



MEASURING THE EFFECT OF CUSTOMER RELATIONSHIP MANAGEMENT ON ORGANISATIONAL PERFORMANCE : EVIDENCE FROM FIVE LISTED DEPOSITS MONEY BANKS IN DELTA STATE

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ABSTRACT

This paper seeks to determine the effect on customer relationship management has on performance of an organization. The study is considered crucial because the effective relationship of organizations and customers could enable banks to improve their profitability thereby generating more returns and increasing customer satisfaction using primary method of enquiry, the researcher collected the data of five selected zonal offices of banks in Warri and Asaba Delta state. The study adopts the longitudinal research design and a combination of simple linear regression model and systematic random sampling technique. Therefore human resource management, marketing, sales force automation and customer service were used as proxies for customer relationship management while performance is measured by customer satisfaction, market share, customer retention and innovation. Findings of the study suggest that human resource management and sales force automation are significantly associated with performance, while marketing and customer service has no association with performance of an organization and which form the basis for recommendation that banks and organizations need to improve their customer relationship management as a pathway to achieve optimum performance.

Keywords: Customer Attraction, Customer Relationship Management, Customer Retention, Customer Satisfaction, Deposit Money Banks and Performance

Introduction

Customer Relationship Management is a sound business strategy to identify the bank's most profitable customers prospects, devotes time and attention in expanding accountable relationships with those customers through individualized marketing, reprising, discretionary decision making and customized service-all delivered through the various sales channels that the bank uses. Furthermore, the core and actual product being offered to business customers could be considered reasonably homogenous. Consequently, there is an increased need for banks to differentiate themselves from competitors at the augmented product level. One way that this might be achieved is to develop longer-term relationships with their key customers (Westgard & Nielsen 2008). The purpose of a business is to create customers. This statement is predicated on importance of keeping those same customers and growing the depth of their relationship with you. Initially, new customers cost you money, money spent on advertising, marketing and money spent learning what they want and teaching them how best to do business with you.

Customer relationship management (CRM) is currently under active consideration by organizations across the globe parading itself in the open market in the guise of new technology and software applications. Past market analyses concluded and predicted that the CRM software market was set to grow by 700% over the years 2001 to 2004 and generate total revenues of approximately \$3 billion. According to Grogan (2018), research works from the premise that the real purpose of business is to create and sustain mutually beneficial relationships especially with selected customers with the main proposition which assume that successful relationships is the two-way flow of value (Freeman, 2019). Trust is the key component of organizational relationships and management approach to the issue of trust is of academic and practical significance.

Literature Review

According to George & Jones (2018), customer relationship management is an approach to manage a company's interaction with current and potential customers. It uses data analysis about customers' history with a company to improve business relationships with customers, specifically focusing on customer retention and ultimately driving sales growth Shapiro (2010), articulated that CRM is a combination of strategy and information system aimed at focusing attention on customers in order to serve them better. It is an integrated business model that ties together business organizations, processes, information and technologies along the entire value chain is critical to the success of CRM strategies Chakrabarti (2014), customer relationship management is the ability to use the information you have gathered about your customer to start changing the way your organization interacts with its customers. Customer Relationship Management can be measured with the following components below:

- **Human Resource Management (HRM)** Sweney & McFarlin (2015) defines human resource management as the process of training, motivate and direct employees to optimize the workplace to be productive and promote growth. Human resource management is also known as people management, it encompasses the tasks of recruitment, management and providing ongoing support and direction for the employees of an organization.
- **Marketing** refers to activities a company undertakes to promote the buying and selling of a product or services. It also involves advertising, sales promotion and personal selling for effectiveness and improve performance of an organization (James, 2016).
- **Sales Force Automation** When part of sales process are automated by software tool. Sales force automation management systems are information systems used in customer relationship management marketing and management that help automate some sales and sales force management functions. They are often combined with marketing information.
- **Customer Service** is the provision of rendering services before and after a purchase. Customer service is the support you offer your customers both before and after they buy and use your products or services that help them have an easy and enjoyable experience with you. Many companies also provide self-service support, so customers can find their own answers at any time day or night. The key to good customer service is building good relationships

with your customers. Thanking the customer and promoting a positive, helpful and friendly environment will ensure they leave with a great impression.

In today's business world it is important to assess the performance of an organization and other corporate bodies. According to George (2016), organizational performance is referred to the effectiveness of an organization to fulfill its purpose of goal achievement and satisfaction of its customers in return. On the other hand Christen (2016), states in measuring the success of a business is done in terms of profitability, market share, efficiency, customer satisfaction, customer retention, innovation and revenue. Also, Freeman (2018), used market share as one of the variables in measuring the success of a business organization, it is the ultimate measure of overall performance. Ballantyne (2017), in his study he uses market share to proxy organizational performance for success. Clark (2014) examined customer relationship management (independent variable) and organizational performance of employees in deposits money banks using sales force automation and customer retention. The result revealed that customer relationship management had a positive significant impact on organizational performance. Okpara (2014) carried out a study to ascertain the effect of customer relationship management and organizational performance on agricultural export (cocoa) from 2010 to 2015 using sales force automation and market share. The result shows that there is a positive effect on performance.

Schermerhorn (2015) evaluate the impact of CRM and organizational performance of staff in London airport using human resource management and customer service to assist their clients. The result revealed that customer relationship management in terms of tracking potential customer and customer's service had a positive impact or significant effect on organizational performance. Locke (2016) analyzed the relationship between customer relationship management and organizational performance using marketing and market share from the period of 1970 to 2014 to achieve the objective. The result indicated that there is no relationship between CRM and organizational performance. James (2016) and Frempong, et al (2017) established a relationship between CRM and organizational performance in the manufacturing sector using human resource management and customer service to increase sales. The result revealed that there is a significant relationship management and organizational performance. Kaliski (2017) analyzed that customer relationship management has a positive impact on organizational performance in his study on Nissan motor using customer service and innovation will increase sales and boost organizational performance. The result revealed that there is a positive effect on performance of an organization.

Levy (2017) investigated the casual relationship between customer relationship management and organizational performance in small and medium scale enterprises using marketing and customer satisfaction to boost sales. The result obtained confirms the existence of positive customer relationship management and organizational performance and also found a negative effect on performance. Oluchi (2017) in a study carried out in non-oil exporting companies using marketing and market share to improve performance. The result indicated that there is a positive impact on organizational performance. George and Jones (2018) carried out a study to determine the effect of customer relationship management practices on the performance of a steel company using human resource management and customer retention the result revealed a positive impact on performance of the organization. Elvis (2019) examined the effect of customer relationship management and organizational performance on Toyota motor. The study assessed the impact of marketing and innovations of the companies. The study found that marketing has positive and strong impact on innovation of an organization.

Research Methodology

This study employed both descriptive and survey research. The primary data was used for the study with questionnaire as research instrument. Questionnaire was administered to raise data meant for triangulation and the results analyzed to establish the relationship between customer relationship management and organizational performance of some selected administrative offices of banks that control smaller branches in Warri and Asaba Delta State (First Bank, UBA, Zenith Bank, EcoBank, GTB). The population for this study is 400 staff of the selected deposit money banks (Analysis of Banking Trends in Nigeria 2021). The sample size is 200 for the study was determined using Taro Yamane formula.

Table on Listed Banks and Number of Staff Selected

S/N	Names of Organization	Warri /Asaba	Total No of Staff	Sample size
1	First bank	50+45	95	48
2	Gtbank	45+35	80	40
3	Zenith bank	50+35	85	42
4	UBA	40+30	70	35
5	Eco bank	45+25	70	35
	TOTAL		400	200

Source: Field Survey (2020)

Model Specification

Simple linear regression model was employed. The model is implemented respectively for customer satisfaction, market share, customer retention and innovation as proxies of the dependent variable while human resource management, marketing, sales force automation and customer service are proxies for the independent variable. Generally, the simple linear regression model is captured respectively by equations below:

$$Csat = f(HRM)$$

$$Csat = \alpha_0 + \alpha_1 HRM + \epsilon_1 \text{ -----(1)}$$

$$MktSh = f(MKTING)$$

$$MktSh = \beta_0 + \beta_1 MKTING + \epsilon_2 \text{ -----(2)}$$

$$Cr = f(SFA)$$

$$Cr = \rho_0 + \rho_1 SFA + \epsilon_3 \text{ ----- (3)}$$

$$Inno = f(CSer)$$

$$Inno = \tau_0 + \tau_1 CSer + \epsilon_4 \text{ ----- (4)}$$

Where:

Csat = Customer satisfaction

HRM = Human Resource Management

MktSh = Market Share

Mktng= Marketing

Cr = Customer Retention

SFA = Sales Force Automation

Inno = Innovation

Cser = Customer service

Data Presentation and Analysis

Descriptive Statistics: The description of the study variables is presented in Table below. This will help in understanding the distributional characteristics of the variables.

S/N	QUESTION ITEMS	Mean	S.D	Remark
	Customers Satisfaction			
1	Does customer satisfaction contribute to your organizational output?	3.25	1.66	Agree
2	Is the satisfaction of customers to cordial to management process in an organization?	3.68	1.55	Agree
3	Are the employees dedicated, loyalty or obedient to see that customers satisfaction is being derived?	3.96	1.53	Agree
4	Is the relationship between management and customer satisfactory?	3.60	1.28	Agree
	Market Share	Mean	S.D	Remark
5	Do deposits money banks in warri achieve maximum productivity due to improved customer relationship management?	3.89	1.25	Agree
6	Does market share of an organization contribute to the growth of the organization?	2.95	1.35	Disagree
7	Do improved customer relationship management increases shares in deposits money banks?	3.64	1.50	Agree
8	Do market share impact on organizational decisions?	3.27	1.36	Agree
	Customers Retention	Mean	S.D	Remark
9	Do you agree that good relationship between management and customer leads to customer retention?	3.25	1.16	Agree
10	Do organizations create strategies to retain it's customers?	3.56	1.52	Agree
11	Do you think customers will purchase more if product promotion is done?	2.85	1.47	Disagree
12	Is customer retention biased in your organization?	2.85	1.54	Disagree
	Innovation	Mean	S.D	Remark
13	Does provision of regular innovation lead to increase in job performance for staff?	4.18	1.05	Agree
14	Does provision of innovation motivate customers and lead to increases sales of organization?	3.99	1.04	Agree
15	Does the creation of new products motivate employees of an organization?	3.25	1.66	Agree
16	Does innovation policies that favor to customers guarantee and organizational performance in deposits money banks?	3.67	1.55	Agree
	Human Resource Management		S.D	Remark
18	Does human resource management increases organizational performance?	3.84	1.40	Agree
19	Do human resource management policies bring about job satisfaction in organization?	3.17	1.46	Agree
20	Policy on HRM is review to reflect current happenings to improve customer's satisfaction?	3.64	1.42	Agree
21	Does staff achieve maximum productivity in their place of work due to improved customer relationship management?	3.60	1.10	Agree

	Marketing	Mean	S.D	Remark
22	Does the organization get maximum profitability due to effective marketing?	4.18	1.05	Agree
23	Are the marketing policies suitable for customers?	3.56	1.52	Agree
24	Is the 4ps of marketing impacting on organizational performance?	3.25	1.66	Agree
25	Does provision of incentives leads to increase in purchasing power of customers?	3.64	1.42	Agree
	Sales Force Automation	Mean	S.D	Remark
26	Do sales force automation boost management activities in an organization?	3.25	1.16	Agree
27	Do you use a specific Sales Methodology?	3.60	1.28	Agree
28	Are the products configurable / complex?	2.95	1.35	Disagree
29	Do you need to track partners on Opportunities or Accounts?	3.68	1.55	Agree
	Customer Service	Mean	S.D	Remark
30	Does the service rendered influences customer retention in deposit money banks?	3.56	1.52	Agree
31	Did the price of our product/service cause more sales?	3.25	1.66	Agree
32	Are the services rendered satisfactory to customers?	3.64	1.42	Agree
33	Does customer service have impact on organsational performance?	3.25	1.16	Agree

From the above descriptive result table, all items number shows agree with exception of Items Nos. 6, 11, 12 and 28 remarked disagree to the question items because they are below the bench mark of 3.00 level of acceptance. The highest of the items are items no 14 and 22 (4.18 ± 1.05).

Table 1: Summary of regression analysis on hypothesis one

Model		1	Csat	1	2	3	4
R		.549 ^a	HRM1	.126	1		
R Square		.302	HRM2	-.139	-.033	1	
Adjusted R Square		.286	HRM3	.528 ^{**}	.147 [*]	-.050	1
S.D. Error of the Estimate		.62715	HRM4	-.074	.103	-.095	-.004
ANOVA ^a		Sum of Squares	Df		Mean Square	F	Sig.
Regression		30.220	4		7.555	19.208	.000 ^b
Residual		70.011	178		.393		
Total		100.230	182				
Coefficients		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		B	S.D. Error	Beta			
1	(Constant)	3.092	.260		11.884	.000	
	HRM1	.039	.045		.870	.386	
	HRM2	-.059	.031		-1.913	.057	
	HRM3	.229	.028		8.097	.000	
	HMR4	-.047	.033		-1.411	.160	

From table 1 above, the summary of regression analysis above present the result of the model 1 specification $CSat = \alpha_0 + \alpha_1 HRM + \epsilon_1$ from which $F(4, 182) = 19.208$, and $t = 8.097$ with $R = .549$, representing 55% and it is fit for the model, with adjustment R square 0.286. The significant value of 0.000 less than 0.001 at P level of 0.05. Thus, the result being good fit for the model, the null hypothesis is rejected and it satisfy that there is significant relationship between human resource management (HRM) and customer satisfaction in banks. The predictive show that HRM3 with positive coefficient of 0.229 with Std Error of 0.028 has more effect on the model 1.

Table 2: Summary of regression analysis on hypothesis two

Model	2	MktShare	1	2	3	4	
R	.082 ^a	Mktg1	-.068	1			
R Square	.007	Mktg2	-.036	-.050	1		
Adjusted R Square	-.016	Mktg3	.020	-.095	-.004	1	
S.D. Error of the Estimate	.71651	Mktg4	.019	.016	-.130	-.173 [*]	
ANOVA ^a	Sum of	Df	Mean		F	Sig.	

		Squares		Square		
Regression		.614	4	.153	.299	.878 ^b
Residual		91.382	178	.513		
Total		91.996	182			
Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	S.D. Error	Beta		
2	(Constant)	3.537	.299		11.811	.000
	Mktg1	-.032	.035	-.069	-.914	.362
	Mktg2	-.016	.032	-.037	-.485	.628
	Mktg3	.008	.038	.017	.222	.825
	Mktg4	.011	.047	.018	.237	.813

Table 2 above, the summary of regression analysis above present the result of the model 2 specification $MKTSh = \beta_0 + \beta_1 MKTING + \epsilon_2$ from which $F(4, 182) = 0.299$, with $R = .007$, representing 3% and it does not fit for the model, with adjustment R square -0.016 . The significant value of 0.878 greater than P level of 0.05 . Thus, the result being not good fit for the model, the null hypothesis is accepted that there is no significant relationship between marketing and organizational market share in banks. Thus, all predictors shown have no statistical significance on the dependent variable.

Table 3: Summary of regression analysis on hypothesis three

Model		3	CumReten	1	2	3	4	
R		.306 ^a	SFA1	.272 ^{**}	1			
R Square		.094	SFA2	-.053	-.061	1		
Adjusted R Square		.074	SFA3	.098	-.091	.058	1	
S.D. Error of the Estimate		.62606	SFA4	.051	-.010	-.102	-.055	
ANOVA ^a		Sum of Squares	Df	Mean Square		F	Sig.	
Regression		7.231	4	1.808		4.612	.001 ^b	
Residual		69.767	178	.392				
Total		76.998	182					
Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients			Sig.	
		B	S.D. Error	Beta				
3	(Constant)	2.486	.259			9.602	.000	
	SFA1	.158	.040	.281		3.922	.000	
	SFA2	-.019	.037	-.037		-.516	.606	
	SFA3	.062	.035	.129		1.792	.075	
	SFA4	.024	.030	.057		.796	.427	

From table 3 above, the summary of regression analysis above present the result of the model 3 specification $CR = \rho_0 + \rho_1 SFA + \epsilon_3$ from which $F(4, 182) = 4.612$, and $t = 3.922$ with $R = .306$, representing 30% and it is moderately fit for the model, with adjustment R square 0.074 . The significant value of 0.001 less than P level of 0.05 . Thus, the result being fit for the model, the

null hypothesis is rejected and it satisfies that there is significant relationship between sales force automation and customer retention of an organization. The predictive show that SFA1 with positive coefficient of 0.158 with Std Error of 0.040 has more effect on the model 3

Table 4: Summary of regression analysis on hypothesis four

Model		4	Inno	1	2	3	4
R		.093	CSer1	110	1		
R Square		.009	CSer2	-120	-.050	1	
Adjusted R Square		-.014	CSer3	.325	-.030	.048	1
S.D. Error of the Estimate		.72559	.72559	-034	-.020	-100	-.040
ANOVA ^a		Sum of Squares	Df	Mean Square	F	Sig.	
Regression		.825	4	.206	.392	.815 ^b	
Residual		93.713	178	.526			
Total		94.538	182				
Coefficients ^a		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
		B	S.D. Error	Beta			
4	(Constant)	3.815	.303		12.581	.000	
	CmServ1	-.027	.036	-.058	-.767	.444	
	CmServ2	-.016	.033	-.037	-.494	.622	
	CmServ3	.030	.039	.059	.781	.436	
	CmServ4	-.001	.048	-.002	-.025	.980	

Table 4 above from the summary of regression analysis above present the result of the model 1 specification $Inno = \tau_0 + \tau_1 CSer + \epsilon_4$ from which $F(4, 182) = 0.392$, with $R = .093$, representing 7% and it does not fit for the model, with adjustment R square -0.014 . The significant value of 0.815 greater than P level of 0.05. Thus, the result being not good fit for the model, the null hypothesis is accepted that there is no significant relationship between customer service and innovations. Thus, all predictors shown have no statistical significance on the dependent variable.

Findings

The findings obtained from the analysis are discussed below;

The result of the findings obtained showed that the respondents' opinion clearly indicated that the extent to which human resource management will bring about increased growth in customer satisfaction in an organization in deposits money banks in warri. The researcher accepted the alternative hypothesis and rejected the null hypothesis. The respondents' views to a large extent synchronized with the assertion by Freeman (2019) who also advocated that the communication and relationship between management and its customers that is aimed at maintaining employer-customer relationships contributes to satisfactory productivity, job satisfaction, motivation and morale of the employees. The result of the findings obtained showed that effective marketing could not determine organizational market share in banks. The researcher rejected the alternative hypothesis and accepts the null hypothesis since indicating that there is no relationship between marketing and organizational market share in banks. The finding is in line with the position of Shapiro (2010) and Kaliski (2017) that compensation occupies the first rank in the determination of the job satisfaction as compared to other major determinants when compared to marketing styles and organizational market shares in deposits money banks.

The result of the findings obtained revealed that there is a significant relationship between sales force automation and customer retention of an organization. The respondents' view supports Locke (2016) who concluded that sales force automation enhances customer retention in any organization since the more an organization retain its customers the more sales and the more income is generated. Marlow, et al. (2018) also found that relationship with sales force automation influences customer retention in an organization. The result of the findings obtained revealed that there is no significant relationship between customer service and innovations. This position is in line with Kotler and Kumari (2014) who stated that organizations must connect with customers informing, engaging and may be even energizing them in the process. Also, the findings of Kristensen and Westgard-Nielsen (2014) found out that customer services do not influence innovation in any organization. The respondents' view to a large extent synchronized with Brunetto and Farr-Wharton (2019) who concluded that supervision of the immediate manager increases the level of job satisfaction in the public sector employees. The productivity and performance of subordinates can be improved with managerial actions and supervision. Their findings also indicated that customer satisfaction and organizational performance is the communication and connection between an organization and its customers by managing and utilizing interaction between organization's current customers and future customers.

Conclusion

This study investigated the link between CRM and performance of deposits money banks in Delta state. Based on the findings, it is concluded that some dimensions of CRM are related to the performance indicators, while other dimensions are not significantly related, especially Marketing has a negative relationship with market share, Customer service has a negative relationship with Innovation and there is a positive relationship between HRM and customer satisfaction and there is also a positive relationship between SFA and customer retention. In view of the findings, it is recommended that in order to enhance organizational performance in deposits money banks, the managers should focus on all facets of customer satisfaction and not only on any one of these factors, the study also recommended that customer-management relationship should be created among the various deposits money banks in delta state so as to enhance organizational performance and that staff training

should be organized at regular interval to enlighten employees on how to handle customers so as to enhance quality service delivery and customer satisfaction in the banking industry.

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