



CUSTOMER RELATIONSHIP MANAGEMENT ADOPTION AS A DRIVER OF LOYALTY: A STUDY OF SMALL-SCALE BUSINESSES IN ONITSHA, NIGERIA

Onyenezide Chimezie Victorⁱ

Master in Business Administration,

University of the Cordilleras,

Baguio City, Philippines

Abstract:

In today's increasingly competitive business environment, cultivating strong relationships with customers has become vital for the sustainability and growth of small-scale enterprises. Customer Relationship Management (CRM) strategies offer businesses the tools to enhance customer satisfaction, build loyalty, and remain resilient in dynamic market conditions. Particularly for small-scale businesses in developing urban centers, CRM plays a crucial role in improving service delivery and fostering repeat patronage. However, the extent to which these businesses understand, adopt, and integrate CRM practices varies significantly and is often influenced by contextual factors such as technological readiness, organizational structure, and resource availability. This study examined the perceived extent of CRM strategy adoption and its relationship with customer loyalty among small-scale retail businesses in Onitsha, Nigeria. It explored CRM practices in terms of customer orientation, CRM technology, knowledge management, and CRM organization, as well as customer loyalty through behavioral and attitudinal dimensions. Using a descriptive-correlational design, data were gathered from 240 business owners or managers and 240 customers selected through purposive sampling. Findings revealed that while small-scale businesses focus on relationship-building and personalized service, they inconsistently utilize customer feedback. CRM technology adoption is minimal, and although businesses use customer information to enhance service, structured knowledge management systems are lacking. Internal prioritization of CRM is evident, yet formal CRM structures remain underdeveloped. Customers exhibit repeat buying behavior, indicating moderate behavioral loyalty, but their emotional connection to businesses remains limited. A strong to moderate positive correlation was found between CRM adoption and customer loyalty, underscoring CRM's role in customer retention. However, challenges such as limited technical skills, high software costs, and infrastructural barriers hinder CRM implementation. The study

ⁱ Correspondence email: onyenezidechimezievictor@gmail.com

concludes by recommending increased support through training, subsidies, and system development to enhance CRM adoption and sustain customer loyalty.

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1. Introduction

Small-scale businesses play a foundational role in driving economic development across the globe. They contribute significantly to national Gross Domestic Product (GDP), serve as engines of innovation, and are primary sources of employment. Small and medium-sized enterprises (SMEs), in particular, account for nearly 90% of businesses worldwide and provide more than 50% of global employment opportunities (Das, 2021). These enterprises are especially important in enhancing income distribution, stimulating industrialization, and creating inclusive economic growth in both developed and developing economies. In countries such as the United States, Japan, and those within the European Union, SMEs account for nearly half of GDP and employ a substantial share of the labor force (Yoshino *et al.*, 2025; Pulka & Gawuna, 2022). They also play a significant role in promoting entrepreneurship, spurring innovation, and responding rapidly to changing market trends and consumer demands (Rokhim, 2024; Sindhwani *et al.*, 2023).

Despite their economic significance, SMEs face persistent challenges that hinder their growth and competitiveness. One of the key issues is limited access to finance, which restricts investment in productivity-enhancing technologies and infrastructure (Yuliani *et al.*, 2024). Many SMEs in developing economies also lack the collateral and credit history required to secure loans from financial institutions (Elahi *et al.*, 2021). In addition to financial constraints, SMEs often lack the technological capability to adopt advanced business solutions, including Customer Relationship Management (CRM) systems. CRM systems are critical tools for managing interactions with customers, enhancing customer satisfaction, and fostering loyalty. However, many SMEs remain unfamiliar with CRM technologies or perceive them as tools designed solely for large corporations (Vuko *et al.*, 2024). As a result, CRM adoption among SMEs is generally low, and customer relationship practices are often informal and reactive.

CRM adoption varies globally, with developed economies leading in structured customer orientation, technology integration, and knowledge management practices. In contrast, SMEs in developing regions frequently demonstrate gaps in these areas. Many continue to adopt a transactional mindset rather than building long-term customer relationships, leading to weak customer orientation. Moreover, they often lack structured systems for collecting, analyzing, and leveraging customer data to improve service delivery (Teklehaimanot *et al.*, 2023). Most SMEs also do not have dedicated personnel or organizational processes to manage CRM activities, making it difficult to sustain customer-centric strategies (Salah *et al.*, 2021). Consequently, customer loyalty tends to

be inconsistent. Behavioral loyalty, reflected in repeat purchases, is often undermined by fluctuating service quality and price sensitivity, while attitudinal loyalty, reflecting emotional connection and brand preference, remains weak due to the absence of personalized engagement and trust-building initiatives (Kumolu-Johnson, 2024; Reniati *et al.*, 2024).

In Africa, SMEs are central to job creation, poverty reduction, and economic transformation. They contribute approximately 80% of employment and nearly 50% of the continent's GDP (Mugano, 2024). Their influence extends beyond economic contributions, shaping social and industrial landscapes by promoting entrepreneurship and enabling income opportunities, particularly in underserved communities (Akanyonge *et al.*, 2023). However, SMEs in Africa face deep-seated obstacles in managing customer relationships. The adoption of CRM systems is often limited by technological infrastructure deficits, inadequate training, and poor awareness of CRM benefits (Aidoo *et al.*, 2021; Inuwa & Ali, 2024). Many small business owners rely on traditional, informal methods of engaging customers, which are often inefficient and unsustainable in competitive markets. The lack of digital literacy, coupled with high software costs, further discourages CRM adoption. Without structured CRM practices, SMEs find it difficult to retain customers, ensure repeat business, and build strong brand loyalty.

In Nigeria, SMEs constitute 96% of all businesses and employ more than 84% of the workforce, making them vital to economic diversification and expansion (Adaji, 2024). They operate across a range of sectors, including retail, manufacturing, agriculture, and services. However, in the retail sector, especially, many small businesses are struggling to retain customers due to inadequate CRM practices (Nwankwo & Kanyangale, 2023). While digital technologies are transforming commerce, a significant portion of Nigerian SMEs remain hesitant to adopt CRM tools, primarily due to perceived costs, lack of IT skills, and resistance to change (Temowo, 2024). As a result, these businesses experience unstable sales, inconsistent customer loyalty, and limited brand differentiation, especially when competing against tech-enabled businesses and e-commerce platforms (Oyeyemi, 2024).

Onitsha, located in southeastern Nigeria, exemplifies the challenges and potential of small-scale retail businesses in a dynamic commercial environment. Known as a major trading hub, Onitsha hosts thousands of small-scale businesses across various sectors such as textiles, electronics, food, and household goods (Ochia & Ochia, 2023). The city's retail economy is vibrant and competitive, driven by its strategic location and wide-reaching trade networks. Despite this, many small retailers in Onitsha continue to depend on informal, transactional customer relationships, with minimal emphasis on CRM strategies. These businesses typically lack structured loyalty programs, personalized marketing approaches, or systems for managing customer data (Okeke *et al.*, 2024). This contributes to low customer retention and makes it difficult for businesses to respond effectively to evolving consumer expectations.

The growing presence of large retail chains and digital marketplaces in the region further intensifies the competition. These tech-savvy competitors employ advanced CRM tools to offer tailored experiences, efficient customer service, and incentives that promote loyalty (Nurhasanah & Sari, 2024). Without similar capabilities, small retailers' risk being outpaced. CRM adoption, therefore, is no longer optional; it is essential for small-scale businesses in Onitsha to remain viable. Embracing CRM not only helps improve customer satisfaction and loyalty but also strengthens the strategic positioning of small businesses in an increasingly digital marketplace. As customer expectations continue to evolve, the ability of small-scale businesses to implement effective CRM practices will play a crucial role in shaping their future sustainability and competitive edge.

2. Literature Review

The literature on Customer Relationship Management (CRM) strategy adoption among small-scale retail businesses presents a comprehensive understanding of how CRM functions across various dimensions, including customer orientation, technology use, knowledge management, and organizational integration. Studies show that while small and medium-sized enterprises (SMEs) acknowledge the value of CRM, their approach is often fragmented and lacks structure. For instance, Christodoulou *et al.* (2025) and Ausat (2025) found that although SMEs place importance on maintaining good customer relations, they often face obstacles such as cost, inadequate skills, and the absence of formal strategies or digital tools necessary for sustained customer engagement. In many cases, customer focus exists more in principle than in actual practice, especially in developing regions.

Regional studies reveal differing outcomes in CRM implementation. Hamida *et al.* (2022) observed better customer retention and business growth in SMEs within the United Arab Emirates when both technological and organizational elements of CRM were applied together. Similarly, Weibe (2024) reported effective CRM systems and feedback mechanisms in U.S. cooperative services. On the other hand, SMEs in countries like those in West Africa were found to use customer feedback infrequently due to weak information systems, as seen in research by Nkofu (2023) and Abrokwah-Larbi (2024). In the area of CRM technology, affordability, simplicity, and perceived difficulty strongly influence the decisions of SMEs. Wright (2023) discovered that many small businesses opt for platforms like social media instead of formal CRM software because of concerns about cost and ease of use. Chatterjee *et al.* (2021) noted similar issues in India, where business owners reported insufficient technical support and the complexity of CRM tools as barriers. Zhang *et al.* (2022), however, found that Chinese SMEs with support from government-backed digital programs demonstrated higher levels of CRM technology adoption, suggesting that external support mechanisms contribute to improved implementation.

Customer knowledge management remains largely informal in many SMEs. Almashawreh (2023) observed that businesses in Jordan rely on informal practices due to

limited technological infrastructure. Likewise, Yuwono *et al.* (2024) stated that although business owners value familiarity with their customers, they often lack systematic ways to collect, document, and analyze customer data. On the contrary, Chaithanapat and Rakthin (2021) recorded improvements in customer retention among businesses that used formal knowledge management systems, particularly those supported by policy initiatives and capacity-building efforts. From an organizational standpoint, SMEs often encounter structural limitations that prevent full integration of CRM strategies. Omowole *et al.* (2024) and Querbach *et al.* (2022) described how limited resources, poor planning, and informal operations prevent many SMEs from embedding CRM practices into their business structure, even when awareness and willingness exist. Larger firms with designated CRM departments, such as those reported by Christopoulou and Gialelis (2021) in Greece, tend to achieve higher levels of customer retention due to more organized approaches and available infrastructure.

Regarding customer loyalty, both behavioral and attitudinal aspects are influenced by how CRM is practiced. Pribadi and Sayidah (2024) found that consistent service and perceived value support behavioral loyalty in Indonesian SMEs. Wicaksono (2025) observed that loyalty among small businesses often remains transactional unless supported by strong customer relationships. Alagarsamy *et al.* (2021) identified emotional connection and trust as key factors for long-term loyalty. Meanwhile, studies by Chipongoma and Mwange (2025) noted weak attitudinal loyalty in businesses with inconsistent service delivery and minimal emotional engagement. Findings from specific industries reinforce the importance of integrating CRM into strategic operations. Azeem *et al.* (2022) linked repeat patronage and brand advocacy in the pharmaceutical sector to customer-centered CRM efforts. Gazi *et al.* (2024) reported that applying knowledge-based CRM tools led to improvements in both behavioral and emotional loyalty. However, Ledro *et al.* (2023) cautioned that using CRM software alone is not sufficient unless paired with strategic alignment across business processes. Despite increased awareness, several obstacles continue to affect CRM adoption. Salah *et al.* (2021) found that Palestinian SMEs face difficulties related to system integration and limited ICT expertise. Fanelli (2021) observed that small businesses in other regions often deal with high software costs, limited technical know-how, and internal resistance to change. Klaas and Bvuma (2023) noted that digital illiteracy and poor infrastructure continue to prevent small businesses in South Africa from effectively implementing CRM systems.

While these studies provide a broad understanding of CRM strategy adoption and customer loyalty across different regions, they do not sufficiently capture the context of small-scale retail businesses in Onitsha, Nigeria. Existing literature shows that SMEs are often aware of CRM benefits but lack the structural and technological means to adopt it fully. There is limited evidence on how customer orientation, CRM technology use, knowledge management, and CRM organizational practices are applied in Onitsha's retail environment. Furthermore, existing research offers little insight into how behavioral and attitudinal loyalty are manifested among Onitsha's retail customers. This study addresses these gaps by examining the extent of CRM adoption and the challenges

faced by small retailers in Onitsha, as well as how CRM influences customer loyalty within this specific urban and commercial context.

3. Theoretical Framework

The present study is grounded in two key theoretical frameworks: Relationship Marketing Theory and Customer Engagement Theory, both of which help explain how Customer Relationship Management (CRM) strategies foster customer loyalty among small-scale businesses. Relationship Marketing Theory, developed by Grönroos (1994) stresses the importance of nurturing long-term and mutually beneficial relationships with customers. Instead of focusing merely on one-time sales, it encourages businesses to understand customer needs, personalize services, and address concerns proactively. These practices, aligned with customer orientation, create emotional connections that increase both attitudinal loyalty (the emotional commitment to a brand) and behavioral loyalty (repeated patronage). Furthermore, the theory calls for an internal organizational culture that supports relationship building, through processes, structures, and employee behaviors that consistently prioritize customer needs. This cultural alignment strengthens CRM practices and ensures that customers feel genuinely valued, which enhances their loyalty. The theory also supports the integration of CRM components such as technology, knowledge management, and CRM organization. When customer orientation is strong, businesses are more inclined to utilize CRM technologies that help store and analyze customer data. This, in turn, supports knowledge management and organizational coordination, ensuring that personalized service becomes a business norm. Together, these components lead to improved decision-making, sustained engagement, and stronger customer loyalty.

Customer Engagement Theory, proposed by Van Dorn *et al.* (2010), offers a complementary perspective by viewing customers as active participants in business relationships. It goes beyond transactional marketing to include emotional, cognitive, and behavioral dimensions. Engaged customers not only buy but also provide feedback, recommend products, and maintain long-term relationships. Through CRM strategies, especially those promoting personalization and responsive service, small businesses can enhance behavioral loyalty (via repeat purchases and advocacy) and attitudinal loyalty (through emotional bonds and brand trust). Effective CRM implementation allows businesses to monitor customer behavior, deliver targeted marketing, and respond swiftly to customer needs. This not only improves satisfaction but also deepens loyalty. Attitudinal loyalty is particularly strengthened when customers view the brand as dependable and valuable over time.

In a competitive environment like Onitsha, where customer retention is crucial for sustainability, these theories help explain how CRM adoption can serve as a strategic tool to enhance customer loyalty. Ultimately, integrating CRM strategies through the lenses of both relationship marketing and customer engagement promotes lasting customer-business relationships essential for business success.

4. Research Objectives

The aim of this study was to assess the adoption of customer relationship management as a driver of loyalty in small-scale retail businesses in Onitsha, Nigeria. Specifically, the study provided answers to the following research objectives:

1. To assess the perceived extent of CRM strategy adoption among small-scale retail businesses in terms of:
 - a. customer orientation;
 - b. CRM technology
 - c. knowledge management; and
 - d. CRM organization.
2. To examine the perceived extent of customer loyalty towards small-scale retail businesses in Onitsha, Nigeria, in terms of:
 - a. behavioral loyalty; and
 - b. attitudinal loyalty.
3. To determine the relationship between CRM strategies adoption and customer loyalty.
4. To identify the challenges faced by small-scale retail businesses in Onitsha in adopting CRM strategies.

4.1 Significance of the Study

This study offers valuable insights for several key stakeholders. Small-scale retail business owners in Onitsha can gain practical knowledge on how effective Customer Relationship Management (CRM) strategies, covering customer orientation, technology use, knowledge management, and organizational practices, can enhance customer retention and improve overall business performance. By adopting structured CRM practices, these businesses can personalize services, foster long-term relationships, increase sales, and strengthen their competitiveness against larger chains and online platforms. For policymakers and agencies like the Small and Medium Enterprises Development Agency (SMEDAN), the study provides evidence-based recommendations to support small businesses. By identifying CRM adoption challenges, it offers a foundation for developing policies that improve access to technology, promote digital skills, and encourage CRM usage through targeted training programs and incentives. Such interventions can lead to SME growth, economic diversification, and job creation in the region.

Academic researchers will benefit from the study's contribution to CRM literature, particularly in the underexplored context of small-scale businesses in Nigeria. The findings provide empirical data relevant to Onitsha's retail sector, serving as a basis for further studies in similar emerging markets. Customers will enjoy improved service quality through more personalized, timely, and consistent interactions as small businesses adopt better CRM strategies. This leads to higher satisfaction, trust, and loyalty, increasing repeat patronage and customer advocacy. Lastly, financial institutions

can use the study to better understand the operations and challenges of small retailers. This insight can improve credit assessments and encourage more flexible lending terms, enhancing financial support for SMEs and promoting long-term business sustainability.

5. Methodology

This study used a descriptive-correlational research design to analyze how small-scale retail businesses in Onitsha adopt Customer Relationship Management (CRM) strategies and how this adoption relates to customer loyalty. The descriptive element explored CRM adoption levels and loyalty, while the correlational aspect examined the relationship between these variables. The study targeted owners/managers and customers of small retail businesses in Onitsha. Business owners were key to understanding CRM implementation, while customers provided insights into loyalty and service experiences. Due to a lack of an exact population size, Cochran's formula was used to determine a representative sample of 240 business owners and 240 customers, totaling 480 respondents. Purposive sampling was employed, selecting participants based on specific eligibility criteria to ensure relevant and informed responses. For business owners, inclusion criteria included operating a small-scale retail business in Onitsha for at least one year and active involvement in customer relationship decisions. For customers, respondents had to be at least 18 years old and regular patrons who had shopped at the business at least three times in the past six months.

Two structured questionnaires were developed, one for business owners and one for customers. The customer questionnaire focused on behavioral and attitudinal loyalty, adapted from Akhgari (2015). The business owner questionnaire covered four CRM components, customer orientation, CRM technology, knowledge management, and CRM organization based on existing studies. An open-ended question explored challenges in CRM adoption. Both instruments underwent content validation by experienced business educators, followed by Principal Component Analysis (PCA), confirming construct validity. A pilot test in Aba City with 32 respondents yielded a Cronbach's Alpha of 0.903, indicating high reliability. For data collection, the questionnaires were distributed online via Google Forms. Ethical standards were strictly followed, ensuring anonymity, informed consent, confidentiality, voluntary participation, and the right to withdraw at any time. No coercion or incentives were used. These procedures upheld ethical integrity and strengthened the credibility of the study's findings.

6. Results and Discussions

Table 1: Perceived Extent of CRM Strategy Adoption among Small-Scale Retail Businesses

No.	Indicators	Weighted Mean	Interpretation
1	Customer orientation	3.01	Good
2	CRM Organization	2.67	Good
3	Knowledge management	2.61	Good
4	CRM Technology	2.40	Fair
		2.67	Good

The findings presented in Table 1 reveal the perceived extent of CRM strategy adoption among small-scale retail businesses in Onitsha, Nigeria, across four core dimensions: customer orientation, CRM organization, knowledge management, and CRM technology. Customer orientation had the highest weighted mean score of 3.01, rated as “good,” indicating that these businesses actively prioritize customer needs and engagement. CRM organization (2.67) and knowledge management (2.61) also received “good” ratings, reflecting moderate internal efforts to manage customer-related information and operational support. However, CRM technology scored the lowest at 2.40, interpreted as “fair,” suggesting a notable weakness in the use of digital tools and platforms to support customer management processes. The overall mean score of 2.67 shows a generally moderate but inconsistent adoption of CRM strategies among these businesses. These findings suggest that small-scale retailers in Onitsha are more focused on interpersonal and informal customer management practices rather than structured, technology-driven CRM systems. While there is clear recognition of customer needs, the lack of integrated technology limits efficiency and scalability. This inconsistency may hinder long-term customer loyalty and operational effectiveness.

The results align with the study by Christodoulou *et al.* (2025), who found that SMEs often understand CRM’s value but adopt it informally due to financial and skill limitations. Similarly, Ausat (2025) emphasized that many SMEs favor personal customer relationships but lack strategic CRM systems, leading to reactive rather than proactive customer management. In contrast, Hamida *et al.* (2022) observed successful CRM adoption in UAE-based SMEs, supported by organizational investment, digital infrastructure, and staff training, elements largely missing in Onitsha. Overall, while Onitsha’s SMEs exhibit a customer-focused mindset, their CRM adoption remains shallow due to limited technological infrastructure and strategic planning. This highlights a need for targeted support in digital literacy, CRM training, and funding access to enhance their competitiveness and customer retention.

Table 2: Perceived Extent of Customer Loyalty Towards Small-Scale Retail Businesses

No.	Indicators	Weighted Mean	Interpretation
1	Behavioral loyalty	2.78	Moderate extent of loyalty
2	Attitudinal loyalty	2.57	Moderate extent of loyalty
	Overall Weighted Mean	2.68	Moderate extent of loyalty

Table 2 presents the perceived extent of customer loyalty toward small-scale retail businesses in Onitsha, Nigeria. The results indicate that both behavioral loyalty (mean = 2.78) and attitudinal loyalty (mean = 2.57) are at a moderate level, with an overall mean of 2.68. This suggests that while customers frequently return to familiar retailers, their loyalty is not deeply rooted. Such loyalty appears transactional and could easily shift in response to changes in price, convenience, or service quality. The findings point to a significant challenge: repeat patronage is evident, but emotional commitment to brands is lacking. For small-scale retailers, this moderate loyalty implies fragile customer relationships. Though some customers may consistently return, their bond with the business remains weak and easily influenced by competing alternatives. Emotional factors such as trust and satisfaction, which underpin long-term loyalty, seem underdeveloped. For customers, this translates into relationships that are cautious and based more on necessity or habit than on genuine brand attachment. In many cases, the service provided may meet basic expectations, but lacks the quality or consistency to inspire deep loyalty.

This pattern aligns with findings from Suh and Lee (2023), who argued that behavioral loyalty without emotional attachment is unstable. Similarly, Chu *et al.* (2021) identified trust and customer satisfaction as essential drivers of attitudinal loyalty. In the Onitsha context, the lack of strong emotional ties may reflect inadequate service personalization, weak customer engagement, or inconsistent value delivery. Lee and Park (2024) further observed that lasting loyalty arises when customers experience consistent satisfaction and trust, conditions largely missing among Onitsha's small retailers. Overall, the moderate level of loyalty signals a need for strategic improvements in customer relationship management. Businesses must foster trust, personalize services, and consistently deliver value to deepen emotional connections. This shift could help convert casual repeat buyers into loyal brand advocates and enhance customer retention in the highly competitive retail environment.

Table 3: Relationship between CRM Strategies Adoption to Customer Loyalty

CRM Strategies	Behavioral Loyalty (r)	Attitudinal Loyalty (r)	Interpretation
Customer Orientation	0.68	0.72	Strong positive correlation
CRM Technology	0.54	0.49	Moderate positive correlation
Knowledge Management	0.61	0.66	Strong positive correlation
CRM Organization	0.47	0.52	Moderate positive correlation

*Correlation is significant at the 0.05 level.

The findings presented in Table 3 reveal a statistically significant relationship between various customer relationship management (CRM) strategies and customer loyalty among small-scale businesses in Onitsha, Nigeria. The analysis indicates that customer

orientation is strongly correlated with both behavioral ($r = 0.68$) and attitudinal loyalty ($r = 0.72$), suggesting that businesses that actively understand and meet customer needs tend to foster repeat patronage and emotional attachment. Likewise, knowledge management shows strong positive relationships with both forms of loyalty ($r = 0.61$ for behavioral and $r = 0.66$ for attitudinal), indicating the value of effectively collecting and using customer data in enhancing loyalty outcomes. CRM technology and CRM organization display moderate correlations with loyalty. CRM technology yielded r -values of 0.54 (behavioral) and 0.49 (attitudinal), while CRM organization recorded r -values of 0.47 and 0.52 respectively. These suggest that while technological tools and internal structures support loyalty development, they are not as influential as customer-centered practices. Technology alone, if not paired with personalized service and data-informed strategies, may fall short in cultivating strong customer bonds.

These findings align with Grönroos' (1994) relationship marketing theory, which views trust and commitment as fundamental to long-term customer relationships. The strong association between customer orientation and loyalty underscores the importance of consistent, relationship-driven practices over mere transactional engagement. Moreover, the results support Van Doorn *et al.*'s (2010) customer engagement theory, demonstrating that active customer involvement and feedback integration foster both emotional and behavioral loyalty. Additional empirical support comes from Azeem *et al.* (2022) and Gazi *et al.* (2024), who found that customer-centric and knowledge-based CRM strategies enhanced repeat patronage and emotional connection. However, the study contrasts with Ledro *et al.* (2023), who reported limited benefits of CRM technology when not strategically integrated. Overall, the findings emphasize that successful loyalty outcomes depend more on relational and data-driven strategies than on CRM tools alone, reinforcing the need for SMEs to adopt holistic and customer-focused CRM practices.

Table 4: Challenges Faced by Small-Scale Retail Businesses in Adopting CRM Strategies

No.	Challenges	Frequency (F)	Percentages (%)
1	Lack of technical expertise and skilled personnel	58	24.20
2	High cost of CRM software and maintenance	50	20.8
3	Inadequate infrastructure (e.g., internet, hardware)	40	16.70
4	Limited awareness or knowledge about CRM benefits	35	14.60
5	Resistance to change among staff or management	28	11.70
6	Data privacy and security concerns	15	6.30
7	Lack of time and resources to implement CRM properly	14	5.80
Total		240	100.0%

The findings in Table 4 reveal several critical challenges that small-scale retail businesses in Onitsha face in adopting customer relationship management (CRM) strategies. The most common obstacle, cited by 24.20% of respondents, is the lack of technical expertise and skilled personnel, pointing to a significant skills gap among business owners and staff. The high cost of CRM software and maintenance, reported by 20.8%, further deters businesses from adopting such tools, even when they recognize the potential benefits. Additionally, 16.70% of respondents identified inadequate infrastructure, including

unreliable internet and insufficient hardware, as a major constraint. Limited awareness of CRM benefits (14.60%) also poses a challenge, suggesting that many business owners are not fully informed about how CRM systems can support customer retention and growth. Resistance to change from employees or management, cited by 11.70%, reflects a preference for traditional practices over digital innovations. Data privacy and security concerns (6.30%) and lack of time and resources (5.80%) also contribute to the difficulty of CRM adoption, highlighting operational limitations.

Despite most respondents having substantial experience and educational backgrounds, these challenges persist. This suggests that practical training, structural support, and enabling environments are essential for effective CRM implementation. These findings mirror other studies, such as those by Salah *et al.* (2021), Fanelli (2021), and Klaas and Bvuma (2023), who reported similar barriers across SMEs in Palestine, South Africa, and other developing economies, specifically inadequate ICT expertise, high costs, and resistance to change. Qualitative feedback from the survey further illustrates these difficulties. Respondents cited financial constraints, technical confusion, poor internet access, and reluctance from staff as key hurdles. These comments confirm that CRM adoption in small-scale businesses is hindered not only by lack of funding but also by infrastructural, educational, and cultural barriers, even among experienced and educated entrepreneurs. Therefore, a holistic approach involving digital literacy training, affordable CRM solutions, and improved infrastructure is essential for overcoming these challenges.

7. Conclusions

Based on the findings of this study, several important conclusions have been drawn regarding the application of Customer Relationship Management (CRM) strategies and their influence on customer loyalty among small-scale retail businesses in Onitsha. Small-scale retailers demonstrate a strong inclination toward offering personalized services and building relationships with their customers. Nevertheless, their inconsistent use of customer feedback limits the effectiveness of these customer orientation practices. Although business owners recognize the importance of maintaining close relationships with customers, the absence of formal mechanisms to collect and act on feedback prevents them from fully capitalizing on these interactions. In addition, the limited use of digital tools reflects untapped opportunities to improve service efficiency and customer interaction. Many of the retailers rely on traditional methods, which restrict their ability to scale and optimize customer engagement.

Efforts to improve customer experience are evident through the informal use of customer information. However, the absence of structured systems for knowledge management constrains strategic decision-making. Retailers often operate based on instinct or past experience rather than data-driven insights. Furthermore, while there is a genuine internal commitment to customer care, this commitment is weakened by a lack of organizational structures that can support consistent and in-depth CRM practices, such

as staff training, workflow systems, or integrated customer databases. Repeat transactions and brand preferences indicate that customer loyalty is beginning to develop. Nevertheless, this loyalty remains fragile, as many customers are still open to exploring alternative options offered by competitors. Satisfaction levels are generally positive, but the emotional connection required to foster enduring loyalty is still weak. This means that while customers may return out of convenience or habit, their attachment to the business is not strong enough to guarantee long-term retention or advocacy.

Consistent CRM adoption emerges as a reliable predictor of customer loyalty. Businesses that implement CRM practices particularly those focusing on customer orientation, internal knowledge sharing, and technological tools are more likely to experience stronger customer retention and loyalty. This connection underscores the importance of strategic and structured CRM implementation, even in small-scale settings. Moreover, significant barriers continue to restrict effective CRM adoption. These include limited expertise in digital systems, high costs associated with technology adoption, and infrastructural challenges such as inconsistent power supply and poor internet connectivity. These obstacles point to broader systemic constraints that hinder small businesses from fully implementing CRM strategies. Addressing these barriers will be essential for enabling small-scale retailers to improve their customer relationship efforts and achieve sustained business growth.

7.1 Practical Implications/Recommendations

Based on the key findings of this study, several practical and targeted recommendations are proposed to enhance customer relationship efforts among small-scale retail businesses in Onitsha. These recommendations are designed to strengthen customer loyalty, boost operational efficiency, and address the challenges identified in adopting structured CRM strategies.

Retailers are encouraged to establish formal feedback mechanisms such as customer satisfaction cards, QR-code-based surveys, and post-purchase comment features via social media messaging. Furthermore, implementing a simple review calendar where staff hold weekly meetings to analyze recurring feedback can help identify common issues and areas for improvement. This information can then be used to adjust product selections, improve service delivery, and evaluate staff performance more effectively. To address the limited use of technology, small retailers can adopt low-cost digital engagement tools like WhatsApp Business for real-time order updates and customer follow-ups. Free CRM platforms such as Bitrix24 or HubSpot Starter can also be utilized to maintain customer records. Retailers should consider organizing staff training through workshops or online modules to ensure these tools are effectively used in daily operations. Monitoring their usage and providing small rewards for consistent engagement can further reinforce their integration into routine practices.

A central database using simple spreadsheet templates or free cloud-based platforms like Airtable can serve as a repository for tracking customer purchases, preferences, and visit frequency. Assigning a specific staff member or team to manage

and analyze this data will help businesses align marketing efforts, adjust inventory based on customer behavior, and offer personalized services. Including this data in monthly decision-making processes can significantly improve the quality and precision of promotional campaigns. Additionally, small businesses can benefit from developing a concise CRM operations manual that outlines customer service protocols, staff responsibilities, and service timelines. One team member should be designated as a customer relations lead to oversee service quality and compliance with CRM standards. Regular internal audits or interactive role-plays can be used to reinforce consistent and professional customer interactions across the team.

Customer loyalty can be further developed through structured loyalty programs such as punch cards, referral incentives, or tiered discounts. SMS marketing can serve as a reminder system for customers about their earned rewards and future benefits. Monitoring redemption rates and return visits will allow businesses to refine these programs over time. To build deeper emotional connections, retailers can send personalized birthday greetings, follow-up thank-you messages, and publicly acknowledge loyal customers through social media. Staff should be trained to engage repeat customers more personally, including recalling names and preferences. Incorporating real customer stories into marketing materials will enhance brand affinity and customer attachment.

CRM adoption should be introduced in stages, beginning with basic customer data collection and gradually advancing to more complex features like communication tracking and loyalty programs. Retailers can benefit from practical, hands-on training sessions facilitated by local experts or development agencies focused on MSMEs. Establishing quarterly benchmarks to assess CRM usage and its correlation with customer loyalty and sales performance will help in evaluating progress and outcomes. Finally, addressing broader systemic challenges requires collaboration with local business associations and public agencies. Small retailers can pool resources to access shared CRM platforms, subsidized training programs, or discounted digital tools such as internet packages and CRM licenses. Joint advocacy efforts through chambers of commerce or municipal programs can also push for improvements in digital infrastructure and stronger support for small enterprises. These collective actions are essential for overcoming long-standing barriers and ensuring the sustainability of CRM efforts across the sector.

Conflict of Interest Declaration

The researcher declares that there is no conflict of interest related to the conduct, funding, analysis, or reporting of this study. All aspects of the research were carried out independently without any undue influence from individuals, organizations, or sponsors. This declaration affirms the objectivity, integrity, and transparency of the research process and its findings.

About the Author

Onyenezide Chimezie Victor is a dedicated communication and business professional with a solid academic background and diverse practical experience. He earned a Bachelor of Science in Mass Communication from the University of the Cordilleras, Baguio City, Philippines, and is currently pursuing a Master's in Business Administration at the same university. He also holds a Diploma in Computer Studies from Prevailing Computer School in Nigeria. Victor has successfully served in several roles, including Product Manager, Sales Manager, Supervisor, and Marketing Specialist. In these positions, he led product development, managed sales operations, trained teams, and executed marketing campaigns. His strong communication, leadership, and digital skills have consistently supported team performance and organizational goals. Proficient in Microsoft Office, basic graphic design, and digital content creation, Victor remains passionate about contributing to media development, effective communication, and business growth. His professional journey reflects a commitment to excellence, innovation, and continuous personal and professional development.

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