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THE IMPACT OF HUMAN RELATIONS IN THE BANKING INDUSTRY

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Abstract

This study investigated the impact of human relations in the banking industry with emphasis on determining the extent to which employee-employee relationship; employee-customer relationship, employee-management relationship, and customer-banker relationship have affected the profit level of selected deposit money banks in Owerri, Imo State, Nigeria. The selected banks were First Bank of Nigeria (FBN) Limited, United Bank for Africa (UBA) Plc., Guarantee Trust Bank (GTB) Plc., Access Bank Plc, and Zenith Bank Plc. The population of the study was 531 while the sample size was 250, comprising of 50 staff per bank. The major research instrument was questionnaire. Pearson Product Moment Correlation technique was the main manipulative statistical analytical technique adopted while hypotheses were tested using t-test at 5% level of significance. Results revealed that employee-employee relationship, employee-customer relationship, employee-management relationship, and customer-banker relationship have strong and significant correlation with the profit level of banks. On this backdrop, it was concluded that human relations has a significant impact on the performance of the Nigerian banking industry. Hence, the welfare of employees should rank top amongst the goals of banks in this current dispensation that is characterized by high level competition in the banking industry. This is because bank staff is the face of the bank and they are the first port of call of customers, whenever they visit any bank.

Keywords: Customer-Banker Relationship, Employee-Customer Relationship, Employee-Employee Relationship, Employee-Management Relationship, Human Relations, Banking Industry

1. Introduction

The Nigerian banking industry is a unique and service oriented industry that is characterized by high level of competition. This competition stems from the homogenous nature of the products and services rendered by deposit money banks in the industry and the continuous improvement in information and communication technology. According to Godswill, Ailemen and Osabohien (2018), competition in the industry can be attributed to a range of factors like deregulation in the major international capital markets, diversification and sophistication of funding and investment techniques, sluggish demand for capital

from traditional borrowers, concentration of savings with sophisticated institutional investors and the globalization of the international financial markets. In consequence, not only have banks had to face competition from other institutions, they have also faced it from other banks, many of which have globalized their operations. Thus, the issue of competition among Nigerian banks is at an all-time high because the Nigerian banking sector has gone through a lot in recent years. Also, recent reform and policies of the government time have had its own share on the stiff-neck competition the industry is associated with today.

Nevertheless, as going concerns, banks are always reinventing and re-strategizing on how to survive the neck-and-neck competition that has greeted the industry. One way to arrest this ugly situation is by way of having well trained employees who will promote the goals of the bank by way of relating very well customers, fellow employees and the management. Such relationships builds trust and loyalty with customers, enhance employee motivation and productivity, provide excellent customer services, resolves conflicts and complaints, fosters a positive work environment, encourages team work and collaboration, supports employee development and growth and manages stress and conflict in the bank (Portolese, 2017). Hence, by prioritizing human relations, banks can improve their overall performance, reputation, and customer satisfaction; which leads to long-term success, stability, and growth in overall performance like profitability.

Gundlach, Zivnuska and Stoner (2016) identified four categories of human relations, which are employee-employee relationship, employee-customer relationship, employee-management relationship, and customer-banker relationship. Nonetheless, in the business of banking, human relation with customers is very important because customers provide the market for banks. They provide deposits, consume bank services, and constitute the pillar and lifeline for banking. The relationship between employees and management is important in equal measure because human resources are the most important and critical asset of any organization. Without them, a bank is no more an assemblage of building, plants and equipments. They make the institution (bank) to be what it is and in the final analysis, effective public relation is a product of its staff (Nwankwo, 2004). Portolese (2017) stated that there is need to have a conducive and good working environment that will allow employees relate freely with one another; and this has a synergistic effect on the overall performance of a bank.

Given the foregoing, deposit money banks are constantly looking for ways to improve on their human relations with customers, employees and others. These

banks go as far as celebrating staff and customers at different times; and always giving staff commensurate pay rise. It is believed that such gestures account for the huge profits these banks post year-in-year-out. However, given the trend of liquidation that greeted the Nigerian banking industry as there are current twenty-three (23) existing deposit money banks in the country from the previous number of eighty-nine (89) (CBN, 2023); the question one may be tempted to ask is: what is the impact of human relations on the financial performance of banks in the Nigerian banking industry? In a bid to answer the above question, the specific objectives of the study were to determine the extent to which employee-employee; employee-customer, employee-management, and customer-banker relationships have affected the profit level of banks in selected banks in Oweri, Imo State, Nigeria.

2. Literature Review

Udeh, Duramany-Lakkoh, Bockarie and Kollie (2024) investigated the impact of customer relationship management on the financial performance of banks in Sierra Leone. Customer knowledge, customer interaction, customer value and customer satisfaction were the customer relationship management constructs considered. They adopted the mixed method of quantitative and qualitative techniques, and the population of the study consisted of staff and customers within the banking sector. Thus, the sample size was 100 respondents (50 customers and 50 staff). Using both sources of data, primary data were sourced from questionnaires while secondary data were collected from published resources. Finding revealed that all four customer relationship variables have positive and strong relationships with the financial performance of the banks.

Baiyemu (2022) evaluated the impact of customer relationship management on organizational performance using Dangote Flour Mill, Kano State, Nigeria as a study organization. The study used random sampling technique to select the participating employees from the study organization. Data used were sourced from primary and secondary sources and the

generated data were analyzed using regression and correlation analyses. Findings revealed that customer relationship management has a positive impact on organizational performance

Kapologwe (2022) investigated the impact of customer relationship management on the performance of banks in Tanzania but emphasis was on EXIM Bank (T) Ltd. The population of the study was drawn from branches of EXIM Bank in Tanzania with a total sample size of 136 respondents in the following categories; 25 branch managers; 25 assistant branch managers, 25 operations managers; 25 human resource officers; 25 IT administrators and 11 bank officers. Using purposive sampling technique, data generated were analyzed using one-way ANOVA technique and results showed that customer relationship management has a positive impact on the profitability of the bank.

Akhademe, Ikegwu and Ige (2022) examined the relationship between human relations skills and job performance of office managers in Yaba College of Technology, Lagos State, Nigeria. They adopted a quantitative descriptive cross-sectional survey research design whereby structured questionnaires were designed and administered to 132 office managers in the college, though only 72 were well filled and returned. Adopting majorly Pearson's product moment correlation regression analyses, results revealed that human relation skills have a weak, negative and non-significant effect on an office manager's performance in an organisation.

Tantua and Akere (2022) studied the impact of employee workplace relation skills on employee job performance in Rivers State, Nigeria. Employee workplace relations skills were measured using employee empathy and anger management; while employee job performance was measured using employee effectiveness and efficiency among hotel workers. Adopting Pearson correlation analytical technique, the study found that workplace employee human relation skills have a strong positive and significant impact on job performance.

Ibelegbu and Abanyam (2022) examined the impact of employees' relations and training practices on the performance of Listed Deposit Money Banks (LDMBs), in Adamawa State, Nigeria by adopting a survey research design. The population of the study consisted of 120 employees of the entire 14 branches of LDMBs in the Nigerian Stock Exchange for the year 2019. The employees used for the study were a one-hundred and twelve (112) and they were reached via a 5-point likert scale questionnaire and the data collected were analysed using mean, independent t-test, and Analysis of Variance (ANOVA) statistics. It was then revealed that employee relations, and training and development practices have a positive impact on the performance of LDMBs in Adamawa State.

Gonchkar (2021) carried out a similar study to ascertain the impact of training and development (T&D) on the performance of officers in some selected banks in India using a survey research method. Data for the study were collected from the websites of the Ministry of Finance of the Government of India, the Reserve Bank of India and the respondents. Statistical tools like averages were used to analyze and interpret the data, duly supplemented by graphical and tabular representation. Amongst other things, it was found that T&D has an average effect on the performance bank officers in India.

Hardianto, Riadi, Mintarti, Hariyadi, Hutaeruk and Ghazali (2020) examined the effect of human relations on motivation and job performance in Bank Mandiri (Persero) Tbk Kaltim Kaltara Areas, Indonesia. They relied on employee respondent media by taking the entire population of employees who had at least a college education and the population of the study stood at 170. Samples are determined and taken from the entire population. Data so generated were analyzed using Structural Equation Modeling (SEM) with the Partial Least Square model through WarpPLS Version 6.0 software at 5% level of significance. It was revealed that human relations have a positive and significant effect on motivation and job performance. The study also found that entrepreneurial moderation has a

significant influence on motivation and job performance.

Abosede, Eze and Sowunmi (2018) examined the effect of human resource management on non-financial performance of banks in Nigeria. The study represented human resource management with reward management, employee performance management and employee resourcing; while non-financial performance constituted of market share, employees' satisfaction, efficiency, productivity and service quality. The study employed survey research design, by administering structured questionnaire to three hundred and ninety seven (397) purposefully selected members of staff of Human Resources, Finance and Strategy Departments of eight deposit money banks in Nigeria. Ordinary least square (OLS) was employed for model estimation and stated hypotheses were tested using t-test @ 5% level of significance. Findings revealed that human resource management significantly affects banks' non-financial performance. It was further revealed that reward management and employee performance management have significant effect on the non-financial performance of banks in Nigeria, while employee resourcing has an insignificant effect on the non-financial performance of banks in Nigeria.

Muhammad, Toryila and Saanyol (2018) investigated the influence of interpersonal relationships on job performance of Gboko Local Government Area of Benue State, Nigeria. The staff of the said Local Government Area constituted the unit of analysis and data were generated using structured research questionnaires. The generated data were subjected to descriptive, regression and correlation analysis while formulated hypotheses were tested at 5% level of significance. Basically, results revealed that there is a strong significant relationship between interpersonal relationships and job performance of employees. Also, it was revealed that a healthy work environment where employees communicate effectively, show empathy and assist those who require the attention of others improves job performance.

Alawiye-Adams and Afolabi (2014) investigated how customer relationship management affects the performance of banks in Nigeria. Data used for the study were gathered from secondary sources as well as primary sources, including three commercial banks. These banks were Access Bank Plc., Skye Bank (currently Polaris Bank Limited) and Wema Bank Plc. The generated data were analyzed using Chi-Square, a non-parametric test. Results revealed that customer relationship management improves banks' performance.

Gap in Literature

This study stands out in the sense that it considered human relations from a perspective different from the ones reviewed above. This study as such disaggregated human relations into employee-employee relationship, employee-customer relationship, employee-management relationship, and customer-banker relationship. Thus, this study adds to the already existing body of literature on human relations and performance of the banking sector in Nigeria.

3. Methodology

3.1 Research Design

This study adopted the survey research design. This is because individuals were the unit of analysis.

3.2 Population of the Study

The units of interest were staff of the main branches of First Bank of Nigeria (FBN) Limited, United Bank for Africa (UBA) Plc., Guarantee Trust Bank (GTB) Plc., Access Bank Plc, and Zenith Bank Plc. in Owerri, Imo State, Nigeria. However, available records from the human resource (HR) desks of these banks put the population of the study at five hundred and thirty-one (531).

3.3 Sampling Technique

The purposive or judgmental sampling technique was adopted in this study and this made it possible to have equal number of staff from each of the banks. Hence,

the sample size of the study was 250, comprising of 50 staff per bank. This represents 47 percent of the population size, which is justified. This is because the minimum percentage of samples that can be selected out of any given population that is less than a thousand (1000) is 20 percent (Maddala, 2012).

3.4 Data and Sources

Primary data were used in the study and they were collected from staff of the aforementioned banks.

3.5 Research Instrument

The main instrument of data collection was the questionnaire. The questionnaire included open ended, close ended and structured multi-choice questions. The 4-point Likert attitude measurement scale was used to design the structured multi-choice questionnaire. The questionnaire was made up of two major sections: demographic and structured questions.

Psychometric Properties of Research Instrument

The psychometric properties of a research instrument consist of tests for validity and reliability of the instrument (Anyiwe, Idahosa & Ibeh, 2013). Thus, the research instrument has to be valid and reliable for it to measure that which it intends to measure.

Validity Test

The research instrument was validated by submitting copies of the questionnaire to experts in the fields of Banking and Human Resource Management to closely

scrutinize, correct and approve the questionnaire. This they did with aplomb.

Reliability Test

The research instrument was tested for reliability using the popular test-re-test approach technique which helped to determine the level of consistency of the research instrument. Hence, after administering the said validated questionnaire to select few of the respondents twice, there was a high level of agreement (77%) in their responses

Administration of the Instrument

The set of questionnaires used for the study were administered by hand to selected staff of the selected banks; and these same questionnaires were collected through the same means.

3.6 Method of Data Analysis

The main manipulative statistical analytical technique used to analyze the data generated and to meet up with the objectives of the study, was the Pearson Product Moment Correlation technique. However, hypotheses tests were conducted using two-tail student t-test. SPSS, version 23, was used for the analysis and tests.

Decision Rule: Accept the alternative hypothesis and reject the null hypothesis if the p-value (sig.) of t-statistic is less than 5% (0.05), otherwise, reject the former and accept the latter.

4. Results and Discussion

Table 1: Questionnaire Analysis

Questionnaire	Banks					Total	Percent (%)	Cum. (%)
	FBN	UBA	GTB	Access	Zenith			
Returned	43	39	40	45	41	208	83	83
Not-returned	7	11	10	5	9	42	17	100
Distributed	50	50	50	50	50	250	100	

Source: Survey Report (2024)

Table 1 shows the total number of distributed questionnaires as against the number returned and those not returned by the respondents. Accordingly, out of the 50 questionnaires distributed to the respondents; 43, 39,

40, 45 and 41 were well filled and returned by staff of First Bank of Nigeria (FBN) Limited, United Bank for Africa (UBA) Plc., Guarantee Trust Bank (GTB) Plc., Access Bank Plc, and Zenith Bank Plc. in Owerri. This

puts the rate of total returned questionnaires at 83% while the rate of those not returned stood at 17%. As

such, further analyses were based on the 208 returned questionnaires.

Table 2: Demographic Variables of the Respondents

Variables	Options	Frequency	Percentage (%)	Cum. Percent (%)
Gender	Male	152	73	73
	Female	56	27	100
	Total	208	100	-
Age	21 – 30	31	15	15
	31 – 40	79	38	53
	41 – 50	56	27	80
	Over 50	42	20	100
	Total	208	100	-
Highest Level of Qualification	O'Level	-	-	-
	Diploma	50	24	24
	First Degree	69	33	57
	Post Graduate	89	43	100
	Total	208	100	-
Years of Experience	0 - 3 years	50	24	24
	4 - 7 years	81	39	63
	8 - 10 years	60	29	92
	More than 10 years	17	08	100
	Total	208	100	-

Source: Survey Report (2024)

Table 2 houses the demographic variables of the respondents. These variables are gender, age, level of education and years of experience. Firstly, the table revealed that 152 (73%) of the respondents were male while 56 (27%) of them were female. This simply implies that a major chunk of the respondents were male.

Secondly, staff within the age bracket of 21 and 30 were 31 (15%) in number; those between the ages of 31 and 40 were 79 (38%); those whose age fall between 41 and 50 were 56 (27%); while those above 50 years were 42 (20%). In essence, majority of the respondents (80%) were below fifty years.

Thirdly, 24% (50 staff) of the respondents had Diploma as their highest level of education; 33% (69 staff) had

first Degree (B.Sc) as their highest level of education; while 43% (89 staff) had post graduate degrees/qualifications. However, none of the respondents had O'Level as highest qualification. This implies that majority of the respondents (76%) were degree holders.

Finally, 50 (24%) of the respondents had been with their banks for at most 3 years; 81 (39%) of them have worked with these banks for between 4 to 7years; while 60 (29%) of the respondents have between and 10 years work experience. However, 8% (17 staff) of the respondents have worked in these banks for a period that is more than 10 years. In essence, the respondents used for this study have different degrees of work experience.

Table 3: Descriptive Analyses

Variables	Mean	Standard Deviation	Sample Size
Profit Level	12.56	2.532	208
Employee-employee relationship	12.82	2.364	208
Employee-customer relationship	12.15	2.205	208
Employee-management relationship	13.02	2.411	208
Customer-banker relationship	13.39	2.121	208

Source: Researcher's Computation based on SPSS Output

Table 3 contains descriptive statistics of variables used in the study for 208 observations (samples). Out of the maximum score of 20, the variable Profit Level has a mean score of 12.56 and a standard deviation score of 2.532. Employee-employee relationship averaged 12.82 and varied from the score 10 to 20 with a standard deviation score of 2.364. Employee-customer relationship as a variable has a mean and standard

deviation scores of 12.15 and 2.205. In the same vein, Employee-management relationship for the 208 respondents has a mean score of 13.02 and a standard deviation of 2.411. Finally, the mean and standard deviation scores of Customer-banker relationship are 13.39 and 2.121 respectively.

4.1 Correlation Analysis

Table 4: Result of Correlation Test

		PL	EER	ECR	EMR	CBR
PL	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	208				
EER	Pearson Correlation	.690	1			
	Sig. (2-tailed)	.048				
	N	208	208			
ECR	Pearson Correlation	.837	-.158*	1		
	Sig. (2-tailed)	.042	.023			
	N	208	208	208		
EMR	Pearson Correlation	.952	.030	.058	1	
	Sig. (2-tailed)	.021	.662	.402		
	N	208	208	208	208	
CBR	Pearson Correlation	.796	-.056	.237**	-.033	1
	Sig. (2-tailed)	.003	.421	.001	.636	
	N	208	208	208	208	208

*. Correlation is significant at the 0.05 level (2-tailed).

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

Source: SPSS Output

Where: PL=Profit Level; EER= Employee-employee relationship; ECR = Employee-customer relationship; EMR= Employee-management relationship; CBR= Customer-banker relationship

The table above (table 4) contains results of Pearson Product Moment Correlation analysis between the variables. From the table, it was revealed that profit level has a strong and significant correlation with employee-employee relationship ($r = 0.690$ and $p\text{-value} = 0.048$); employee-customer relationship ($r = 0.837$

and $p\text{-value} = 0.042$); employee-management relationship ($r = 0.952$ and $p\text{-value} = 0.021$); and customer-banker relationship ($r = 0.796$ and $p\text{-value} = 0.003$). This is because the correlation coefficients of these variables are above 0.6 and their respective $p\text{-values}$ are below 0.05. Hence, the alternative hypotheses in all cases are accepted while the null hypotheses are rejected. These results were expected because human relations are a major ingredient needed in today's banking world where the level of competition keeps getting stiffer and stiffer by the day. Hence, to remain relevant in business, banks have no option but to ensure that all forms of human relations (employee-employee relationship, employee-customer relationship, employee-management relationship and customer-banker relationship) are promoted in order to enhance the profit level of banks.

5. Conclusion and Recommendations

Given that all components of human relations (employee-employee relationship, employee-customer

relationship, employee-management relationship and customer-banker relationship) considered showed a strong and significant correlation with profit level, it was concluded that human relations has a significant impact on the performance of the Nigerian banking industry. Hence, it was recommended that the welfare of employees should rank top amongst the goals of banks in this current dispensation that is characterized by high level competition in the banking industry. This is because bank staff are the face of the bank and they are the first port of call of customers, whenever they visit any bank. Nevertheless, as a way to enhance human relations in banks, there are needs for effective and regular communication among employees, management and customers; effective and regular training to enhance employees' interpersonal skills, product knowledge and customer service skills since the Nigerian banking industry is associated with high staff turnover rate; and better customer-centric culture that will prioritize understanding and meeting customers' needs and expectations.

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