

**PUBLIC RELATIONS AND THE  
BANKING INDUSTRY IN NIGERIA:  
AN EVALUATIVE STUDY OF SELECTED BANKS IN ENUGU**

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**UNIVERSITY OF NIGERIA  
ENUGU CAMPUS**

**JUNE, 2007**

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**A PROJECT REPORT SUBMITTED IN PARTIAL  
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD  
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DEGREE IN MARKETING**

**DEPARTMENT OF MARKETING  
FACULTY OF BUSINESS ADMINISTRATION  
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**JUNE, 2007**

## **CERTIFICATION**

I, **ANYI JAMES OBINNA** a postgraduate student in the Department of Marketing with registration number PG/MBA/05/45297, have satisfactorily completed the requirements for the course and research work for the award of Master of Business Administration (MBA) Degree in Marketing.

To the best of my knowledge, this work is original and has not been submitted in part, or in full in this or any other university or polytechnic for award of Degree or diploma.

.....

**ANYI JAMES OBINNA**  
Candidate

.....

Date

**APPROVAL PAGE**

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Date

## **DEDICATION**

This project work is entirely dedicated to God Almighty whom in His infinite mercy gave me the strength and good health throughout the duration of my MBA programme at UNEC.

## **ACKNOWLEDGEMENT**

My profound gratitude goes to my project supervisor Prof. Ikechukwu E. Nwosu, for his meaningful contribution and vivid supervision of the manuscripts, comments and constructive criticism has been so helpful.

Special thanks to my dad and mum, Mr and Mrs Chinedum Anyi, for bringing me into this world and being so supportive in my academic pursuit. I will not also hesitate to appreciate the love my siblings have given and shown to me, they are Pastor Mike, Emeka, Chioma, David, Chiadikobi Anyi and Mrs Ngozi Nnamene. My profound acknowledgement goes to the love of my life, Miss Linda Obiobanya, you have been so wonderful and I am so glad to have a woman like in my life.

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## **ABSTRACT**

This is a research work project carried out to determine the public relations practices/activities used in banking industry. It is an evaluative study of selected banks (First Bank and Union Bank Plc) in Enugu metropolis. A sample size of 190 respondents all randomly selected from the staff/management and customers of First Bank Plc, and Union Bank Plc. Enugu. Both primary and secondary data were collected and analyzed using chi square test. The researcher, based on the data collected and analyzed, found out that both the banks employees and customers have full knowledge and understanding of public relations; that both employees and customers have observed public relations practices in the banks understudy and that these among other things include; good customer relations employee relations, stake holder forum, customer award/nights, employees awards, training and re-training programme e.t.c that the customers and employees are of the view that public relations are inevitable tools/strategies used in enhancing the growth and development of the banking industry. Very importantly, public relations practices help in building the image of the banking industry, public relations play encouraging role towards restoring mutual confidence between the banks and their publics and as such justifies the view that the success of the banks is dependents of the banks' image. Based on the above, organizations, especially the banking industry should as much as possible try to recognize and utilize most adequately appropriately, effective/efficiently public relations practices/activities as inevitable and indisputable weapon that determines to a great extent the success and excellence of the banking industry.

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### **CHAPTER ONE**

## **1.1 INTRODUCTION**

Public relations is the task of goodwill creation directed in building harmony between an organization and its environment through mutual understanding based on truth and full information. "It is the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its public, (Anyafu, 1999). Public relations is aimed at winning the co-operations, it has to evolve and implement programmes of action which will serve both the public interest and the organizational interest.

Accordingly, the function of public relations is directed towards developing and encouraging attitudes and behaviour, which will nurture the seeds of mutual understanding and assist their strong and healthy growth. Haywood (1984) and Nwosu (1996), share the view that public relations encourages pursuance of positive steps to achieve good will, that is, implementation of strategies that could ensure a cordial business and social rapport with the various public relations encourages the building of

corporate reputation. PR advocates elimination of practice which through legitimate, may offend public opinion or jeopardize mutual understanding.

Thornton (1964) asserts that a concern for public relations is a prerequisite of optimum growth in banking as in any other business. Specially, according to Anyafor (1999) the general role of PR in a bank may be summarized as follows:-

- a) To project a good image for the bank.
- b) To promote the service/products of the bank
- c) To establish mutual understanding between the bank and its present and prospective customer.
- d) To identify and execute activities/projects that would, in general enhance the banks good corporate citizenship.
- e) To serve as an instrument of a two way communication channel between the bank and the relevant publici such that issues of public interest that impinge on the bank's operations are fully monitored.
- f) To furnish the bank with information of government expectations/regulations in a timely and/or anticipatory basis.

- g) To predict and analyze public opinion trends and hence advise management from time to time on their implications.
- h) To identify and implement strategies that would enable the bank to socialize with the immediate host community and
- i) Implement planned programmes of actions which will service both the bank and the public interests.

The above roles may collectively be referred to as Financial Public Relations activities (FPR). As a specialized arm of public relations management, FRP has the functional responsibility of communication with that public whose policies and activities affect the financial, industrial and commercial direction of business (Monu, 1987:14).

## **1.2 STATEMENT OF PROBLEMS**

All scientific research is necessitated by perceived problem. As such, the desire and quest to set out and research on the topic “public relations and the banking industry in Nigeria”.

It is a common knowledge that Nigerian banking system has, over the years been experiencing a crisis of confidence, a situation in which customers doubt the integrity of the banking

system in delivering the financial intermediation services. Under such circumstances, has a public relations play any role towards the restoration of mutual confidence between the operators in the financial system and the relevant publics?

Loss of confidence in banking and financial system is a major consequence of bank distress. Once this occurs, it leads to deposit runs, that is, withdraw of deposit from the distress banks (Anyakor, 1999). Loss of confidence raises real interest rates as depositors ask for higher rate of interest rates for their loans. Banks distress or failure, leads to loss of jobs with adverse consequences for reduced demands and decline in the economic production level. Apart from the loss of confidence in the minds of depositors and potential depositor, another observable trend is that the practices of public relations by banks are not adequate to enhance their image and performance. Public relations has too often been treated with levity and handled in myopic fashion by many



Banks management to the detriments of their organizations.

Some of the problems which led to the above remarks include:-

- i) Some banks do not practice public relations and those that practice it hardly practice it well. This had affected their level of performance, level of social responsibility, level of commitment to the relevant publics and so on.
- ii) There is an unfortunate tendency for the value of good public relations to be underestimated mainly because public relations is an intangible asset. This conception about public relations has really made banks with such conception to lose the patronage of their depositors and investors . without the support of the intangible assets, the tangible assets e.g. depositors and investors can not be restrained.
- iii) While public relations department of some banks would be struggling to foster the good image of the banks, bank clerks and some members of its staff might be busy creating bad impression about the banks by way of poor manner of approaches, bad dispositions, rude statements, cheerless faces, carefree attitude etc. infact, ineffective

customer services delivery and this situation has really scared some customers away to patronize other banks that can provide excellence customer services delivery to the satisfaction of these customers.

- iv) The methods and channels of communication affect the general perception of public relations in banks. The inconsistency and improper way of communicating by banks to their various customers i.e. in the areas of keeping customers in the lime light of latest development through newsletters, bulletin and well organized forum e.t.c. has created bias and lack of confidence in the customers (both current and prospective customer).

### **1.3 OBJECTIVES OF THE STUDY**

In view of the problem defined above, this paper seeks to outline the role of public relations in the banking activities/practice in Nigeria. Other objectives apart from the above include:-

1. To determine whether public relations is practiced and to what extent it is carried out by banks and if not practiced to ascertain the reasons for this.

2. To find out the PR methods and channels of communication used by banks, and to determine the impact of such methods.
3. To find out customer's view about banks public relations programmes and the impact of such views to the banks performance.
4. To determine to what extent public relations can help in restoring mutual confidence between the operators in financial system and relevant publics.
5. To ascertain public relations role in the crucial task of resolving financial distress in the Nigerian banking system.
6. To recommend some image building strategies, which can contribute immensely to successful operations of these banks in a competitive environment like Nigeria, where the motto will not only be customer attraction and patronage but customer relationship; effective customer and bank's relationship which is the idea behind the (KYC) that is know your customer and visitation report introduced by Central Bank of Nigeria for every customer of a bank.

By preparing such reports as above for the banks customers, the bank will have the opportunity to know at least about 60% of their customers.

#### **1.4 SIGNIFICANCE OF THE STUDY**

The significance of the study cannot be overemphasized. It is so significant in that data so generated from the study is sufficient to expand further fields of knowledge of this topic from many other dimensions. The study will also present sufficient challenges to academics to increase their research interest in the field of knowledge.

This study is equally aimed at providing information that will:

- Offer banks in Nigeria an opportunity to evaluate public relations practices/programmes before their public, which will help them to improve upon their public relations in order to ensure successful operations.
- Point out the need for public relations in all aspects of banks operations and also show the need for the participation of all members of the organization in fostering

good image for the banks in order to minimize contradictory action that would pull the organization image in opposing directions.

- Offer suggestions on how banks can improve their performance which consequently will enhance good desirable public relations.

### **1.5 RESEARCH QUESTIONS**

The following are the study/research questions.

- a) Do banks in Nigeria practice public relations?
- b) If they do, to what extent?
- c) What are the public relations activities/practices in the banking industries?
- d) Does public relations play any role towards restoring mutual confidence between the financial operators and the publics?
- e) What roles does public relations play in ameliorating the banking system with regards to distress in Nigeria?
- f) What are the channels/methods of communication used by banks in Nigeria?

- g) What are the major problems faced by banks in effective/efficient execution of their public relations programmes?

## **1.6 FORMULATION OF HYPOTHESES**

Modern researchers agree that research work, whenever feasible, should proceed from hypothesis because hypothesis, “serve as powerful beacon that light the path for the research work. Also, hypothesis necessary whenever cause and effect relationships are to be discovered: (Uzoh, 2001). Thus, formulating hypothesis, as framework for this study becomes imperative.

Below are the null and alternative hypothesis.

1. Ho: Success of banks in Nigeria is not independent of their image, i.e. crisis of confidence, poor manner of approaches, carefree attitude, and ineffective service delivery e.t.c.

Hi: Success of banks in Nigeria is independent of their image, i.e. crisis of confidence, poor manner of approaches, carefree attitude, and ineffective service

delivery e.t.c.

2. Ho: Public relations make no impact on the image building of the banking industry in Nigeria  
Hi: Public relations make impact on the image building of the banking industry in Nigeria
3. Ho: Public relations play less roles towards restoring mutual confidence between the banks and their publics.  
Hi: Public relations play great roles towards restoring mutual confidence between the banks and their publics.

### **1.7 SCOPE OF THE STUDY**

This study is a survey type, which aimed at examining public relations with special reference to banks in Nigeria. The study used both primary and secondary data in its investigation.

The survey covered selected banks in Enugu metropolis with preference to Union Bank and First Bank. This is because the Regional offices of the banks are in Enugu and that is

equally where the researcher has access to full information helpful to actualize the objectives of this study.

The public of the banks used are the selected customers, management and staff of the banks. It was not easy to gain access to other public such as share holders, government agents, corporations, press and host of others because of logistics reasons.

### **1.8 LIMITATIONS OF THE STUDY**

As research in Nigeria, and indeed other developing countries is still in the infant stage, most of the background data (statistics) that form the bedrock of research are not readily available. This forms one of the major bottlenecks the researcher encountered in carrying out this study.

The study is also hindered by time and financial constraints. In order to meet with the deadline for the submission of soft bind copies of this project, a relatively extensive area of the country cannot be covered.



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## **CHAPTER TWO**

### **REVIEW OF RELATED LITERATURE**

#### **INTRODUCTION TO LITERATURE REVIEW**

In any study, such as this, it is always imperative to critically review written options of other people, materials and texts that have relevance and reference to the topic of discussion. This chapter therefore, is aimed at reviewing some of the most important literature on the topic \_ public relations practices in the banking industry.

Before this is carried out however, the researcher will attempt to carry out a conceptual overview of public relations, and its historical survey. This will enable us to understand the real concept of public relations, before analyzing its strategies and practices in the above industry.

#### **PUBLIC RELATIONS CONCEPTUAL OVERVIEW**

Public relations is one of the most difficult concept to define. The reason for this is not far fetched. This is because it seems so easy to understand and yet quite difficult to describe in practical terms. Also, many people including public relations practitioners believe they have come up with

many different definitions. Experts say there are more than six hundred recorded definitions. The list of public relations definitions will even be much longer than we decide to add what Nwosu (1995:4) described as the “nonsensical” description of the concept that are based on the abject ignorance, shallow knowledge, misperception or pure mischief by the describers or definers.”

Among such nonsensical derogatory and ignorance based definitions or descriptions are those that present public relations in different words as cover up gimmick and public relation practitioners as those hired to tell lies for their organizations. It is perhaps in response to such distortions that Black (1989:5) seems to have emphasized truth and full information in this definition of public relations. As he puts it: “public relations practice is the art and science of achieving harmony with the environment through mutual understanding based on truth and full information.”

Nwosu, (1995:4) in his criticism to Black’s definition observed that it is silent in, or does not quite bring out clearly the management orientation of modern public relations

practices as well as the current emphasis on the practice of effective organizational or management performance, research planning and communication management.

This is why the researcher shall at this point offer definitions of public relations including those that emphasize on management orientation, good management or organizational performance, planning, research and communication which shall be used as a working or operational definition in this project.

Two of these definitions, which Nwosu (1995:5) describes as “standard” include one which was initially produced by public relations News, slightly modified by John Martson which goes thus:

*Public relations is the management function which evaluates public attitudes, identifies the policies and procedure of an organization with the public interest, and executes a programme of action to earn public understanding and acceptance.”*

The second definition is the generally agreed upon and wordily accepted in Mexico 1978, popularly termed “The Mexican statement” which goes thus:

*Public relations is the art and social  
Science of analyzing trends, predicting their  
Consequences, counseling organizational  
Leaders, and implementing planned programmes  
In action which will serve both the organization  
And the public interest”.*

These standard functions conspicuously indicate the systematic nature of modern public relations containing most of the functions of the profession.

Offonri (1985:1) defines public relations as “the business of creating and maintaining public understanding and support through effective communication,” this definition is premised on the fact that lack of understanding and information bring about the downfall of Government, organizations, business and individuals while essential information and proper interpretation of plans and programme can result in public acceptance and good will.

According to Jerkins (1988:1) the three international and professionally respected definitions of public relations are the aforementioned “Mexican statement as seen above “the definition of the (British) Institute of Public Relations (IPR) which goes thus:

*“Public relations practice is the planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its publics” (as revised November 198).*

Dr. Rex Harlow, a veteran public relations practitioner of San Francisco, having examined 4272 different definitions of public relations, came out with the following working definition (Black 1989:4).

*“Public relations is distinctive management function which helps to establish and maintain mutual lines of communication, understanding. Acceptance and co-operation between Organization and its publics, involve the Management to keep informed on and Responsive to public opinions, defines and Emphasizes the responsibility of management To serve the public interest, helps management Keep abreast of and effectively, utilize, change, Serving as an early warning system to help Anticipate trends, and uses research and sound Ethical communication techniques as its Principal tools”.*

Public relations serves a wide variety of institutions in society such as business, trade unions. Government agencies, voluntary organizations, foundations, hospitals and educational and religious institutions. To achieve their goals, these

institutions must develop effective relationship with many different audiences or publics such as employees, members, customers, local communities, shareholders and other institutions and the society at large.

The managements of institutions need to understand the attitudes and values of their publics in order to achieve institutional goals. The goals themselves are shaped by the external environment. “The public relations practitioner, act as a counselor to management and as a mediator, helping to translate policy and action (Osuji, 1990:5).

## **2.2 PUBLIC RELATIONS: HISTORICAL OVERVIEW**

Before the Second World War in 1939 to 1945, public relations had been in existence. Cutlip and Center (1971) state the public relations were used in ancient Egypt, Greece, Roman Empire, England, and many other places. In Rome, there were many orators such as Cicero and the Roman Empire tried to rule the world with good public relations.

## **The Era Reformation and Counter Reformation**

A lot of propaganda was used in the era of reformation and counter reformation by Catholic and Protestants to win people's conscience to their sides. Many other people made use of this propaganda mechanism especially, during the second world war.

During the 17<sup>th</sup> century, Pope Gregory used propaganda to spread the catholic faith and win converts. Today, priests are among the best public relations people. Press Agency was the first form of organized public relations, which started even before the 19<sup>th</sup> century.

The greatest press agent of the time was Phineas. T Barnum , who acted as a middleman between the press and organizations. The era of press agents can be said to be the first of public relations because there were no radio and televisions, but they went to industries and companies to collect news and distribute to publishing houses for publication. Their guiding philosophy was "Let the people be fooled" because their parties lacked honesty.

In 1990, there emerged the second phase of public relations and techniques to carry out their public relations work



effectively. They were no longer agents, they improved their educational background and qualifications. They wanted to change their own image and be seen by the members of the public as ***Informats***, instead of liars. *The Philosophy changed to “Let the people be informed”.*

The third phase of public relations started as from 1920. Public relations became sophisticated. The practitioners understand that their function as not only informative, but also involved attitude change, through research and evaluation. The Emirs made use of their palace crowns at Katsina and Kaduna, where they danced and won support and informed people around them what was happening in their palace.,

However, when the white people came, they institutionalized their public relations set up of the nation. The Ministry of Information was established in 1940 at No. 20 Campbell Street, Lagos to help in disseminating the Second World War information. They worked hand-in-hand with the London-based public relations office. The professional practice of public relations in the private sector has however, grown more efficient than that of the government.,

In 1944, the information department was renamed public relations department. They produced a lot of publications like, "Nigeria Review" which had a circulation of 31,200 copies during that time. It was published in igbo, Yoruba and English language simultaneously. The public relations department was highly acceptable to the publics because, their communication were recognized as genuine by the public than in the war days when the practitioners were regarded as police informants.

They also published another newsletter. "***The Nigeria children's own paper***". It started as supplement to the review and its circulation got up to 46,000. It contained inside news, Nigeria digest, colony effort, facts about Nigeria. They had a magazine called "***Nigeria***" and later four firms were established.

Furthermore, broadcasting came with the Radio Distribution Service (RDS), Photographic Units were established, pictures taken and illustrations were seen on magazines newspaper. The first director was Mr H., Cooper, followed by Mr J. Stalker.

As time went on they started making use of professional indigenes like J. Daves, B. Alanyikes, Bank Anthony, and S.I.

Kale. The Nigerian public relations offices were established in the major cities like Ibadan, Kaduna, and Enugu with Photographic and news unit.

The lever brothers U.A.C. including Kingsway used firms and journals for their own advertisement. The Nigeria Railway Corporation also helped public relations to grow through Dr. Sam Ekpelle, he established a public relations department for the Railways. In 1951, there were only three corporate public relations set up, but today there are an impressive number of departments and consultancies, which cannot do without.

***Research, Action, Communication and Evaluation process.***

### **2.3 THE PUBLIC RELATIONS FUNCTIONAL AREAS**

Although, a lot of functions may have been directly or indirectly monitored or alluded to above discussions, the essence of this section is to discuss the functions more pointedly, and for greater understanding.

Nwosu and Idemili (1992:9-10), after examining the specialized areas of public relations (Media relations, corporate relations, government/political relations, employee relations,

community relations, issue management, financial public relations, e.t.c.), listed public relations functions should include writing, placement, promotion, advertising, public speaking, miscellaneous e.t.c.

A perhaps more elaborate functions as enunciated by Cutlip, Center and Broom (adapted from Adekunle Salu, Abuja, NIPR journal, 1997:8) include: that PR:

- 1) Is a planned and sustained programme conducted by an organization;
- 2) Deals with the relationship between an organization and its various publics.
- 3) Monitors awareness, opinions, attitudes and behaviour inside the organization.
- 4) Analyzes the impact of organizational policies, procedures, and actions found to be in conflict with public interest and organizational survival.
- 5) Establishes and maintains two-way communication between the organization and outside the organization; and
- 6) Results in a new and/or maintained relationship between an organization and its publics.

### **2.3.1 EMPLOYEE RELATIONS**

It is aimed at creating mutual understanding and support between management and employees. Communication between management and employee can be difficult and complicated due to the heterogeneous nature of the employees. The employees are varied and many groups exist due to differences in attitudes, beliefs, perceptions and expectations.

Employee relations are all about running the organizations effectively. It is all about making sure that people know what needs to be done, understanding why it is necessary, feel committed to achieving it and have a chance to use their own knowledge and skills to do better if possible. The objectives of maintaining mutual understanding between an organization and its employee may include the following amongst others:-

- 1) To create among all hands an awareness of the organization's best operations, problems and goals.

- 2) To keep all hands informed on significant developments that affect the organization and the employees.
- 3) To increase effectiveness of all hands as ambassadors on and of the job.
- 4) To solicit and encourage employee input for improving operations.
- 5) To satisfy employee desires to be kept informed and to participate in the organization.

### **2.3.2 MEDIA RELATIONS**

A good deal of media relations work is done attempting to gain favourable publicity and news coverage for the organization. Organizations depend most on the media to reach their desired audience. Cordial media relations, is an asset after a crises. Understanding journalistic rules and practices and being able to exploit them to achieve positive coverage is an important condition for successful public relations.

The way to gain the co-operation of media men and women is to provide them with interesting timely stories and pictures that

they want, when they want then, and in the form in which they can readily use them. The media person wants news that is timely, that is interesting and significant to readers in respect of their personal affairs or their relations to society. Roger Haywood (1987) believes that if an organization develops the most effective programme of media communication, nothing stops the organization from actualizing its desired objective.

### **2.3.3 COMMUNITY RELATIONS**

Frazer Sietel (1987), say that “community relations involves orchestrating interactions with the community.” Every organization finds its equilibrium within a family unit. Abraham Lincoln once said that “with public sentiment, nothign can fail, without it, nothing can succeed.” A community is a miniature of the national public. This is where national opinions are born. Judgment expressed as the voice of the community predict the views and interest of the national publics.

### **2.3.4 FINANCIAL RELATIONS**

This involves managing relations with the investment community. In the case of non-commercial organization, it involves showing a transparent account correctly as how the money was spent to those who sponsored or gave you grant with which you carry out your work. It involves an understanding of the means of communication with the key targets of financial public relations.

### **2.3.5 CORPORATE PUBLIC RELATIONS**

Corporate public relations means the management of reputation. Company reputation is reflected in corporate identity and image. Every item of information, every opinion aired; every article published about an organization contributes to reputation. Good reputation is difficult, taking many years to build once built, the task of the public relations practitioner is to enhance and protect it.

Enhancing and protecting the organization reputation involves issues management as the process of identifying issues, analyzing those issues, setting priorities, selecting programme of



action, communicating and evaluating the effectiveness. It is a corporate response to change in rotational environments.

### **2.3.6 POLITICAL/GOVERNMENT PUBLIC RELATIONS**

Practitioners in government have the responsibility of maintaining communication lines between government and the citizenry. Practitioners who serve government agencies, legislative bodies and government parastatals have the responsibilities of making their views known and heard.

### **2.3.7 CONSUMERS RELATIONS**

The goals of consumer relations is to help the sale of products and services with novel and news making projects, but with more attention to trust, accuracy of and setting out forms of easy redress for settlement of grievance by private arbitration.

## **2.4 PUBLIC RELATIONS PLANNING**

The necessary and value of planning must be recognized as fundamental to public relations practice, for prudent planning eliminates little problems before they grow large.

According to Sam Ekpelle (1994), "Planning Public Relations has its root in the determination of strategy and tactics:. Objectives or target are set up in the short or long term. That decisions must be taken between preventive or remedial activities and an overall public relations philosophy for the organization must be involved to ensure that preventive measures are adequate for specific situations or general. He further stressed that public relations planning should address the question of what the underlying motivations are in the organization's public relations policy.

Areas of common agreement and common interest should be isolated, so that formula can be designed to deal with differences and sooth the dissatisfaction.

With the framework of the policy and longer planning comes implementation through programmes and projects towards the desired goals. In this machinery, public relations plays the role of insurance, for a planned programmes enables

the organization to pursue its policy by keeping attention focused on it. Further, by focusing attention, the need to modify from time to time is spot lighted says Ekelle (1994). In his definition of planning, he states: ***“It is a realistic and impartial answer to the question; what can be done to solve this problem in the interests of this organization and of the public support it requests?”***

According to Frank Jefkins (1988:73), without a planned programme, the public relations practitioner would have to operate on a day-to-day basis. He or she would be starting new thing and probably never finishing others, that at the end of the year, it would be very difficult to show what had been done and with what effect. To this end, recommends a six-point public relations planning model as follows:-

- a) Appreciation of the situation.
- b) Definition of objectives
- c) Definition of publics
- d) selection of strategies/media
- e) planing of budget
- f) assessment of result

peter Hehin (in Salu, 1994:123-127) prescribed thirteen steps to public relations planning as follows:-

### **Step One objectives**

These are aims, the purpose of the communications enterprise, and the point of doing whatever is to be done. Understanding what exactly it is that the public relations initiatives or programme is destined to achieve towards corporate aims, in general and specific terms that are measurable, it is fundamentally the starting point. The test of an objective is to ask: will it be clear in quantifiable terms whether or not it has been achieved?

### **Step Two Audience**

Bound up with the objectives is the recipient of the work, the group or groups of people whose views we wish to influence. If these are segmented to the finest detail possible, measurable and specific audience and they should be spelt out in detail at this stage.

### **State Three – Issues**

Realistic consideration of the issues arising from clear questioning of the objectives is the key to whether the objective

and programme are right. It is not enough to accept ill considered-objectives because they are the clients. Our job is to understand the constrains surrounding these aims, bring independent and informed judgment to through a commentary on these issues.

#### **Step Four – strategies**

Many are ensure of the differences between strategy and objectives. Some apparently doubt even whether it matters. It does matter because a failure to understand the language of management will ensure that we never gain management's acceptance. Essentially, strategy is the how in response to objective 'what'. It is the overall approach to the securing of objectives no different, really from its traditional military meaning. "***Taking the hill***" is the objective.... "Using infantry at Night" might be the strategy, what else, it must always reflect the overall policy of the organization.

#### **Step five – message**

**These are the words you want to get across to audience. There will be an overall message and several secondary ones, probably different for each audience.**

A useful method of getting this clear is to write down, in short, colloquial sentence, the word we would like the audience to be playing back to us in a year's time. It is rather like advertising copy-easy and obvious when you see it written down, extremely demanding when you have to do it. "The word represent realistic possibilities rather than brand managers optimism, and often the hardest part of the plan is to bring the client" or organization's view of when it is possible in line with your more objective view.

### **Step six – Methods**

This is the detailed programme of activity designed to achieve the objectives. In many ways this is done before the objectives, audience and strategy have been clearly defined. By all means note good ideas whenever they come up, but beware of trying to shoe horn them into programmes where they do not properly fit. It is important to keep a clear concept of channel and message as separate ingredients.

### **Step Seven – Time table**

The ideally step by step costs and the programme should be set out as far as possible and should include fees (or internal time costing for in-house practitioner), expenses, bought in terms (with mark up built in, if you are a consultant) and even in indication of cash flow i.e. when the money will be spend across the period.

### **Step Nine Measurement**

It is vital to set out how the programme will be evaluated. It is not simply a question of reviewing whether objectives were met, although, this is a central need, if, evaluation is not to include “*expensive*” research, what will it include? Column inches? Assessment of tone and style? Opportunities? To see (the advertising agent’s favourite)? Direct feedback from small, easily measured evidence such as opinion leaders? One method is to back the client, “imagine we’ve a year on and the programme is complete, what sort of things would have happened to make you believe it was successful? Simplistic, certainly, but very revealing if explored in depth at the outset and a good method of checking the validity of objectives.

### **Step Ten – Resource**

A full assessment of the validity of staff to handle the job needed in the plan. In the consultant/client relationship, now it is the time to be clear on exactly who is going to handle the client. Thank goodness that clients now wishing to meet the likely team and are questioning harder the real role if not business presenters.

Obviously, whole team of people are not sitting idly around awaiting the new clients instructions, but neither is it proper to recruit a new team for a specific client at least, it's certainly not clear of the client to allow it to happen. And the same is true for the in-house department faced with a new project. Within this heading, the client and consultancy relationship should be discussed including methods of operation and review procedures.

### **Step Eleven – long term view**

Public relations do not come in annual chunks. Fortunately, however, much as well all conspire to see life in annual plans and budgets, some stages in the planning there should be some consideration of the long term for a one year programme , a view of the following 1-4 years. This allows



everyone to consider the bigger context in which the programme is fitting.

### **Step Twelve – Conclusion**

The conclusion can be review of the key points. Even better if it takes the main thread of the developing argument and reiterates it simply and forcible in a simple page to undermine the whole document in style. It may be similar to an introductory summary (an optional beginning to any proposal). But the purpose is to convince the reader that everything before was worthwhile and necessary. A simple, perhaps emotive, statement on the whole exercise might be appropriate, e.g., “This progamme is intended to give you more visibility than any of your competitor”.

### **Step Thirteen – The Next steps**

It is so easy for a plan to be developed or even shelved because it did not get the proper priority with management. Setting out the practical steps which have to be taken to accelerate management’s decision to proceed can be helpful in that they allow the practitioners to take stronger follow up initiatives once the plan is presented.

## **2.5 PUBLIC RELATIONS CONCEPT**

Public relations is the task of goodwill creation directed at building harmony between an organization and its environment through mutual understanding based on truth and full information. It is the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its publics.

Public relations aim at winning the cooperation of whom it may concern. For an organization to win people's understanding and cooperation, it has to evolve and implement programmes of action which will observe both public interest and organization interest.

Accordingly, the function of public relations is directed towards developing and encouraging attitudes and behaviour which will nurture the seeds of mutual understanding and assist their strong and healthy growth. Haywood (1984), Offonry (1985) and Nwosu (1996), share the view that public relations encourages pursuance of positive steps to achieve goodwill, that is, implementation of strategies that could ensure a cordial

business and social rapport with the various public. Public relations encourages the building of corporate reputation thus an organization must ensure that it makes its public image acceptable. PR advocates elimination of practices, which though legitimate, may offend public opinion or jeopardize mutual understanding.

## **2.6 BANKING AND PUBLIC RELATIONS INTERLINK**

Thornton (1964) asserts that a concern for public relations is a pre-requisite of optimum growth in banking as in any other business. Specifically, the general role of PR in a bank may be summarized as follows:-

- ❖ To promote the service/products of the bank.
- ❖ To protect a good image for the bank
- ❖ To establish mutual understanding between the bank and its present and prospective customer.
- ❖ To identify and execute activities/projects that would, in general, enhance the bank's good corporate citizenship.
- ❖ To serve as an instrument of a two way communication channel between the bank and the relevant public such that

issues of public interests that impringe on the banks operations are fully monitored.

- ❖ To predict and analyze public opinion trends and hence advise management from time to time on their

Public relations agenda for a bank's image building may be analyzed from four perspectives; infrastructural, organizational, operational and social. In term of infrastructural logistics, the concern of public relations is directed at examining the impact of bank's premises and office structures at strategic locations around community business centers. A suitable location should have good access roads to both pedestrians and motorists and of course free from traffic obstruction. A bank premises with are parking space for customers and banks staff will prove an edge. The bank's sign board should be conspicuous and have a good graphic appeal. Planting of flowers and placement of flowerpots in designated places will introduce a desirable aesthetic natural environmental beauty to the credit of the bank. An internal conducive atmosphere, fully air-conditioner, will not only appeal to customers but will also enable the staff to concentrate on their jobs. Banks are known for a lot of paper work and therefore an

embracement if a staff is made to work under a fan and has to be chasing pieces of paper blown off the table by an electric fan.

As usual with other business entities, a bank's organizational structure is expected to reflect its chain of command as well as its lines of authority, responsibility and corresponding accountability. The chain of command beings from the board of directors to the chief executive, heads of divisions and department down to the lowest staff cadre in the organization. The make up of a bank's board of directors creates either a positive or negative impression on the publics mind. Accordingly, to constitute its board, a bank has to satisfy itself that the people at the helm of affairs are capable, reliable and seasoned personalities. If the board on the other hand is made up of dubious and unreliable characters, the corporate image of the bank must, of necessary, wane in the eyes of the public and PR would have little to do to patch up the situation. To appeal to the pbulics and attract required patronage, a bank should invigorate its organizational structure and ensure that no square pegs are in round holes from top to bottom.

Operational efficiency in bank service delivery will enhance customer patronage and accrue a commensurate dose of good cooperate image. To remain relevant, a bank must ensure that its services are tailored to public expectation and rendered efficiently. Every effort should be made to minimize unwarranted delays. Speed and accuracy are public expectations in bank service delivery. A good service but poorly rendered deflates public relations and does some harm to a bank. The harm is that the bank is secretly classified in the public eyes as an inefficient financial institution. In like manner, a poorly conceived and rendered service does no better.

To create a good image for itself, a bank should set up operational standards which all and sundry are committed to maintaining. Staff must be disciplined and courteous to customer. Healthy PR demands that a bank operates within the standard banking ethics. Customers' transactions must be handled with diligence, speed and accuracy. Staff must be customer-friendly both before and behind the counter. There should be no double standards. Arbitrary or discriminatory

application will slaughter public relations hence, must be avoided.

Banks are expected to be socially responsible because they by no means independent of the society in which they operate. Banks should, for example, create job opportunities for the generality of public without ethnic, religious or gender bias; help in social activities such as provision of disaster relief, educational grants. Scholarship wards, donations to handicap-caring institutions and encouragement of sports, etc (Ogbunike, 1985).

## **2.7 STRATEGIES OF FINANCIAL PUBLIC RELATIONS TOWARDS RESTORING OF PUBLIC CONFIDENCE IN THE BANKING SYSTEM**

The following technical channels of communication are available for financial public relations management. Financial media, media participation and public dialogue, image advertising and financial literature, examples of which are

Annual Report, Corporate Letter and publication of House Journals.

- a) **Financial Media:** The press is that branch of media involved in printed communication. Various financial publications abound today in Nigeria including Business Times, Business Concord, Financial Guardian, Financial Punch and a host of other daily and weekly papers which devote a considerable space to report on business and economic activities. In dealing with the press, care should be exercised to consider four cardinal requirements of brevity, objectivity, timeliness and accuracy. Public relations officers of banks should utilize the ample opportunity provided by the financial press to present the true picture of their respective financial institutions concerning the distress situation. Where a particular newspaper has a business, economic or finance editor, it is advisable to deal with such designated editor directly. This approach according to Monu (1987) reduces protocol and enhances better analysis of news.
- b) **Media Participation and Image Advertising:**



Board members and top management have an option to utilizing paid air time or news conference to present their bank to the public with a view to promote public confidence and strengthen the corporate image of the bank. The advantage of this type of paid publicity is that it affords a company the opportunity to unfolding as much details as possible. On the other hand, where a media space or air time is not paid for, there is no way the bank may compel an editor to report its story. This is why many companies patronize advertorials of several pages as a special focus on their business. Such advertorials amount to image advertising in so far as the purpose is to promote public awareness, enhance public confidence in corporate performance and woo customer goodwill.

c) **Annual Report and House Journal Publication:**

Under the heading of information we have such diverse activities as the publication of bank's house journals and their annual reports and statements of accounts. A bank's annual report is one of the strongest corporate references

point. It is the report card of business and constitutes the bedrock of a company's financial literature.

An effective annual report aimed at combating banking system distress and its stigmatizing effects should have the following characteristics:

- A distinctive cover to attract and reflect creditable corporate image;
- A table of content;
- A summary or table of highlight;

An identification of Board Members and Corporate Service Chief (that is, members of top management) by functions;

- A statement from the chief executive and/or board chairman summarizing the year's events and emphasizing developments that bear on the bank's continuing ability to meet its mandate to all and sundry.
- Operating financial statement and balance sheet with detailed notes to provide additional information on financial aggregates;
- A summary of financial aggregates highlighting operational results for the preceding five years;

- Auditors statement;
- A generous display of financial graphics using histograms, pie charts, bar charts and graphs.

House journals circulated among staff, shareholders, and subscribing members of the public is an important element of public relations. House journals have gone to become a recognized segment of financial periods literature varying considerably among themselves in content and approach, some of them produced partly or wholly in the research department of banks, other relying almost entirely on professional writing, but all doing very good unobtrusive public relations work (Thornton, 1964).

d) **Shareholders Briefs, Position Papers and Topical Commentaries**

Like any business letter, shareholders brief are a special correspondence from the company to shareholders to keep them informed periodically of development in the organization. Shareholders briefs are additional measure beyond the annual reports and statement of accounts and intended to strengthen further the company shareholders

relations. There is also the issue of correspondence exchange between the organization and shareholders. Some shareholders submit suggestions, enquiries about products, sales processes, research and sometimes very minor issues which some executives may consider unnecessary. But no matter how petty the issues are thought to be, shareholders enquiries should be treated with utmost care. (Monu 1987). Position papers and topical commentaries are important as means through which a bank may state its position on certain industrial or national issues with a view to promoting public confidence in the business of the bank as well as bolster its image as a socially responsible organization.

## **2.8 HOW TO ACHIEVE AND MANAGE GOOD PUBLIC RELATIONS**

Effiong (1979:13) said that “corporate managers at all level must continue to improve and refine their technology in order to ensure higher levels of consumptions and satisfaction for the

society. This should also include recognition of the society's impact on all corporate activities. Such recognition must look ahead and think through which all of its activities are likely to become social problems. It is the duty of managers to try to prevent the undesirable results of failure to anticipate society's needs and desires and satisfy them profitably”

In his contribution, Hills (1958:6) outlined three requirements that are essential for securing any lasting and substantial success to this effort. The first of these is integrity and truth. Unless integrity is established, nothing else can be made credible. The second is the soundness of policies decisions and act, viewed in the light of public interest. The third requirement is the use of facts that are understandable, believable, presented to the public with imagination. He further added that the end product of effective public relations is not just the publicity that it creates but also the public attitudes resulting from the communication of information, facts and management's point of view.

Canfield (1979:9), in recognition of this wrote that good employee-relation policy is expressed by providing regular

employment. Good consumer relation policy involves producing good product at reasonable prices with adequate services for consumers, and contributing to the social, cultural, economic welfare of the community in which the organization, operates. Good community relation is achieved not simply by helping support good causes, but by securing the support of other citizens for worthy causes. He went further to say that good public relations cannot be achieved by the delegation of action to a public relation manager and his staff of specialist, rather, a function of every operating dearest head as well as line and staff executives. Also, that a poorly managed organization will find it fruitless to attempt to gain a favourable reputation through a public relations programme. The expenditure of large sum of money for entertaining can never successfully substitute for sound practice.

From the foregoing, it is clear that it is not job of public relations officer to make excuses for organizations faults or production problem.

Jefkins (1969:9) arrived at a conclusion that the public relations officer is not an apologist for irresponsible

management, bad design, deficient packaging, and poor manufacturing rendering. It is the duty of PRO to advise that these things be put right, and to proclaim the good news when that advice has been taken.

## **2.9 EVALUATING PUBLIC RELATIONS**

Evaluating public relations activities is a necessity because it will help to determine whether the activities are achieving their purpose, and to justify the time and money invested in these activities. There are a number of measurements, which can lead to meaningful evaluation of public relations activities. Properly done and properly appraised they can produce facts and figures, which will satisfy management that its public relations budget is a worthwhile investment.

Nolte (1974:49) outlines that public relations deals with intangibles, it is not easy to measure its accomplishment. A production manager can count the number of items he produces. A sales manager can record sales in precise figures. The public relations director or counselor does not have this advantage.

Nevertheless, he must come up with specific statements regarding results and this can lead to error.

He further added that the principal things, which can be measured, are production, distribution, interests, reach, understanding and opinion. Of these, only the last is a real measurement of accomplishment. The other five are merely steps leading towards the ultimate appraisal. Public relations activities are carried on for one reason only, to affect public opinion.

He concludes by saying that when public is favorably affected in a measurable way there is definite evidence of success. The other items cannot prove success but they can aid in determining how much was made, how much it cost, where the time was spent, and sometimes why things happened.

In agreement with the above, Canfield (1977:82) says that because it deals with changeable attitudes and opinions, public relations is exceedingly difficult to evaluate. He states that measuring public relations effectiveness is only slightly easier than measuring a gaseous body with a rubber band. He also



said that public relations results can be measured broadly and generally, but for the most part, not precisely.

An argument in equity may prove the best tactic: Hottman in Dilley (1973:90) says "that by causing on the community that is not reflected in its rate base, when it installed the pollution abatement equipment, those external Costs become internalized only by including the cost of generating electricity.

He explains further by given instance where \$50,000 spent on shrubs for the sub-stations is hard to describe in terms of its financial return to stockholders and its effect on reducing rates.

Implicitly, the commentators assume that power utility has already considered argument such as expenditures made voluntary now are better than expenditures required in the future because of the steady increase in inflation, and management decisions should not be questioned later unless there has been a gross abuse of discretion says Dilley (1973:90).

In his contribution Marquis (1970:66) contended that checking the results of an image programme or any public relations campaign is difficult. For some corporations, a survey

on the recognition of the firm or its trademarks may cover the result of identification, not of reputations, but it can be significant he added that one measure of specific programme is the price of the corporation stock before and after the campaign. Naturally, other factors will probably

Have a much or more effect on prices, but if the price earning ration is appreciably higher, the programme has been successful.

Publicity is one measure, but its value should be judge on what is published and in what media rather than on the number of inches of clipping.

## **2.11 PROBLEMS AND WEAKNESS OF PUBLIC RELATOINS**

In spite of its rapid development, public relations is confronted with serious problems and weaknesses.

In the light of this, Canfield (1977:34) acknowledged that practitioners and management frequently disagree as to its functions and objectives. In many corporations, public relations is largely a product of publicity and communications. In others, it covers a multitude of miscellaneous activities, such as entertaining visitors, contributing to charity, running employees social events and staging anniversary celebrations. Some corporate management assumes that public relations is vaguely concerned with creating a corporate image. He also said that public relations practitioners complain that management do

not keep them informed on important matters or consult them on plans, policies and decisions with significant public aspect. Management on the other hand, contends that many public relations practitioners know little about corporate image. He also said that public relations practitioners complained that management do not keep them informed on important matters or consult them on plans, policies and decisions with significant public aspect. Management on the other hand contends that many public relations practitioners know little about corporate operations or problems and have an exaggerated opinion importance of public relations. It is therefore worth to note that there is a need for improvement in the ethical standards and practices of some members of the profession.

In furtherance of his point, Canfield asserted that the rapid growth of public relations has attracted man inexperienced, unethical practitioners who have created a false image of the activity and detracted from the honest efforts of the great majority of competent, ethical public relations people, spurious publicity stunts, false organization fronts, suppression of negative fact, influence peddling,

Deceptive publicity, and similar unethical practices have aroused criticism.

Jefkins (1969:9) observed that the greatest weakness of public relations today is that management is less well informed than it should be about public relations, which to a degree is the fault of consultants who adopt unnecessarily protective quasi professional restrictions on selling their services.

Umesi (1985:5), thinking along the same lines, dwelled on the faults and difficulties being encountered by the Nigerian Institute of Public Relations, such as the lack of recognized professional qualification for the practice of public relations and this has done more harm than good. This is because the situation made it possible for anyone who is able to **“purchase cash and carry briefly case”** to claim that he is public relations consultant.

He also wrote that Nigeria copied **“does and don’t”** of public relations practice from United Kingdom, but paid little or no attention to the social and environmental factors in Nigeria and this has created problems with the passing of time. With changes in the economic and social trends in

Nigeria, the Nigeria Institute of Public Relations is being forced to have another look at the profession and its relevance to the Nigerian society. One issue that has imposed serious challenge concerns the evolution of single and recognized professional qualification for public relations practitioners.

Hills (1958:52) had made an important contribution to much of the doubt about the value of public relations arises from the difficulties in assessing the results of public relations activities and the absences of suitable yardsticks by which these results can be measured. Even where there are tangible results, as in press relations, the movements can be misleading. He pointed out that it does not follow either that because something is printed that:

- a) It is read
- b) It is understood, or it is favourably accepted.

## **2.12 PUBLIC RELATIONS PRACTICES IN UNION BANK PLC**

Talking about the public relations practitioners in Union Bank Plc, we would be talking or better still be

Discussing the various programmes or dispositions by the bank in building, promoting and sustaining good relationship with its public (both internal, i.e. customers, community people, government press, opinion leaders, law enforcement agents eg police etc).

Before going into what the bank (Union Bank Plc) does in establishing and enhancing good relationship that existed/existing between the bank and its public, we shall first of all take a look at their mission statement. And this goes thus:

*“To be the foremost financial institution with the most satisfied customers” .*

With the above statement, one concludes that the bank is posed to give out its best to see that its customers do not lack or have a course to complain, with regard to service. And this would be considered as the first public relations practice by the bank.

Secondly, we shall be looking at the shareholder relations. The bank organizes Annual General Meeting (AGM), which creates the Forum for the owners of the bank and the bank management to have a look at what the financial year that had been concluded look like. Whatever proceeds from their investment is believed to be made known to the shareholders particularly, and then also to the government, and the general publics in order to build trust and

confidence in the people's mind, which in the end result, attracts much customers and investor into patronizing the bank.

Thirdly, employee relations embarked upon by the bank is something that cannot be over emphasized. And include the following:-

- Organization of “*refresher course*”
- Provision of standard canteen for the workers with modern facilities available.
- Provision of shuttle buses that convey workers to and from the office.
- Provision of loans to workers (e.g. car loans; house loan e.t.c).
- Prompt payment of salaries as and when due.
- Promotions as and when due
- Accesses to the acquisition of shares

The above public relations (employee relations) practices by Union Bank Plc; are aimed at establishing and promoting goodwill based on mutual understanding, two-way communication for co-operation and long lasting relationship between the organization and its internal public (.i.e the staff).

Other area where Union Bank Plc, dispose of their public relations activities in the area of customer services. They try as much as possible to satisfy their customers to the maximum leaving the customer with no complaint and no other option than complementary remarks.



In the area of press conferences and press release, the banks do not lag behind whenever the need arises.

The bank tries as much as possible to be seen as good corporate citizens, keeping to the rules and regulations of the government hosting them.

In the area of community services e.g. community projects and programmes, Union Bank PLC, tries as much as possible to associate itself with them.

Source of information: Union Bank Plc Annual Report 2001.

## **2.13 PUBLIC RELATIONS PRACTICES IN FIRST BANK PLC**

- a) **Manpower Planning and Development:** For the growth and survival of a competitive enterprise, the role of manpower planning and development as a function in Human Resources Management has always been of strategic importance to the First Bank Plc. The process involved in manpower planning and development are influenced by the environment in which the bank operates. In the banking industry, like others, the single, most important factor of production is the human resources, that is, the employee that form the nucleus of the goals and objectives of the organization.

First Bank Plc has a training school, where training activities are focused on acquisition of skills at different levels in the organization. Such skills include technical, conceptual supervisory, human relations e.t.c. in specific areas of management activities. Development programmes in contrast, are directed on the employees as an individual with the aim of equipping him with appropriate skills to assume higher responsibilities.

- b) **STAFF CLUBS AND TRADE UNION:** As part of its Corporate policy to encourage close interaction among staff as a means to building a stronger and more beneficial team spirit necessary fore the attainment of its primary operational goals, First Bank Plc has over the years actively supported and encourage staff club and trade union activities, at senior, intermediate and junior levels. Although, the emergence of these Unions took long in coming, when then eventually emerged, it was with the total support of the management of First Bank which has always kept itself abreast of the tremendous potentials which such organizational units hold for the progress and prosperity of the entire organization.
- c) **THRIFT AND CREDIT CORPORATION SOCIETY:** First Bank Plc's thrift and corporative society was formed after it was registered with the Lagos State Ministry of Corporative upon the approval of the management of First Bank Plc. The society is open to all senior and junior staff of the corporation in Lagos and all other branches. The

society makes savings from contributions, which it receives from deductions that are made from the salaries of the staff members who belong to the society. The society comes handy to members and aid in the time of needs by granting them loans.

- d) **SPORTS:** Although, the First Bank Plc sports and social club was formed in 1970, it did not fully enter competitive sports until 1994 when it was registered in the division IV of the Lagos State Divisional Football Association. Then, the club had been taking part in the competitions, which were organized by the Banking Institute of Nigeria and Central Bank of Nigeria. Within a short time, the club made a meteoric rise to stardom and thereby imprinted First Bank's name in the minds of the soccer fans in Lagos State, Sporting Arena. In no time, the club gained promotion to Division III.
- e) **PRESS CONFERENCES:** The organization uses this forum to address the press (i.e. gentlemen and ladies from the media) and telling them of its plans, projects and latest development in the organization.
- f) **PRESS RELEASES:** The media are informed of the organization's intentions, future and present plan/projects, past achievement or programme and these are disseminated to the members of the public.
- g) **FACILITY VISITS:** The organization engages in this whenever there is a new development (like going on-line/real-time banking), purchase of

sophisticated computers, counting machines, new bullion vans, new cars etc. Here, members of the press are invited to inspect and report to the public of their findings. The organization uses this medium to promote and sustain confidence and trust in the minds of its customers and thereby helping it to promote good will, mutual understanding and long lasting relationship between itself and her publics.

- h) **SCHOLARSHIP:** This medium is used by the organization to fulfill its corporate social responsibilities. This helps to promote good relationship between itself and her employees, and the host communities.
- i) **SUPPORT TO GOVERNMENT PROGRAMMES:** The organization's involvement in this gesture is aimed at promoting good working relationship between itself and the various level of government. This strategy equally helps the organization to lobby favourably to the advantage of the organization.
- j) **SPONSORSHIP:** First Bank Plc embarks on sponsorship of programmes, events, educational programmes. This is done not only to the external publics (e.g. the police government etc) but also to its staff and their children. This approach is aimed at achieving the best of relationship with her customers/pubic. And for her staff, the approach especially, in the area of education and training, brings out the best in them, in terms of competency, dedication and industry.

**SOURCE:** First Bank Plc, Annual Report and Statement of Account and Diary, 2002.

## **2.14 SUMMARY OF IDENTIFIED PROBLEMS**

It is a common knowledge that Nigerian banking system has over the years, been experiencing a crisis of confidence, a situation in which customers doubt the integrity of the banking system in delivering the financial intermediation services. This loss of confidence in the banking and financial system is a major consequence of bank distress.

The aftermath of the above could lead to withdrawal of deposit from the distressed banks. Again, as a result of the loss of confidence, interest rates rises and depositors asks for higher rates for their perceived higher chance of bank failure and failing in this kind of circumstances are forced to pay their loans.

Apart from the loss of confidence in the minds of depositors and potential depositors, another observable trend is that the practice of public relations by banks is not adequate to enhance their image and performance. Again, public relations has too often been treated with levity and handled in myopic fashion by many banks management to the detriments of their organizations.

Finally, while public relations department of some banks would be struggling to foster the good image of the bank, clerks and others might be busy creating bad image for the banks, by way of poor manner of approaches, bad depositors, rude statements, cheerless, care free attitude. These affect the banks methods and channels of communication which makes the public perception of public relations in banks negative.

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## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

This section presents the researcher's methodology and process involved in carrying out the research project. This section will be divided into sub sections as presented below.

#### **3.1 RESEARCH METHOD**

This type of method to be used in any research undertaking is determined substantially by the nature of the research problem and purpose of the study. The use of descriptive and normative method of research is regarded by the researcher as logically sound and adequate for getting solution to the problems posed by the study (Uzoh, 2001). The method used here is the explorative survey method which embraces questions and interview. According to Busha (1986), researchers consider it to be the most suitable techniques for discerning "the kind of information needed by user of the source on which most researchers commonly rely"

## **3.2 RESEARCH DESIGN**

The researcher applied the multiple data gathering technique in order to adequately cover research questions and hypotheses and to achieve precise and reliable result. The researcher thus used questionnaire and interview schedule for the purpose of primary data collection.

## **3.3 SOURCES OF DATA COLLECTION**

By sources of data, we mean the process or means through which data were sourced. The sources here are primary and secondary sources.

### **3.3.1 PRIMARY DATA METHOD**

The primary data method is the process of gathering first hand raw material or data, which have not been used previously by past or present researchers. This is first obtained by the person conducting the interview, investigation or research. Primary data are those collected via experiment and/or using tools like questionnaire and survey.

### **3.3.2 SECONDARY DATA METHOD**

This is the process of eliciting or making use of data that may have been used by other persons. Such data are from texts, magazines, journals, dailies, encyclopedia, government gazettes,

notes, monographs, project reports etc and this is done by visiting the libraries (public or private) information centres cyber café, schools etc.

### **3.4 POPULATION OF THE STUDY**

The population of the study is made up of the customers and staff of the banks understudy. And these publics are based on Enugu metropolis. From the information gathered the staff strength of Union Bank and First Bank in Enugu is 860 and 670 respectively. And for their customers we have 2,780 and 2,830 respectively. The sum total of the population therefore is 7,140.

### **3.5 DETERMINATION OF SAMPLE SIZE**

To determine the sample size, the researcher conducted a pilot survey, where twenty (20) of the research questionnaire were administered randomly on selected customers and staff of the banks under study. Out of the number, 17 were correctly filled and returned.. while the remaining 3 were wrongly filled and therefore, not used. The percentage of response therefore, is 85 and 15 respectively.

$$\text{i.e. } \frac{17}{20} \times \frac{100}{1} \text{ and } \frac{3}{20} \times \frac{100}{1}$$

To calculate the optimum sample size, the researcher applied the Freund and William model of sample size determination, calculated at 95% confidence level of significance and 5% standard error.

The formula is therefore 
$$N = \frac{(Z)^2 (Pq)}{e^2}$$

N = Sample size

P = Percentage of response

q = Percentage of negative response

e = Percentage of tolerable error

(z) = Normal variant for the desired level of confidence

$$\begin{aligned} N &= \frac{(1.96)^2 (85 \times 15)}{25} \\ &= 195.9216 \end{aligned}$$

With this outcome, the researcher decided to approximate the sample of 196 for easy administration.

### **3.6 PROCEDURE FOR DATA GATHERING**

Researcher questionnaire were given to the people scientifically for this study. The were requested to either tick or circle the option that best suited their choice and also fill a blank spaces with whatever they felt were the answers.

In order to avoid delay, at the same time, ensure high percentage return on questionnaire they were distributed by hand and collected after respondents duly completed them.

### **3.7 METHOD OF DATA ANALYSIS**

Data collected will be coded, grouped into frequencies, computed and arranged into tables for easy references and analysis.

Presentation method will be simple percentage, tables, pie charts and bar charts.

### **3.8 TEST OF HYPOTHESES**

The main methods of analyzing data collected in this study would be the simple percentage and chi-square for testing the hypotheses.

Chi-square is generally used when data are expressed in response frequency and in discrete form, (Emele and Emele, 1995), hence its choice here.

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## **CHAPTER FOUR**

### **4. 0 ANALYSIS AND INTERPRETATION OF DATA**

To analyze the data collected, this chapter is divided into two sections and is hereby presented in a chronological sequence in line with the research objectives, questions and hypotheses. The study seeks to determine and establish the public relations activities/practice used in the banking industry in Nigeria with a special interest in Union Bank Plc and First Bank Plc.

#### **4.1 QUESTIONNAIRE ADMINISTRATION 6 SEX AND AGE**

##### **DISTRIBUTION OF RESPONDENTS**

**It was viewed that the age different of the respondents will be considered in the distribution of the questionnaire. This was based on the assumption that there is relationship between age and sex in the level of appreciation. The table below summarizes the distribution of respondent by age and sex.**



**Table 4.1 SEX AND AGE DISTRIBUTION OF RESPONDENTS**

AGE RANGE IN YEARS	FEMALE		MALE		TOTAL	
	No	%	No	%	No	%
18-30 yrs	20	21	22	22	42	21
30-50yrs	56	58	60	60	116	59
Above 50 yrs	20	21	18	18	38	20
<b>TOTAL</b>		<b>96</b>	<b>100</b>	<b>100</b>	<b>196</b>	<b>100</b>

In table 4.1, a summary of the distribution of questionnaire by age consideration was tabulated. The table indicated that 96 questionnaire were distributed to female while 100 were for male. Further, the analysis revealed that 96 of the 196 questionnaire were for own while the remaining 100 were for men. On the whole, the administration of the questionnaire was based on two categories of respondents.

1. The staff and management of First Bank Plc and Union Bank Plc, Enugu metropolis.
2. The consumers of First Bank Plc and Union Bank Plc, Enugu metropolis.

The total number of respondents and questionnaire administered are presented in table 4.2 below

**TABLE 4.2 TOTAL NUMBER OF RESPONDENTS**

RESPONDENTS	NO OF COPIES ADMINISTERED	NO OF USABLE COPIES RETRIEVED	% IOF RESONSES
Mgt. & staff of FBN Plc & UBN Plc.	96	96	51
Customers of FN Plc & UBN Plc	100	94	49
	100	190	100

Table 4.2 shows the table number of respondents of the research study. Out of total of 196 subjects, 96 were for the management and staff of the First Bank Plc, while 100 were for the customers of First Bank Plc and Union Bank Plc, Enugu. Furthermore, out of 196 questionnaire administered, 190 questionnaires were retrieved and found usable. This means 99% of the questionnaires distributed were usable.

To be able to appreciate the influence and the efficacy of public relations in the banking industry the researcher and other interceded parties would want to know whether the respondents really understands and are of the knowledge of public relations. The answers to the aforementioned will be addressed in table 4.3 below.

**TABLE 4.3 UNDERSTANDING OF PUBLIC RELATIONS**

<b>RESPONSES VARIABLES</b>	<b>RESPONDENTS</b>				<b>TOTAL</b>	
	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
<b>Yes</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>
<b>No</b>	-	-	-	-	-	-
<b>TOTAL</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>

**SOURCE: Response to staff and customers question No. 7**

**Table 4.3 above shows that both the staff and customers of the banks understudy are fully aware of what PR is all about. This can be substantiated by the fact that a total of 190 respondents, representing 100% gave their affirmation to the assertion.**



**Table 4.4 FIRST BANK PLC & UNION BANK PLC AND CUSTOMERS KNOWLEDGE OF PUBLIC RELATIONS PRACTICE IN THE TWO BANKS**

<b>RESPONSES VARIABLES</b>	<b>RESPONDENTS</b>		<b>TOTAL</b>			
	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
<b>Yes</b>	<b>96</b>	<b>94</b>	<b>94</b>	<b>84</b>	<b>178</b>	<b>92</b>
<b>No</b>	-	-	-	-	-	-
<b>Don't know</b>	-	-	<b>2</b>	<b>2</b>	<b>2</b>	<b>1</b>
<b>Not too well</b>	<b>6</b>	<b>6</b>	<b>8</b>	<b>9</b>	<b>14</b>	<b>7</b>
<b>Total</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>

**SOURCE: Response from banks and their customers.**

**Table 4.4 above indicate the banks employees and customers are aware of public relations practice/activities. This can be buttressed by the fact that a total number of 174 respondents, representing 92% affirmed to the above assertion.**

**PUBLIC RELATIONS ACTIVITIES/PRACTICE OBSERVED IN FIRST BANK PLC AND UNION PLC**

<b>BANKS' EMPLOYEES RESPONSES</b>	<b>BANK'S CUSTOMERS RESPONSES</b>
<ol style="list-style-type: none"> <li>1. <b>Effective employee relations</b></li> <li>2. <b>Good customer relations</b></li> <li>3. <b>Regular publication of printed mater.</b></li> <li>4. <b>Training and re-training programmes</b></li> <li>5. <b>Payment of salaries as and when due.</b></li> <li>6. <b>Promotion exercises as and when due</b></li> <li>7. <b>Pension scheme</b></li> <li>8. <b>Encouraging welfare packages/incentives e.g. hospital bills, provision of transport, house allowance etc.</b></li> </ol>	<ol style="list-style-type: none"> <li>9. <b>Good customers relations e.g enlightenment, information and education of customers on new developments in the industry, introduction of new products that are customers' oriented and beneficial e.g. Western Union Money Transfer, Local Money Transfer, ATM, on line-Real Time banking, insurance scheme</b></li> <li>10. <b>Training and re-training</b></li> <li>11. <b>Payment of salaries as and when due</b></li> <li>12. <b>Regular promotion as and when due.</b></li> <li>13. <b>Regular publications</b></li> <li>14. <b>Employee &amp; customers suggestion boxes</b></li> </ol>

**The above table represents the responses to the question posed on the forms of public relations activities/practices observed in First Bank Plc and Union Bank Plc, Lagos.**

**TABLE 4.6 PUBLIC RELATIONS AS SEEN AS INEVITSBLE TOOLS/STRATEGIES USED IN ENHANCING BANKS GROWTH AND DEVELOPMENT**

RESPONSES VARIABLES	RESPONDENTS				TOTAL % OF RESPONDENTS	
	BANKSØ EMPLOYEES		BANKSØ CUSTOMERS			
	No	%	No	%	No	%
Yes	90	94	86	91	176	93
No	-	-	2	3	2	1
Don't know	6	6	6	6	12	6
TOTAL	96	100	94	100	190	100

SOURCE: Response from BanksØEmployees and BanksØcustomersØquestion

**Table 4.6 above shows that the respondents are of the believe that public relations are inevitable tools/strategies for enhancing bank's growth and development. This can be substantiated by the fact that a total of 176 respondents, representing 93% are of the opinion.**

**TABLE 4.7 DEPENDENTS OF BANK'S SUCCESS ON THEIR  
IMAGE**

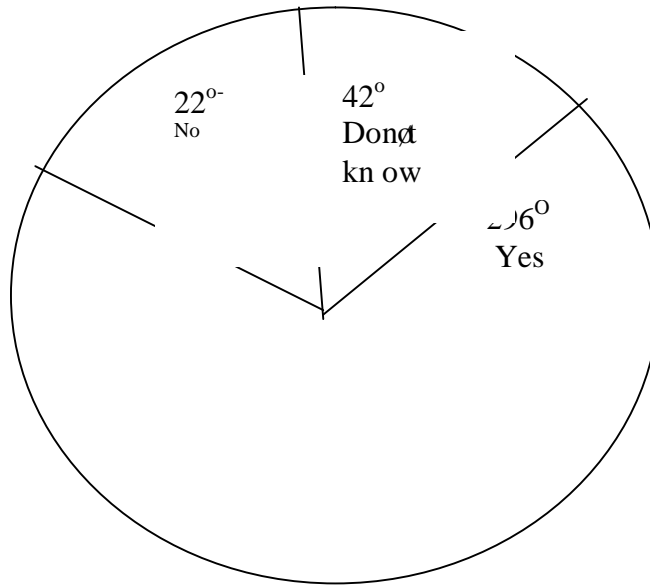
<b>RESPONSES VARIABLES</b>	<b>RESPONDENTS</b>				<b>TOTAL % OF RESPONDENTS</b>	
	<b>BANKS' EMPLOYEES</b>		<b>BANKS' CUSTOMERS</b>			
	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
<b>Yes</b>	<b>76</b>	<b>79</b>	<b>80</b>	<b>85</b>	<b>156</b>	<b>82</b>
<b>No</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>12</b>	<b>6</b>
<b>Don't know</b>	<b>14</b>	<b>15</b>	<b>8</b>	<b>9</b>	<b>22</b>	<b>12</b>
<b>TOTAL</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>

**SOURCE: Response from Banks' Employees and Banks' customers' question**

**Table 4.7 above indicates that the respondents are of the full believe that bank's success is dependent of their image. This can be sustained by the fact that a total number of 156 respondents, representing 82% are of the affirmation to the assertion.**



**This can be equally be represented by a pie chart.**



**FIG. 4.1      PIE CHART REPRESENTING THE VIEW THAT BANKS' SUCCESS IS DEPENDENT OF THEIR IMAGE.**

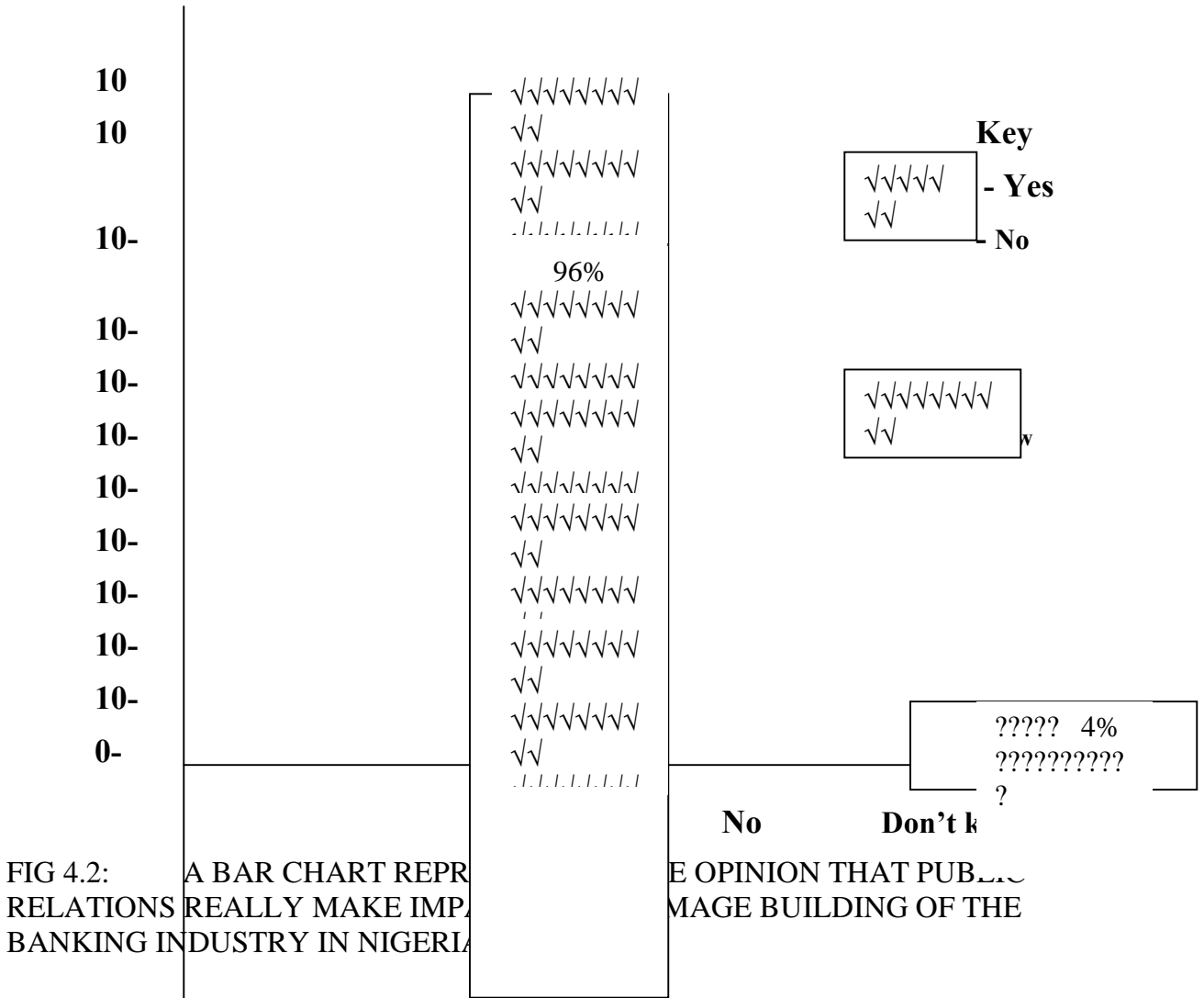
**TABLE 4.8 IF PUBLIC RELATIONS MAKE IMPACT ON THE  
IMAGE BUILDING OF THE BANKING  
INDUSTRY IN NIGERIA**

<b>RESPONSES VARIABLES</b>	<b>RESPONDENTS</b>				<b>TOTAL % OF RESPONDENTS</b>	
	<b>BANKS' EMPLOYEES</b>		<b>BANKS' CUSTOMERS</b>			
	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
<b>Yes</b>	<b>90</b>	<b>94</b>	<b>92</b>	<b>98</b>	<b>182</b>	<b>96</b>
<b>No</b>	-	-	-	-	-	-
<b>Don't know</b>	<b>6</b>	<b>6</b>	<b>2</b>	<b>2</b>	<b>8</b>	<b>4</b>
<b>TOTAL</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>

**SOURCE: Response from Banks' Employees and Banks' customers' question**

**In table 4.8 above, it is indicated that public relations really make impact on the image building of the banking industry in Nigeria. And this can be proved by the fact that a total of 182 respondents representing 96% agrees to the assertion above.**

This can even be represent by a bar chart.



**TABLE 4.9 IF PUBLIC RELATIONS PLAY ROLE IN  
RESTORING MUTUAL CONFIDENCE  
BETWEEN THE BANKS AND THEIR  
PUBLICS**

<b>RESPO NSES VARIAB LES</b>	<b>RESPONDENTS</b>				<b>TOTAL % OF RESPONDENTS</b>	
	<b>BANKS' EMPLOYEES</b>		<b>BANKS' CUSTOMERS</b>			
	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>	<b>No</b>	<b>%</b>
<b>Yes</b>	<b>92</b>	<b>96</b>	<b>88</b>	<b>94</b>	<b>180</b>	<b>95</b>
<b>No</b>	-	-	-	-	-	-
<b>Don't know</b>	<b>4</b>	<b>4</b>	<b>6</b>	<b>6</b>	<b>10</b>	<b>5</b>
<b>TOTAL</b>	<b>96</b>	<b>100</b>	<b>94</b>	<b>100</b>	<b>190</b>	<b>100</b>

**SOURCE: Response from Banks' Employees and Banks' customers' question**

**From table 4.9 above, it can be interpreted that public relations actually plays a role in building and restoring mutual confidence between the banks and their publics. This can be buttressed from the total of 180 respondents, representing 95% who affirmed to the above assertion.**

TABLE 4.10 TYPE OF ROLE PLAYED BY PUBLIC RELATIONS IN BUILDING/RESTORING MUTUAL CONFIDENCE BETWEEN BANKS AND THEIR PUBLICS

<b>BANKS' EMPLOYEES VIEWS</b>	<b>BANK'S CUSTOMERS VIEW</b>
<ol style="list-style-type: none"> <li>1. <b>Positive rules e.g. payment of salaries as and when due, promotion exercise conducted as and when due, seeking employees strategic issues etc</b></li> <li>2. <b>Encouraging roles e.g. training/re-training programmes; seminars and workshops</b></li> <li>3. <b>Altruistic/welfarist roles e.g. provisions of welfare packages – increase in salaries, annual leave, study leave, hospital bills, loans eg IOU e.t.c.</b></li> </ol>	<ol style="list-style-type: none"> <li>1. <b>Good customer relationship</b></li> <li>2. <b>Information, education and enlightenment provided to the customers as and when due</b></li> <li>3. <b>Provision of suggestions and petitions boxes.</b></li> <li>4. <b>Provision of financial assistance and advises to customers.</b></li> <li>5. <b>Customers forum and Nights</b></li> <li>6. <b>Customers awards</b></li> <li>7. <b>Stakeholders Forum</b></li> <li>8. <b>Stakeholders AGM</b></li> </ol>

The above table shows the type of roles public relations play in building and restoring mutual confidence between the banks and the publics.

## SECTION TWO

### TEST OF HYPOTHESES FORMULATED

#### HYPOTHESIS ONE

**Ho: Banks success is not dependent on their image.**

**Hi: Banks success is dependent on their image.**

#### CHI-SQUARE TEST FOR TABLE 4.7 (CONTINGENCY TABLE)

RESPONDENTS	RESPONSES		TOTAL % OF RESPONDENTS	
	YES	NO	DON'T KNOW	
Banks' employees	76 (*76)	6(6)	14(11)	96
Bank's customers	80(77)	6(6)	8(11)	94
Total	156	12	22	190

SOURCE: Table 4.7

Values in the big cells are observed frequencies while those to brackets are the expected frequencies.

Computed  $X^2 = \sum (b_{ij} - e_{ij})^2 / e_{ij}$

Where  $n_{ij}$  = Observed frequencies

$E_{ij}$  = Expected frequencies

O <sub>i</sub>	E <sub>i</sub>	O <sub>i</sub> – E <sub>i</sub>	(O <sub>i</sub> – E <sub>i</sub> ) <sup>2</sup>	(O <sub>i</sub> – E <sub>i</sub> ) <sup>2</sup> /E <sub>i</sub>
76	79	-3	9	0.13
6	6	0	0	0
14	11	3	9	0.8181
80	77	3	9	0.116
6	6	0-3	0	0
8	11	-3	0	0.818
				1.856

The degree of freedom is determined with the following formula:

$$df = (r-1)(c-1)$$

Where r = the number of rows

C = the number of columns

$$Df = (3-1)(2-1)$$

$$= 2 \times 1 = 2$$

$$X^2 (2) 0.05 = 5.991$$

With the 2 degree of freedom at 5% level of significance (i.e. 5) compared with the calculated value of 1.865.

**Decision Rule:**

Reject H<sub>0</sub> if X<sup>2</sup> calculated is greater than X<sup>2</sup> 1.865. otherwise do not reject H<sub>0</sub>. Since X<sup>2</sup> calculated is lesser than X<sup>2</sup> given, we therefore accept H<sub>0</sub> (Null hypothesis) and reject H<sub>1</sub> (alternative hypothesis). The conclusion therefore is that banks' success is not dependent of their image.

**HYPOTHESIS TWO**

**H<sub>0</sub>: Public Relations do not make impact on the image building of the banking industry in Nigeria.**

**Hi: Public Relations make impact on the image building of the banking industry in Nigeria.**

**CHI-SQUARE TEST FOR TABLE 4.8 (CONTINGENCY TABLE)**

RESPONDENTS	RESPONSES		TOTAL % OF RESPONDENTS	
	YES	NO	DON'T KNOW	
Banks' employees	90(92)	-(-)	6(4)	96
Bank's customers	92(92)	-(-)	2(4)	94
Total	182	-	8	190

SOURCE: Table 4.8

Values in the big cells are observed frequencies while those in small cells are the expected frequencies.

Computed X =  $(b_{ij} - e_{ji})^2$



Where  $n_{ij}$  = Observed frequencies  
 $E_{ij}$  = Expected frequencies

O <sub>i</sub>	E <sub>i</sub>	O <sub>i</sub> – E <sub>i</sub>	(O <sub>i</sub> – E <sub>i</sub> ) <sup>2</sup>	(O <sub>i</sub> – E <sub>i</sub> ) <sup>2</sup> /E <sub>i</sub>
90	92	-2	4	0.043
-	-	-	-	0
6	4	4	16	4
92	90	2	4	0.044
-	-	-	-	-
2	4	-2	4	1
				5.089

The degree of freedom is determined with the following formula:

$$df = (r-1)(c-1)$$

Where  $r$  = the number of rows

$c$  = the number of columns

$$Df = (2-1)(2-1)$$

$$= 1 \times 1 = 2$$

$$X^2 (2) 0.05 = 3.814$$

With the 2 degree of freedom at 5% level of significance (i.e. 5) compared with the calculated value of 5.087.

**Decision Rule:** Reject  $H_0$  if  $X^2$  calculated is greater than  $X^2$  given, otherwise, do not reject  $H_0$  since  $X^2$  calculated is lesser than  $X^2$  given (ie. 5.082 against 3.1). We therefore accept  $H_1$  (alternate hypothesis) and

reject Ho (null hypothesis) The conclusion therefore is that public relations make impact on the image building of the banking industry in Nigeria.

**HYPOTHESIS THREE**

**Ho: Public Relations play less in restoring mutual confidence between the banks and their publics.**

**Hi: Public Relations play great in restoring mutual confidence between the banks and their publics.**

**CHI-SQUARE TEST FOR TABLE 4.8 (CONTINGENCY TABLE0**

RESPONDENTS	RESPONSES		TOTAL % OF RESPONDENTS	
	YES	NO	DON'T KNOW	
Banks' employees	90(91)	-(-)	4(5)	96
Bank's customers	88(89)	-(-)	6(5)	94
Total	180	-	10	190

SOURCE: Table 4.9

$$= 1 \times 1 = 2$$

$$X^2 (2) 0.05 = 3.814$$

With the 1 degree of freedom at 5% level of significance (i.e. 3...) compared with the calculated value of 0.446.

**Decision Rule: Reject Ho if X<sup>2</sup> calculated is greater than X<sup>2</sup> given, otherwise, do not reject Ho since X<sup>2</sup> calculated is lesser than X<sup>2</sup> given (ie. 0.426 against 3...). We therefore reject Hi (alternative hypothesis) than accept H o (null hypothesis). The conclusion therefore is the public relations play less role in restoring mutual confidence between the banks and their public.**

RESPONDENTS	RESPONSES		TOTAL % OF RESPONDENTS	
	YES	NO	DON'T KNOW	
<b>Banks' employees</b>	<b>90(92)</b>	<b>-(-)</b>	<b>6(4)</b>	<b>96</b>
<b>Bank's customers</b>	<b>92(92)</b>	<b>-(-)</b>	<b>2(4)</b>	<b>94</b>
<b>Total</b>	<b>182</b>	<b>-</b>	<b>8</b>	<b>190</b>

SOURCE: Table 4.8

Values in the big cells are observed frequencies while those in small cells are the expected frequencies.

$$\text{Computed } X^2 = \sum (b_{ij} - e_{ij})^2$$

Where  $n_{ij}$  = Observed frequencies

$E_{ij}$  = Expected frequencies

$O_i$	$E_i$	$O_i - E_i$	$(O_i - E_i)^2$	$(O_i - E_i)^2/E_i$
90	92	-2	4	0.043
-	-	-	-	0
6	4	4	16	4
92	90	2	4	0.044
-	-	-	-	-
2	4	-2	4	1
				5.089

The degree of freedom is determined with the following formula:

$$df = (r-1)(c-1)$$

Where  $r$  = the number of rows

$c$  = the number of columns

$$Df = (2-1)(2-1)$$

$$= 1 \times 1 = 2$$

$$X^2 (2) 0.05 = 3.814$$

With the 2 degree of freedom at 5% level of significance (i.e. 5) compared with the calculated value of 5.087.

**Decision Rule:** Reject  $H_0$  if  $X^2$  calculated is greater than  $X^2$  given, otherwise, do not reject  $H_0$  since  $X^2$  calculated is lesser than  $X^2$  given (ie. 5.082 against 3.1). We therefore accept  $H_1$  (alternate hypothesis) and reject  $H_0$  (null hypothesis) The conclusion therefore is that public relations make impact on the image building of the banking industry in Nigeria.



## CHAPTER FIVE

### 5.0 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

#### 51 SUMMARY OF FINDINGS

The various data gathered has been presented and analyzed in chapter four. This chapter therefore will discuss issues generated from the analysis and make recommendations and conclusions accordingly.

The researcher, in the course of the study found out the following:-

That the employees and customers of First Bank Plc and Union Bank Plc have full knowledge and understanding of public relations. Equally, that there have been great observance of public relations practice/activities by the employees and customers of First Bank Plc and Union Bank Plc.

According to the analysis, public relations/activities in the above banks include: Effective employee relations; good customer relations, regular publications of printed matter, training and re-training programmes for employees, payment of salaries as and when due; promotion exercises as and when due, pension scheme, encouraging welfare packaging/incentives, eg hospital, house, transport allowances, education, information and enlightenment of customers on new developments in the industry; introduction of new products that are customers oriented/beneficial eg Western Union Money Transfer, ATM On-line-real Time banking, insurance scheme, employee and customer suggestion and petition boxes.

Due to the conviction the respondents have concerning the inevitability of public relations as great tools/strategies that can be used in enhancing banks' growth and development, the respondents therefore formed that great opinions that banks success is dependent of the image of the banks; public relations make impact on the image building of the banking industry in Nigeria, and that public relations plays role towards mutual confidence between the banks and their publics.

#### 5.2 CONCLUSION

From the analysis of the data and findings, the researcher would like to conclude as follows:-

- Non recognition and acknowledgement of public relations tools/strategies are inevitable practice in the banking industry,

may jeopardize the dreams of the banks as it concerns the growth and development of the banking industry. Public relations inability to actualize/realize the organization's desired results indisputably may result from inappropriate and inadequate utilization of public relations strategies.

### 5.3 RECOMMENDATIONS

Based on the data analyzed, findings made, and the conclusion reached, the researcher would like to make the following recommendations:-

Organizations, especially those in the banking industry must recognize and acknowledge greatly the efficacy of public relations which includes amongst other things, the enhancement of both the image and reputation of the banking industry, the enhancement of the growth and development of the banking industry, the building of mutual understanding, confidence and sustenance of good and long lasting relationship between the banks and their publics.

Banks should as much as possible utilizes most appropriately, most adequately and most effectively/efficiently, public relations strategies in their banking practices so as to easily realize and actualize the banks desired goals and objectives.

In certain cases, the service of expert public relations consultants should be sought by banks in tackling/handling some public relations sensitive issues which are great determinants of the success of the banks.

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## APPENDIX

### INTERVIEW SCHEDULE

INTERVIEWER	INTERVIEWEE
QUESTIONS	RESPONSES
1. What is your name?	.....
2. What is your educational qualification	.....
3. For how long have you served in your organization?	
4. What is your position in your organization?	
5. Do you have an indepth knowledge and understanding of public relations?	
6. If yes, does your organization engage in any form of public relations activities>	
7. If no, what are the reasons for that?	
8. What are the forms of public relations activities engaged by your organization?	
9. Do you see public relations as inevitable tools or strategies for enhancing bank's growth and development?	
10. Is banks' success dependent on their image?	
11. Do public relations make impact on the image building of the banking industry in Nigeria?	
12. Does public relations play any role towards the restoration of mutual confidence between the banks and their publics?	

## **APPENDIX 1**

Faculty of Business Administration  
Department of Marketing,  
University of Nigeria,  
Enugu Campus  
Enugu.  
7<sup>th</sup> May, 2007

**Dear Respondent,**

This questionnaire is designed by a postgraduate student of University of Nigeria, Enugu Campus  
it is meant for collecting statistical data for a study titled "Public Relations and Banking Industry in Nigeria"

This is in partial fulfillment for the award of MBA (Marketing) Degree.

You are please required to tick where appropriate. be assured that all information supplied will be treated with utmost confidentiality.

Thanks

ANYI, JAMES OBINNA

PG/MBA/05/45279

**PROJECT QUESTIONNAIRE FOR THE STAFF AND  
MANAGEMENT OF UNION BANK PLC AND FIRST BANK PLC,  
ENUGU**

TOPIC: PUBLIC RELATIONS AND THE BANKING INDUSTRY  
IN NI GERIA (AN EVALUATIVE STUDY OF SELECTED BANKS IN  
ENUGU)

- 1) Sex: a) male  b) Female
- 2 Age (a) 18-30  b) 30-59   
c) 50 yrs
- 3 Marital status a) Single  b) Married   
c) Divorced  d) Widowed
- 4 Educational Qualification: a) Pry. Education
- b) Post primary  c) Post secondary
- 5 Name of organization:.....
- 6 For how long have you served in your organization?  
a) 1-5yrs  b) 5-10yrs  c) 10-20yrs   
d) above 20 yrs
- 7 What is your position in your organization?  
a) Senior management position   
b) Middle   
management   
c) Junior management
- 8 Do you have an in-depth knowledge and understanding of  
public relations?  
a) Yes  b) No
9. If yes, does your bank engage in any form of public relations  
activities?  
a) Yes  b) No   
c) Don't know  d) Not too well
10. I know, what could be the reason(s) for the non engagement  
of your bank in public relation activities?  
a) Lack of finance  b) Ignorance of PR benefits   
c) Lack of deistical attitude  d) Skepticism
- 11 What form of PR activities is your bank engaged in.

- .....
- 12 Do you see PR as inevitable tool or strategies in enhancing bank's growth and development?  
a) Yes [ ] b) No [ ]  
c) Don't know [ ]
- 13 is bank's success dependent of their image?  
a) Yes [ ] b) No [ ]  
c) Don't know [ ]
13. Does PR make impact on the image building of the banking industry in Nigeria.  
a) Yes [ ] b) No [ ]  
c) Don't know [ ]
- 14 Does PR play any role towards the restoration of mutual confidence between the banks' and their publics?  
a) Yes [ ] b) No [ ]  
c) Don't know [ ]
- 16 If yes, what type of role does PR play?

### **APPENDIX III**

Department of Marketing,  
Faculty of Business Administration  
University of Nigeria,  
Enugu Campus  
Enugu.  
7<sup>th</sup> May, 2007

Dear Prof/Chief/Mr/Mrs/Miss,

Please, find enclosed – a questionnaire for your completion and return to the addressed.

The questionnaire is in connecting with the award of Postgraduate Master of Business Administration, Faculty of Business Administration, of University of Nigeria, Enugu Campus Any information supplied here will be treated with utmost confidentiality. Please feel free to select any question of your choice and complete the box provided by ticking (√) accordingly.

Thanks

**ANYI, JAMES OBINNA**  
PG/MBA/05/45279



**PROJECT QUESTIONNAIRE FOR THE STAFF AND  
MANAGEMENT OF UNION BANK PLC AND FIRST BANK PLC,  
ENUGU**

TOPIC: PUBLIC RELATIONS AND THE BANKING INDUSTRY  
IN NI GERIA (AN EVALUATIVE STUDY OF SELECTED BANKS IN  
ENUGU)

- 1) Sex: a) male  b) Female
- 2 Age (a) 18-30  b) 30-59   
c) 50 yrs
- 3 Marital status a) Single  b) Married   
c) Divorced  d) Widowed
- 1 Qualification: a) Pry. Education
- 4 b) Post primary  c) Post secondary

Name of organization:.....

5. What bank do you bank with? a) Union Bank   
b) First bank
6. For how long have you banked with your bank?  
a) 1-5yrs   
b) 5-10 yrs  c) 10-20yrs   
d) above 20 yrs
7. Do you have an in-depth knowledge and understanding  
of public relations? a) Yes  b) No   
c) Not too well

8. If yes, have you observed any form of public relations  
In your bank? a) Yes [ ] b) No { }  
c) Do not know [ ]

8. If yes, what are the public relations activities/practices  
Observed in Union Bank Plc and First Bank Plc?

i.) .....

.

ii) .....

iii) .....

iv) .....

v) .....

9. Do you see public relations as inevitable strategies in  
enhancing banks' growth and development?

a) Yes [ ] b) No { }

b) Do not know [ ]

11 Is bank's success dependent on their image?

a) Yes [ ] b) No { }

c) Do not know [ ]

11. Does PR make impact on the image building of the  
Banking industry in Nigeria?

a) Yes [ ] b) No { }

c) Do not know [ ]

13. Does PR play any role towards the restoring of mutual confidence between the banks and their publics?

a) Yes [ ] b) No { }

c) Do not know [ ]

14. If yes, what role does it play?

i.).....

ii.).....

iii.).....

iv.).....

v.).....

vi) .....

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## **CHAPTER FIVE**

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