Customer Care Considerations and Business Performance of Small and Medium Scale Enterprises in Rivers State

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ABSTRACT

This study examined the relationship between customer care considerations and business performance of small and medium scale enterprises in Rivers State. The study adopted the descriptive survey research design where data were collected from managers and marketers of ten (10) small and medium scale enterprises in the manufacturing sector. A sample of 233 respondents was used for the study. The sample size was determined using the Taro Yamane's formula. A structured questionnaire was used to elicit data from the respondents. The data collected were analyzed using percentage and frequency analysis, mean and standard deviation, while the hypotheses were tested using Spearman Rank Order Correlation Coefficient (rho). The SPSS 22.0 version was used to correlate the data on the study variables. The findings revealed that there is significant relationship between customer enquiry consideration and customer satisfaction. The study also found a significant relationship between customer enquiry consideration and customer patronage of SMEs. A significant relationship was found between customer enquiry consideration and customer retention by SMEs. The study also reported a significant relationship between customer support consideration and customer satisfaction. The study equally discovered a significant relationship between customer support consideration and customer patronage of SMEs. A significant relationship was found between customer support consideration and customer retention by SMEs. The study also found a significant relationship between customer complaint consideration and customer satisfaction. A significant relationship was found between customer complaint consideration and customer patronage of SMEs. The study also reported a significant relationship between customer complaint consideration and customer retention by SMEs. Finally it was revealed that organizational size significantly moderates the relationship between customer care considerations and business performance of SMEs. From the findings, it was concluded that customer care considerations enhance business performance in Rivers State. Based on the above drawn conclusion, it was recommended that small and medium scale enterprises in Rivers State should consider customer care and take it seriously as it would enhance their business performance.

Keywords: Customer Care Considerations, Business Performance, Small and Medium Scale Enterprises, Rivers State

INTRODUCTION

The issue of how to improve business performance has been a major concern to practicing entrepreneurs in Nigeria. Every entrepreneur, no matter the kind of business he or she operates, wants to improve their business performance so as to remain in business and grow to be a larger entity. Business performance refers to how well a firm is doing in business (Samwel, 2018). It is the outcome or actual result which a firm obtained from engaging in business activities. Such result or outcome is measured against the goals and objectives set out by the entrepreneur (Niazi, 2011). Generally, business performance is measured in three specific areas namely; financial performance, market performance and operational performance (Joan, 2017). Financial performance is measured in terms of company's profit, return on investment and return on assets; market performance is assessed in terms of sales and market share of the company; while operational performance is measured in terms of company's productivity (output) and efficiency in service delivery (Joan, 2017). Small or medium sized business owners are determined to improve their business performance in all the key areas. They usually evaluate the business performance periodically to ascertain how well they are doing in the market, their sales and financial performance.

Business performance is largely dependent on how well a company takes care of its customers' needs by providing helpful services and assistance before, during and after the requirements of customers are met. According to Bell (2003), a company that satisfactorily provides helpful services and assistance to its customers before, during and after their requirements are met would surely retain its customers, attract new ones to the firm and improve its overall business performance. Hameed and Waheed (2011) posited that the success or failure of a firm depends on the quality of services provided for customers. So how well a company takes care of customers' needs by providing helpful services and assistance to them will go a long way in determining how much the company will accomplish. No wonder Ismail (2013) argued that the quality of care and assistance given to a customer determine how long the customer will stay with the company. If customers are given adequate care and considerations before, during and after service delivery, they will remain loyal and committed to the services of the company but where the quality of care and assistance given to them is poor and unsatisfactorily, they will switch to other service providers who can guarantee them quality customer care services. When this happens, the customer base of the affected company will drop, resulting to decline sales and market share and hence the financial performance will reduced drastically. In view of this, small and medium scale enterprises that are determined to improve their business performance need to give adequate consideration to customer care services.

Customer care refers to the quality of information exchanged between customer and supplier or service provider in response to enquiries and other activities initiated by the service provider, for example presentation of invoices (Abdul, Salman & Olota, 2014). Kim, Park & Jeong in KwabenaAdjei (2014) described customer care service as a system of activities that comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint. Situation often arises whereby customers experience difficulties with the products or services provided by a company and seek to make complaints to the company. In this case, it is the duty of the customer care unit to respond to the customer's complaints. The ability of the company to respond to the customer's complaints quickly determines how the customer will perceive the quality of the company's customer care service. If the customer gets a quick response to his or her complaints, he or she will consider the company's customer care service to be reliable for information.

Some customers sometimes complain about customer care service of some organizations,

claiming that their customer care units often delay in responding to complaint or enquiring. These categories of customers are dissatisfied with the quality of customer care services. Oyeniyi & Joachim (2008) stated that when a company's customer care service is poor due to untimely response, it could force customers to switch from that service provider to another. Didia & Nwokah (2015) observed that some aggrieved customers are now going public with their complaints on the internet and social media expressing their dissatisfaction with their service provider. This has a negative and destructive effect on company's image.

Customers want to have a positive experience with the products and services purchased. They want to see some added value from the customer care unit in terms of clarifying issues and difficulties experienced with the products and services purchased. It is the ability to provide the kind of support to company's product that adds value in the customers' eyes (Didia & Nwokah, 2015). The support element is concerned with all aspects of how service quality can be provided to add value (Devlin, in Oyeniyi & Abiodun, 2008). A smooth and friendly exchange of information between customers and their company's customer care service unit will add value in the customers' eye and build customer trust in the company (Ogbo, Okechukwu & Ukpere, 2012). Therefore, small and medium scale enterprises must improve the quality of their customer care service if they want to retain their customers and improve their business performance. As Edwards-Onoro (2015) rightly stated, a company that pay adequate attention to customer care service will certainly retain its customers and improve its operational, market and financial performance. It is against this background that this study examines the relationship between customer care consideration and business performance using selected SMEs in Port Harcourt as a survey study.

Statement of the Problem

The failure rate of SMEs in Nigeria is very high. It was estimated that approximately 50% of all start-up SMEs fails in their first year and 75 to 80% fail within first three to five years (Central Bank Nigeria, 2014). This situation is not different from what is observed in Rivers State as many SMEs in the city have ceased from operations due to their inability to improve their business performance and compete favourably with their large counterparts. Many SMEs that are still in business are finding it difficult to improve their business performance and compete favourably with their larger rivals. This is evidenced in the poor operational, market and financial performance. A large number of SMEs are lost their customers to their larger rivals due to their inability in taking care of their customers by providing reliable customer support service, and constant delay in responding to customer enquiry, processing and handling of customers' complaints. The dissatisfaction with the quality of customer care service has prompted many customers to switch to other larger firms that provide quality and reliable customer care services.

In view of this high switching behaviour and its antecedent consequences on business performance, SMEs have been adjudged as being insensitive to customer care service, something which their larger rivals attached much importance to. It is obvious that many SMEs do not give adequate considerations to customer care service rather they are just interested in making sales without bordering how the customers feel about their products or services. Many SMEs in Rivers State does not provide complaint boxes or welcome verbal complaints from their customers. They do not see customers' complaint as an avenue for improving the quality of their products or services, and this could be the reason why they do not attached much importance to customer care services. It seems like most of these SMEs do not have a sound knowledge on how customer care service can help to improve their business performance.

It is believed that customer care services can help to improve the business performance of SMEs in Rivers State. Although there are no empirical evidence that justify this claim as empirical studies that examined the relationship between customer care considerations and business performance of SMEs in Rivers State is lacking. This has created a gap in empirical literature. There is need to address this problem and fill the gap in empirical literature. It is in view to address this problem that necessitated this study.
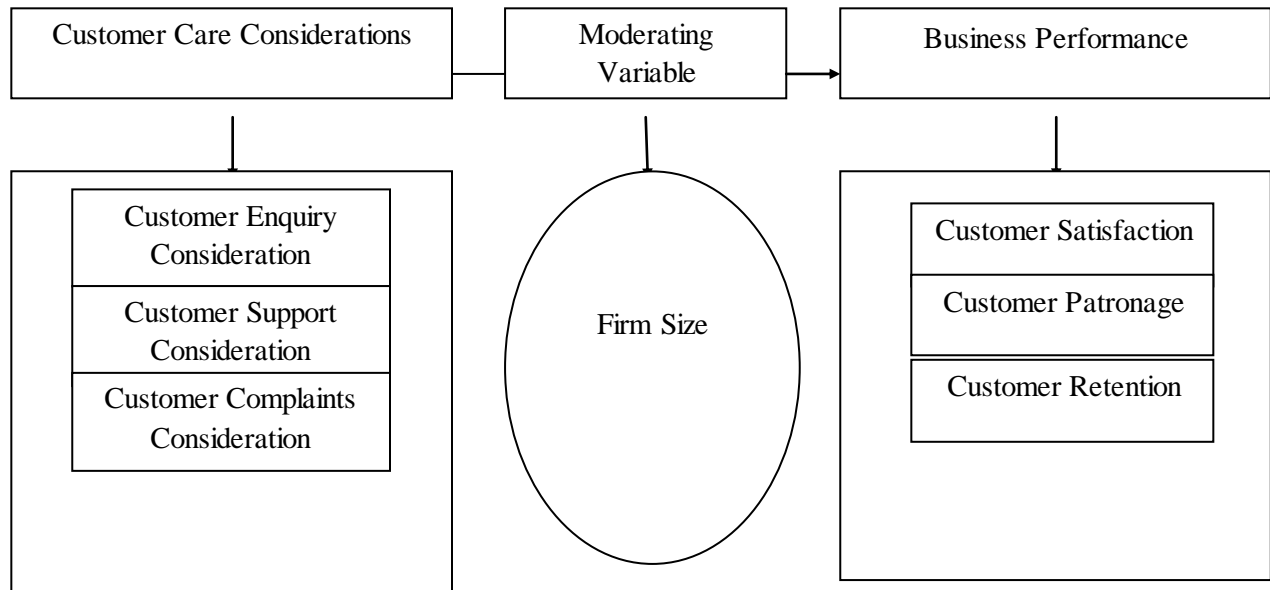
Conceptual Framework

Fig.1: Conceptual Framework Construct

 Source: Review of Literature: Dimensions of customer care considerations adapted from Abdul, Salman & Olota (2014), Kim, Park & Jeong in KwabenaAdjei (2014), while measures of business performance adapted from Niazi (2011) and Joan (2017).

Aim and Objectives of the Study
The aim of this study is to examine the relationship between customer care considerations and business performance of small and medium scale enterprises in Rivers State. The specific objectives are:
1. To determine the relationship between customer enquiry consideration and customer satisfaction with SMEs.
2. To ascertain the relationship between customer enquiry consideration and customer patronage of SMEs.
3. To examine the relationship between customer enquiry consideration and customer retention by SMEs.
4. To determine the relationship between customer support consideration and customer

satisfaction with SMEs.
5. To ascertain the relationship between customer support consideration and customer patronage of SMEs.
6. To ascertain the relationship between customer support consideration and customer retention by SMEs.
7. To determine the relationship between customer complaint consideration and customer satisfaction with SMEs.
8. To examine the relationship between customer complaint consideration and customer patronage of SMEs.
9. To ascertain the relationship between customer complaint consideration and customer retention by SMEs.
10. To determine the extent to which firm size moderates the relationship between customer care considerations and business performance of SMEs.

Research Questions

The following research questions are put forward to address the objectives of the study:
1. To what extent does customer enquiry consideration enhance customer satisfaction with SMEs?
2. To what extent does customer enquiry consideration enhance customer patronage of SMEs?
3. To what extent does customer enquiry consideration enhance customer retention by SMEs?
4. To what extent does customer support consideration enhance customer satisfaction with SMEs?
5. To what extent does customer support consideration enhance customer patronage of SMEs?
6. To what extent does customer support consideration enhance customer retention by SMEs?
7. To what extent does customer complaint consideration enhance customer satisfaction with SMEs?
8. To what extent does customer complaint consideration enhance customer patronage of SMEs?
9. To what extent does customer complaint consideration enhance customer retention by SMEs?
10. To what extent does firm size moderates the relationship between customer care considerations and business performance?

Research Hypotheses

The following hypotheses are formulated to guide this study:

Ho_1: There is no significant relationship between customer enquiry consideration and customer satisfaction with SMEs.

Ho_2: There is no significant relationship between customer enquiry consideration and customer patronage of SMEs.

Ho_3: There is no significant relationship between customer enquiry consideration and customer retention by SMEs.

Ho_4: There is no significant relationship between customer support consideration and customer satisfaction with SMEs.

Ho_5: There is no significant relationship between customer support consideration and customer patronage of SMEs.

Ho_6: There is no significant relationship between customer support consideration and customer retention by SMEs.

Ho_7: There is no significant relationship between customer complaint consideration and customer satisfaction with SMEs

Ho_8: There is no positive and significant relationship between customer complaint consideration and customer patronage of SMEs.

Ho_9: There is no significant relationship between customer complaint consideration and customer retention by SMEs.

Ho_{10}: Firm size does not significantly moderate the relationship between customer care consideration and business performance.

REVIEW OF RELATED LITERATURE

Push & Pull Customer Service Theory

The Push & Pull Customer Service theory was developed by Philip Kotler in 1997. The Push customer service theory is based on the assumptions about pushing solutions (products, information) so that the business or organization can anticipate the needs of the customer in advance and prepare the solution ahead of time. The pull theory of the customer on the other hand, initiates the request for a solution rather than merely choosing a solution from the solutions offered by the organization (Ismail, 2013). The Push model really provides information to the customers as they're asking for it, or actually before they actually ask for it. So, the Push model really is things like manuals and help documentation, and it allow companies to be proactive to their customers, before they ask for information. It is important for information to get to customers when they ask for them. Some companies are using Big Data and actually providing proactive interacting with the customers. These companies are looking at what customers are asking and how they're interacting with the company. Companies need to provide information to customers before they even ask for it. Whether it is a good new or a bad new it does matter. The good news is given to the customer when they need it. But the bad news are always hidden from customers as companies see it like you're spying on them, which is certainly never a good thing.

The Pull theory of customer service is when a customer initiates the interaction with the company either a phone call or e-mail. So, it really depends on the customer starting that interaction. It is one customer dealing with one interaction, or one agent dealing with one customer interaction. And while it's great for the customers, it is very inefficient for staff. So, the model that most people are using is not one or the other, but a hybrid model. They have both Push and Pull interactions put together. Another thing that companies are doing, is using community forms to allow customers actually to talk to each other, which is great, it's a win-win. It allows a customer to have a great and quick interaction to solve their problem, but also it doesn't actually require any of your staff's time. Most companies really have a good balance between the two models, when providing customer service to their customers

Conceptual Review

Concept of Customer Care Service

Customer care service has been defined in various ways by different scholars and writers. For instance, Kim et al. in KwabenaAdjei (2014) defined customer care service as a system of activities that comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint. Abdul, Salman & Olota (2014) defined customer care as the quality of the information exchanged between customer and supplier or network provider in response to enquiries and other activities initiated by the network provider, for example presentation of invoices. Bolaji in Ogunnaike, Salau, Adenyi & Borishade (2014) described customer service as the capability of well-informed consistent, proficient and passionate employees to provide/offer products and services with a view of identifying and satisfying the needs, demands, values and expectations of the consumers/customers. Zeithaml & Bitner in Oyeniyi & Abiodun (2008) conceptualized customers service as a series of activities designed to enhance the level of customer's satisfaction that is, the feeling that a product or service has met customer's expectation. Davis & Uttal in Ogunnaike, et al (2014) defined customer service as everything an entrepreneur offers that helps to separate his products or services from his competitors' own.

Dimensions of Customer Care Services

Customer care service comprises customer support systems, complaint processing, speed of complaint processing, ease of reporting complaint and friendliness when reporting complaint (Kim et al. in KwabenaAdjei, 2014). However, the dimensions of customer care considerations investigated in this study are customer enquiry, customer support services and customer complaints consideration. Each of these dimensions is explored in details below:

Customer Enquiry Consideration

The concept of enquiry only means one thing – when a customer or a potential customer, takes a moment to get in touch with a business they are looking for, they need some sort of assistance (Borillo, 2014). Customer's product inquiry or tech support may include normally the primary information then the additional information will follow, and then right after, the resolution to the problem (Borillo, 2014). A few may just want to go on about a particular experience they have had with your company. But sad to say, at best, nearly all businesses do a second-rate job of responding to customers in a timely manner (Xiong, Tor, Bhatnagar & Venkat, 2015). To a few companies, it might appear like a moderately minor concern. But these few are on the verge to stumble down when they continue to overlook the significance of efficiently responding to inquiries or complaints. On the other hand, businesses that have understood how to answer appropriately, with a kind approach, noticeably have an edge over their competitors (Bell, 2003).

Customer Support Consideration

Customer support is a range of customer services to assist customers in making cost effective and correct use of a product. It includes assistance in planning, installation, training, troubleshooting, maintenance, upgrading, and disposal of a product (Hendry & Kingsman, 2001). Regarding technology products such as mobile phones, televisions, computers, software products or other electronic or mechanical goods, it is termed technical support (Hendry & Kingsman, 2004). Customer support is considered as one of the main data channels for customer satisfaction research and a way to increase. Customer support automation involves the building of a knowledge base of known issues and their resolution to support incidents with delivery

mechanisms, often by experts systems. A service automation platform includes a suite of support solutions including proactive support, assisted support and self-support (Ismail, 2013).

Customer Complaints Consideration

A complaint can be defined as a statement sent to an organization by a customer expressing dissatisfaction with the quality of product, service, attitude or behaviour of employees, and the general procedure or system implemented by the organization (Kitapci & Taylan, 2009). Zagrebacka Banka (2018) defined complaint as any statement of dissatisfaction made by a former, present or prospective customer in connection with the provision of a particular service. The process of complaining implies "transactions" between the dissatisfied customer and service provider (Chebat & Slusarczyk in Hakiri, 2012).

Customer complaints are a part of the business of any corporate entity (Uppal, 2010). A customer may complain if he or she is not satisfied with the services rendered to him or her by the staff of an organization. Tucker, Sommerfield & Nunziato (2010) noted that a customer may lodge a complaint over poor quality of products, services, employees' attitude, delay in responding to inquiry, delay in rendering services, non-availability of staff at their duty post, application processing delays, cumbersome and malfunction of procedure, processes and benchmarks, and delay in disbursement of funds, or fraudulent activities.

Concept of Business Performance

Business performance is a broad concept which Anlesinya, Bukari & Eshun (2014) defined as an organization's ability to attain its goals by using resources in the most effective and efficient manner. Raza (2014) defined business performance as the degree to which managers are effective and efficient in using organizational resources to achieve organizational goals and objectives. Mekechnie & Puffer (2003) described business performance as the actual output or results of an organization as measured against its intended outputs (or goals and objectives). In a nut shell, business performance is the actual result which an organization obtained from investing physical, human, material, financial and technological resources in an economic activity. Such result could be increased productivity, profitability, return on investment, return on assets, sales growth, market share, assets growth, shareholders' wealth, etc (Lenz, 2001).

Business performance is a crucial concept in organizational research and it is often used as a dependent variable. According to Raza (2014), business performance is frequently investigated in most organizational research while other strategic issues in management are correlated to it. Business performance is very important because it determines the growth and survival of an organization.

Measures of Business Performance

Business performance can be measured using various criteria. For instance, Engetou (2017) measured business performance using sales growth, customer satisfaction, customer retention, sales turnover and market share, while Niazi (2011) used variables such as profitability, sales turnover, customer loyalty, customer patronage and customer satisfaction to measured business performance. However, in this study, business performance is measured in terms of customer satisfaction, customer patronage and customer retention.

Customer Satisfaction

Customer satisfaction is a personal feeling of either pleasure or disappointment resulting from the evaluation as well as an emotion-based response to a service (Dhandabani, in Uddin, Haque & Bristy, 2014). This evaluation comes from the comparison of expected services with the services actually received by the customer (Oliver, in Uddin, Haque & Bristy, 2014). Similarly, Fornell in Ogungbade (2015) defined satisfaction as an overall evaluation dependent on the total purchase and consumption experience of the target product or service performance compared with repurchase expectations over time. Customer satisfaction has been perceived as a key determinant behind the customer's decision to leave or stay with an organization (Thakur, in Uddin et al, 2014). Companies place higher priority on customer satisfaction because it influences customer's desires for future purchase (Mittal & Kamakura, in Uddin et al, 2014). If customers are satisfied with a particular service or product, they will probably repeat their purchase (Doostdar, Rad & Alizadeh, 2013).

Customer Patronage

Customer patronage is choice behaviour whereby a customer prefers to patronize an organization over others in the same industry (Ding, Lu and Ge, 2015). Garga and Bambale (2016) defined customer patronage as the extent to which a customer patronizes a particular company's products or services based on the result of his or her assessment and personal experience. Customer patronage represents the preference for a company's products or services. Consumer patronage is the approval or support provided by customers with respect to a particular brand. Patronage delivers the foundation for an established and growing market share. Kotler (2007) stated that consumers have unpredictable degree of patronage to particular services, stores and other entities. Customers have diverse motivation, tastes and preference and these are the things that determine the patronage of a bank. It is therefore imperative to identify the determinant factors of patronage. It is very essential for banks to investigate into these determinants in order to find appropriate marketing techniques that can entice potential ones as well as retain the current ones. There has been a growing competition among banks as the services offered are mostly similar, consequently, they are required to identify dynamics customers consider to make a choice among different providers (Simons, 2016).

Customer Retention

According to Magatef & Tomalieh (2015), customer retention is an organizational effort to keep its customers by providing a great customer experience. It is the key to business growth and survival. Kagendo (2015) defined customer retention as a practice whereby a selling organization maintains its customers by creating a need and satisfying them consistently. Stone in Kagendo (2015) defined customer retention as customers' stated continuation of a business relationship with an organization. Bitner (2002) posited that the ability of an organization to retain its customers will depend to a large extent on the quality of products/services offered as well as the way it serves its customers. Bluel in Kagendo (2015) argued that customer retention is more than providing the customers with what they expect; it involves exceeding their expectations such that the customers become loyal advocates of the brand.

Moderating Role of Firm Size

Firm size plays a crucial role in moderating the relationship between customer care considerations and business performance. According to Amato & Amato (2004), firm size has

become a crucial control variable used in empirical studies particularly in the field of management, finance and marketing. Firms are of different sizes and they distinguish themselves along different observable and unobservable dimensions (Kioko, 2013). However, there are different ways of describing a firm's size category, but generally firm size is categorized into micro, small, medium and large scale firm (Salim, 2012). The Central Bank of Nigeria (2018) defined micro firms as those with less than 10 workers; small firms are those whose workers are between 10 to 250; medium firms are those with staff strength of between 250 and 500; while large firms are those whose workers are between 500 and above.

Empirical Review

Uppal (2010) examined customer complaints in banks. His study focused on the nature, extent and strategies to mitigation. The researcher adopted the qualitative research approach to analyze the extent of complaints in three types of bank groups, namely: public sector banks, private sector banks and foreign banks in India. After analyzing the data collected for the periods 2006 - 2007 and 2007 – 2008, the researcher found out that the nature of customer complaints in the three banks relates to deposit, credit cards and housing loans. The study also found out that the maximum complaints are in the public sector banks and are continuously increasing, and as such, they adversely affected customers' satisfaction and performance.

Ogunnaike et al (2014) empirically examined customer service and retention in the telecommunication industry in Nigeria. The researchers compared the quality of customer service of the major telecommunication service providers and relate them to customer retention. Their findings revealed that network quality is positively and significantly related to customer retention. The study also found out that network quality is significantly related to customer satisfaction.

Chikosha & Vutete (2016) empirically examined the effectiveness of customer complaints handling systems in the commercial banking sector. Their study adopted the quantitative research approach and the cross-sectional survey research design. The data for their study were collected from 200 customers of ten (10) commercial banks in Harare. The researcher used questionnaire as the main instrument for data collection while the descriptive statistics such as mean and standard deviation were used for data analysis. The findings revealed that customers had common complaints and these include queuing time, lack of product variety, high maintenance fees, high transaction fees, rigid credit facility application requirements, high interest rates as opposed to profit margins, irregular turnaround time for electronic transfers, inconsistency of statement dispatch to customers and cash withdrawal limits being too low. The study also revealed that these customer complaints were valid and banks have not been paying attention to them.

Didia & Nwokah (2015) examined the relationship between customer service integration and business performance in the telecommunication industry in Nigeria. The researchers used a structured questionnaire to obtain data for the study. The data collected were analyzed using both descriptive and inferential statistics. The result revealed that customer service integration is positively and significantly related to sales growth and market share, hence it was concluded that customer service integration enhance business performance in the telecommunication industry.

Ismail (2013) examined the relationship between customer service and organizational growth of service enterprise in Somalia.. He employed structured equation modeling techniques to show the relationship between the dimensions of customer service (customer enquiry, customer support, and customer complaint) and business growth. The findings revealed that all the dimensions of customer service (customer enquiry, customer support, and customer complaint) have a positive and significant relationship with business growth.

Hakiri (2012) examined complaints management system of banks. The researcher applied a qualitative research approach to study the importance of managing complaints by banks in a CRM approach. The researcher analyzed the contents of real complaints in four (4) different banks which enable him to form a database. This database enables researcher to have a better view of banking complaints. After analyzing the complaints, the researchers discovered that managing a complaint is not a simple task for banks as banks seek all means to reach improving the quality of their services.

Ishfaq, Shafiq, Hayat & Qasim (2012) investigated service quality, service features and customer complaint handling as the major determinants of customer satisfaction in banking sector. The researchers adopted the quantitative research approach where data were collected from 150 customers of National Bank of Pakistan using a structured questionnaire. Data were collected from the respondents were analyzed using analysis of variance (ANOVA). The findings revealed that bank customers often complain over the quality of service delivery in National Bank of Pakistan. The study also revealed that a service problem which is not resolved has a substantial impact on the customer's attitude towards the service provider.

Jugenissova, Yin-Fah, Li-Chen & Kok-Siew (2014) carried out a study on unpleasant banking experiences and complaint behaviour in Kazakhstan. The data for their study were collected through self-administered questionnaire, and distributed to 100 bank customers in Aktau city. After analyzing the data collected using ANOVA, the researchers reported that most unpleasant banking experiences faced by bank customers in Khazankans include long queue, slow work, delay in services, and impolite staff and their rude behaviour. The study also reported that these unpleasant experiences prompted customers to lodge complaints to the management of the banks.

Gap in Empirical Review

From the empirical studies reviewed, two major gaps were noted. First, it was observed that most of the previous studies conducted on customer care consideration and business performance were carried out in the banking and telecommunication industries while empirical studies that examined the relationship between customer care consideration and business performance of small and medium scale enterprises in Nigeria are absent. Secondly, it was noted that most of the studies conducted on customer care consideration do not relate each the dimensions of customer care consideration (customer enquiry, customer support and customer complaint considerations) to the measures of business performance (customer satisfaction, customer retention and profitability). This has created a gap in empirical literature which the present study intends to fill.

METHODOLOGY

Research Design

This study adopted the descriptive survey research design. Nworgu in Nwankwo (2013) defined descriptive surveys are those studies which aim at collecting data on, and describing in a systematic manner, the characteristics, features or facts about a given population. The descriptive survey research design was adopted because the researcher intends to collect data on customer care considerations in SMEs and describe the nature of relationship that exists between customer care considerations and business performance of SMEs in Rivers State.

Population of the Study

The target population of this study comprised of all the registered small and medium scale enterprises in the manufacturing sector in Rivers State. Presently, there are 32 manufacturing companies registered with the Manufacturers Association of Nigeria (Office of Manufacturers Association of Nigeria, Rivers State Chapter, 2019). Out of these 32 registered manufacturing companies, 10 of them which are classified under small and medium scale enterprises were selected for this study. The ten (10) selected manufacturing SMEs formed the accessible population of the study. The ten (10) manufacturing SMEs were selected on the basis that they have a functional customer care unit. The population comprised of managers and marketers of the ten (10) selected manufacturing SMEs in Port Harcourt. A population of 557 managers and marketers was identified in the ten (10) selected manufacturing SMEs in Port Harcourt.

Sample and Sampling Technique

The sample for this study consisted of managers and marketers of the selected SMEs in Port Harcourt. The sample size was determined mathematically using the Taro Yamene's formula:

$$n = \frac{N}{1 + N(e)^2}$$

Where n = Sample size sought

N = Population (557 managers/marketers)

e = Level of significance (5%)

The sample size sought (n) is:

$$n = \frac{557}{1 + 557(0.05)^2}$$

$$= \frac{557}{1 + 557(0.0025)}$$

$$= \frac{759}{1 + 1.3925}$$

$$= \frac{557}{2.3925}$$

n = 233

The 262 sample (respondents) consisted of managers and marketers of the selected SMEs in Port Harcourt. The simple random sampling procedure was used in selecting the sample size for the

study. By simple random sampling, it means that each of the sampling unit in the population (557 managers and marketers) have equal chance of being selected among the sample (233 respondents) to be used for the study. The simple random sampling technique was used because it ensures a fair representation of the population of interest.

Sources of Data

The data for this study were collected from two major sources namely primary and secondary sources. The primary data will be obtained through the administration of questionnaires to the respondents (managers and marketers), while the secondary data were collected from published materials such as journals, articles, textbooks and seminar papers. The data collected from secondary sources were compared with those obtained from primary sources.

Instrumentation

The instrument used for data collection in this study is a questionnaire. The questionnaire was designed after an extensive literature review. However, in designing the questionnaire, the researcher took cognizance of the research questions and hypotheses. Structurally, the questionnaire consists of two sections (A and B). Section "A" was designed to obtain data on the personal profile of the respondents such as their age, sex, marital status, position, experience and educational qualification, while section "B" sought information on the study variables such as the dimensions of customer care considerations (customer enquiry, customer support and customer complaint considerations) and the measures of business performance (customer satisfaction, customer retention and profitability). Section B consists of 35 items of which item 1-5 elicit data on customer enquiry consideration; item 6-10 gather data on customer support consideration; item 11-15 sought data on customer complaint consideration; item 16-20 obtain data on customer satisfaction; item 21-25 obtain data on customer patronage; item 26-30 elicit data on customer retention; while item 31-35 sought data on organizational size. The responses to the questionnaire items were structured on four (4) points rating scale which range from Strongly Agree, Agree, Disagree, to Strongly Disagree. Numerical values were assigned to each of the scale to show their weight. For instance, Strongly Agree = 4, Agree = 3, Disagree = 2, Strongly Disagree = 1. The questionnaire was designed in this manner in order to enable the researcher quantitatively measure the relationship between customer care considerations and business performance.

Validity of the Instrument

To determine the validity of the instrument, the researcher adopted the face and content analysis. Here, the original copy of the instrument was presented to my supervisor and two research experts for assessment. These experts assessed the content of the instrument with respect to its relevance to the research questions, hypotheses, and language used in developing the items. After assessing the content of the instrument, the experts made some to improve the content of the instrument. Their suggestions were incorporated in the final draft of the instrument before subjecting it for reliability test.

Reliability of the Instrument

The reliability of the instrument was determined using the test-retest method. By this method, it meant that the instrument was administered to twenty (20) persons who fall within the study population but were not included in the original sample used for the study. After a period of two (2) weeks, the same copies of the instrument were re-administered to the same subjects. The Pearson's Product Moment Correlation was used to correlate their responses at the two intervals. A reliability index of 0.94 was obtained (See Appendix II). With this high reliability index, we therefore conclude that the research instrument is reliable.

Methods of Data Analysis

The data collected in the questionnaire were analyzed statistically using percentage, frequency analysis, mean, standard deviation and the Spearman Rank Order Correlation (rho). The mean scores were computed from the frequencies of responses received to the questionnaire items. A criterion mean of 2.50 is set for any item to be accepted. This means that for any item in the questionnaire to be accepted, it must have a mean response of 2.50 or above. Any item less than 2.50 is rejected. The hypotheses were tested using the Spearman Rank Order Correlation (rho). The Spearman Rank Order Correlation (rho) was computed using the aid of the SPSS (Statistical Package for Social Sciences) 22.0 version. Here, the responses to the questionnaire items were inserted into the computer system and the software program (SPSS) was used to correlate the data on the study variables. The symbol ** means that the relationship between the tested variables is significance at 0.01 level, and single symbol * indicates that the relationship between the tested variables is significance at 0.05 level.

ANALYSIS AND INTERPRETATION OF FINDINGS

Data Presentation

In this section, the data collected in the questionnaire would be presented and interpreted accordingly. A total copy of two hundred and thirty-three (233) questionnaires was distributed to the respondents (managers and marketers) of the ten (10) selected manufacturing SMEs in Port Harcourt. The questionnaires were distributed in the following order as shown in table 4.1 below:

Table 1: Questionnaire Distribution

Manufacturing SMEs	Respondents		Total
	Managers	**Marketers**	
Danelec Limited	13	15	28
Eastern Wrought Iron Limited	10	12	22
Keedak Nig. Ltd	12	14	26
Far East Paint Lustre Industries Ltd	10	10	20
Crushed Rock Nig. Ltd	12	13	25
Nikko Industries Nig. Ltd	11	11	22
QR Manufacturing & Trading Limited	13	10	23
Eastern Enamelware Factory Ltd	11	12	23
Crocodile Matchets Nig, Ltd	10	12	22
Hoison Energy & Resources Serv. Ltd	12	10	22
Total	114	119	233

Source: Field Survey, 2022.

Table 1 shows the manner in which the 233 questionnaires were distributed among the respondents (managers and marketers) in the ten (10) selected manufacturing SMEs in Port Harcourt. As shown in the table, 28 copies out of the 233 questionnaires developed by the researcher were distributed to managers and marketers in Danelec Limited. Twenty-two (22) copies of the questionnaire were administered to managers and marketers in Eastern Wrought Iron Limited. Twenty-six (26) copies of the questionnaires were distributed to managers and marketers in Keedak Nig. Ltd. Twenty (20) copies of the instrument were administered to managers and marketers in Far East Paint Lustre Industries Ltd. Twenty-five (25) questionnaires were administered to managers and marketers in Crushed Rock Nig. Ltd. Twenty-two (22) copies of the questionnaire were administered to managers and marketers in Nikko Industries

Nig. Ltd. Twenty-three (23) questionnaires were assigned to managers and marketers in QR Manufacturing & Trading Limited. Another twenty-three (23) questionnaires were assigned to managers and marketers Eastern Enamelware Factory Ltd. Twenty-two (22) questionnaires were administered to managers and marketers in Crocodile Matchets Nig, Ltd. Another twenty-two (22) questionnaires were assigned to managers and marketers in Crocodile Matchets Nig, Ltd. In total, 233 questionnaires were administered to the respondents (managers and marketers) of the selected manufacturing SMEs. The collection rate of the distributed questionnaires is shown in table 2 below:

Table 2: Collection Rate to Distributed Questionnaire

Deposit Money Banks	Questionnaire		% Rate of Collection
	No. Distributed	No. Collected	
Danelec Limited	28	24	86%
Eastern Wrought Iron Limited	22	17	77%
Keedak Nig. Ltd	26	20	77%
Far East Paint Lustre Industries Ltd	20	14	70%
Crushed Rock Nig. Ltd	25	21	84%
Nikko Industries Nig. Ltd	22	16	73%
QR Manufacturing & Trading Limited	23	18	78%
Eastern Enamelware Factory Ltd	23	15	65%
Crocodile Matchets Nig, Ltd	22	17	77%
Hoison Energy & Resources Serv. Ltd	22	14	64%
Total	233	178	76%

Source: Field Survey, 2022

Table 2 shows the number of questionnaires distributed to the respondents in the ten (10) selected manufacturing SMEs in Port Harcourt and their collection rate. As observed in the table, one hundred and seventy-eight (178) copies of questionnaires were collected out of the two hundred and thirty-three (233) questionnaires distributed to the respondents in the ten (10) selected manufacturing SMEs in Port Harcourt. This represents 76% collection rate.

Data Analysis

The data collected in the questionnaires would be analyzed in this section. Here, the researcher would analyze the demographic data of the respondents who participated in this study and their responses received to the study variables. The demographic analysis centers on the age, gender, marital status, position/status, length of service and educational qualification; while the analysis of the study variables focuses on the dimensions of customer care considerations (customer enquiry consideration, customer support consideration and customer complaint consideration) and the measures of customer patronage (patronage intention and repeat patronage).

Demographic Analysis

The demographic data of the respondents who participated in this study are presented and analyzed statistically. The demographic analysis focuses on gender, marital status, age bracket, department, position/status, length of service and educational qualification.

Table 3: Gender of the Respondents

Gender	Frequency	Percentage
Male	105	59%
Female	73	41%

Total	178	100%

Source: Field Survey, 2022.

Table 3 shows the gender of the respondents who participated in this study. From the table, it was observed that out of the 178 respondents who completed and returned the questionnaires, 105 of them representing 59% were males, while 73 of them representing 41% were females.

Table 4: Marital Status of the Respondents

Marital Status	Frequency	Percentage
Single	55	31%
Married	97	54%
Divorced	5	3%
Widowed	9	5%
Separated	12	7%
Total	178	100%

Source: Field Survey, 2022.

Table 4 shows the marital status of the respondents who participated in this study. The data indicates that out of the 178 respondents who completed and returned the questionnaires, 55 of them representing 31% are single; 97 (54%) are married; 5 (3%) are divorcees; 9 (5%) are widowed; and 12 (7%) are separated.

Table 5: Age Bracket of the Respondents

Age Bracket	Frequency	Percentage
18 - 25 years	23	13%
26 – 30 years	34	19%
31 – 40 years	53	30%
41 – 50 years	47	26%
51 years and Above	21	12%
Total	178	100%

Source: Field Survey, 2022.

Table 5 contains the age bracket of the respondents who participated in this study. The data shows that out of the 178 respondents who completed and returned the questionnaires, 23 of them (13%) fall between the ages of 18-25 years; 34 (19%) fall between the ages of 26-30 years; 53 (30%) fall between the ages of 31-40 years; 47 (26%) falls between the ages of 41-50 years; and 21 (12%) are 51 years and above.

Table 6: Length of Service of the Respondents

Length of Service	Frequency	Percentage
1-5 years	42	24%
6 – 10 years	54	30%
11 – 15 years	49	27%
16 years and Above	33	19%
Total	178	100%

Source: Field Survey, 2022.

Table 6 shows the length of service of the respondents who participated in this study. The data indicates that 42 (24%) of the respondents who completed and returned the questionnaires have spent between 1-5 years working with their company; 54 (30%) have spent between 6-10 years in their bank; 49 (27%) have spent between 11-15 years in their company and 33 (19%) have spent 16 years and above in their company.

Table 7: Position/Status of the Respondents

Position/Status	Frequency	Percentage
Managers	83	47%
Marketers	95	53%
Total	178	100%

Source: Field Survey, 2022.

Table 7 shows the position/status of the respondents who participated in this study. The data indicates that 83 (47) of the respondents who completed and returned the questionnaires are managers while 95 (53%) are marketers.

Table 8: Educational Qualification of the Respondents

Educational Qualification	Frequency	Percentage
SSCE/NECO/GCE holder	14	8%
N.D./N.C.E. holder	29	16%
B.Sc./B.Ed./B.A./H.N.D. holder	83	47%
M.Sc./M.Ed./M.A./M.B.A. holder	48	27%
Ph.D	4	2%
Total	178	100%

Source: Field Survey, 2022

Table 8 contains the educational qualification of the respondents who participated in this study. From the table, it was observed that 14 (8%) out of the 178 respondents who completed the questionnaires are SSCE/NECO/GCE holders; 29 (16%) are N.D./N.C.E. holders; 83 (47%) are B.Sc./H.N.D holders; 48 (27%) are M.Sc./M.Ed./M.A./M.B.A. holder; while only 4 of the respondents (2%) are Ph.D holders.

Tabulation of Results

The data collected in the questionnaires with respect to the study variables are analyzed in this section. The data collected on these variables were converted to mean and standard deviation. The mean and standard deviation were computed from the frequencies of responses received to each item in the questionnaire. The computed mean and standard deviation are used to analyze the responses received to the study variables.

Table 9: Mean responses and standard deviation of managers and marketers on customer enquiry consideration

S/No	Customer Enquiry Consideration Items	Managers		Marketers		Mean Set	SD Set
		$\overline{X}_1$	SD$_1$	$\overline{X}_2$	SD$_2$	$\overline{X}_1\,\overline{X}_2$	SD$_1$SD$_2$

1.	Our company provides a platform for customers to make enquiry.	2.63	0.69	2.72	0.83	2.68	0.76
2.	Our customers usually ask questions about our products and services.	2.54	0.64	2.64	0.72	2.59	0.68
3.	Our customers often demand detailed explanation regards how our product works.	2.61	0.71	2.73	0.86	2.67	0.79
4.	Our company responds quickly to the questions and information seeks by our customers.	2.75	0.82	2.64	0.79	2.70	0.81
5.	Our company gives detailed clarification about customer enquiries.	2.69	0.77	2.81	0.91	2.75	0.84
	Grand Mean/SD	**2.64**	**0.73**	**2.71**	**0.82**	**2.68**	**0.76**

Source: Field Survey, 2022.

Table 9 shows the mean responses and standard deviation of managers and marketers on customer enquiry consideration in their company. The data shows that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.64 and 2.71 for managers and marketers respectively are greater than criterion mean of 2.50. Therefore, it is accepted that manufacturing SMEs in Rivers State attached importance to customer enquiry.

Table 10: Mean responses and standard deviation of managers and marketers on customer support consideration

S/No	Customer Support Consideration Items	Managers		Marketers		Mean Set $\overline{X_1}\,\overline{X_2}$	SD Set $SD_1 SD_2$
		$\overline{X_1}$	SD_1	$\overline{X_2}$	SD_2		
6.	Our company provides customer support services to its customers.	2.93	1.04	2.81	0.91	2.87	0.99
7.	Our customers support services take the form of assistance in planning, installation, training, troubleshooting, maintenance, upgrading, and disposal of a product.	2.74	0.85	2.90	0.99	2.82	0.92
8.	Our company provides support services in order to assist customers in making correct use of our product/services.	2.82	0.90	2.76	0.83	2.79	0.87

9.	Our customer support services are designed to give customers a pleasant experience.	2.62	0.74	2.84	0.92	2.73	0.83
10.	Our company considers support services as a crucial strategy to retain our customers and improve our business performance.	2.74	0.89	2.79	0.85	2.77	0.87
	Grand Mean/SD	**2.77**	**0.88**	**2.82**	**0.90**	**2.80**	**0.89**

Source: Field Survey, 2019.

Table 10 shows the mean responses and standard deviation of managers and marketers on their customer support consideration. The table indicates that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.77 and 2.82 for managers and marketers respectively are greater than criterion mean of 2.50. Consequently, it is accepted that manufacturing SMEs provide support services to their customers.

Table 11: Mean responses and standard deviation of managers and marketers on customer complaint considerations

S/No	Customer Complaint Consideration Items	Managers		Marketers		Mean Set $\overline{X_1} \overline{X_2}$	SD Set $SD_1 SD_2$
		$\overline{X}_1$	SD_1	$\overline{X}_2$	SD_2		
11.	Our company has a customer complaint box.	2.96	1.06	2.89	0.92	2.93	0.99
12.	Customer complaints are taken seriously in our company.	2.89	0.94	2.74	0.85	2.83	0.90
13.	Our company handles customers' complaint to the satisfaction of the reporting customers.	2.72	0.87	2.63	0.71	2.68	0.79
14.	We see customer complaint as an avenue to improve the quality of our products and services.	2.81	0.92	2.79	0.84	2.80	0.88
15.	We encourages our customers to file in their complaint.	2.71	0.84	2.69	0.78	2.70	0.81
	Grand Mean/SD	**2.82**	**0.93**	**2.91**	**0.81**	**2.79**	**0.87**

Source: Field Survey, 2022.

Table 11 contains the mean responses and standard deviation of managers and marketers on customer complaint consideration. The table indicates that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.82 and 2.91 for managers and marketers respectively are greater than criterion mean of 2.50. Hence, it is accepted that manufacturing SMEs attached importance to customer complaints.

Table 12: Mean responses and standard deviation of managers and marketers on customer satisfaction

S/No	Customer Satisfaction Items	Managers		Marketers		Mean Set $\overline{X}_1 \overline{X}_2$	SD Set $SD_1 SD_2$
		$\overline{X}_1$	SD_1	$\overline{X}_2$	SD_2		
16.	I think our customers are satisfied with our customer care services.	2.69	0.71	2.81	0.86	2.75	0.79
17.	Our customers have commended us for the way we respond to their enquiries.	2.73	0.80	2.87	0.91	2.80	0.86
18.	Our customers have commended us for providing them with support services.	2.58	0.69	2.74	0.84	2.66	0.77
19.	Our customers have commended for the way we handle their complaints.	2.61	0.73	2.82	0.89	2.72	0.81
20.	Our customers have requested us to keep up with our good work.	2.64	0.70	2.61	0.74	2.63	0.72
	Grand Mean/SD	**2.65**	**0.73**	**2.77**	**0.85**	**2.84**	**0.89**

Table 12 shows the mean responses and standard deviation of managers and marketers on customer satisfaction with their customer care service. The data in the table shows that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.65 and 2.77 for managers and marketers respectively are greater than criterion mean of 2.50. Hence, it is accepted that customers are satisfied with the customer care service of manufacturing SMEs.

Table 13: Mean responses and standard deviation of managers and marketers on their level of customer patronage

S/No	Customer Patronage Items	Managers		Marketers		Mean Set $\overline{X}_1 \overline{X}_2$	SD Set $SD_1 SD_2$
		$\overline{X}_1$	SD_1	$\overline{X}_2$	SD_2		
21.	Our level of customer patronage has increased due to the quality of our customer care services.	2.79	0.82	2.84	0.94	2.82	0.88
22.	Our level of customer patronage is increasing on a weekly basis.	2.84	0.90	2.71	0.86	2.78	0.88
23.	Our level of customer patronage is increasing on a monthly basis.	2.93	0.98	2.96	1.03	2.95	1.01
24.	Our level of customer patronage is increasing on a quarterly basis.	2.74	0.81	2.91	0.94	2.83	0.87

25.	Our level of customer patronage is increasing on a yearly basis.	2.90	0.96	2.98	1.07	2.94	1.02
	Grand Mean/SD	**2.84**	**0.89**	**2.88**	**0.97**	**2.86**	**0.93**

Source: Field Survey, 2022.

Table 13 presents the mean responses and standard deviation of managers and marketers on the level of customer patronage. The data indicates that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.84 and 2.88 for managers and marketers respectively are greater than criterion mean of 2.50. Therefore, it is accepted that the level of customer patronage of manufacturing SMEs has increased since the due to the quality of their customer care services.

Table 14: Mean responses and standard deviation of managers and marketers on customer retention

		Managers		Marketers		Mean Set	SD Set
S/No	Customer Retention Items	$\overline{X_1}$	SD_1	$\overline{X_2}$	SD_2	$\overline{X_1}\,\overline{X_2}$	$SD_1 SD_2$
26.	We have been able to keep our customers due to our reliable customer care services	2.76	0.83	2.89	0.93	2.83	0.88
27.	We have been able to retain our customers due to the way we respond to their enquiries.	2.71	0.89	2.80	0.96	2.76	0.93
28.	We have been able to hold onto our customers due to our reliable support services.	2.83	0.92	2.79	0.85	2.81	0.89
29.	We have been able to sustain our customer base due to the speed at which we process and handle customers' complaints.	2.79	0.85	2.93	0.98	2.86	0.92
30.	We are finding it difficult to retain our customers despite our improved customer care services.	2.91	0.94	2.86	0.91	2.89	0.93
	Grand Mean/SD	**2.80**	**0.89**	**2.86**	**0.93**	**2.83**	**0.91**

Source: Field Survey, 2022.

Table 14 shows the mean responses and standard deviation of managers and marketers on customer retention by their company. The data indicates that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.80 and 2.86 for managers and marketers respectively are

greater than criterion mean of 2.50. Therefore, it is accepted that manufacturing SMEs have been able to retain significant number of their customers due to their quality customer care services.

Table 15: Mean responses and standard deviation of managers and marketers on the extent to which firm size moderates the relationship between customer care considerations and business performance

S/No	Firm Size Items	Managers X_1	SD_1	Marketers X_2	SD_2	Mean Set $\overline{X_1}\,\overline{X_2}$	SD Set SD_1SD_2
31.	The size of our firm has influenced the way we provide customer care services.	2.78	0.85	2.72	0.83	2.75	0.84
32.	The size of our firm has influenced the way we respond to their enquiries.	2.70	0.80	2.56	0.62	2.63	0.71
33.	The size of our firm has influenced the way we provide customer support services.	2.83	0.89	2.76	0.85	2.80	0.87
34.	The size of our firm has influenced the way we handle their complaints.	2.71	0.87	2.54	0.61	2.63	0.74
35	The size of our firm has influenced the business performance.	2.88	0.94	2.72	0.80	2.80	0.87
	Grand Mean/SD	**2.78**	**0.87**	**2.66**	**0.74**	**2.72**	**0.81**

Source: Field Survey, 2022.

Table 15 contains the mean responses and standard deviation of managers and marketers on the extent to which firm size moderates the relationship between customer care considerations and business performance. The data indicates that managers and marketers agreed with the items listed in the table with their mean responses greater than the criterion mean of 2.50. The grand mean response of 2.78 and 2.66 for managers and marketers respectively are greater than criterion mean of 2.50. Therefore, it is accepted that firm size moderates the relationship between customer care considerations and business performance to a high extent.

Testing of Hypotheses

Hypothesis 1

Ho$_1$: There is no significant relationship between customer enquiry consideration and customer satisfaction with SMEs.

Table 16: Result of correlation analysis between customer enquiry consideration and customer satisfaction with SMEs

	Customer Enquiry Consideration	Customer Satisfaction

Spearma n (rho)	Customer Enquiry Consideration	Correlation Coefficient Sig. (2 tailed) N	1.000 . 178	.831* .001 178
	Customer Satisfaction	Correlation Coefficient Sig. (2 tailed) N	.831* .001 178	1.000 . 178

**Correlation is significant at 0.01 levels (2 tailed)

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 16 shows the result of correlation analysis between customer enquiry consideration and customer satisfaction with SMEs. The result indicates that customer enquiry consideration has a positive correlation with customer satisfaction (rho = .831*) and this correlation is significant at 0.05 level as indicated by the symbol *. As a result of this, the null hypothesis (Ho$_1$) is rejected and the alternate hypothesis is accepted. This means that there is significant relationship between customer enquiry consideration and customer satisfaction with SMEs.

Hypothesis 2

Ho$_2$: There is no significant relationship between customer enquiry consideration and customer patronage of SMEs.

Table 17: Result of correlation analysis between customer enquiry consideration and customer patronage of SMEs

			Customer Enquiry Consideration	Customer Patronage
Spearma n (rho)	Customer Enquiry Consideration	Correlation Coefficient Sig. (2 tailed) N	1.000 . 178	.894* .001 178
	Customer Patronage	Correlation Coefficient Sig. (2 tailed) N	.894* .001 178	1.000 . 178

**Correlation is significant at 0.01 levels (2 tailed)

*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 17 presents the result of correlation analysis between customer enquiry consideration and customer patronage of SMEs. The result shows that customer enquiry consideration is positively correlated to customer patronage of SMEs (rho = .894*) and the symbol * indicates that this correlation is significant at 0.05 level. Consequently, the null hypothesis (Ho$_2$) is rejected and the alternate hypothesis is accepted. This means that there is significant relationship between customer enquiry consideration and customer patronage of SMEs.

Hypothesis 3

Ho$_3$: There is no significant relationship between customer enquiry consideration and customer retention by SMEs.

Table 18: Result of correlation analysis between customer enquiry consideration and customer patronage of SMEs

			Customer Enquiry Consideration	Customer Retention
Spearman (rho)	Customer Enquiry Consideration	Correlation Coefficient	1.000	.812*
		Sig. (2 tailed)	.	.001
		N	178	178
	Customer Retention	Correlation Coefficient	.812*	1.000
		Sig. (2 tailed)	.001	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 4.18 presents the result of correlation analysis between customer enquiry consideration and customer retention by SMEs. The result indicates that customer enquiry consideration has a positive correlation with customer retention by SMEs (rho = .812*) and the symbol * implies that this correlation is significant at 0.05 level. Consequently, the null hypothesis (Ho$_3$) is rejected and the alternate hypothesis is accepted. This means that there is significant relationship between customer enquiry consideration and customer retention by SMEs.

Hypothesis 4

Ho$_4$: There is no significant relationship between customer support consideration and customer satisfaction with SMEs.

Table 19: Result of correlation analysis between customer support consideration and customer satisfaction with SMEs

			Customer Enquiry Consideration	Customer Satisfaction
Spearman (rho)	Customer Enquiry Consideration	Correlation Coefficient	1.000	.911*
		Sig. (2 tailed)	.	.002
		N	178	178
	Customer Retention	Correlation Coefficient	.911*	1.000
		Sig. (2 tailed)	.002	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 19 contains the result of correlation analysis between customer support consideration and customer satisfaction with SMEs. The result revealed that customer support consideration (rho = .911*) and this correlation is significant at 0.05 level as indicated by the symbol *. Based on this result, the null hypothesis (Ho_4) is rejected and the alternate hypothesis is accepted. This implies that we then accept that there is significant relationship between customer support consideration and customer satisfaction with SMEs.

Hypothesis 5

Ho_5: There is no significant relationship between customer support consideration and customer patronage of SMEs.

Table 20: Result of correlation analysis between customer support consideration and customer patronage of SMEs

			Customer Support Consideration	Customer Patronage
Spearman (rho)	Customer Support Consideration	Correlation Coefficient	1.000	.902*
		Sig. (2 tailed)	.	.002
		N	178	178
	Customer Patronage	Correlation Coefficient	.902*	1.000
		Sig. (2 tailed)	.002	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)

Source: SPSS-generated Output

Table 4.20 presents the result of correlation analysis between customer support consideration and customer patronage of SMEs. The result indicates that there is a positive correlation between customer support consideration and customer patronage of SMEs (rho = .902*) and this correlation is significant at 0.05 level as indicated by the symbol *. Based on this result, the null hypothesis (Ho_5) is rejected and the alternate hypothesis is accepted. This means that that there is significant relationship between customer support consideration and customer patronage of SMEs.

Hypothesis 6

Ho_6: There is no significant relationship between customer support consideration and customer retention by SMEs.

Table 21: Result of correlation analysis between customer support consideration and customer retention by SMEs

	Customer Support Consideration	Customer Retention

Spearman (rho)	Customer Support Consideration	Correlation Coefficient	1.000	.926*
		Sig. (2 tailed)	.	.002
		N	178	178
	Customer Retention	Correlation Coefficient	.926*	1.000
		Sig. (2 tailed)	.002	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)
Source: SPSS-generated Output

Table 21 shows the result of correlation analysis carried out between customer support consideration and customer retention by SMEs. The result indicates that customer support consideration has a positive correlation with customer retention by SMEs (rho = .926*) and the symbol * indicates that this correlation is significant at 0.05 level. Consequently, the null hypothesis (Ho_6) is rejected and the alternate hypothesis is accepted which implies that there is significant relationship between customer support consideration and customer retention by SMEs.

Hypothesis 7
Ho_7: There is no significant relationship between customer complaint consideration and customer satisfaction with SMEs.

Table 22: Result of correlation analysis between customer complaints consideration and customer satisfaction

			Customer Complaint Consideration	Customer Satisfaction
Spearman (rho)	Customer Complaint Consideration	Correlation Coefficient	1.000	.763*
		Sig. (2 tailed)	.	.003
		N	178	178
	Customer Satisfaction	Correlation Coefficient	.763*	1.000
		Sig. (2 tailed)	.003	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)
Source: SPSS-generated Output

Table 4.22 presents the result of correlation analysis between customer complaint consideration and customer satisfaction with SMEs. The result shows that customer complaint consideration is positively correlated to customer satisfaction (rho = .763*) and this correlation is significant at 0.05 level as indicated by the symbol *. As a result of this, the null hypothesis (Ho_7) is rejected and the alternate hypothesis is accepted. This implies that we then accept that there is significant relationship between customer complaint consideration and customer satisfaction with SMEs.

Hypothesis 8

Ho_8: There is no significant relationship between customer complaint consideration and customer patronage of SMEs.

Table 23: Result of correlation analysis between customer complaints consideration and customer patronage of SMEs

			Customer Complaint Consideration	Customer Patronage
Spearman (rho)	Customer Complaint Consideration	Correlation Coefficient	1.000	.711*
		Sig. (2 tailed)	.	.003
		N	178	178
	Customer Patronage	Correlation Coefficient	.711*	1.000
		Sig. (2 tailed)	.003	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)
Source: SPSS-generated Output

Table 23 shows the result of correlation analysis between customer complaint consideration and customer patronage of SMEs. The result indicates that customer complaint consideration has a positive correlation with customer patronage of SMEs (rho = .711*) and this correlation is significant at 0.05 level as indicated by the symbol *. Consequently, the null hypothesis (Ho_8) is rejected and the alternate hypothesis is accepted. This means that we then accept that there is significant relationship between customer complaint consideration and customer patronage of SMEs.

Hypothesis 9

Ho_9: There is no significant relationship between customer complaint consideration and customer retention by SMEs.

Table 24: Result of correlation analysis between customer complaints consideration and customer retention by SMEs

			Customer Complaint Consideration	Customer Retention
Spearman (rho)	Customer Complaint Consideration	Correlation Coefficient	1.000	.778*
		Sig. (2 tailed)	.	.003
		N	178	178
	Customer Retention	Correlation Coefficient	.778*	1.000
		Sig. (2 tailed)	.003	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)

*Correlation is significant at 0.05 levels (2 tailed)
Source: SPSS-generated Output

Table 24 shows the result of correlation analysis between customer complaint consideration and customer retention by SMEs. The result indicates that customer complaint consideration has a positive correlation with customer retention by SMEs (rho = .778*) and this correlation is significant at 0.05 level as indicated by the symbol *. Based on this result, the null hypothesis (Ho$_9$) is rejected and the alternate hypothesis is accepted. This means that there is significant relationship between customer complaint consideration and customer retention by SMEs.

Hypothesis 10

Ho$_8$: Firm size does not significantly moderate the relationship between customer care considerations and business performance.

Table 25: Correlation result of firm size as a moderator between customer care considerations and business performance

			Customer Care Considerations	Business Performance
Firm Size	Customer Care Considerations	Correlation Coefficient	1.000	.729*
		Sig. (2 tailed)	.	0.04
		N	178	178
	Business Performance	Correlation Coefficient	.729*	1.000
		Sig. (2 tailed)	.004	.
		N	178	178

**Correlation is significant at 0.01 levels (2 tailed)
*Correlation is significant at 0.05 levels (2 tailed)
Source: SPSS-generated Output

Table 25 shows the result of the correlation analysis carried out on firm size as a moderator between customer care considerations and business performance. The result reveals that firm size as a moderator between customer care considerations and business performance (rho = .729*). Based on this result, the null hypothesis is rejected and the alternate hypothesis is accepted. This means that firm size significantly moderate the relationship between customer care considerations and business performance in Rivers State.

Summary of Findings

Based on the results of the analysis carried out, the major findings include:

i. That, there is significant relationship between customer enquiry consideration and customer satisfaction with SMEs.

ii. That, there is significant relationship between customer enquiry consideration and customer patronage of SMEs.

iii. That, there is significant relationship between customer enquiry consideration and customer retention by SMEs.

iv. That, there is significant relationship between customer support consideration and customer satisfaction with SMEs.

v. That, there is significant relationship between customer support consideration and customer patronage of SMEs.

vi. That, there is significant relationship between customer support consideration and

customer retention by SMEs.

   vii.   That, there is significant relationship between customer complaint consideration and customer satisfaction with SMEs.

  viii.   That, there is significant relationship between customer complaint consideration and customer patronage of SMEs.

    ix.   That, there is significant relationship between customer complaint consideration and customer retention by SMEs.

    x.   That, firm size significantly moderates the relationship between customer care considerations and business performance in Rivers State.

Discussion of Findings

It was discovered in this study that significant relationship exists between customer enquiry consideration and customer satisfaction with SMEs. This finding was obtained from the result of the correlation analysis carried out on two variables. The result revealed that that customer enquiry consideration has a positive correlation with customer satisfaction and this correlation is significant at 0.05 level (see table 16). As a result of this, the null hypothesis (Ho$_1$) was rejected and the alternate hypothesis was accepted. This means that there is significant relationship between customer enquiry consideration and customer satisfaction with SMEs. This finding is supported by Borillo (2014) which posited that the quality of response given by company to customers over product enquiry has a great influence customer satisfaction. Bell (2003) also agreed with this finding when he stated that a well detailed and fast response to customer enquiry has a positive influence on customer satisfaction.

It was also revealed that significant relationship exists between customer enquiry consideration and customer satisfaction with SMEs. This finding was derived from the result of the correlation analysis carried out on the two variables. The result revealed that customer enquiry consideration is positively correlated to customer patronage of SMEs and this correlation is significant at 0.05 level (see table 17). Consequently, the null hypothesis (Ho$_2$) was rejected and the alternate hypothesis was accepted. This means that there is significant relationship between customer enquiry consideration and customer patronage of SMEs. This finding is supported by Xiong, Tor, Bhatnagar & Venkat (2015) who postulated that companies that provide positive response to customer's enquiry encourage, inspire and motivate the customer to patronize their products and services. Hendry & Kingsman (2004) also supported this finding when they stated that companies that respond to customer's product enquiry in a friendly and encouraging manner are more likely to increase their level of customer patronage than those who do not respond to customers 'enquiry in a friendly and encouraging manner.

This study also discovered a significant relationship between customer enquiry consideration and customer retention by SMEs. This finding was obtained from the result of the correlation analysis carried out on the two variables. The result revealed that customer enquiry consideration has a positive correlation with customer retention by SMEs and this correlation is significant at 0.05 level (see table 18). Consequently, the null hypothesis (Ho$_3$) was rejected and the alternate hypothesis was accepted. This means that there is significant relationship between customer enquiry consideration and customer retention by SMEs. This finding is in line with Ismail (2013)'s postulation that positive response to customer's enquiry will facilitate customer loyalty and retention. Hendry & Kingsman (2004) also agreed with this finding when they stated that companies that quickly respond to customer' enquiry are more likely to retain their customers

than those that do not respond to customers' enquiry on time.

A significant relationship was reported between customer support consideration and customer satisfaction with SMEs. This finding was deduced from the result of the correlation analysis carried out on the two variables. The result revealed that customer support consideration and this correlation is significant at 0.05 level (see table 19). Based on this result, the null hypothesis (Ho_4) was rejected and the alternate hypothesis was accepted. This implies that there is significant relationship between customer support consideration and customer satisfaction with SMEs. This finding is supported by Ismail (2013) who noted that customer support services are crucial services that impact on customer satisfaction. According to him, such services assist customers in making correct use of our product/services and increase the level of customer satisfaction. Chikosha & Vutete (2016) also supported this finding when they stated that customer support services such as assistance in installations, maintenance and troubleshooting give customers a pleasant experience and increase their level of satisfaction.

This study also found a significant relationship between customer support consideration and customer patronage of SMEs. This finding was deduced from the result of the correlation analysis carried out on the two variables. The result indicated that there is a positive correlation between customer support consideration and customer patronage of SMEs and this correlation is significant at 0.05 level (see table 20). Based on this result, the null hypothesis (Ho_5) was rejected and the alternate hypothesis was accepted. This means that that there is significant relationship between customer support consideration and customer patronage of SMEs. This finding is supported by Hendry & Kingsman (2001) who postulated that customers support services such as assistance in planning; installation, training, troubleshooting, maintenance, upgrading, and disposal of a product are more likely to increase the level of customer patronage.

It was equally revealed that significant relationship exists between customer support consideration and customer retention by SMEs. This finding was derived from the result of the correlation analysis carried out on the two variables. The result revealed that customer support consideration has a positive correlation with customer retention by SMEs and this correlation is significant at 0.05 level (see table 21). Consequently, the null hypothesis (Ho_6) was rejected and the alternate hypothesis was accepted which implies that there is significant relationship between customer support consideration and customer retention by SMEs. This finding is supported by Genesyns (2016) who posited that customer support service is a crucial strategy to retain customers and improve business performance.

This study found a significant relationship between customer complaint consideration and customer satisfaction. This finding was deduced from the result of the correlation analysis carried out on the two variables. The result revealed that customer complaint consideration is positively correlated to customer satisfaction and this correlation is significant at 0.05 level (see table 22). As a result of this, the null hypothesis (Ho_7) was rejected and the alternate hypothesis was accepted. This implies that there is significant relationship between customer complaint consideration and customer satisfaction. This finding is in line with Uppal (2010)'s postulation that companies need to take customer complaint seriously as it is an avenue to improve their products and services to satisfy their esteem customers. Tronvoll (2007) also agreed with this finding when he reported that customer complaint enable companies to understand the areas in which customers are dissatisfied with their products or services and make adjustment and

improvement to satisfy their customers.

This study also reported a significant positive relationship between customer complaint consideration and customer patronage of SMEs. This finding emerged from the result of the correlation analysis carried out on the two variables. The result revealed that customer complaint consideration has a positive correlation with customer patronage of SMEs and this correlation is significant at 0.05 level (see table 23). Consequently, the null hypothesis (Ho_8) was rejected and the alternate hypothesis was accepted. This means that there is significant relationship between customer complaint consideration and customer patronage of SMEs. This finding is supported by Hakiri (2012) who noted that a company that considers customer complaint and take it seriously is more likely to attract more customers to the firm than those that did not attach importance to customer complaint. Tucker, Sommerfield & Nunziato (2010) also supported this finding when they revealed that a company that considers customer complaints and address these complaints quickly to the satisfaction of the customers stands a better chance of increasing its level of customer patronage.

It was confirmed that significant relationship exists between customer complaint consideration and customer retention by SMEs. This finding was derived from the result of the analysis carried out on the two variables. The result revealed that customer complaint consideration is positively correlated to customer retention by SMEs and this correlation is significant at 0.05 level (see table 24). Consequently, the null hypothesis (Ho_8) was rejected and the alternate hypothesis was accepted. This means that there is significant relationship between customer complaint consideration and customer retention by SMEs. This finding is supported by Goodman-Delahunty (2001) who postulated that a company that addresses customer complaints quickly to the satisfaction of reporting customers is more likely retain its customers and attract new ones to the firm. Ishfaq, Shafiq, Hayat, & Qasim (2016) supported this finding when they posited that proper management and resolution of customer complaint enhance customer retention.

Finally, it was discovered that firm size significantly moderates the relationship between customer care consideration and business performance. This finding was deduced from the result of the correlation analysis carried out on the variables. The result revealed that firm size as a moderator between customer care considerations and business performance (see table 25). Based on this result, the null hypothesis is rejected and the alternate hypothesis is accepted. This means that firm size significantly moderate the relationship between customer care considerations and business performance in Rivers State.

Conclusions

From the foregoing analysis, it is evident that customer care considerations play a significant role in improving business performance of small and medium scale enterprises. The empirical results of this study clearly showed that customer enquiry consideration has a significant relationship with customer satisfaction, customer patronage and customer retention. The study also revealed that customer enquiry consideration significantly enhance customer satisfaction, customer patronage and customer retention. The study equally revealed that customer enquiry consideration enhance customer satisfaction, customer patronage and customer retention. The study reported that firm size significantly moderate the relationship between customer care considerations and business performance. Based on these findings, it was concluded that

customer care considerations enhance business performance. The implication of this is that if small and medium scale enterprises take customers' complaints seriously and address these complaints quickly to the satisfaction of customers, it would help to improve their business performance.

Recommendations

In line with the findings and conclusion, the following recommendations are made:

1. That, small and medium scale enterprises in Nigeria particularly those in Rivers State should consider customer complaint and take it seriously as it would enhance their business performance.

2. That, customer care managers of small and medium scale enterprises in Rivers State should provide detailed information to customers who are making enquiry about their products or services as it would enhance customer satisfaction, increase customer patronage and retention.

3. That, customer care units of small and medium scale enterprises in Rivers State should provide adequate support services to customers including assistance in planning, installation, training, troubleshooting, maintenance, upgrading, and disposal of a product as it would enhance customer satisfaction, increase their patronage and retention.

4. That, customer care units of small and medium scale enterprises in Rivers State should consider customer complaints and take them seriously as this would enhance customer satisfaction, increase their patronage and retention.

5. That, customer care units of small and medium scale enterprises in Rivers State should address customers' complaints quickly and resolve them to the satisfaction of the reporting customers as this would enhance customer satisfaction, increase their patronage and retention. .

6. Finally, it is recommended that small and medium scale enterprises that are yet to establish a customer care unit in their company should do so immediately as it would help to improve their business performance.

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