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# Direct Selling Strategies and Customers Loyalty in the Nigerian Deposit Money Banks

**OKORO Uzochukwu**

*Department of Business Administration and Marketing, Delta State University, Asaba Campus, Nigeria*

*Corresponding author email: [kemriochi@gmail.com](mailto:kemriochi@gmail.com)*

**Abstract**---Direct Selling has become a veritable part of business success story particularly in the deposit money bank of Nigeria. The main objective of this study is to examine the effect of direct selling strategies on customers loyalty in the Nigerian deposit money banks. Primary data was used for the study. The data were collected through a structured questionnaire. The study adopted the cross-sectional survey research design method. The population of the study was 812 employees from selected deposit money banks (Zenith Bank, GTBank, UBA, First Bank and Fidelity Bank) in Delta State. A total number of 260 respondents were selected as the sample size. To validate the instrument, face and content validity were adopted. To verify the reliability of the research constructs, the internal consistency analysis and item-to-total correlation was applied to identify the internal consistency reliability of the constructs. Descriptive statistics were used to analyze the responses of the respondent background profile and also to reveal the pattern of responses from each of the constructs in the sub-scale. Multiple regression analysis was adopted to analyze the effect of the variables of direct selling strategies on customers loyalty. Findings from the study showed that face-to-face communication ( $\beta = 0.185$ ,  $p < 0.01$ ) and sales team cohesion ( $\beta = 0.196$ ,  $p < 0.01$ ), exhibited a significant positive effect on customers loyalty. The study concluded that direct selling strategies have a positive effect on customers loyalty in the Nigeria deposit money banks.

**Keywords**---direct selling strategies, face-to-face communication, team cohesion, customers loyalty, deposit money bank.

## Introduction

In a dynamic environment, industry players must be innovative in their strategies and ensure proper implementation of the strategies to achieve their objectives. Increased sales volume is one of the main focus of any business or bank. Banks have traditionally operated in a relatively stable environment for decades, however, today the industry is facing dramatically aggressive competition in a new liberalized environment. Banking is one of the prominent service sectors that constitute the backbone of the economy of every nation (Sanjay & Subhadeep, 2020). By knowing the effect of direct selling strategy as a strategic response to the competitive business environment in enhancing bank's profit, the bank's management can concentrate their efforts to optimize their direct selling strategies to increase banks performance.

Marketing of banking services has become the prime interests of researchers all over the world (Odi et al., 2014, Waruguru, 2015; Muthengi, 2015). The banking products have become so similar in features and similarity which has left the customers with difficulty in the choice of the bank to use. This in turn has made the banks adopt aggressive differentiation and marketing strategies to be able to out-smart their competitors. Among the strategies, banks pursue towards meeting their broad goals and objectives is the adoption of a direct selling strategy. In this strategy, banks employ a large sales force that is charged with the responsibility of selling the various bank products and services. The banks have formed formidable direct sales teams whose supervision is done by the sales managers and are divided as per the various product lines the bank wants to drive in the market. In the modern world, direct selling strategy is fast becoming a significant approach to businesses. Most organizations employ this strategy as a way of ensuring a high level of influence on their customers. Customers' perceptions about a firm's products and services are easily fast-tracked. Euromonitor (2012) stated that direct selling strategy has been in existence for a

reasonably long period in the developed world. This has led to the establishment of strong direct selling tactics compared to the developing world. In Nigeria, direct selling strategy has consistently gained prominence for the past few years. Some organizations appear to be investing substantial income on training, development, and management of the direct sales force. This focus on direct sales has led organizations, especially in the service industry, to invest heavily in the management of the sales force.

The successful implementation of the sales strategy has led to a very significant increase in sales volume. Direct selling strategies are held as an important first step in creating or growing one's business. For a company to succeed or survive, it is imperative to have effective sales strategies. Direct sales can be viewed as a methodology used by salespersons to gain a sale by focusing on the product features and their benefits to the customers against the competition during the sales talk. Direct selling strategy is a strategy mostly applied in an industry that has a high mobile sales force and emphasizes interpersonal relationships. Direct Selling is a marketing method defined as face-to-face selling away from fixed retail locations (Brodie et al., 2019b). Direct selling typically includes home selling situations such as door-to-door solicitations, appointments, referrals and product parties, as well as catalogues and the Internet to disseminate information (Alturas, 2017). By design, direct selling organizations (DSO's) rely more on the selling skills of their sales force than on indirect communications such as advertising (Vander Nat & Keep, 2019). Direct selling representatives sell aggressively to reach the consumer who buys at the premises of consumers. Persons responsible for the sale are encouraged to include in their current activities modern tools offered by information technology to increase productivity and efficiency. A customer always wants to establish a strong relationship with salesmen who he/she trust to a reasonable extent. Limited studies have been conducted on direct selling strategies and none has addressed the effect it may have on customers loyalty in the Nigerian deposit money banks, therefore this study aims to fill this knowledge gap.

Banks have strived to have superior customers acquisition strategies while paying little attention to customers retention. Therefore, these deposit money banks in Nigeria have employed direct selling strategies which entail face-to-face communication, sales team cohesion, sales technology and adaptive selling style to achieve increased customers acquisition and customers loyalty (customer retention). Unfortunately, some firms are yet to recognize the effects the above may have on their sales performance. Due to the rapid expansion of technology, many individuals fear that people may be too immersed in this digital world and not be present enough in the real world. The incompetent nature of a company's sales force can affect the firm's marketing performance in particular and human society economic well-being in general. It becomes apparent that the effect of poor sales force performance in a sales job is not limited to the firms alone but also the economy by extension. Direct selling can save the company a lot of costs, yet they are accompanied by uncertain risk faced by salespersons. Most customers sometimes appear to worry about the misuse of these strategies and are always concerned that they may become victims of fraud. Direct sales representatives are usually employed on a contract basis and their pay is pegged on their performance. They do not enjoy most of the fringe benefits as permanent and pensionable employees.

Despite the relevance of direct selling strategies, some organizations are yet to adequately utilize them successfully. Some research has been done on direct selling strategies but this study will address the effect it may have on customer loyalty in the Nigerian deposit money banks, therefore this study seeks to examine the effect of direct selling strategy on customer loyalty in the Nigerian banking industry. Specifically to determine the effect of face-to-face communication on customers loyalty in the Nigerian deposit money banks and ascertain the effect of sales team cohesion on customers loyalty in the Nigerian deposit money banks.

### *Research Hypotheses*

H<sub>01</sub>: There is no positive significant relationship between face-to-face communication and customers loyalty in the Nigerian deposit money banks.

H<sub>02</sub>: Sales team cohesion has no positive significant relationship with customers loyalty in the Nigerian deposit money banks

## **Review of Related Literature**

### *Conceptual Review*

#### *Direct Selling Strategy*

Direct selling is the marketing and selling of products directly to consumers away from a fixed retail location. Peddling is the oldest form of direct selling (Direct Selling Methods, 2015). Modern direct selling includes sales

made through the party plan, one-on-one demonstrations, and other personal contact arrangements as well as internet sales (Merrilees & Miller, 2019). Direct selling is distinct from direct marketing because it is about individual sales agents reaching and dealing directly with clients (Gupta, 2016). Direct marketing is about business organizations seeking a relationship with their customers without going through an agent/consultant or retail outlet (Gupta, 2016). Direct selling often, but not always, uses multi-level marketing (salesperson is paid for selling and sales made by people he recruits or sponsors) rather than single-level marketing (salesperson is paid only for the sales he makes himself) (Abrams, 2019). Direct selling is a type of sales channel where products are marketed directly to customers, eliminating the need for middlemen – wholesalers, advertisers, and retailers (Gupta, 2016). Direct selling can be conducted one-on-one, in a group or party format, or online.

In a broad sense, Direct Selling is a selling way that the manufacturer or the product importer sells the product directly to the final consumer. In single-level Direct Selling, the Direct Seller is also the consumer and the Direct Seller sells the product or service of the company to the customer, then the Direct Seller receives a bonus from the company according to his/her sale performance. In single-level Direct Selling, the income of the Direct Seller comes directly from the retailing profit he/she sells the product to the final consumer (Te-Fa, 2016).

A direct sales strategy means going head to head, feature for feature against your competitors. It's a hard way to sell unless you have clear superiority over your competition (Brown, 2019). This approach allows an organization to focus resources like sales managers and give them rewards based on achievable and measurable goals. It involves a large sales team with sales managers to focus on them. Handling the direct selling between the direct seller and the prospective customer needs both communicators to achieve agreements towards the goal of the conversations (Omar, 2012). Normally, the direct seller is the one that initiates the conversation as a tactic to get to know the prospect to sell the product, increase the number of the members of the direct selling company, or at least set awareness of the product of the company to the prospective customer. Direct selling is a person-to-person marketing approach and it involves a face-to-face process so that it requires direct sellers to have substantial abilities in interpersonal communication (Omar & Mustaffa, 2014). Direct selling is also a form of personal selling strategy from the operational perspectives (Jobber & Lancaster, 2020; Castaldo et al., 2016; Shamah et al., 2018). Commercial banks use the concept of direct selling as door-to-door selling, where the salesman visits customers' homes or offices to sell the goods. Sanjay & Subhadeep (2020) posited that direct selling is flexible as it is not restricted by times or place. Salesman visits any place at any time as per the customers' convenience.

### *Customers Loyalty*

Customer loyalty is all about attracting the right customer, getting them to buy, buy often, buy in higher quantities, and bring you even more customers. Customer loyalty, according to Schlesinger & Heskett, (2018) is built by keeping in touch with customers using email marketing, thank you cards, treating the sales team well so they treat customers well, showing that you care and remembering what customers like and don't like, and building loyalty by rewarding customers for choosing the company over competitors. Loyalty represents a profound commitment to repeat the buying process of a favorite product or service, generating a continual buying behavior of the same brand or product, apart from situational influences of competitive companies marketing efforts (Oliver, 2018; Filipe et al., 2017; Ahn et al., 2021). Before 1970 loyalty was considered to be only a continual buying behavior but Day introduces the approach supporting that loyalty has to be considered as a relationship between attitude and behavior (Kuusik, 2020). Approaching loyalty as a two-dimensional concept is very practical and is explained in studies that prove the multi-dimensional characteristic of this phenomenon. The two-dimensional approach of loyalty facilitates the identification of customers' segments as a function of loyalty level and marketing strategies adapted for attracting specific types of customers (Baloglu, 2016).

Considering the two-dimensional approach, four dimensions of loyalty are proposed: cognitive, affective, conative and behavioural loyalty. Cognitive loyalty was defined and measured as attributes' performances evaluation associated with a company or a product (Evanschitzky & Wunderlich, 2019). Affective loyalty is the affective global evaluation, a mood (Evanschitzky & Wunderlich, 2019; Cossío-Silva et al., 2016). Conative loyalty is the customer's behavioural intention to continue to buy a company's products. The intention needs to be accompanied by a commitment to the respective company (Evanschitzky & Wunderlich, 2019). The behavioural loyalty becomes obvious when customers have nice words to say about the company, express their preference for the company, buy bigger quantities or more often, can pay more for the same products or indicate by their behaviour that they are connected with the company (Zeithaml, Berry & Parasuraman, 2016). Assael (2012) made some generalizations about customers who tend to be brand loyal: (1). The brand-loyal consumer tends to be more self-confident in their choice; (2). Brand-loyal consumers are more likely to perceive a higher level of risk in the purchase and use, repeat

purchasing of a single brand as a means of reducing risk; (3). The brand-loyal consumer is more likely to be store loyal, (4). Minority group consumers tend to be more brand loyal.

### *Face-to-Face Communication*

The diversity of communication styles and cultural expectations, the lack of time to develop relationships and the heavy reliance on written or electronic forms of communication are all identical to how human beings traditionally create and maintain relationships. The traditional notion of direct selling of an industry is face-to-face and people-oriented, with a focus on building strong personal relationships with consumers. Interpersonal skills refer to mental and communication algorithms applied during social communication and interaction to achieve certain effects and results. Additionally, Rich & Smith (2020) found that individuals possessing high responsive characteristics seem to have greater identification or perceptive observation skills concerning the social style of others, which are critical traits for successful salespersons. Jane & Dawn (2013) also suggested that empathy and perception of others emotions could explain salesperson performance. Communication can be regarded as the key index of a relationship's extension. In the relationship between suppliers and retailers, the hypothesis of Zineldin & Jonsson (2020) proposed that communication and trust have a positive relationship and the results of the data analysis showed that this hypothesis is significant. The result of their study showed that shared value and opportunistic behaviour are the most important elements of trust and commitment. Communication between the distributor and the consumer is very important. The possibility to communicate face to face facilitates the integration of all the senses. A potential buyer may explain its requirements and receives the required information. This purchase type provides one important benefit comfort for people who want to save time or have mobility problems (people with disabilities, the elderly, and the sick).

Here in this study, the direct selling phase that will be discussed is the Preparation Phase. Preparation is classed as a process that enables communication competence. The preparation phase is when the direct seller is preparing and adapting for the forthcoming direct selling event by physically and mentally preparing themselves with relevant abilities to enable them to adopt and adapt to the communication abilities during the direct selling activities. Preparation of communication activities was essential and practised by the direct sellers either a week or moments before the meeting. Though Jaramillo & Marshall (2014) did not include preparation of communication activities as part of the selling technique steps in their selling technique framework, and other communication scholars have yet to discuss preparation that leads to ideal conditions of communication competence. Other studies suggest that preparation has been demonstrated to be important for successful communication (McDermott, 2017), decision-making (Wade, 2014), and relationships (Evans, 2018), thereby justifying the importance of the discussion of the Preparation Phase in this study.

For this study we use the term *saviours*, based on Byram et al.'s (2012) definition: "knowledge of social processes, and knowledge of illustrations of those processes and products; the latter includes knowledge about how other people are likely to perceive you, as well as some knowledge about other people". Knowledge of other people provides a seller with an advantage to develop relationships (Boles et al., 2020). Therefore, the preparation of *saviours* suggests that direct sellers took relevant actions and followed relevant processes to obtain knowledge of their potential prospects beforehand.

### *Sales Team Cohesion*

Trust in relationship marketing cannot be avoided. It reduces the perception of risk which further leads to a strong relationship. Trust and relationship commitment are strongly related to each other. Supplier and buyer both try to reduce risk. Both have some mutual benefits to maintain a relationship, the willingness of both parties for sacrifices and burden is the main factor for strong relationships (Zhao & Smith, 2016). A business could conceivably be committed to another in a buyer-supplier relationship without trust being present to any degree. Thus, one would expect that, given a choice, most firms would rather commit to a long-term relationship with a trusted channel partner if for no other reason than to save costs. In their recent examination of commitment, Gundlach et al. Mentzer (2015) argue that the construct is made up of three components: (1) instrumental—some form of financial investment, (2) attitudinal—a psychological attachment and (3) temporal—a requirement that the relationship exists over time. For the strong trusted relationship between firms and distributors, they need to adopt the cooperative goals strategy. The relationship is like a building and trust has a positive role in the creation, maintenance of this building as argued by Toops (2019) that trust is the basic block to create a relationship with friends and business partners like marriages and friendships. Respect is the strong predictor of trust in creating and maintaining a strong relationship,

without respect maintaining the trusting relationship is a difficult task (Lyons, 2015). To compete in the market the brand must have a high level of quality and create trust in the mind of the customer. The firm must have a customer-oriented strategy in which their partner has complete knowledge of the strategy (Lawer, 2017).

Also, Rousseau et al. (2018) defined trust as a complex phenomenon that enables cooperative behaviour, reduces harmful conflict, decreases transaction costs, and promotes effective responses to the crisis. There are three basic forms of trust (Kadefors 2014; Rousseau et al., 2018). (1) Calculus-based trust is when the trustor (the trusting party) perceives that an action that is going to be performed is beneficial to him or her. In this kind of trust, individuals are motivated primarily by economic self-interest; (2) Relational trust appears between individuals who interact repeatedly over time; (3) In institution-based trust, trust refers to the role of the institution in shaping the conditions necessary to create trust. Similarly, trust is needed when there are uncertainties, to have a successful outcome (Smyth et al., 2010). Since trust is believed to have a positive effect on the duration of a project, it is relevant to try to assess its overall effect. A high level of trust between clients and project design teams reduces transaction costs and maximizes creativity and problem-solving (Smyth et al., 2010). Trust-based relationships will not easily weaken because of differences of opinion. Trust enables partners to overcome difficulties and facilitates mutual understanding (Bstieler, 2016). Therefore, trust can help to strengthen and improve the relationships among project partners, and as a result bring a variety of benefits for the project as a whole (Wong et al., 2018).

Openness refers to the level of transparency in sharing task-relevant information (Schein, 2010). Openness facilitates the alignment of goals and expectations and helps team members to achieve a common and mutual understanding of the project scope (McLeod & MacDonell, 2011). Open and adequate communication helps to develop a shared understanding, improves the atmosphere of the relationship, fosters commitment, ensures that deadlines are respected, and enhances trust between the partners (Dyer & Chu 2013; Bstieler, 2016; Zidane et al., 2016). Also, openness reduces mistrust and conflict of interest and improves project performance (Turner & Müller 2004). Organizational policies and practices may constrain the appropriation of innovations, such as new standard methods, techniques, or tools (McLeod & MacDonell 2011). To overcome these difficulties, a project team should have an organizational culture that supports individual efforts and ensures that the required information is shared and that there is direct communication among all members of the team (Cserhádi & Szabó 2014). Direct selling companies rely more on the sales force's communication skills than on impersonal forms of communication with potential and current customers (for example, advertising) (Alturas, 2017). Often, the buyer and seller develop a friendly relationship in addition to the business relationship. This can be both beneficial and risky, the more serious conflicts arising in this case (Grayson, 2017).

## **Theoretical Review**

### *The Edwin Moses Theory of Direct Sales (Gordon S 2009)*

The study was anchored on Edwin Moses, the two-time Olympic hurdles champion who was arguably one of the mentally and physically prepared athletes in the world. Yet, even at the apex of his career, Moses could easily lose the race simply by tripping over one of the hurdles. It is not documented whether this ever happened to him in practice, but it has certainly happened to most, if not all direct salespeople. The difference is that if the track star fell over a hurdle, he was manifestly out of the race; in the case of the salesperson, him/she can trip over the hurdle and not be aware of it. The result is not only a lost sale, but probably the loss of confidence as well, as the failure to negotiate all of the hurdles is more subtle, and not readily noticeable. The Edwin Moses theory of direct sales places four hurdles in front of the salesperson. To successfully overcome the hurdles, he or she must, of course, have total product knowledge, be aware of possible objections and experienced in the logical steps involved in the presentation. What is often overlooked, however, are four of the basic principles necessary to make the sale. These basic principles are, metaphorically, the hurdles that must be overcome to win the race. The four hurdles are the first impression or credibility, admission of the problem, acknowledgement of solution and a reason to buy now.

### *Empirical Review*

The study of Lewis & Nebat (2012) examined direct sales strategy application by commercial banks in Kenya. It further sought to establish the direct sales strategy approaches adopted by commercial banks and their impact on the bank's competitive advantage. The study revealed that although the majority of the banks are predominantly local, the number of foreign-owned banks is high and intense competition exists between the locally-owned and foreign-owned banks. Banks have embraced direct sales strategy as a competitive tool. Direct selling stands out among all

the other strategies for competitive advantage. The study recommends banks open regional branches spread throughout the country to enhance customer reach and market presence, increase the size of the direct sales force to enhance customer awareness and market penetration and regular sales campaigns to excite the market.

[Sixtus et al. \(2014\)](#) examined the effects of direct selling strategy on customer loyalty by commercial banks in Kisii, Kenya. The objective of this study is to determine how direct selling strategies employed by commercial banks affect customer loyalty, hence find out its role on customer retention by commercial banks. The study adopted a quantitative approach with a descriptive research survey that allowed a researcher to collect primary quantitative data through structured questionnaires. The total population was 300939 people comprising 171 salespeople, 30075 customers and 16 sales managers. The study concluded that direct selling strategies employed by commercial banks affect customer loyalty.

Random sampling was used in selecting the customers from every bank to be interviewed. A sample size of direct salespersons was calculated using Solvins' formula-  $n = N / (1 + N(0.05)^2)$  from the total population. The entire population of sales managers was used making a sample size of 130. The questionnaire with closed questions was used because it is the most appropriate for the study. Document review for secondary data was also used to gather data that had been recorded in the institutions that were contacted. The data was analyzed using quantitative methods. These include the mean and percentages. Data were presented using simple statistical techniques. These include frequency tables and graphs. The study approached the issue of customer retention by determining the effects of direct selling strategies on customer loyalty. In this analysis, the researcher captured the findings on a five-point scale based on their level of agreement. The findings indicated that all banks in Kisii County engage in direct selling activities as a way of increasing volume sales without much regard to customer retention. The banks' engagement in direct sales paid little attention to customer loyalty. As a recommendation, the researcher proposed the establishment of an effective direct sales approach that ensures a successful customer retention implementation program.

[Kustin & Jones \(2015\)](#) examined direct selling perceptions in Australia. After completing two separate focus group sessions in which general consumers were asked to discuss their attitudes, beliefs and perceptions concerning network marketing (NWM), a questionnaire was structured reflecting their views. This questionnaire was administered during two separate periods in 1993, in the greater Sydney and Melbourne areas of Australia. Using the mall intercept method 490 responses were obtained. The sample was divided into two groups consisting of purchasers and non-purchasers of a product or service, purchased from a direct seller during the previous year. The sample consisted of 324 females and 166 males. Using chi sup 2 = 2.35, df = 1). Chi sup 2 was also tested for age (chi sup 2 = 3.82, df = 3) and marital status (chi sup 2 = 2.98, df = 3); in both cases no differences were found. Sample responses indicated that 59 percent (289) had never purchased a good or service through a direct marketing salesperson.

## **Tools and Methodology**

The study employed the survey research design method. The justification for choosing this method is that it enables the researcher to collect the needed data to answer the research questions and to properly explain the relationship among the variables of the construct in the conceptual model. The target population in this research refers to all cadres of employees of the selected banks in Asaba, Agbor, Sapele, Warri and Ughelli in Delta State (Fidelity-171, FirstBank-121, GTB-187, UBA-169 and Zenith-164) totalling a population of 812. The sample size was determined by using Krejcie & Morgan (as cited in [Kenpro, 2012](#)) sample size determination table, where each of these banks had 55, 39, 59, 54 and 53 totalling 260 sample size.. (see appendix B for clarification). The study used simple random sampling in the manner that eventually led to the picking of the banks whose employees participated. The procedure includes the grouping of the banks in Delta State and setting up a table of random numbers whereby the list of banks was adopted as a result of its convenience. The stratified random sampling technique was then applied to picking the sample. The research instrument used for data collection was a structured questionnaire. The questionnaire was divided into two sections; section A contained statements on respondents' profile and the B section contained the statements pertaining directly to the objectives of the study, which was made up of 20-item Likert-scale questions. The Likert rating scale of point 5 was used for the closed-ended questions (Strongly Agree, Agree, Undecided, Disagree and Strongly Disagree from 5-1.) Construct validity and face validity were the two measures that were employed to establish the validity of instruments. Reliability is seen as the degree to which a measuring instrument produces similar outcomes when repeated. To establish the reliability of the instrument, a test-retest method was employed. Table 3.3: Reliability test for all items in the Questionnaire. The coefficient values were above 0.7, which exceeded the common threshold recommended by [Hair et al. \(2006\)](#) this implies that the

instrument was reliable. Analysis was done using descriptive as well as inferential statistical techniques at arriving at a generalization and conclusion. Similarly, the SPSS version 23 for windows package was employed to ascertain the effect of direct selling strategy on customer loyalty in the Nigerian banking industry.

*Research Question One: What is the effect of face-to-face communication on customers loyalty in the Nigerian deposit money banks?*

Table 1  
Frequency Analysis of Face-To-Face Communication and Customer Loyalty

S/N	Statement	Scale					Total	Mean
		SA 5	A 4	U 3	D 2	SD 1		
1.	Effective listening skills are valuable communication skill for successful salespersons.	167 (835) (67.6%)	72 (288) (29.1%)	7 (21) (2.8%)	1 (2) (0.4%)	4 (4) (1.6%)	1150	4.66
2.	Empathetic skills contribute to salesperson performance.	172 (860) (69.6%)	70 (280) (28.3%)	- - -	1 (2) (0.4%)	4 (4) (1.6%)	1146	4.63
3.	By demonstrating appropriate communication cues, direct seller can attract the prospective customer.	175 (875) (70.9%)	55 (220) (22.3%)	17 (51) (6.9%)	- - -	- - -	1146	4.64
4.	For a seller to be a competent communicator he/she must know and show appropriate behaviour	173 (865) (70%)	54 (216) (21.9%)	13 (39) (5.3%)	7 (14) (2.8%)	- - -	1134	4.59

Source: Researcher's Analysis of field Survey, 2020

The descriptive statistics showed the pattern of responses, about face-to-face communication and customer loyalty as indicated in Table 1. A total of 239(96.7%) of the respondents agreed that effective listening skills are valuable communication skill for successful salespersons, 7(2.8%) were undecided, while 5(2%) of the respondents disagreed with the statement. A total of 242(97.9%) of the respondents agreed that empathetic skills contribute to salesperson performance, while 5(2%) of the respondents disagreed with the statement. To the statement, by demonstrating appropriate communication cues, the direct seller can attract the prospective customer, 230(93.2%) of the respondents agreed, while 17(6.9%) of the respondents were undecided. A total of 227(91.9%) of the respondents agreed that for a seller to be a competent communicator he/she must know and show appropriate behaviour, 13(5.3%) were undecided, while 7(2.8%) of the respondents disagreed to the statement.

*Research Question Two: What effect does sales team cohesion commitment has on customer loyalty in the Nigerian deposit money banks?*

Table 2  
Frequency Analysis of Sales Team Cohesion Commitment and Customer Loyalty

S/N	Statement	Scale					Total	Mean
		SA 5	A 4	U 3	D 2	SD 1		
5.	Shared value and	191	51	4	1	-		

	opportunistic behaviour are the most important elements of trust and commitment.	(955) (77.3%)	(204) (20.6%)	(12) (1.6%)	(2) (0.4)	-	1173	4.74
6.	The Seller-buyer relationship is built on the foundation of mutual commitment.	160 (800) (64.8%)	86 (344) (34.8%)	1 (3) (0.4%)	-	-	1147	4.64
7.	Trust in relationships reduces the perceived risks that in turn create the strong relationship	194 (970) (78.5%)	48 (192) (19.4%)	4 (12) (1.6%)	-	1 (1) (0.4)	1175	4.76
8.	Effective interaction can lead to psychological attachment	182 (910) (73.7%)	61 (244) (24.7%)	3 (9) (1.2%)	1 (2) (0.4)	-	1165	4.72

Source: Researcher's Analysis of field Survey, 2020

The descriptive statistics indicating the pattern of sample response, about sales team cohesion and customer loyalty as indicated in table 5. A total of 242(97.9%) of the respondents agreed that shared value and opportunistic behaviour are the most important elements of trust and commitment, 1(0.4%) disagreed with the statement, while 4(1.6%) of the respondents were undecided. To the statement, the seller-buyer relationship is built on the foundation of mutual commitment, 246(99.6%) of the respondents agreed, while 1(0.4%) of the respondents were undecided. A total of 242(97.9%) of the respondents agreed that trust in relationships reduces the perceived risks that in turn create a strong relationship, 4(1.6%) of the respondents were undecided while 1(0.4%) of the respondents disagreed with the statement. A total of 243(98.4%) of the respondents agreed that effective interaction can lead to psychological attachment, 3(1.2%) were undecided, 1(0.4%) of the respondents disagreed with the statement.

Table 3  
Frequency Analysis of Customer Loyalty

S/N	Statement	Scale					Total	Mean
		SA 5	A 4	U 3	D 2	SD 1		
17.	Customer loyalty is built by keeping in touch with customers and treating customers well	198 (990) (80.2%)	43 (172) (17.4%)	3 (9) (1.2%)	3 (6) (1.2%)	-	1177	4.6
18.	Customer loyalty is enhanced by rewarding customers for choosing a brand over competitors	137 (685) (55.5%)	109 (436) (44.1%)	-	1 (2) (0.4%)	-	1123	4.55
19.	Customers behavioural loyalty becomes obvious when they have nice words to say about the service offered	176 (880) (71.3%)	62 (248) (25.1%)	9 (9) (3.6%)	-	-	1137	4.60
20.	Brand loyalty is directly influenced by satisfaction with the	154 (770)	82 (328)	9 (27)	2 (4)	-	1129	4.57



brand that has accumulated over time	(62.3%)	(33.2%)	(3.6%)	(0.8)	-
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Source: Researcher's Analysis of field Survey, 2020

The descriptive statistics showing the pattern of sample response, about customer loyalty as indicated in table 4.7. A total of 241(97.6%) of the respondents agreed that customer loyalty is built by keeping in touch with customers and treating customers well, 3(1.2%) were undecided, while 3(1.2%) of the respondents disagreed with the statement. To the statement, customer loyalty is enhanced by rewarding customers for choosing a brand over competitors, 246(99.6%) of the respondents agreed to the statement, while 1(0.4%) of the respondents disagreed with the statement. A total of 238(96.4%) of the respondents agreed that customers behavioural loyalty becomes obvious when they have nice words to say about the service offered, 9(3.6%) of the respondents were undecided. A total of 236(95.5%) of the respondents agreed that brand loyalty is directly influenced by satisfaction with the brand that has accumulated over time, 9(3.6%) were undecided, while 2(0.8%) of the respondents.

Table 4  
Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate
1	.812 <sup>a</sup>	.660	.654	.8933

a. Predictors: (Constant), adaptive selling style, face-to-face communication, sales team relationship commitment, sales technology

Table 4 showed that change in customer loyalty was brought about by the variables of direct selling strategies by 65% (0.654) as indicated by the adjusted R<sup>2</sup> value. The dimensions of direct selling strategies explained 65% of the variability of customer loyalty.

Table 5  
Analysis of Variance

ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	374.479	4	93.620	117.328	.000 <sup>b</sup>
	Residual	193.100	242	.798		
	Total	567.579	246			

a. Dependent Variable: customer loyalty

b. Predictors: (Constant), adaptive selling style, face-to-face communication, sales team cohesion commitment, sales technology

The *F*-ratio in Table 6: tests, indicated that the independent variables (adaptive selling style, face-to-face communication, sales team cohesion commitment, sales technology) statistically predicted customer loyalty,  $F(4, 242) = 117.328, p < 0.05$ . This implies that the regression model is a good fit for the data.

Table 6  
Multiple Regression analysis of Direct Selling Strategies and Customer Loyalty Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.485	1.051		-2.366	.019
	face-to-face communication	.183	.043	.185	4.225	.000
	sales team cohesion commitment	.253	.059	.196	4.253	.000
	sales technology	.329	.055	.328	5.997	.000

adaptive selling style	.358	.070	.293	5.109	.000
a. Dependent Variable: customer loyalty					

Table 6 displayed the multiple regression analysis results for the effect of direct selling strategies and customer loyalty. The table showed that face-to-face communication which is the first variable has a positive effect on customer loyalty ( $\beta = 0.185$ ,  $P < 0.01$ ). Sales team cohesion commitment which is the second variable has a positive effect on customer loyalty ( $\beta = 0.196$ ,  $P < 0.01$ ). It was reported that sales technology which is the third variable has a positive effect on customer loyalty ( $\beta = 0.328$ ,  $P < 0.01$ ). It was also indicated that adaptive selling style which is the last variable has a positive effect on customer loyalty ( $\beta = 0.293$ ,  $P < 0.01$ ).

### *Test of Hypotheses*

#### *Decision Rule*

If the significant value calculated is greater than the level of significance (0.05), then the null hypothesis is accepted and the alternate hypothesis is rejected. The P-value is the lowest significance level at which a null hypothesis can be rejected (Gujarati & Porter, 2009). Therefore, the P-value = 0.05(5%).

*HO<sub>1</sub>*: There is no positive significant relationship between face-to-face communication and customer loyalty in the Nigerian deposit money banks.

Since the P-value (0.000) calculated in the table under review is lesser than the critical level (0.05) of significance ( $0.000 < 0.05$ ), the null hypothesis was rejected while the alternate hypothesis was accepted this implies that there is a positive significant relationship between face-to-face communication and customer loyalty in the Nigerian deposit money banks.

*HO<sub>2</sub>*: Sales team cohesion commitment has no positive significant relationship with customer loyalty in the Nigerian deposit money banks.

Since the p-value (0.000) calculated in the table under review is lesser than the critical level (0.05) of significance ( $0.000 < 0.05$ ), there was a need to reject the null hypothesis and accept the alternate hypothesis implying that sales team relationship commitment has a positive significant relationship with customer loyalty in the Nigerian deposit money banks.

## **Results and Discussions**

### *Face-To-Face Communication and Customer Loyalty*

From the results of frequency analysis in the table, the majority of the respondents responded positively to the various statements about face-to-face communication and customers loyalty. Furthermore, it was reported in the table, that face-to-face communication has a positive effect on customers loyalty ( $\beta = 0.185$ ,  $P < 0.01$ ). In furtherance, the test of hypothesis in the table indicated that there is a positive significant relationship between face-to-face communication and customers loyalty in the Nigerian deposit money banks ( $0.000 < 0.05$ ). This finding is consistent with [Omar & Mustaffa, \(2012\)](#) view who opined that communication competence has been identified as a factor that leads to achieving certain desired outcomes. It relates with [Shepherd et al. \(2017\)](#) view that effective listening skills are valuable communication skill for successful salespersons. This is consistent with [Comer & Drollinger \(2019\)](#) view that empathetic skills contribute to salesperson performance. It also agreed with [Alturas \(2017\)](#) view that direct selling companies rely more on the sales force's communication skills than on impersonal forms of communication with potential and current customers. This implies that the traditional notion of direct selling of an industry is face-to-face communication and people-oriented, with a focus on building strong personal relationships with consumers.

### *Sales Team Cohesion and Customers Loyalty*

From the results of frequency analysis in Table 4, the majority of the respondents overwhelmingly responded positively to the various statements about sales team relationship and customers loyalty. Furthermore, Table 4 showed that sales team cohesion has a positive effect on customers loyalty ( $\beta = 0.196$ ,  $P < 0.01$ ). In furtherance, the test of hypothesis in table 4.10 indicated that sales team cohesion has a positive significant relationship with customers loyalty in the Nigerian deposit money banks ( $0.000 < 0.05$ ). This agrees with the view of Kingshott &

Rexha (2013) that trust in relationships reduces the perceived risks that in turn create a strong relationship. It is consistent with Skarmas et al. (2012) view that commitment plays important role in the business performance in the international market by establishing a strong international business. This implies that relationship commitment keeps the customer on track. Relationships with customers are important for a profitable business in consumer and business markets.

## Conclusion

Direct selling strategies are an important factor to enhance or improve customers loyalty in the Nigerian deposit money banks. The communication between the salesmen and the customers is very important. By demonstrating appropriate communication cues, the direct seller can attract the prospective customers to spending his/her precious hour(s) with the direct seller, agree with the direct seller's ideas, attract the prospective customer to buy the product(s), and may end up to the extent of introducing referrals.

## Recommendations

- 1) Sales personnel should possess effective face-to-face communication skill to enhance sales.
- 2) For companies to be successful, salespeople should behave adaptively, and they must be confident that they will be able to do so.
- 3) The overall fit between the sales process tasks and the sales technology portfolio requires firms to proceed cautiously in sales technology implementations

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## Appendix B

### Sample Size Determination Table

<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>	<i>N</i>	<i>S</i>
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	100000	384

Note.—*N* is population size. *S* is sample size.

Source: Krejcie & Morgan, 1970