ENHANCING CLIENT FULFILLMENT IN NIGERIA'S FINANCIAL INDUSTRY THROUGH RELATIONSHIP MARKETING

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Abstract

The study examined relationship marketing and how it enhances client fulfillment in Nigeria's financial industry. Descriptive survey research design was used for the study. Three research questions guided the study. The population of the study comprised of staff and customers of four (4) Access Bank Plc branches in Illorin, Kwara State of Nigeria. The entire staff population of 73, which was determined through the personnel unit of the various branches, was used in the study, 134 customers were determined through Cochran's sample size formula which gave a total sample size of 207 for the study. Data collected for the study were presented using simple descriptive statistics such as tables, percentages and frequencies. Pearson moment correlation was used to test hypothesis in the study through SPSS software version 25.0. The research further revealed through correlation coefficient model that relationship marketing and customer satisfaction are significantly and positively correlated. The researchers recommended that Access Bank Plc Illorin, Kwara State should ensure customer satisfaction at all time. They should guide against any action or service disruptions that can create dissatisfaction among the customers. The bank managers must seek additional ways to sustain the already built customer relationships and satisfaction. Building strong customer satisfaction can induce customer referrals which will help such banks gain competitive advantages over competitors in the long-run.

Keywords: *Relationship marketing, Client fulfillment, customer retention, customer loyalty*

INTRODUCTION

Banks today are operating in a highly competitive, unstable and rapidly changing work environment. Top bank management knows the importance of establishing strong relationships with customers and that the main marketing focus is shifting towards the customers. Relationship marketing (RM) has continued to garner increased interest among scholars. The motivation behind this increased interest in relationship marketing especially in the banking industry can be attributed to some significant problems in the corporate environment (Onu 2017).

Banks are also beginning to appreciate the relevance of building strong relationships and its potential in customer acquisition, customer retention, and the maximization of customers' lifetime value (Onu *et al.,* (2006). In the past, it was relatively easy to create and

maintain a good relationship with the customer than it is today because businesses then were relatively small and uncomplicated to manage and customers then were easily identifiable. However, today, the extended size of businesses and the sophistication of customers have compelled banks to explicitly manage good customer relationship if they must succeed in the ever-changing business environment. This need has led to the development of the relationship marketing (RM) concept (Okeji, 2015).

Also, due to increased competition, today's banks are beginning to understand and employ relationship marketing techniques. To retain these customers, banks are now striving to develop meaningful relationships with key customers and more so, to manage customer relationships more proactively (Connor *et al.,* 2004). Relationship marketing therefore attempts to create a more holistic, personalized brand experience (service) to create stronger customer ties. Relationship marketing (AM) identifies the customers' changing needs and creates services to satisfy these needs.

Relationship marketing is viewed as a strategy that can enable banks analyze customer profiles, detect their needs and potential profitability areas and establish the necessary actions to achieve customer satisfaction (Woodcock *et al.,* 2015). For bank to successfully meet their objectives, customer satisfaction must be prioritized and zealously pursued (Molapo & Mukwada, 2011). Improved customer satisfaction increases retention and loyalty, competitive advantage, market share and profits as well as improved organizational performance (Carter, 2010; Voss & Voss, 2008).

Customer satisfaction is achieved through the experience that a customer has with a product/service they consume in contrast with what they expect. A satisfied customer will probably purchase again and also relate his or her experience with the consumption of the product or service to others. A satisfied customer also has the tendency of maintaining his or her loyalty to that particular product or service because he will not see any reason to switch to another one since he has already derived a form of satisfaction from one. Bowen and Chen (2001) argued that having satisfied customers is not sufficient. This is because customer satisfaction needs to have direct impact on retention and loyalty. So, banks must determine what customers want and they must be prepared to tailor their services to specific customers' needs if they must satisfy, retain and win their loyalty.

Customers' demand for banking services is normally a major factor for bank profitability. It is the responsibility of top management to ensure that customers have satisfactory service experiences that will retain them. Notwithstanding, the fact remains that building such an enduring relationship is not an easy task in the banking industry due to the turbulent competition in the industry and changes in customers' taste and preferences. Therefore, this study explored and evaluated the role of relationship marketing in building customers' satisfaction in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria.

Statement of the Problem

Relationship marketing is replacing the traditional 'four Ps' of marketing - product, price, place and promotion. Long-term relationships with customers are the key to stability in an increasingly dynamic banking environment. Relationship marketing has become the

main strategy to retain customers for service organizations like banks regardless of their sizes. The emergence of customer satisfaction at financial institutions has been widely studied and focus on customer satisfaction is the primary goal of any organization, especially bank. Full understanding of this issue is important for researchers and officials (Arbore, 2009). A survey of 1,500 companies found that 91% of businesses plan or have deployed CRM solutions, however 41% of the firms with CRM projects were experiencing serious implementation problems (The Data Warehousing Institute, 2000).

The current challenge being faced by the Nigerian banking sector is that of an unstable but highly competitive business environment. As a response to these challenges, banks are employing different "relationship marketing" approaches that enable them satisfy their customers by concentrating marketing resources towards creating demands, sustaining customer loyalty and consolidating profitability (Olotu and Olopete, 2010)

The need to distinguish between individual transaction and relationship sales transaction has also become a challenge. Discrete transaction focused on an individual's sales where the relationship transaction between the buyer and seller ends with the sales. Relationship transaction in contrast assumes continuation of the sales transaction. The relationship of the buyer and the seller does not end after the sales are over (Dwyer *et al.,* 1987).

The significance of customer satisfaction cannot be dismissed while happy customers are like free advertising for the financial institutions. It is necessary to put the customer at the centre of the business according to its strategies, events and processes. In fact, it is easier and more profitable to sell to present customers than to find new ones. There are some challenges facing relationship marketing and customer satisfaction in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria. Therefore, the present study was initiated to investigate the role of relationship marketing in generating customer satisfaction in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria.

Objectives of the Study

The main objective of the study was to investigate the role of relationship marketing in generating customer satisfaction in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria. Specifically, the aims were to:

i.   determine the level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria.

ii. identify the various ways to motivate bank employees to enhance customer satisfaction.

iii. ascertain the nature of relationship between relationship marketing and customer satisfaction in the banking industry.

Research Questions

The following major research questions were considered in this study.

1. What is the level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria?

2. What are the various ways to motivate bank employees to enhance customer satisfaction?

3. What is the nature of relationship between relationship marketing and customer satisfaction in the banking industry?

LITERATURE REVIEW

Conceptual review

Relationship Marketing

Relationship marketing has been a broad topic which makes its definition among authors to differ (Ayo-Oybiyi *et al.,* 2016). However, the various definitions of relationship marketing by scholars point towards the same thing: initiating and maintaining two-way relationships with customers and other stakeholders. According to Berry, (1983) who happens to be the first theorist of the concept, relationship marketing is a strategy to absorb, maintain and strengthen relations with customers. It is the understanding, explanation and management of the ongoing collaborative business relationship between suppliers and customers (Sheth, 1994). It involves establishing, maintaining and enhancing relationships with customers and other parties at a profit so that the objectives of the parties involved are met. This is done by mutual exchange and fulfilment of promises. (Gronroos, 1994). It is the relational process which creates, maintains, and enhances values for the customers and their partners (Kolter & Armstrong 2006).

All the definitions emphasize the need for banks to establish and maintain successful and long-term bonds with their customers. Success and profitability are derived not by merely acquiring customers but by building lasting and mutually beneficial relationships. Marko *et al.* (2016) observed that relationship marketing involves continuous changes on the side of both the organization (bank) and the customers. It is also worthy of note that whereas many definitions limit relationship to customers, Gronroos, (1994), Sheth (1994) and Armstrong and Kolter's (2006) definitions extend the scope of relationship marketing beyond customers and to other parties. Other parties here may include suppliers, government and the society at large.

There are four primary reasons why banks adjust their business processes to align with customers' needs. They include; retaining existing customers; attracting new customers, encouraging customers to deepen cooperation; and informing customers about portfolios of products, services and communication channels with the aim of increasing profit and preventing losses. From this, it can be seen that relationship marketing involves synthesis of banks strategy, understanding relationship with customers through complex and dynamic environment with help of appropriate technology and relationship marketing strategy.

Customer Satisfaction

Customer satisfaction is a complex construct that is defined in various ways by different authors who have approached it as a response to an evaluation process. Davis-Sramek *et al.* (2009) defined customer satisfaction as the "customers' cognitive and affective evaluation based on their personal experience across all service episodes within

the relationship". It is also an overall evaluation and outcome of a firm's products (or services) from customers (Kim *et al.,* 2015). It is the final basis in modern marketing; therefore, the success of each business institution depends heavily on identifying and satisfying the customers' needs and demands. Customer satisfaction also involves cognitive and affective responses which result from service encounters (Fecikova, 2004). The cognitive component refers to the customer's evaluation of the perceived performance in terms of adequacy in comparison to customer's expectation standards. The affective component is the emotional aspects such as happiness, surprise, and disappointment.

There is ongoing debate among scholars on whether service quality can lead to customer satisfaction. The service quality models assume that consumers come into a service encounter with prior expectations which is matched with an actual service encounter to determine the service quality. The customer becomes satisfied if his service experience meets or exceeds his service expectation. Hence high-quality services increase customer satisfaction (Parasuraman *et al.,* 1985). In the current study, customer satisfaction is described as the overall assessment of a customer's experience after a service encounter with a bank and the study proposed that relationship marketing affects customers' satisfaction with banking services.

The goal of every organisation is to ensure that customers are satisfied. Levels of their satisfaction can trigger behaviours such as loyalty to the organisation's products/services and positive word of mouth advertising which enhances increased patronage (Abdul-Mauhmin, 2002). Banks seek to manage and increase customer satisfaction using superior strategic marketing programmes. Customers who are unsatisfied would not be expected to have long time relationships (Garbarino & Johnson, 1999; Parasuraman *et al.,* 1991). Poor or unsatisfactory level of services lead to dissatisfaction; it creates a gap between customers' expectation and experience (Rust & Zahorik, 1993). Variation in the quality and value of products and services provided to customer creates variation in customer satisfaction, and that generate change in customer loyalty (Auh & Johnson, 2005).

Relationship Marketing and Customer Satisfaction

The development of effective customer relationships is widely advocated as a key element of marketing strategies in the service sector. The advantages associated with the development of such relationships are thought to be particularly relevant in the case of services for which credence qualities are high. However, a key feature of most services is customer participation in the production and the delivery of the service.

The ability of an organization to develop and maintain a relationship with its customers will be dependent on their willingness to participate. For participation to be worthwhile, customers must perceive that it yields benefits which are greater than those which accrue from nonparticipation. If the relationship is to remain successful the customer should be at the hub of it and so it is important to have the customers' best interest at heart. Related to this issue is codeveloping products and service augmentation. These will, in many instances, be employed by organizations adding extra service to differentiate from

its competitors' offerings. In this context the ``extras'' must be valued by the consumer, and not readily available elsewhere (i.e. "adaptation") (Wilson, 1995). A high emphasis on enhanced service and service quality is further cited as an essential element within relationship marketing (Christopher *et al.,* 2001).

The above factors constitute an attempt to favourably lock-in or satisfy the customer and many academics espouse the importance of customer satisfaction regarding relationship marketing theory (Wright *et al.,* 1998). Barnes (1994) observed that tactics such as frequent-buyer schemes, where the customer has to return to the same company to accumulate ``points'', develops a barrier to exit. Irish grocery chain, Superquinn, differentiates its loyalty scheme by introducing ``both frequency marketing and targeted direct marketing, which so many so-called loyalty schemes neglect to include'' (Conneran, 1996).

Loyalty is a complex variable to quantify; however, Hawkes (1996) reemphasized the concept of the loyalty ladder, with the lowest rung being suspect and the highest rung advocate. Schneider (2000) observed: "what is surprising is that researchers and businessmen have concentrated far more on how to attract customers to products and services than on how to retain them''. Selling products to existing customers is essentially more cost-effective than the costs incurred while searching for new ones (Hartley *et al.,* 1995; Mitchell, 1995; Jackson, 2000).

Theoretical framework

Customer Relationship Management Theory

Customer Relationship Management (CRM) was proposed by Berry (1995) and is rooted in relationship marketing theory proposed by Berry in 1983. It is one of the most globally accepted philosophies that focus on long lasting engagement between firms and their customers for the mutual benefit of all parties (Buttle, 2004; Gronroos, 1994). The underlying principle in CRM is that successful customer engagement and business success is based on the ability to build a value based long lasting relationship with customers. As a business philosophy, CRM is based on individual customers and customized offerings and open lines of communication between parties (Boulding *et al.,* 2005).

Successful implementation of CRM requires the support of top managers, customers-oriented service employees and integration of processes and functions of a bank. Bank employees should possess customer-oriented skills and knowledge to address and anticipate customer needs. Implementation of CRM is also dependent on banks' investments in technology-based CRM which enables customers to access information and services. The CRM based technologies largely support banks processes of gathering customer information, decision making and faster communication (Marko *et al.,* 2015). The application of appropriate technologies that are in line with organizational objectives facilitate development of high-quality customized offerings, lower costs and improve employee performance at customer contact points (Boyle, 2004). This theory is considered important for this study because it supports the application of relationship marketing by banks in influencing satisfaction of customers.

The Stakeholders' Theory

Stakeholders' Theory holds that an organization should not pursue only the maximization of shareholders value but also pursue the interest of the other stakeholders whose negative reactions may adversely impact on the organization. The stakeholders include; customers, suppliers, employees, host communities, creditors/lenders and even the government. In the case of the present study, since customers are the life wire of every organization, their satisfaction and happiness should not be sacrificed in place of shareholders value because without them, the organization cannot succeed. For shareholders' value to be maximized, a good relationship with customers have to be maintained. When customer's interests are pursued, their satisfaction to the organization increases and at the same time, their repeat patronage and loyalty. Mismanaging customers' expectations can result in customer losses as a result of their switching their loyalty and patronage.

Empirical Review

Imouokhome *et al.* (2020) in their study examined the impact of relationship marketing as a sustainable tool for enhancing customer satisfaction, using customers of GTBank PLC branches in Ilorin, Nigeria. The population of their study comprised of customers of GTBank in Ilorin. The study employed the use of primary data through a self-administered questionnaire. The results of the hypotheses tested revealed that relationship marketing variables have significant effect on customer satisfaction and customer loyalty. This connotes that a better relationship with customers in the banking industry will yield positive result on customer satisfaction and loyalty, and vice versa. Similarly, Bolanle and Emmanuel (2016) examined the impact of relationship marketing on customer satisfaction using undergraduate students in a private university in Oyo State Nigeria case study. Questionnaire was employed in gathering related data from the respondents. Pearson correlation and multiple regression analysis was used in testing the hypothesis. The result of their study showed a significant effect of relationship marketing on customer satisfaction.

Olayiwola *et al*, (2018) investigated the extent to which relationship marketing (RM) variables predict customers' satisfaction across branches of Guaranty Trust Bank in Lagos metropolis. The study employed a case study approach using a total number of 360 respondents selected across branches of Guaranty Trust Bank in the study area. Statistical Package for Social Sciences was used in organizing collected data. Pearson correlation and multiple regressions were used to test the hypotheses of the study. The study found a positive and significant relationship between relationship marketing and customers' satisfaction. Zakaria, (2014) examined the impact of CRM on customer satisfaction in banking industry of Jordan. The population of the present study was customers of Jordanian banks operating in Amman city, the capital of Jordan. 528 respondents were selected through convenient sampling and data were collected through the questionnaire. The statistical analysis revealed a significant relationship between CRM and customer satisfaction in the services banking industry.

Okonkwo and Ugwuonah (2019) examined how bank customers' satisfaction could be improved through some specific relationship marketing practices. This study focused on three banks within Enugu metropolis in Nigeria. The descriptive research design was adopted.384 self-administered, structured questionnaires were distributed, out of which 332 copies were returned. Data was presented using frequencies and cross tabulations. One-sample t-test and Analysis of Variance were used to test hypotheses. Findings revealed that there is a significant relationship between banks' current relationship strategies and the level of bank customers' satisfaction; and that bank customers are not highly satisfied with their banks' relationship with them. Thus, customers' satisfaction could further be improved if the banks applied some specific relationship marketing practices such as ensuring that customers' needs are adequately met, and their complaints tackled promptly.

Olumoko (2018) examined the effect of customer relationship marketing on customer satisfaction of the Nigerian banking industry, with reference to First Bank of Nigeria. The study adopted a descriptive survey research design and a well-organized structured 5 Point likert scale questionnaire was distributed among two hundred (200) selected customers of First Bank of Nigeria using accidental sampling technique. The result of the study using regression analysis showed that customer relationship marketing has significant effect on customer satisfaction. The study also discovered that trust, commitment and communication have positive effects on customer satisfaction.

RESEARCH METHODOLOGY

Research Design

This study adopted a survey research method to explain the nature of relationship between relationship marketing and customer satisfaction in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria. Survey design is ideal when determining cause and effect among phenomena. The study area was Illorin in Kwara State of Nigeria. Kwara State is a State in south east part of Nigeria.

Population of the Study

The population of the study comprised of staff and customers of four (4) Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria. The population distribution of the staff of Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria was as follows;

Table 1: Population distribution of staff of 4 Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria

S/N	LOCATION/ADDRESS	NUMBER OF STAFF
1.	119a Ibrahim Taiwo Road, Stadium Shopping Complex, Illorin	19
2.	24 Wahab Folawiyo Road, Illorin	21
3.	29a Flower Garden Road, Illorin	16
4	Unity Road, 240221, Illorin	17
	Total	**73**

Source: Personnel Dept, 2020

Sampling size and sampling technique

While the entire staff population which was determined through the personnel unit of the various branches was used in the study, 134 customers were determined through Cochran's sample size formula which gave a total sample size of 207 for the study. In addition, snowball and Judgmental sampling were used in selecting the 134 customers for the study because it offered the researcher the opportunity to select and interview only those customers who were willing to provide the relevant information needed for the study.

Instrumentation

Data were collected on the Bank's strategies on relationship marketing, including aspects of employee motivation which include; favourable work condition, full appreciation of work done, having attainable set targets/goals, attractive pay package, and job security. Also, responses on customer satisfaction were collected. The questionnaire was the main instrument for data collection in the study. The questionnaire used a 5- point Likert scale where ranging from strongly agree (SA) = 5, to strongly disagree (SD) = 1 in order to provide consistent responses. The statement items on relationship marketing and customer satisfaction were in line with previous studies.

Validity and Reliability of the Instrument

Before the data collection instrument (questionnaire) was used for actual study it was pilot tested by some marketing lecturers and top bank managers in Illorin metropolis. The importance of this pilot study was to ensure that the questionnaire covered all the intended dimensions of the research. It also assisted in eliminating questions that were ambiguous; and determined whether the space allowed for the answers was adequate. In response to this, modification and adjustment were made as necessary. Additionally, a reliability test was conducted to determine the internal consistency and stability of the measurements using the Cronbach Alpha score. The reliability scores were upheld they exceeded 0.7 according to Nunnally (1978).

Method of Data Analysis

The data collected for the study were presented using simple descriptive statistics such as tables, percentages and frequencies. Pearson moment correlation was used to test hypothesis in the study. This depended on the normality of the distribution. All analyses were done through the use of the SPSS software version 25.0.

Model Specification

The Pearson moment correlation coefficient model used in determining the association between the variables is implicitly stated as follows:

$$r_{xy} = \frac{n(\sum xy) - (\sum x)(\sum y)}{\sqrt{[n\sum x^2 - (\sum x)^2][n\sum y^2 - (\sum y)^2]}}$$

Where   r = correlation coefficient
           x = Relationship marketing
           y = Customer satisfaction

RESULT AND DISCUSSION

The presentation and analyses of data were based on 190 correctly filled copies of the questionnaire which were administered to the study respondents (staff and customers of four (4) Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria). The analyses were further presented below according to the stated objectives of the study.

Level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria.

Table 2: Frequency distribution showing responses on the level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria

Option	Likert Score (A)	Frequency (B)	Total (AxB)
Very High level	5	98	**490**
High level	4	57	**228**
Moderately	3	35	**105**
Low level	2	-	**-**
Very low level	1	-	**-**
Total	**15**	**190**	**823**

Source: Field Survey, 2020

Value judgment = 5+4+3+2+1=15

$\underline{15} = 3.05$
 5

823/190
= 4.33 (High large)

In Table 1, the constructed index for measuring the level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria was rated as: very high level (5), high level (4), moderately (3), low level (2), and very low level (1). Responses were multiplied with the values to get the variables being measured. Here, the result shows 4.33 which falls under rating '4' (Large level). This shows that the level of relationship marketing in Access Bank of Nigeria Plc in Illorin, Kwara State of Nigeria was at a high level.

To identify the various ways to motivate the bank employees to enhance customer satisfaction.

Table 2. Frequency distribution showing responses on the various ways to motivate the bank employees to enhance customer satisfaction.

Options	Frequency	Percentage (%)
Favourable work condition	14	8
Training and development	11	6
Having attainable set targets/goals	6	3
Attractive pay package	13	7
Job security	10	5
All of the above	136	71
Total	**190**	**100**

Source: Survey Data, 2020

Table 2 shows the various ways bank employees can be motivated to enhance customer satisfaction. Motivating factors outlined for the respondents were; favourable work condition, training and development, having attainable set targets/goals, attractive

pay package, and job security. From the responses, majority of the respondents (136) representing 71% said that all the motivating factors identified were all very necessary if bank employees are to be very effective and efficient in enhancing customer satisfaction.

Relationship between customer relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria

Table 3: Correlation coefficient table showing the relationship between customer relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria

Correlations			
		Relationship Marketing	Customer Satisfaction
Relationship Marketing	Pearson Correlation	1	.884[*]
	Sig. (2-tailed)		.000
	N	190	190
Customer Satisfaction	Pearson Correlation	.884[*]	1
	Sig. (2-tailed)	.000	
	N	190	190

Source: Survey data, 2020

* Correlation is significant at the 0.01 level (2-tailed)

Table 3 shows the nature of relationship existing between relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria. The correlation coefficient (r) between the two variables (relationship marketing and customer satisfaction) is 0.884, and also significant at the 1% probability level with p-value = .000. This implies a strong positive and direct relationship between relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria. Hence, it can be concluded that relationship marketing in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria plays a major role in improving customer satisfaction.

Discussion of Result

In the nature of relationship existing between relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria, the study revealed that a strong positive and direct relationship between relationship marketing and customer satisfaction in Access Bank of Nigeria Plc branches in Illorin, Kwara State of Nigeria. This finding is consistent with the findings of previous scholars. For instance, Okonkwo and Ugwuonah (2019) a significant relationship between banks' current relationship strategies and the level of bank customers' satisfaction; and that bank customers are not highly satisfied with their banks' relationship with them.

Imouokhome et al. (2020) established a relationship between relationship marketing variables and customer satisfaction. Also, the studies of Bolanle and Emmanuel (2016), Zakaria (2014), and Olayiwola et al, (2018) showed a significant relationship between relationship marketing and customer satisfaction in the services banking industry. This connotes that a better relationship with customers in the banking industry will yield positive

result on customer satisfaction and loyalty, and vice versa. These previous findings support the findings of this study by showing that effective relationship marketing is critical and important if banks in Nigeria must continue to achieve their corporate objectives. With sound relationship marketing system, customers can be efficiently served which will bring about increased customer satisfaction, and these satisfied customers can assist banks in attracting wealthy customers, elevating banks' profitability, lower bank operation costs and/or create greater customer loyalty. Where banks offer poor relationship marketing, they would hardly satisfy their customers which often increases customer dissatisfaction and reduces the inflow of income.

CONCLUSION AND RECOMMENDATION

This research is being constructed with a logical manner to discuss that whether the relationship marketing impact on customer satisfaction in Access Bank Nigeria Plc, Illorin, Kwara State of Nigeria. The results of the study showed that relationship marketing is applied at a high level in the studied bank. Also, the following motivational factors which include; favourable work condition, full appreciation of work done, having attainable set targets/goals, attractive pay package, and job security were all found to be necessary in appropriating the tenets of relationship marketing within the organization. The research further revealed through correlation coefficient model that relationship marketing and customer satisfaction are significantly and positively correlated. Thus, it can be concluded that relationship marketing in Access Bank Nigeria Plc, Illorin, Kwara State of Nigeria plays a major role in improving customer satisfaction. Based on the findings of the study, the researchers made the following recommendations;

1. Access Bank Nigeria Plc, Illorin, Kwara State should ensure customer satisfaction at all time. They should guide against any action or service disruptions that can create dissatisfaction among the customers. There should be improvement in information technology (IT) as it an indispensable tool in relationship marketing. Every online channel of the bank should always be up and running to prevent service failures.

2. Offering quality customer service is not enough to build strong customer relationships. Bank managers must seek additional ways to sustain the already built customer relationships and satisfaction. Building strong customer satisfaction can induce customer referrals which will help such banks gain competitive advantages over competitors in the long-run.

3. The importance of internal marketing cannot be neglected. Better customer service and commitment from bank staff is also a precondition for developing good relationships with the customers. Bank employees need to effectively understand the value of customer retention. Thus, Bank managers should provide proper training to their workforce so that they can effectively deal with any customer situation within the environment.

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