



MARKETING PUBLIC RELATIONS AND CONSUMER PATRONAGE OF BANK PRODUCTS IN ANAMBRA STATE, NIGERIA

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ABSTRACT: *The study investigated the extent public relations dimensions of customer care service, service quality, and cashiers' relations offered by commercial banks in Awka, Anambra state of Nigeria influence consumers to patronize the banks. A sample of 176 functional staff proportionately drawn from eight commercial banks in the study territory was interviewed with the questionnaire. Frequency tables, mean ratings, Pearson correlation coefficient were used in analysing the data. Results indicated that customer care service has a significant positive influence on consumers' product awareness; service quality has significant effect on customers' patronage; and cashier relations influences customer patronage. The study therefore, concluded that marketing public relations tools of customer care service, service quality and cashier relations of the banks have significant positive relationship with patronage of the firms' products by the customers. Thus, it recommended that the banks should strengthen their customer care services; institute a periodic reward system for customers; and continuous cashiers' evaluation and retraining on best or improved relational approaches in dealing with customers.*

KEYWORDS: Public Relations, Customer Patronage, Cashier Relations, Customer Care Service, Service Quality, Bank Products, Nigeria

INTRODUCTION

As competitors strive to break-even and dominate market space, the business world continues to experience new trends of strategic service implementations. The major aim of every business that either produces and sells goods or renders services is to remain profitable and sustainable by having its products and services patronized, consumed and appreciated, and ultimately getting the consumer satisfied. To this end, effective communication with a firm's publics becomes very imperative. The banking sector is not an exception and, so being very competitive in the recent times that without good promotional tools such as public relations, success in operations may become uncertain and elusive, if not impossible.

Public relations (PR) is a unique marketing tool that helps to engender mutual understanding, co-operation, and acceptance between firms and their publics (Harlow, 2000 cited in Palaniappan & Ramachandraiah, 2016). It also affords the firm to assess consumer needs and wants, and fosters goodwill between the parties towards beneficial and satisfying business relationship (Nnamani, 2011). Public relations promote good image of a firm to the general public; plan and execute approved programmes including effective flow of information, and enhanced goodwill between the firm and the firm's publics. (Okudo, 2014).



Prominently used public relations tools are news releases, press conferences, speaking engagements and community service programs (Sureshchandar, Rajendran & Anantharaman, 2013). It involves paying attention to the firm's audiences on which it depends for sustainability as well as analyzing and understanding the attitudes and behaviours of those audiences. Public relations include promotional activities that work to build a strong public image of a company (Nyenjeri, Kinyua & Wawire, 2014; Palaniappan & Ramachandraiah, 2016). PR activities include helping the public to understand not only the background and mission of a company but also any product or services that are offered. Nyenjeri, Kinyua and Wawire (2014) submit that when rightly done, public relations can reach a large audience without the expensive cost of traditional advertising and marketing. It is through this medium and similar media that corporate organizations like commercial banks communicate or market their products and services to their customers. When the customers are properly conscientized or informed, and as well pleased with the image or services of such a bank, patronage ensues.

Commercial banks are the largest sector of financial institution, and they play a very crucial role in any economy. The banking industry has become more integrated due to globalization, technological advancement and deregulation. As a result, the sector has risen to more competitive and complex heights. In their study of Malaysian banks, Osman, Mohamad and Mohamad (2015) noted that banking products are currently very much homogeneous from one bank to another, and demand from customers are increasing hence, banks are getting more devoted to effective relations. They argued that emphasis of banks' products has now gradually shifted to becoming more customer focused which in line with the relational marketing principle where customer loyalty and satisfaction are the main focus. In the banking sector, the purpose of public relations can be achieved through good customer care service, quality service and cashiers' relation to customers, among a host of others.

Corporate organizations which include the banking sector are known either for their products or services offered to customers, just as they have their objectives. Interestingly, how well the banking sector in Nigeria are committed especially in rendering of satisfactory services to their teeming customers appears unknown. The role of workforce is prominent to customers' disposition to organizations that offer services and dependent on the effectiveness of such service delivery for survival. Commercial banks are known for their services to the banking public and customers' primary point of contact is usually the cashiers that accepts, post or even pay bills. Their mode of relation to the customer is a determinant of continued or disconnection from the banks. This assertion finds support in Yuanzhong (2010) which findings indicate that poor public relations could lead to dwindling customer patronage of products/services. It is often heard of customers expressing their satisfaction or even displeasure being attended to or transacting with certain cashiers in some banks. When a cashier is not polite or friendly, it translates to customers' wrong disposition and possible discouraging of friends and relatives not to bank with or patronize their products/services.

However, studies have indicated that quality service promotes customer satisfaction and continued patronage (Rahman, AbdelFattah & Mohamad, 2014; Palaniappan & Ramachandraiah, 2016). They stressed that when a customer is satisfied with the level of service received from an organization, he or she goes on to talk positively about the firm and even recommend it to its circle of friends and influences. This therefore informs of the essence of quality services through good public relations. In a study by Sureshchandar,



Rajendran and Anantharaman (2013), they found that an increase in service quality is more likely to lead to an increase in customer satisfaction.

Furthermore, without awareness, products and services of a firm may not be sold. Therefore, it is through proper awareness and enlightenment of customers on what a firm has in stock that sales can be made (Nnamani, 2011). The customer care service is another avenue through which this product/service awareness can be affected. Arguably, the mode of relations of front office staff (cashiers, secretaries, customer service officers, etc.) with the customer matters and influence customers loyalty and disposition. The mode of their dressing and manner of approach (like greeting and helping customers out in one problem or the other) indirectly presents the bank as a wealthy and caring one in the psyche of already established and prospective customers.

The disposition of a rudely treated customer is most likely to affect not only his/her patronage/loyalty but also the potential customers and the firm's other publics. A dissatisfied or aggrieved customer could create and spread a negative image of the firm to people around, which could in effect deter many others. It is against this background that the study seeks to evaluate the extent to which public relations influence customer patronage of products and services of selected commercial banks in Awka capital territory of Anambra State on the assumption that these banks seem to be having challenges in achieving sustained customer patronage.

However, marketing literature has shown that considerable research efforts have been put to examine the results of deployment of public relations marketing tool by organizations. Instances of such studies abound: Yuanzhong (2010) examined the relationship between public relations and brand; Mairiga (2010) investigated public relations in relation to marketing of services. While Okudo (2014) attempted to assess public relations impact on corporate organizations, Nnamani (2011) tried to examine the impact of public relations on customers' patronage of new generation banks, with emphasis in Enugu State. Not only was the study conducted outside the present study site, it did not decompose public relations into variables of customer care service, service quality, cashiers' relations; or linked customer patronage to consumer product awareness, customer satisfaction or customer disposition. These present a knowledge gap, given that one cannot ascertain from the studies the influences of these variables on the sample industry in Awka of Anambra State. To fill this apparent gap in literature, thus becomes the thrust and point of departure the present study. In effect, the following specific objectives and correspondingly null-hypothesized will guide the study:

1. To ascertain the extent to customer care service creates product awareness in the consumer of commercial banks in Awka.
H₀₁: Customer care service has no significant relationship with product awareness in the commercial banks in Awka.
2. Identify the service quality that attracts customers to patronize those products.
H₀₂: Service quality has no significant effect on customers' patronage of the commercial banks products.
3. To examine the extent cashiers relation influences customer patronage of the products.
H₀₃: Cashier relation has no significant relationship with customer patronage of the commercial bank products.



REVIEW OF RELATED LITERATURE

Conceptual Review

Public Relations

Conceptually, contemporary marketing authorities have been unanimous that marketing tool of public relations is a deliberate undertaking programmed to secure and preserve empathetic relationship between an organization and its publics. This position is supported by Nnamani (2011) who posits that the process helps firms to assess consumer wants, build communication with firm's publics and thus foster goodwill that drives profitable satisfaction of consumer needs and wants. It can therefore be safely stated that this marketing tool is an act or process that not only seeks to drive consumer patronage of a firm's products or services, but also builds good image of the firm in the minds of the publics.

Customer Patronage

Customer patronage in marketing context describes a situation wherein an individual with need/want to satisfy purchases something of value from the seller to attend to the identified lack or shortage. As the action component of customer attitudes, patronage indicates eventual actual purchase of a company's goods or services by the consumer. Though, patronage could be assessed either through patronage intention, or repeat purchase (Nwulu & Asiegbu, 2015). Patronage intention signifies a likelihood that the consumer will be willing to purchase a particular product in the future.

To a large extent, consumer decision and choice to buy a product is fundamentally hinged on perceived value of the offering and consideration of several other factors including but not exclusive to marketer/seller (firm) centered factors, banking experience etc. Given this position, positive banking experience is a considerable serious factor. Rahman, AbdelFattah and Mohamad (2014) observed a direct positive relationship between customer satisfaction and their repurchase intention. However, studies by Kivela, Inbakaran and Reece (2011) and Sulek and Hensley (2014) have indicated that for tremendously competitive industries, like banking, to sustain customer patronage, customer satisfaction should be primarily prioritized. Accordingly, Arnold, Tae and Douglas (cited in Olise, Okoli & Ekeke, 2015) asserted that location, price, assortment, fast checkout, personnel friendliness and courtesy, and congenial shop atmosphere are critical determinants of store patronage. Arguably, these factors may influence customers' decision to patronize a bank's products or services.

Customer Care Service and Product/Services Awareness

Marketing business environment keeps changing rapidly: customer expectations increase; and technologies evolve to meet these needs. To survive under these conditions, organizations key in to the unfolding changes and so continuously revise and improve their business relationships with their customers and other publics. For a services organization, excellent customer service on the part of frontline employees which is usually the result of a careful selection, astute training and a well-designed reward system, promotes product awareness (Nnamani, 2011).

Effective customer service in banking is one key vehicle that keeps pulling the customers back to the organization given the myriad of huddles plaguing the Nigeria banking sector.



Thorough and timely response to customers' questions and complaints via interactions with customers through face-to-face meeting, telephone, mails, text messaging with the customer are some of the strategies deployed by the customer services desk to inspire and maintain customer confidence (Williams, Ogege & Ideji, 2014). Being more customer-focused has been explained to be very vital in keeping with increased competition in banking given, arguably, that banking business has progressed beyond an entirely armchair venture managed largely conservative workforce devoid of initiatives.

In a study by Nyenjeri, Kinyua and Wawire (2014), the findings indicate that public relations (PR) play crucial role in building brand awareness of a firm. This explains why, in the present times, there is much growing broader stories and articles publications of firms and their products and services in relevant media outlets; close monitoring of numerous media channels for public comments about a company and its products; and managing crisis that threaten company or product image. Williams, Ogege and Ideji (2014) added that pleasant welcome of customers by bank staff, smiling, good eye contacts, soft tone of voice, hand gesture, good telephone etiquette are also such other customer service activities that may boost bank profitability with a high business return in Nigeria.

Cashier Relation

A cashier is one who handles the cash register at point of sale in a retail shop. Though cashier is most commonly in the retail industry, the use has also extended to the context of accounting for persons responsible for receiving and disbursing money within the bank for the job currently referred to as bank teller. Cashier is physically the closest company staff to the customer than most other employees. This explains why cashiers are often the only staff that customers actually interact with and, who sometimes, are the ones saddled with dealing of variety of and unfortunate situations such perceived mistreatment of customer.

Lawless (2014) observed that cashiers display multitude of characteristics while performing their tasks. These characteristics expressed in emotions include humility, anger, caring, happiness, regret, tiredness, satisfaction, pride, jealousy, disdain, empathy, spite, envy, pity, and a host of others. However, the negative side of cashier attitudes is noted by Rafaeli (1989) to stem from experiential strain from loss of control of service encounter with customers for which he/she seeks out avenues to regain control resulting to ignoring customers or reacting unpleasantly to their requests among others. As a consequence, it most likely that the firm may suffer loss of patronage and sales.

Regardless of the type, or pressure intensity of such emotion, the cashier would endeavour to always perform her role as pleasantly and attentively as possible, thus showing him/herself as an efficient representative of his/her employer's service standard. It is pertinent therefore, that cashier learns the use of emotion management strategies to manage her overall well-being while on the job. Anything in the contrary amounts to risks, not only physical and emotional impacts but the potential financial impact of loss of employment for lack of customer service latitude. This is supported by Soares (2011) whose study in Brazil and Canada found that cashier-customer interactions are not only a source of satisfaction, incentive and socialization, but also constitute themselves into sources of violence and abuse for cashiers.

Service Quality



Service quality describes the degree of agreement between customer expectation and perception of service delivery of a firm. Marketing literature shows that the concept has received wide discussion given its perceived far-reaching effect on firm's performance in securing positive results in its operations. Attributes of perceived quality of service have been noted to relate to customer satisfaction. Accordingly, offering superior level of service quality is bound to enhance a firm's image and acquiring new customers (Elmayar, 2011; Siddiqi, 2011).

Evaluating services quality level has not been all that easy, due mainly to its intangibility and variability that always create gasps that interfere in the clients' satisfaction. Be that as it may, researchers have continued to rely on the application of SERVQUAL developed by Parasuraman and Zeithaml in 1985 to measure service quality due to its perceived reliability. The instrument relies on five primary dimensions of service quality viz: tangibility (appearance of physical facilities, equipment, employees, and written materials); reliability (ability of the company to deliver on the promised service dependably, accurately and timely; responsiveness; assurance and; empathy i.e. understanding and caring for the client's specific needs, and personalized attention.

Theoretical Framework

The theoretical framework underpinning this study is the social exchange theory. The major proponents of the theory are George Homans, Richard Emerson and contemporarily, the likes of John Thibaut and Harold Kelley have shaped the understanding of this theory in public relations (Charles, 2010). Social exchange theory uses the economic metaphor of costs and benefits to predict relational behaviour. This is on the assumption that individuals and groups choose plans of action based on estimate rewards and costs. Individuals first weigh the consequences of their behaviour before acting, in an effort to keep their costs low and their rewards high (Center, Jackson, Smith & Stansberry, 2011).

Exchange involves the gives and takes of things of value - tangibles and intangibles – money, product or services between two parties. The involved parties are always cautious of what would be their gain, and so try as much as possible to minimize cost (Charles, 2010). He contended that exchange theory is not all about individual actors or persons, and that corporate bodies or business firms which can sue or be sued are entities interacting in a social system. Each entity, whether human or corporate, is known to have an aim or motive for going into interaction or exchange with another. The motive may be to have or acquire more shares, obtain a loan, knowledge, happiness or self-satisfaction. Whatever is the motive, and for that interaction to persist without a breakdown there must have to be satisfaction. Charles argued that when the motive is not satisfied in the process of interacting, the relationship could be discontinued or new alliances forged.

In relation to this study, as much as banks try to make more profit and maintain their reputation, they as well prioritize their customer satisfaction with their products/services offerings. In other words, customers could discontinue banking with or patronizing a particular bank once they discovered that the bank does not have their interest or satisfaction at heart. It is therefore through effective and efficient public relations that a bank can adequately assess the perception of its customers and if unsatisfied, put more effort at improving on it.



Empirical Review

Nyenjeri, Kinyua and Wawire (2014) carried out a study that examined the effects of public relations in forestry services delivery in Kenya. Sample size was seventy. Respondents were randomly selected. Data were collected with the questionnaire and interview schedule. Simple random sampling was used to select respondents for the study. The data was analyzed in descriptive statistics. The results revealed that PR plays significant role in building awareness of the service, creating interest, provision of information and reinforcing the patronage.

Study by Nnamani (2011) tried to assess public relations influence on customer's patronage of banks in Enugu, Nigeria. Four commercial banks Diamond Bank, Zenith Bank, United Bank for Africa (UBA) and EcoBank were sampled. As survey research, three hundred respondents participated in the study. Primary data sourced with the aid of the questionnaire and face-to-face interviews were analyzed in descriptive statistics - figures and percentages, while the hypotheses were tested in Chi-square. The study found that customer patronage of the banks was dependent on the effective customer relations programme of the banks including constant information about the banks policies and new products, and effective communications. The results also revealed that customers encourage others (their 'lineage') to patronize the banks in which they are satisfied with the services. Further, the customers were sensitive to bank workers' attitude towards them, indicating that they were highly sensitive with the nature of treatment they receive from the operators.

Similarly, Mairiga (2010) conducted a study that examined the effectiveness of public relations as used by Keffi Community Bank in Nigeria to market their services. The results showed that public relations activities have helped in boosting customers' patronage. It also discovered that public relations have helped the bank towards providing grassroots banking services as well as enhancing the company's good image and goodwill. The study recommended that the bank should improve on its relationship with media men, and that it should establish a bank-customer house forum in which customers and potentials would be free to make suggestions and recommendations on how the bank's services could be improved upon.

Rahman, AbdelFattah and Mohamad (2014) qualitative research investigated the effect of service quality on customers' patronage decision of Malaysian health insurance products. The study applied in-depth interviews on 20 participants. The result of the research indicated that when selecting a particular healthcare insurance policy, customers majorly considered service provider's performance; reputation and awareness. The customers also concerned themselves about the perceived value of the services offered. Thus, customers' patronage decision could be affected by the service quality dimensions of reliability, tangibility, assurance, empathy responsiveness; perceived value; and the firm's reputation.

Nwulu and Asiegbu (2015) carried out a study that assessed the relationship between advancement inclination behaviours (AIB) and consumer patronage of deposit money banks in Rivers State. 792 academic staff of three universities in the state were sampled. The measuring instrument was the questionnaire, while the primary data sourced with the aid of the tool were analyzed in the Spearman's rank order correlation coefficient. The results indicate significant positive relationship between advanced inclination and customer patronage. The study recommended that firms which seek to achieve increased patronage



from academic staff should strongly continue to take cognizance of their advanced inclination behaviours in the design, development and delivery of bank products.

Osman, Mohamad and Mohamad (2015) studied the relationship of banks' quality of service, customer satisfaction and corporate image on customer loyalty in the commercial banking sector of Malaysia aim at developing a direct effect understanding. Structural Equation Model was deployed in the analysis of the casual relationships between exogenous and endogenous variables. The pertinent model developed was tested with the Partial Least Square (PLS) procedure on data collected from a survey that yielded 512 usable questionnaires. The study results indicate that quality of service, customer satisfaction and firm's image have significantly positive influence on customer loyalty in the country's commercial banking industry.

In a most recent study, Fofie (2016) attempted to explore and assess the social economic and demographic (SED) factors that are likely to influence the patronage of insurance in Ghana. The study employed a cross-sectional and convenience sampling that yielded 200 respondents to a set of semi-structured questionnaires. Using a Probit econometric regression model for the analysis, the results showed that, with the exception of religion, other customer's socio-economic and demographic antecedents are positively and significantly related to insurance demand. This implies that excepting region SED strongly influence consumer subscription to insurance products. Further, beside customer income considered as major impediment to subscription of insurance policies, lack knowledge on and transparency of insurance policies, and difficulty in obtaining due claims deter consumers from purchasing insurance policies in Ghana.

From the preceding paragraphs it is evident that efforts have been, and are continuing being made in studying public relations and customer patronage of companies' products and services. However, to the extent the relevant literature can afford, not only were most of those investigations conducted outside Anambra State, the present study site, but did not look at the influence of customer care service on product awareness, or service quality and cashier relational effect on patronage. Thus, it becomes pertinent to empirically fill this obvious knowledge gap with investigation of some selected commercial banks in Awka.

METHODOLOGY

Research Design

The study was a descriptive survey research. The questionnaire was used to obtain opinions of the respondent sample drawn from a selecton commercial banks in Awka, Anambra State. Awka is a cosmopolitan city and, the administrative headquarters of Anambra State of Nigeria. The city lies on longitude and latitude of 6°12'25'N and 7°04'04'E respectively. Awka is strategically located between Onitsha and Enugu; directly linked to other commercial towns of the State including Abagana, Agulu, Ekwulobia, Enugwu-Ukwu, and Nnewi. Awka, historically famed for its blacksmithing industry, is one of the oldest culture settlements of the ancient Nri civilization dated back to around 800AD. The ancient Nri kingdom has been credited with producing the earliest bronze works known in Sub-Saharan Africa, hence the source of civilization of the Igbo nation. The choice of Awka city as the



study site is largely due to location of lots of commercial banks as well as customers that patronize them.

Population of the Study

The population of the study is three hundred and sixteen (316) employees of the randomly selected commercial banks. The distribution of the employees per bank is thus: Access Bank (47); Diamond Bank Plc (49); First Bank Plc (33); First city Monument Bank (32); Heritage Bank (31); Standard Chartered Bank (39); United Bank for Africa (29); Zenith Bank (56) (compiled from Osisioma, Nzewi & Nnabuiife, 2016; Chiekezie, Nzewi, Emejulu & Chukwujama, 2016; Osisioma, Nzewi & Mgbemena, 2016).

Sample and Sampling

A sample of one hundred and seventy-six (176) was derived from the population of 316 using Taro Yamane formula for determining sample size applied at 95% confidence level and 5% tolerable error margin. Appropriation of the sample was in Bowley's proportional allocation formula to ensure balance in distribution, hence:

Table 1: Proportional Distribution of Sample per Bank

<i>Sn</i>	<i>Banks</i>	<i>Population</i>	<i>Sample Allocation</i>
1.	Access Bank	47	26
2.	Diamond Bank Plc	49	27
3.	First Bank Plc	33	19
4.	First city Monument Bank	32	18
5.	Heritage Bank	31	17
6.	Standard Chartered Bank	39	22
7.	United Bank for Africa	29	16
8.	Zenith Bank	56	31
	Total	316	176

Public relations functional staff of the respondent banks were administered the questionnaire in a purposeful sampling approach. However, dealing with very secretive organization as bank that is usually thrifty with divulging information has never been an easy affair as a result of which, considerable time was allowed completing the questionnaire.

Measuring Instrument

The major instrument of data collection was the questionnaire. To obtain the respondent's degree of agreement or not with the substantive issues of the study, the questionnaire was structured into a close-ended Likert format/scale of Strongly Agree (SA = 5); Agree (A = 4); Disagree (D = 3); Strongly Disagree (SD = 2); and Undecided (Ud = 1).

After undergoing face, content and construct validation by competent sources, the instrument was further subjected to internal consistency checks through standardized Cronbach's Alpha testing. With the result of .860 on 30 items indicating high reliability, going by 0.70 acceptable criterion set by Nunnally (1978), the instrument was considered right for the investigation.



Method of Data Analysis

The generated data were coded and analyzed in Mean ratings (SPSS) on a threshold of 5-point likert-scale set thus:

$$\frac{5+4+3+2+1}{5} = \frac{15}{5} = 3.0$$

Further, the study hypotheses were tested at .01 level of significance using Pearson Correlation Coefficient.

Decision Rule:

1. Any of the objective's response item with a Mean output of 3.0 and above was accepted; while any below the benchmark was rejected.
2. A hypothesis was accepted when Pearson correlation is significant at 0.01 level (2-tailed), otherwise rejected.

RESULTS AND FINDINGS

Results

The generated data for the study were analyzed and presented hereunder. Out of the one hundred and seventy-six (176) questionnaires administered, twelve (12) copies were not returned; hence, one hundred and sixty-four (164) representing 93% response rate were used for data analysis. The results are as shown in the tables below:

Objective one: Customer care service and customer product awareness

Table 2: Extent Customer Care Service Creates Product Awareness

	SA	A	D	SD	UD	N	X	Decision
a. Customer care service	5	4	3	2	1			
i. Receive customers with smile, soft voice tone and hand gesture	25	83	26	11	19	164	3.51	Accept
ii. Interact with customers through face- to-face meeting, telephone, email and SMS	74	58	9	3	20	164	3.99	Accept
iii. Give pleasant welcome to our customers	89	62	8	1	4	164	4.40	Accept
iv. Respond to customers' questions and complaints in a thorough and timely	44	41	30	49	0	164	3.48	Accept
v. Organize monthly customers interactive forum and give out gifts	20	33	47	53	11	164	2.98	Reject
b. Product Awareness								
i. Frequently advertise our products/ services in print, social/electronic media platforms	61	29	55	2	17	164	3.70	Accept



ii.	Utilized social media platforms to reach a larger audience and create high-volume traffic online	39	98	4	0	23	164	3.79	Accept
iii.	Send regular messages on new products/ services to our customers very often	27	40	13	15	69	164	2.64	Reject
iv.	Announces our new products/services via social media and email platforms	53	77	8	5	21	164	3.82	Accept
v.	Sometimes call our customers on phone and enquire if they have heard of particular product/service introduced	26	30	16	12	80	164	2.45	Reject

Table 2 addresses the extent to which customer care service creates product awareness in the consumers of commercial bank products in Awka. The table reveals that the banks receive customers with a smile, soft voice tone and hand gesture as indicated by the mean rating of 3.51; and they also interact with customers through face-to-face meeting, telephone, email and SMS ($x=3.99$). These were affirmed as they indicated that it is their habit to give a pleasant welcome to customers ($x=4.40$), and respond to customers' questions and complaints in a thorough and timely manner ($x=3.48$). However, the banks were unable to regularly organize monthly customers interactive forum and handing out gifts ($x=2.98$). This shortcoming is capable of creating a gap in interaction with customers.

In their efforts towards product awareness, the banks indicate that they frequently advertise products and services in print, social and electronic media platforms ($x=3.70$). They affirmed that they have effectively utilized the social media platforms to reach a larger audience and create a high-volume traffic online ($x=3.79$). This implies that many customers subscribe or follow the banks on their social media platforms in keeping abreast with information on their products and services. They submit that they utilize the social media and email platforms to announce their new products/services ($x=3.82$), but seldom ($x=2.64$), and this was confirmed by mean (2.45) that they don't normally call their customers on phone to enquire if they aware of a particular newly introduced product or service. Therefore, this result indicates that to a great extent, customer care service arm of public relations creates product awareness in the consumer of commercial banks in Awka.

Objective two: Service quality and customer attraction

Table 3: Attraction of Service Quality on Customers' Patronage

a.	Service Quality	SA	A	D	SD	UD	N	X	Decision
		5	4	3	2	1			
i.	The quality of our services impacts consumers' behavioural intentions	62	51	4	1	46	164	3.50	Accept
ii.	Feedbacks often received from customers suggest that our services meet with their expectations	46	57	8	20	33	164	3.38	Accept
iii.	We keep to and deliver service at the	39	41	29	32	23	164	3.25	Accept



	time promised								
iv.	We show empathy (caring and giving individualized attention to customers)	53	43	26	12	30	164	3.46	Accept
v.	We are responsive in service provision	40	79	7	2	36	164	3.51	Accept
b. Customers Attraction									
i.	Outcomes of customer satisfaction on our services is increasingly leading to continuous patronage	67	40	15	3	39	164	3.56	Accept
ii.	We have newer customers every week	81	52	2	1	28	164	3.95	Accept
iii.	Our monthly interaction forum attracts newer customers	60	66	17	11	10	164	3.94	Accept
iv.	Our old customers seem to have changed banks	6	9	59	68	22	164	2.44	Reject
v.	We give periodic gifts and it attracts customers to us	11	42	50	49	12	164	2.94	Reject

Table 3 addresses the service quality and customers patronize of commercial banks products in Awka. A cursory look at the table indicates that the quality of the banks services produce impacts over consumers' behavioral intentions and feedbacks often got from customers suggests that the services usually met with their expectations at Mean ratings of ($x=3.50$ and $x=3.38$) respectively. The banks showed to be responsive to service provision ($x=3.51$), which invariably keeps attracting customers to them. This is evidenced as they agreed that outcome of customer satisfaction on their services is increasingly leading to continuous patronage ($x=3.56$), and making newer customers every week ($x=3.95$). However, when tried to ascertain if their old customers have changed bank as a result of poor services, the mean output shows ($x=2.44$), implying that the customers are intact them. Lastly, the ($x=2.94$) indicates that the periodic gifts most banks give out do not attract customers. The attraction of newer customers to a bank can be attributed to good service quality on the need or satisfaction of a customer and not necessarily by gifts.

Objective three: Cashier's relational influence on customer patronage

Table 4: Influences of cashiers' relation on customer patronage

		SA	A	D	SD	UD	N	X	Decision
a. Cashier Relation		5	4	3	2	1			
i.	Our courteous service and pleasant business environment satisfies our customers for more patronage	50	53	38	15	8	164	3.74	Accept
ii.	We are dynamic in getting our customers informed of products and services using appropriate mediums	48	69	22	5	20	164	3.73	Accept
iii.	Our desk officers are trained in a way to relate with our customers with respect and good approach	97	61	1	0	5	164	4.49	Accept



iv.	Our security personnel usually welcome and lead customers that seek to see information desk officer	63	100	0	0	1	164	4.36	Accept
v.	We give optimum respect and best of service to our customers	54	79	2	1	28	164	3.79	Accept
b. Customer Patronage									
i.	The satisfaction of our customers entails their continued patronage	43	65	30	15	11	164	3.69	Accept
ii.	Our customers make repeat purchase of our products/services	51	50	7	2	54	164	3.25	Accept
iii.	We have the best interest of our customers at heart when providing services and it yields good patronage	103	44	1	3	13	164	4.34	Accept
iv.	Repeat purchase is an indication of customer loyalty and satisfaction with our services	66	37	23	31	7	164	3.75	Accept
v.	Our value adding services to customer experiences on our products/services is encouraging continued patronage	49	53	40	3	19	164	3.67	Accept

Table 4 treats cashiers' relation influences on customer patronage of the study bank products. The result showed that cashiers' relation has great influence on customer patronage of the banks' products as their mean ratings are above 3.0 acceptable benchmark. Most importantly, their courteous service and pleasant business environment satisfies customers thus, driving more patronage ($x=3.74$); as well as dynamism in getting customers informed of products and services using appropriate mediums ($x=3.73$). Interestingly, they indicate to give optimum respect and best of service to customers ($x=3.79$). Indeed, every customer enjoys respect and when treated as such, could trigger loyalty and continued patronage. Hence, when customers obtained desired satisfaction continued patronage is certain ($x=3.69$). This explains the repeat purchase of the products/services by the customers ($x=3.25$). Repeat purchase is an indication of customer loyalty and satisfaction to services rendered ($x=3.75$).

Test of Hypotheses

Hypothesis one

H_0 1: Customer care service has no significant relationship with product awareness in the commercial banks in Awka.

H_{a1} : Customer care service has significant positive relationship with product awareness in the commercial banks in Awka.

**Table 5: Pearson Correlation Results of Hypothesis One**

		Customer Care Service	Product Awareness	
Customer care service	Pearson Correlation	1	.073	
	Sig. (2-tailed)		.142	
	N	164	164	
	Bias	0	.000	
	Bootstrap ^a 95% confidence interval	Lower	1	.001
		Upper	1	.001
Product awareness	Pearson Correlation	.073	1	
	Sig. (2-tailed)	.142		
	N	164	164	
	Bias	.000	0	
	Bootstrap ^a 95% confidence interval	Lower	.001	1
		Upper	.001	1

The results of the above Pearson correlation analysis of hypothesis one indicates that the correlation coefficient between customer care service and product awareness is 0.073; thus, significant and attest to a positive relationship between the two variables. Therefore, we reject the null hypothesis and accept the alternative, that customer care service has a significant positive relationship with product awareness in the commercial banks in Awka.

Hypothesis two

H₀₂: Service quality has no significant effect on customers' patronage of the commercial banks products.

H_{a2}: Service quality has significant effect on customers' patronage of the commercial banks products.

Table 6: Pearson Correlation Results of Hypothesis Two

		Service quality	Customer patronage	
Service quality	Pearson Correlation	1	.081	
	Sig. (2-tailed)		.203	
	N	164	164	
	Bias	0	.000	
	Bootstrap ^a 95% confidence interval	Lower	1	.001
		Upper	1	.001
Customer patronage	Pearson Correlation	.081	1	
	Sig. (2-tailed)	.203		
	N	164	164	
	Bias	.000	0	
	Bootstrap ^a 95% confidence interval	Lower	.001	1
		Upper	.001	1



Table 6 showing results of Pearson correlation analysis of hypothesis two revealed a correlation coefficient of 0.081 between service quality and customer patronage. This implies that a strong positive and significant relationship exist between the two variables. Therefore, there exists convincing evidence to reject the null hypothesis and accept the alternative; implying that service quality has a significant effect on customers' patronage of commercial banks products in Awka.

Hypothesis three

H_{03} : Cashier relation has no significant relationship with customer patronage of the commercial bank products.

H_{a3} : Cashier relation has significant relationship with customer patronage of the commercial bank product.

Table 7: Pearson Correlation Results of Hypothesis Three

		Cashier relation	Customer patronage
Cashier relation	Pearson Correlation	1	.059
	Sig. (2-tailed)		.136
	N	164	164
	Bias	0	.000
	Bootstrap ^a 95% confidence interval	Lower Upper	.001 .001
Customer patronage	Pearson Correlation	.059	1
	Sig. (2-tailed)	.136	
	N	164	164
	Bias	.000	0
	Bootstrap ^a 95% confidence interval	Lower Upper	.001 .001

The results shown in the above table 8 indicates that the correlation coefficient of 0.059 was significant and thus proving that a positive relationship exists between service quality and customers' patronage. We therefore reject the null hypothesis and accept the alternative that cashiers' relation has a significant relationship with customer patronage of commercial banks products in Awka.

SUMMARY OF FINDINGS

In line with the specific objectives of the study, the hereunder findings were made:

1. Public relations create product awareness in the consumers of commercial banks in Awka indicating that customer care service has a significant positive influence on product awareness. This is not out of place as good marketing approach; respect or even responsiveness of a desk officer to a customer may not only go a long way to create product awareness but as well encourage continued patronage. Hence,



hypothesis one shows that service quality has significant effect on customers' patronage.

2. The impact of service quality as indicated by the feedbacks often gotten on the bank's ability in delivering at the promised time (responsiveness) and; empathy (caring and giving individualized attention to customers i.e. understanding specific needs) were seen to attract customers to patronize products of the commercial banks. Thus, hypothesis two affirms that service quality also has significant positive effect on customers' patronage.
3. Courteous service and pleasant business environment of the banks, the dynamism in getting customers informed of products and service using appropriate channels, as well as respect or positive attitudes to customers, and cashiers' relation influences customer patronage. Thus, result of hypothesis three confirms that cashiers' relation has significant relationship with customer patronage.

DISCUSSION OF FINDINGS

The study carried out an evaluation on the effect of public relations on customer purchase of products and services of Nigerian commercial banks in Awka capital territory of Anambra State. The findings revealed that to a great extent public relation creates product awareness in the consumers of commercial banks in Awka. This is in line with the hypothetical results which revealed that customer care service has a significant positive relationship with product awareness. This corroborates Nyenjeri, Kinyua and Wawire (2014), who found public relations to be very crucial in an organization by raising product awareness, creating consumer interest in the product, providing information on the product and reinforcing the brand status with the customer. It also aligns with Nnamani (2011), who observed that excellent frontline employees' service is usually the result of careful selection, training and well-designed reward system that in turn promotes product awareness.

It was also found that the service quality of the banks attracts customers' patronage of their offerings. This was as revealed on the effects of the services offered as indicated by the feedbacks often got as well as the impact of the banks' ability in the delivery of services at the promised time over the consumers' behavioral intentions. Again, empathy (caring and giving individualized attention to customers) and responsiveness were seen to attract customers to patronize products of the commercial banks. Thus, hypothesis two revealed that service quality has a significant effect on customers' patronage. This affirms the findings of Williams, Ogege and Ideji (2014) that found that customer service activities such as pleasant welcome of customers, smiling, good eye contacts, soft tone of voice, hand gesture and good telephone etiquette boost bank profitability with a high business return; and that positive effects of service quality could lead to repeat purchase, respectively.

Furthermore, the results indicate that cashiers' relations influence customer patronage of the commercial bank products. This was through the courteous service and pleasant business environment of the banks, the dynamism in getting customers informed of products and service using appropriate channels and the respect or good approach by which the banks attend to their customers. Hence, results of hypothesis three affirm that cashiers' relations have significant relationship with customer patronage. This finding is in line with Rafaeli



(1989) who found link between cashiers' relation and customers' patronage wherein his results indicated that cashiers' experience strain from a lack of control of the service encounter with customers and sometimes seek out ways to regain control, thereby ignoring and reacting unpleasantly to customer requests that may likely affect or lead to loss of patronage and sales.

IMPLICATION TO RESEARCH AND PRACTICE

The findings of this study are not a conclusive one, as it might have created inherent gaps for further investigations. That being the case, it is speculated that interested scholars wishing to further research in this area would have been provided not only a useful preliminary footstool but also pertinent reference resource material.

Similarly, the findings of the study would benefit the banking sector on the essence of good customer service relations given that the study confirmed the impactful positive relationship between customer care, service quality and influence of cashier relation on product awareness, customers' satisfaction and disposition. Thus, commercial banks and other service-oriented organizations are encouraged on the deployment of enriched customer service relations towards achieving sustainable operations. Against this backdrop and specifically too, commercial banks should continue to strengthen their public relations service through their customer care services so as to further booster their product awareness and patronage.

In addition to their range of service quality, the banks should include giving out gift packages in periodic intervals to enhance retention of existing customers as well as attracting new ones. This can be done through instituting of a rewarding system such as best or most active customer of the month. Finally, there should be continuous cashiers' evaluation and retraining on best or improved relational approaches in dealing with customers. This is to ensure that they work up to their customers' expectations, as well as creating good image of the bank in the mind of consumers, which could drive repeat patronage.

CONCLUSIONS

Having examined the effect of public relations on customer purchase of bank in Awka capital territory of Anambra State, the study concludes that patronage of the firms' products by the customers is significantly positively related with marketing public relations of the banks. On this ground, it becomes pertinent that the banks strive to intensify their public relations activities to boost product awareness amongst their consumers and other publics. Further, the efforts or ability of the banks in striving for quality service is having great influence in customers' patronage. This is necessitated by the cashiers' relation which attracts more patronage.

Future Research

Consequent on the outcome of this study in which customers care service, service quality and cashiers' relation are found to positively relate to product awareness and patronage, it



becomes expedient to ascertain how some PR tools are still maintaining customer patronage in the face of prevalent inexorable cum inexplicable customer long queuing time both in banking halls and ATM points, and mounting service charges presently weighing on the customers.

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