a willingness to rely on an exchange partner in whom one has confidence. The literature on trust suggests that

confidence on the part of the trusting party results from the firm belief that the trustworthy party is reliable and has high integrity, which are associated with such qualities as consistent, competent, honest, fair, responsible, helpful, and benevolent. Kalu (2019) focus on the perceived outcomes of trust when they define it as the firm's belief that another company will perform actions that will result in positive outcomes for the firm as well as not take unexpected actions that result in negative outcomes.

Indeed, one would expect such outcomes from a partner on whose integrity one can rely confidently. Absent from our definition of trust is the behavioural intention of "willingness" incorporated by Moorman, Deshpande, and Zaltman (2018). They argue that this behavioural intention is a critical facet of trust's conceptualization because if one believes that a partner is trustworthy without being willing to rely on that partner, trust is limited. The willingness to act is implicit in the conceptualization of trust and, therefore, one could not label a trading partner as trustworthy if one were not willing to take actions that otherwise would entail risk. More simply, genuine confidence that a partner can rely on another indeed will imply the behavioural intention to rely. If one is confident, then one would be willing; if one is not willing, then one is not genuinely confident. People believe that, though it certainly would be appropriate to have items incorporating stated willingness in a measure of trust, willingness is unnecessary or redundant in its definition. Thus, just as behavioural intention is best viewed as an outcome of attitude and not as part of its definition (Fishbein & Ajzen, 2019), "willingness to rely" should be viewed as an outcome (or, alternatively, a potential indicator) of trust and not as a part of how one defines it. Like commitment, trust also has been studied widely in the social exchange literature, for example, in organizational behaviour, the study of norms of trust is considered a characteristic distinguishing management theory from organizational economics (Barney & Donaldson, 2020). In communications, a key construct has been source credibility, originally defined as trust of the speaker by the listener. In services marketing, Berry and Parasuraman (2019) find that customer-company relationships require trust. Indeed, they contend, effective services marketing depends on the management of trust because the customer typically must buy a service before experiencing it. In strategic alliances, Sherman (2021) concludes that the biggest obstacle to the success of alliances is the lack of trust.

In retailing, Berry (2022) stresses that trust is the basis for loyalty. In automobile marketing, Berry stresses partnerships in which everyone shared risks and rewards, which emphasizes win role-playing games stressing mutual trust and competing with Japanese automakers, stated that Ford Motor Company requires relationships with its suppliers in which "there's a spirit of trust". In buyer-seller bargaining situations, find trust to be central to the process of achieving cooperative problem solving and constructive dialogue. As in the organizational context mentioned previously, they also find trust to lead to higher levels of loyalty (i.e., commitment) to the bargaining partner. Hence, trust is viewed as central in studies conducted by the Industrial Marketing and Purchasing Group.

Trust is one the key elements for a successful relationship marketing program. Trust deals with the ability of the firm to implement a privacy policy that informs customers about what the firm plans to do with the personal data it is requesting from them (Kania, 2018). In this era of identity theft, customers are very apprehensive of the ability of companies to protect their data. Thus, a marketer must devise a way of assuring

the customer that her data is secure and that any information that the customer provides will actually be kept confidential. Trust represents customer confidence in a firm's reliability and integrity, while Confidence, in turn, is associated with consistency, honesty, fairness, helpfulness, benevolence, and responsibility – all qualities any (successful) firm should exude. In addition to trust and confidence, commitment, concern, and respect are key elements as well. Commitment and trust encourage marketers to work at preserving relationships so customers will resist attractive short-term alternatives and view potentially high-risk actions as prudent. Additionally, customers must understand that this behavior will also promote efficiency, productivity, and effectiveness (Bull, 2018).

COMMITMENT AND CUSTOMER RETENTION

Meyer and Allen (2022) opined that commitment is the state or quality of being dedicated to a cause or activity in order to make customer a top priority. Similarly, Sawyer (2023) defined commitment as an implicit or explicit pledge of relational continuity between exchange partners. It is the willingness to make short-term sacrifices to realize longer-term benefits. Commitment embodies the highest stage of relational bonding and conforms to Scanzonis three criteria for defining commitment. Morgan and Hunt (2020) found that commitment is central to all the relational exchanges between a firm and its partner. Base on this assertion, small-scale business owners are to be committed in their various business in order to retain their customers. Studies have shown that there is strong relationship between commitment small-scale business owners and customer retention. Morgan and Hunt (2020) opined that if these business owners were committed to their customers, it would lead to self-respect and aid decision-making processes. Being committed helps small-scale business owners stick to their goals during the good and bad times. In addition, Fishbein and Ajzan (2019) contended that committed people have a good self-concept, strong self-esteem and a balance between what they want with what they are capable of. The commitment effect is when people or groups are unwilling to compromise their ideas or thoughts even though they have been presented with facts or evidence that encourage them to do otherwise (Bulb, 2022). Hanson (2023) affirmed that commitment is about giving oneself to a cause with success as the only option. It also binds an individual irrevocably to a cause he/she believe in until success comes.

For Meyer and Allen (2022), commitment to relationship is an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely. The above definition corresponds almost exactly with that developed by Moorman, et al. (2019), in their view argued that commitment to a relationship is defined as an enduring desire to maintain a valued relationship, thus valued relationship corresponds with the belief that relationship commitment exists only, when the relationship is considered important. Similarly, their enduring desire to maintain corresponds with the view that a committed partner wants the relationship to endure indefinitely and is willing to work at maintaining it; hence, relationship commitment is central to relationship marketing.

Though new in discussion of interorganizational relationships, commitment has been central in the social exchange literature. Cook and Emerson (2018) characterize

commitment as a variable to be central in distinguishing social from economic exchange. More specifically, in the marriage literature, McDonald (2017) concludes clearly that the major differentiation of these exchange relationship types is the mutual social trust and the resultant commitment on the part of the individuals to establish and maintain exchange relationships. Commitment also is viewed as critical in the literatures of organizational and buyer behaviour because organizational commitment is one type of relationship commitment that is critical to the firm in its internal relationship among the oldest.

METHODOLOGY

In carrying out the study, correlation research design was adopted for this study. The study was carried out in Rivers State. The targeted population for the study comprised comprised of 2,574 managers of registered small-scale business in Port Harcourt Metropolis. Simple random sampling technique was used to select a total of 335 managers of registered SMBs among small scale business owners in Port Harcourt Metropolis. The instrument used for data collection was a structured questionnaire titled "Customers Retention of Small scale business owners Questionnaire (CuReSSBOQu)". An expert in test, measurement, and evaluation carried out face and content validation of the instrument in order to ensure that the instrument was potent enough to collect accurate and adequate data for the study under consideration. The reliability coefficient obtained was 0.84, and this was substantially high enough to justify the use of the instrument. The researcher subjected the data generated for this study to appropriate statistical technique such as percentage analysis used in answering the research questions.

RESULTS AND DISCUSSION OF FINDINGS

Research Question 1: What is the relationship between trust and customer retention in small-scale business in Rivers State?

Table 1: Correlation Coefficient between Trust and Customer Retention

Variables	N	ΣX ΣY	ΣX^2 ΣY^2	ΣXY	r	Remarks
Trust	208	318.0	987.4	896	0.67	Strong/Positive Relationship
Customer Retention	208	265.2	728.1			

Source: Survey Data (2023)

Table 1 shows that the correlation coefficient between trust and customer retention of small-scale business in Rivers State is 0.67. This shows a strong and positive relationship between trust and customer retention of the aforementioned graduates. However, this implies that if trust as a variable of relationship marketing strategies were displayed, customer retention of small scale would be high.

Research Question 2: What is the relationship between commitment and customer retention in small-scale business in Rivers State?

Table 2: Correlation Coefficient between Commitment and Customer Retention

Variables	N	ΣX ΣY	ΣX^2 ΣY^2	ΣXY	r	Remarks
Commitment	208	322.5	1058.1	958.0	0.57	Moderate/Positive Relationship
Customer Retention	208	265.2	902.3			

Source: Survey Data (2023)

Table 2 shows the correlation coefficient between commitment and customer retention of small-scale business in Rivers State is 0.57. This shows a moderate and positive relationship between commitment and customer retention among business education graduates. However, this implies that if commitment as a variable of relationship marketing strategies were enhanced, customer retention among small-scale business owners would be high.

NULL HYPOTHESES

Hypothesis 1: There is no significant relationship between trust and customer retention in small-scale business in Rivers State.

Table 3: Test of Correlation of Relationship between Trust and Customer Retention at 0.05 Level of Significance

Variables	N	Df	r-cal	r-critical	LS	Decision
Trust	208	206	0.67	0.195	0.05	Significant/ Rejected
Customer Retention	208					

Source: Survey Data (2023)

Table 3 shows that the calculated r-value of 0.67 is greater than the r-critical value of 0.195. Therefore, since the computed r-value is greater than r-critical value, the hypothesis, which states that there is no significant relationship between trust and customer retention in small-scale business in Rivers State, is hereby rejected. However, this implies that there is a significant relationship between trust and customer retention.

Hypothesis 2: There is no significant relationship between commitment and customer retention in small-scale business in Rivers State.

Table 4: Test of Correlation of Relationship between Commitment and Customer Retention at 0.05 Level of Significance

Variables	N	Df	r-cal	r-critical	LS	Decision
Commitment	208	206	0.57	0.195	0.05	Significant/ Rejected
Customer Retention	208					

Source: Survey Data (2023)

Table 4 shows that the calculated R-value of 0.57 is greater than r-critical value of 0.195. Therefore, since the computed R-value is greater than r-critical value, the hypothesis, which states that there is no significant relationship between commitment and customer retention in small-scale business in Rivers State, is hereby rejected. However, this implies that there is a significant relationship between commitment and customer retention.

DISCUSSION OF FINDINGS

TRUST AND CUSTOMER RETENTION

The result analysis in Table 1 shows that there is a strong and positive relationship between trust and customer retention in small-scale business in Rivers State. In addition, the associated hypothesis shown in Table 3 reveals that there is a significant relationship between trust and customer retention of small-scale business. This finding is in line with the view of Kania (2018), who stresses that trust is one the key elements for a successful relationship-marketing program. Trust deals with the ability of the firm to implement a privacy policy that informs customers about what the firm plans to do with the personal data it is requesting from them. In this era of identity theft, customers are very apprehensive of the ability of companies to protect their data. Thus, a marketer must devise a way of assuring the customer that her data is secure and that any information that the customer provides will actually be kept confidential. Trust represents customer confidence in a firm's reliability and integrity, while Confidence, in turn, is associated with consistency, honesty, fairness, helpfulness, benevolence, and responsibility – all qualities any (successful) firm should exude. In addition to trust and confidence, commitment, concern, and respect are key elements as well. Commitment and trust encourage marketers to work at preserving relationships so customers will resist attractive short-term alternatives and view potentially high-risk actions as prudent.

COMMITMENT AND CUSTOMER RETENTION

The result analysis in Table 2 shows that there is a moderate, strong, and positive relationship between commitment and customer retention in small-scale business in Rivers State. Furthermore, the associated hypothesis shown in Table 4 shows that there is a significant relationship between commitment and customer retention of business education graduates. This finding is in agreement with the opinion of Moorman, et al. (2019), who in their view argued that commitment to a relationship is defined as an enduring desire to maintain a valued relationship, thus valued

relationship corresponds with the belief that relationship commitment exists only, when the relationship is considered important. Similarly, their enduring desire to maintain corresponds with the view that a committed partner wants the relationship to endure indefinitely and is willing to work at maintaining it; hence, relationship commitment is central to relationship marketing.

CONCLUSION

The study concludes that trust, and commitment if adopted and enhanced in the small-scale business would boost customer's retention. The study has shown that there is a significant relationship between commitment and customer retention of business education graduates and there is a significant relationship between trust and customer retention of small-scale business. .

RECOMMENDATION

- Managers of small-scale business should trustworthy so that they can maintain a cordial relationship.
- Manager of various business should be committed in their dealings with clients so that their businesses can flourish.

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