

Effect of Public Relations on the Reputation of Deposit Money Banks in Asaba, Delta State

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Abstract

The study investigated the effect of public relations on the reputation of deposit money banks in Asaba. The specific objectives of the study were to determine the effect of promotional gifts/items on the reputation of deposit money banks; to ascertain the effect of bank's sponsorships programmes on the reputation of deposit money banks; to investigate the effect of healthy interactions between employees and customers on the reputation of deposit money banks; and to evaluate the effect of complaints handling on the reputation of deposit money banks. Relevant conceptual, theoretical and empirical literatures were reviewed. The study was anchored on Boundary Role Model theory. The study adopted survey research design. The customers of deposit money banks in Asaba constituted the population of the study. Sample size of 384 customers was determined using Cochran formular. Data used in the study were sourced from primary sources. Structured questionnaire was employed as the instrument of data collection. Frequency tables, percentage and regression analysis were used in analyzing the data at 0.05 level of significance. The analyses were carried out with the aid of Statistical Package for Social Sciences (SPSS). The study found that promotional gifts/items have significant effect on the reputation of deposit money banks. The study also found that bank's sponsorships programmes have significant effect on the reputation of deposit money banks. The study also found that healthy interactions between employees and customers have significant effect on the reputation of deposit money banks. The study further found that complaints handling have significant effect on the reputation of deposit money banks. Based on the foregoing, the study concludes that public relations have significant effect on the reputation of deposit money banks in Asaba. The study recommends amongst others that banks should direct their frontline employees to be attentive and courteous when dealing with customers and explain the importance of apologies and explanations to them.

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Introduction

The image and goodwill of any organization has become one of the cardinal objectives in modern management. This is because in the cause of a company's business operations, it deals with numerous publics. These publics are like pressure groups whose actions and opinions can determine the growth and survival or failure of the organization. Therefore, an organization is expected to draw up a deliberate and planned programme to build, maintain and sustain cordial relationship and mutual understanding between itself and its publics because this will go a long way to determine the attainment of the company's objective. For these reasons, image making and goodwill are in this case termed intangible assets which are highly disposable anytime and any moment (Theodore, 2012).

Therefore, in today's Nigerian business environment where banks and other financial institutions operate is very dynamic. The banks appear to face more challenges than other financial institutions. These challenges result from worsening economic condition of the country, which led to the distress state of many of the banks in the recent past and increased competition among the surviving few. There is also a large scale criticism of the activities of banks. Government believes that banks engage in different fraudulent deals, render inaccurate accounts and make high abnormal profits, etc. This situation according to Nwaeze and Ujah (2014) has resulted in a steady effort or attempt by government through the Central Bank of Nigeria (CBN), to closely regulate the activities of banks. In the same vein, many customers of the banks complain about the quality of the services rendered by banks; they believe that the banks make unusually high profits and are insensitive to their needs. These customers also complain about the banks' strategies for loan recovery as well as the numerous hidden charges on bank credits. The communities on their own believe the banks do

not take enough interest in social responsibilities by embarking on community development project and programmes (Williams, 2018).

In order to cope with the situation described above and also strongly face these challenges, many banks today have adopted different strategies, such as development of new financial products, modification of existing ones, computerization and increased staff development. Others include improved customer services via introduction of marketing and the vigorous pursuit of public relation activities. Public relations are a management tool designed to establish support among a firm's various internal and external publics (Thomas & Lane, 2010). Another definition stated that public relations include activities that are building around a favorable company's image through publicity, and community events (Zeithaml, Bitner & Gremler, 2009). The major functions of public relations are to create and maintain excellent relations with the organization's internal and external stakeholders, such as persons and private, governmental, and societal entities in general.

Public relations can have a strong impact on public awareness at a much lower cost than advertising (Kotler & Armstrong, 2006). The tools used in public relations are press releases, lobbying, service publicity, investor's relations, and development. In this article, press releases, public affairs, and lobbying will be discussed. The CEOs of corporate sustainability efforts can use lobbying to persuade public and/government officials to favor a particular position or decision-making (Price & Ferrell, 2003). In this case, it is promoting the organization's efforts in sustaining and developing the social and physical environment. Modern public relations have evolved to embrace corporate sustainability; corporate sustainability is built around the organizational structure that embraces public relations theories and practices. Ecological,

sociological, and corporate/business elements must be properly promoted internally/externally by utilizing public relations efforts in order to provide the most updated information to stakeholders/employees and the public (Penning, 2007). In reference to the power center of corporate sustainability, organizations need to have CEOs with strategic background, intent, and vision in order to direct public relations to the three target areas specified in this study.

Organizations throughout the world need to understand the value of public relations in an effort to meet institutional goals and objectives and enhance its reputation. Corporate reputation is essential for every organization in the world especially in this day and age where customers are sophisticated and know what they want and what they want to see their service providers do. Serrat (2011) noted that reputation is not about likability: it is the aggregate estimation in which a person or entity is held by individuals and the public against a criterion, based on past actions and perceptual representation of future prospects, when compared to other persons or entities. Reputation is everything, and companies must be prepared to either maintain their reputation and or do damage repairs which is very expensive. The question now is how does public relations enhances corporate reputation of deposit money banks.

There is no doubt the events that led to the recapitalization of the Nigerian banks had to do with accountability, objectivity, transparency as well as ethical. But most of all, perception of the banking public was crucial to how the banks fared during the exercise because the recapitalisation exercise of Nigeria's commercial banks was no doubt a challenging task for the banks, particularly their Public Relations Departments which had the responsibility of managing the banks' communication strategies and reputation. In performing this responsibility, virtually all the banks employed several public relations strategies to ensure the effective management of the banks'

reputation and customer confidence. But the manner in which these PR strategies were utilized by the banks has continued to agitate research interest. Based on the foregoing, the study investigated the effect of public relations on the reputation of deposit money banks in Asaba, Delta State. Specifically, the study examined the effect of promotional gifts/items, bank's sponsorships programmes, interactions between employees and customers, and complaints handling on the reputation of deposit money banks.

Review of Related Literature

Conceptual Review

Public Relation

Public relation is one of the most difficult concepts to define. The reason for this is not farfetched. This is because it seems so easy to understand and yet quite difficult to describe in practical terms. Black (2009) defined public relations practice is the art and science of achieving harmony with the environment through mutual understanding based on truth and full information. Nwosu (2015) noted that public relations are 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. Offonri (2015) 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 the Institute of Public Relations of Britain cited in Nwanne (2016), public relations is the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its various public. From the above, one can appreciate the need for a deliberate effort at establishing and sustaining mutual understanding between an organization and its stakeholders, those it needs their support and encouragement in order to survive on a

long term basis. The point is that the success of an individual, on organization and even a nation, is not totally an internal activity. These are aspects that must be done by others, hence the need to always behave in a way and manner that encourages others to be of assistance to us; herein lies the importance of public relations.

Public relations is aimed at securing mutual understanding between an organization and its public and thus create goodwill. Wells (2003) noted that public relation is a management function practiced by a wide range of organizations: companies, governments, non-political parties, organized sports and the media. Their goal is to achieve positive relationships with various publics in order to effectively manage the organization's image and reputation. In the banking industry, the nature of the products in the market is intangible, inseparable and homogenous. This calls for thorough explanation of the products or services to the customers. The nature of the products makes it difficult to make a comparison between the banks and their offerings. Therefore, in banking, credibility and value are mainly gained from the organization's reputation. It is argued that reputation is the most valuable asset of a bank (Beavers & Moss, 2001).

Corporate Reputation

Corporate reputation has evolved in recent times as an academic discipline and has attracted the attention of researchers, academics, and practitioners (Chettamronchai, 2010). Corporate reputation is essential for every organization in the world especially in this day and age where customers are sophisticated and know what they want and what they want to see their service providers do. Serrat (2011) noted that reputation is not about likability: it is the aggregate estimation in which a person or entity is held by individuals and the public against a criterion, based on past actions and perceptual representation of future prospects, when compared to other persons or entities. Reputation is everything, and companies must be prepared to either maintain their reputation and or do damage repairs which is very expensive.

Fombrun (2006) see corporate reputation as the overall estimation in which a company is held by its constituents. A corporate reputation

represents the net affective or emotional reaction—good –bad, weak –strong, - of customers, investors, employees and the general public. Varey (2002) argues that “reputation does not originate from the corporate communication office or the marketing plan or individual behavior. It is not a fabricatable artifact that can be used to manipulate others feelings in a way that advertising can be mis(used). Reputation springs from experiences through process and values of people who see themselves as stakeholders of a business”. Reputation is a perception of an organization build over time (Balmer 1998), that result from a reflection upon historically accumulated impacts of previously observed identity cues and transactional experiences (Melewar, 2003). In other words, it is evaluative and is image endowed with judgments on what the organization has done and has behaved over time (Balmer & Grayser, 2003). Dowling (2004) argues that corporate reputation is the evaluation of respect or esteem estimation in which an organization's image is held by people ... a company will not have reputation: people hold reputations of a company.

Gotsi and Wilson (2001) noted that corporate reputation is a stakeholder's overall evaluation of a company over time. This evaluation is based on the stakeholder's direct experiences with the company, any other form of communication and symbolism that provides Information about the firm's actions and/or a comparison with the actions of other leading rivals. Van Riel and Fombrun (2007) see corporate reputations are over all assessments of organizations by its stakeholders .they are the aggregate perceptions by stakeholders of an organization's ability to fulfill their expectations , whether those stakeholders are interested in buying the company's products , working for the company or investing in the company. Although there are many definitions of Corporate Reputation, they all have two basic elements in common: first, Corporate Reputation often is used as a tool to legitimize corporations; and second, the concept is closely related to the image of the company.

Theoretical Framework

The study is anchored on Boundary Role Model theory. The Boundary Role Model theory was propounded by Professors James Grunig and Todd Hunt (1984). Grunig and Hunt postulate that Public Relations managers perform a boundary role. By boundary role they mean that Public Relations managers of organisations act as a liaison between the organization and its external and internal publics. They figuratively have their one foot inside the organization and the other one outside. Grunig and Hunt expatiated that in any given organisation, Public Relations managers must develop the capacity to demonstrate in-depth knowledge of the various elements that make up an organisation, namely: Functions, the real jobs of organisational components; Structure, the organizational hierarchy of individuals and positions; Process, the formal decision-making rules and procedures the organisation follow, and Feedback, the formal and informal evaluative mechanisms of the organization (Grunig & Hunt, 1984).

The Boundary Role Model is the latest of the Public Relations models because of its uniqueness and thereby the appropriateness. It places premium on the effectiveness of Public Relations professionals in the organisation and outside the organisation and not necessarily on the direction of communications and media. Public Relations managers are employed to achieve the necessary elements of behaviour for effective Public Relations performance. Applicably, there is a link between the other studies reviewed and the present one, as generally all the studies bordered on Public Relations. Again, most of the studies reviewed focused on financial institutions, especially commercial banks. It is instructive that all the studies reviewed employed the survey method of research. The present study will benefit from such past studies as their findings and methods guided the researcher in the formulation of research objectives, research questions and hypotheses. The present study also borrowed the adopted research method of the previous studies, which is the survey research method. This model is primarily based on honesty, openness, fairness and continuous communication which are very relevant in the banking sector of any economy.

Olusegun, (2006) asserts that the Model is premised on the assumption that certain behavioural actions are necessary for good Public Relations as the behaviour serves as a lubricant for relationships and communication is a vital tool for bringing about those actions. Such elements or qualities that could bring about good human relations and harmonious Public Relations include: Honesty Credibility, openness consistency of action for confidence, Fairness Reciprocity, Continuous communication to prevent alienation and build relationship and Continuous image Analysis for corrections adjustment in behaviour or communication.

In line with this study, the banks, particularly the public relations officials, must ensure that they observe and uphold honesty to enable them gain credibility, openness to build confidence amongst the public and, fairness to effectively experience reciprocity. Other things the banks are required to do as recommended by the Model are continuous communication to prevent alienation and build relationships and the continuous image analysis for corrections adjustment in behaviour or communication.

Empirical Review

Nwafor and Anyasor (2020) investigated marketing public relations and consumer patronage of bank products in Anambra state, Nigeria. Specifically, 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 coefficients 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 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.

Nnamani (2011) investigated the influence of public relations on customer' patronage of banks in Enugu State. The study adopted survey research design and four deposit money banks were sampled. Three hundred respondents participated in the study. Data obtained through questionnaire and face-to-face interviews were analyzed in descriptive statistics and Chi-square statistical technique. 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 polices 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.

Nwanne (2016) carried out a study to substantiate public relations contributions to organizational success in Nigeria's Banking sector. Survey research design was employed. Ten banks were chosen for the study using the systematic random sampling. The in depth interview was used to gain the attention of the chief executives of the banks. content analysis was employed in analyzing the data. The study found that banks generate a public relations philosophy, that public relations makes important contribution to the success of the banking sector and also that a good reputation positively affects an organization's (including banks) positive performance.

Nwogwugwu (2017) examined the effectiveness of customer relations as a public relations strategy in financial institutions with particular reference to Access Bank Plc Ibadan, Oyo State, Nigeria. The study adopted survey research design. A total of 287 respondents were sampled for the study using convenience sampling technique. Frequency tables and percentage were used in analyzing the data. Findings revealed that customers perceive the customer relations programmes and services of the bank as good and also rated them high. It also revealed that to a great extent, effective customer relations led to increased patronage and attracted potential customers. The study has shown that effective customer relations can lead to increase in

relationship between customers and the banks as well as an increase in patronage.

Methodology

The study employed survey research design. This study was carried out in Delta State, specifically at Asaba metropolis. Asaba is the capital of Delta State. The customers of deposit money banks in Asaba constituted the population of the study. Cochran formula was employed to derive a sample size of 384. Data were analyzed, using Statistical Package for Social Science (SPSS) version 21.0. Specifically, simple percentages and regression analysis were employed in analyzing the data. The regression model is stated below:

$$CR = \alpha + \beta_1PGI + \beta_2BSP + \beta_3HIBEC + \beta_4CH + e$$

Where

CR =	Corporate Reputation
PGI =	Promotional Gifts/Items
BSP=	Bank's Sponsorships Programmes
HIBEC =	Healthy Interactions Between Employees and Customers
CH =	Complaints Handling
α =	Intercept
β =	The regression coefficient;

The intercept and the regression coefficients are constants during the examination of a particular sample, but different values for the dependent variable are predicted for each case by substituting the corresponding values for independent variables.

Data Presentation and Analysis

A total of 384 copies of questionnaire were distributed to the respondents, out of which three hundred and fifty seven copies of the questionnaire were properly filled and found relevant to the study. Therefore, the analysis in this section was based on the relevant copies.

Demographic Data

In this section, the demographic features of the respondents such as gender, marital status and age bracket are presented and analyzed.

Table 1: Gender of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	147	41.2	41.2	41.2
Male	210	58.8	58.8	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above shows the distribution of respondent base on their gender. 147 respondents representing 41.2% are female while 210

respondents representing 58.8% are male. This indicates that there are more male than female respondents in this study

Table 2: Marital Status of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	64	17.9	17.9	17.9
Married	274	76.8	76.8	94.7
Others	19	5.3	5.3	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above indicates the marital status of the respondents. Majority of the respondents representing 76.8% of the respondents are married, 17.9% of the respondents are single while the remaining 5.3% choosed others as their

response. This implies that majority of the sampled respondents are married.

Table 4.1.3: Age Distribution of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
20 - 30 years	62	17.4	17.4	17.6
31 - 40 years	89	24.9	24.9	42.3
41 - 50 years	170	46.6	46.6	88.9
51 years and above	36	10.1	10.1	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above shows the age distribution of the respondents. It revealed that 62 respondent representing 17.4% falls within the age bracket of 20 - 30 years. 89 respondents representing 24.9% fall within the age bracket of 31 to 40 years, 46.6% of the respondents fall within the age

bracket of 41 to 50 years, while the remaining 10.1% fall within the age bracket of above 51 years and above. This implies that majority of the sampled respondents falls within the age bracket of 41 - 50 years.

Analysis of Thematic Data

Table 4 Responses on Whether Their Bank Provides Promotional Gifts to the Customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	15	4.2	4.2	4.2
Disagree	9	2.5	2.5	6.7
Undecided	15	4.2	4.2	10.9
Agree	173	48.5	48.5	59.4
Strongly Agree	145	40.6	40.6	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above indicates that 145 respondents representing 40.6% strongly agreed that their bank provides promotional gifts to the customers, 48.5% of the respondents agreed, 4.2% of the

respondents were undecided, 2.5% of the respondents disagreed while the remaining 4.2% of the respondents strongly disagreed.

Table 5: Responses on Whether the Provision of Promotional Gift Items Make them See their Bank in Positive Light

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	36	10.1	10.1	10.1
Disagree	29	8.1	8.1	18.2
Undecided	8	2.2	2.2	20.4
Agree	189	52.9	52.9	73.4
Strongly Agree	95	26.6	26.6	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 5 above shows that 95 respondents representing 26.6% strongly agreed that the provision of promotional gift items makes them see their bank in positive light, 52.9% of the

respondents agreed, 2.2% of the respondents were undecided, 8.1% of the respondents disagreed while the remaining 10.1% strongly disagreed.

Table 6 Responses on Promotional Gifts from the Banks Make Them to Feel that they have their Interest at Heart

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	37	10.4	10.4	10.4
Disagree	51	14.3	14.3	24.7
Undecided	15	4.2	4.2	28.9
Agree	165	46.2	46.2	75.1

Strongly Agree	89	24.9	24.9	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 6 above indicates that 89 respondents representing 18.2% strongly agreed that promotional gifts from the banks make them to feel that they have their interest at heart, 46.2% of the respondents agreed, 4.2% of the respondents

were undecided, 14.3% of the respondents disagreed while the remaining 10.4% of the respondents strongly disagreed.

Table 7 Responses on Whether Their Bank Sponsor Sports Programmes

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	26	7.3	7.3	7.3
Disagree	28	7.8	7.8	15.1
Undecided	21	5.9	5.9	21.0
Agree	140	39.2	39.2	60.2
Strongly Disagree	142	39.8	39.8	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 7 above indicates that 39.8% of the respondents strongly agree that their bank sponsor sports programmes, 39.2% of the respondents agreed, 5.9% of the respondents were undecided,

7.8% of the respondents disagreed while the remaining 7.3 percent of the respondents strongly disagreed.

Table 8 Responses on Whether their Banks Sponsor Educational Programmes

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	37	10.4	10.4	10.4
Disagree	51	14.3	14.3	24.7
Undecided	15	4.2	4.2	28.9
Agree	165	46.2	46.2	75.1
Strongly Agree	89	24.9	24.9	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 8 above shows that 24.9% of the respondents strongly agreed that their banks sponsor educational programmes, 46.2% of the respondents agreed, 4.2% of the respondents were

undecided, 14.3% of the respondents disagreed while the remaining 10.4% of the respondents strongly disagreed.

Table 9 Responses on Whether Bank’s Sponsorship Programmes Enhances their Reputation

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	26	7.3	7.3	7.3
Disagree	10	2.8	2.8	10.1
Undecided	68	19.0	19.0	29.2
Agree	209	58.5	58.5	87.7
Strongly Agree	44	12.3	12.3	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 9 above indicates that 12.3% of the respondents strongly agree that bank’s sponsorship programmes enhances their reputation, 58.5% of the respondents agreed,

19.0% of the respondents were undecided, 2.8% of the respondents disagreed while 7.3% of the respondents strongly disagreed.

Table 10: Responses on Whether the Bank’s Employees are Friendly and Helpful

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	5	1.4	1.4	1.4
Disagree	9	2.5	2.5	3.9
Undecided	8	2.2	2.2	6.2
Agree	187	52.4	52.4	58.5
Strongly Agree	148	41.5	41.5	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 10 above indicates that 41.5% of the respondents strongly agreed that the bank’s employees are friendly and helpful. 52.4% of the respondents agreed, 2.2% of the respondents were undecided, 2.5% of the respondents disagreed

while the remaining 1.4% of the respondents strongly disagreed.

Table 11: Responses on Whether when Customers have Problem, bank shows Sincere Interest in Solving it

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	17	4.8	4.8	4.8
Disagree	18	5.0	5.0	9.8
Undecided	12	3.6	3.6	13.4
Agree	260	72.8	72.8	86.3
Strongly Agree	49	13.7	13.7	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table 11 above indicates that 13.7% of the respondents strongly agreed that when customers have any problem, bank shows sincere interest in solving it, 72.8 % of the respondents agreed, 3.6%

of the respondents were undecided, 5.0% of the respondents disagreed while 4.8% of the respondents strongly disagreed

Table 12 Responses on Whether Healthy Interaction Between Banks Employees and Customers Enhances Banks Reputation

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	17	4.8	4.8	4.8
Disagree	11	3.1	3.1	7.8
Undecided	23	6.4	6.4	14.3
Agree	170	47.6	47.6	61.9
Strongly Agree	136	38.1	38.1	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above indicates that 38.1% of the respondents strongly agreed that healthy interaction between banks employees and customers enhance banks reputation, 47.6% of the

respondents agreed, 6.4% of the respondents were undecided, 3.1% of the respondents disagreed while the remaining 4.8% of the respondents disagreed.

Table 13: Responses on Whether their Bank Assigns Adequate Time to Respond to Complaint

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	7	2.0	2.0	2.0
Disagree	34	9.5	9.5	11.5
Undecided	21	5.9	5.9	17.4
Agree	218	61.1	61.1	78.4
Strongly Agree	77	21.6	21.6	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above indicates that 77 respondents representing 21.6% strongly agreed that their bank assigns adequate time to respond to complaint, 61.1% of the respondents agreed, 5.9% of the

respondents were undecided, 9.5% of the respondents disagreed while the remaining 2.0% of the respondents strongly disagreed.

Table 14: Responses on Whether Employees of the Bank are Never Too Busy to Respond to Customer's Request

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	10	2.8	2.8	2.8
Disagree	30	8.4	8.4	11.2
Undecided	51	14.3	14.3	25.5
Agree	132	37.0	37.0	62.5
Strongly Agree	134	37.5	37.5	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above indicates that 37.5% of the respondents strongly agreed that Employees of the bank are never too busy to respond to customer's request, 37.0% of the respondents agreed, 14.3%

of the respondents were undecided, 8.4% of the respondents disagreed while 2.8% of the respondents were undecided.

Table 15: Responses on Whether Service Failure Complaints are Effectively Attended to

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	9	2.5	2.5	2.5
Disagree	12	3.4	3.4	5.9
Undecided	18	5.0	5.0	10.9
Agree	249	69.7	69.7	80.7
Strongly Agree	69	19.3	19.3	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 15 above indicates 19.3% of the respondents strongly agreed that service failure complaints are effectively attended to, 69.7% of the respondents agreed, 5.0% of the respondents

were undecided, 3.4% of the respondents disagreed while 2.5% of the respondents strongly disagreed.

Table 16: Responses on Whether the Bank's Products and Services are Very Reliable

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	29	8.1	8.1	8.1
Disagree	57	16.0	16.0	24.1
Undecided	32	9.0	9.0	33.1
Agree	163	45.7	45.7	78.8
Strongly Agree	76	21.3	21.3	100.0

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	29	8.1	8.1	8.1
Disagree	57	16.0	16.0	24.1
Undecided	32	9.0	9.0	33.1
Agree	163	45.7	45.7	78.8
Strongly Agree	76	21.3	21.3	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 16 above indicates that 21.3% of the respondents strongly agreed that the bank's products and services are very reliable, 45.7% of the respondents agreed, 9.0% of the respondents were undecided, 16.0% of the respondents

disagreed while the remaining 8.1% of the respondents strongly disagreed.

Table 17: Responses on Whether they Admire and Respect their Banks

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	13	3.6	3.6	3.6
Disagree	39	10.9	10.9	14.6
Undecided	12	3.4	3.4	17.9
Agree	206	57.7	57.7	75.6
Strongly Agree	87	24.4	24.4	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

Table 17 above indicates that 24.4% of the respondents strongly agreed that they admire and respect their bank, 57.7% of the respondents agreed, 3.4% of the respondents were undecided,

10.9% of the respondents disagreed while the remaining 3.6% of the respondents strongly disagreed.

Table 18: Responses on Whether Banks is Honest and Straightforward in their transactions with Customers

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Disagree	18	5.0	5.0	5.0
Disagree	14	3.9	3.9	9.0
Undecided	25	7.0	7.0	16.0
Agree	253	70.9	70.9	86.8
Strongly Agree	47	13.2	13.2	100.0
Total	357	100.0	100.0	

Source: Field Survey, 2021

The table above shows that 47 respondents representing 13.2% strongly agreed that their banks is honest and straightforward in their transactions with the customers, 70.9% of the respondents agreed, 7.0% of the respondents were undecided, 3.9% of the respondents disagreed while the remaining 5.0% strongly disagreed.

Analysis of the Regression Result

Simple regression analysis was employed to test the statistical significance of the independent variables on the dependent variable

Table 19: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.109 ^a	.612	.527	4.231	1.707

a. Predictors: (Constant), Promotional Gift/Items, Bank Sponsorship, Interaction Between Employees and Customers, Compliant Handling

b. Dependent Variable: Corporate Reputation

Table 20: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.386	1	47.386	52.647	.005 ^b
	Residual	3955.878	221	17.900		
	Total	4003.265	222			

a. Dependent Variable: Corporate Reputation

b. Predictors: (Constant), Promotional Gift/Items, Bank Sponsorship, Interaction Between Employees and Customers, Compliant Handling

Source: SPSS Version 21.0

Table 19 above indicates that R² which measures the strength of the effect of independent variable on the dependent variable have the value of 0.612. This implies that 61.2% of the variation in the bank reputation is explained by variations in promotional gift/items, bank sponsorship programmes, healthy interaction between employees and customers, and compliant handling. This was supported by adjusted R² of 0.527. The Durbin-Watson statistics was employed to check for autocorrelation in the model. Durbin-Watson statistics of 1.707 shows that the variables in the model are not auto-correlated and are therefore, reliable for predications. The f-statistics value of 52.647 in table 20 above with probability value of 0.005 shows that the independent variables has significant relationship with the dependent. This shows that promotional gift/items, bank

sponsorship programmes, healthy interaction between employees and customers, and compliant handling can collectively explain the variations in bank reputation.

Table 21 Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	14.897	1.743		8.549	.000
Promotional Gifts/Items	1.138	.085	.109	3.627	.000
Bank Sponsorship Programmes	.111	.080	.093	2.390	.003
Interaction between Employees and Customers	.213	.081	.175	2.646	.000
Compliant Handling	.174	.087	.173	2.013	.004

a. Dependent Variable: Bank Reputation

Source: SPSS Version 21.0

Table 21 indicates that promotional gifts/items recorded a t-statistics value 3.627 with a probability value of 0.000 which is statistically significant. We therefore conclude that promotional gifts/items have significant effect on the reputation of deposit money banks in Asaba Delta State. Bank's sponsorships programmes recorded a t-statistics value 2.930 with a probability value of 0.003 which is statistically significant. We therefore conclude that bank's sponsorships programmes have significant effect on the reputation of deposit money banks in Asaba Delta State.

Healthy interactions between employees and customers recorded a t-statistics value 2.646 with a probability value of 0.000 which is statistically significant. Therefore, we conclude that healthy interactions between employees and customers have significant effect on the reputation of deposit money banks in Asaba Delta State. Complaints handling recorded a t-statistics value 2.013 with a probability value of 0.004 which is statistically significant. Therefore, we conclude that complaints handling have significant effect on the reputation of deposit money banks in Asaba Delta State.

Conclusion

The study investigated the effect of public relations on reputation of deposit money banks in Asaba Delta State. Data were sourced from the customers of the banks. The data were subjected to empirical analysis and the following became evident. The study found that promotional gifts/items have significant effect on the reputation of deposit money banks in Asaba Delta

State. The study also found that bank's sponsorships programmes have significant effect on the reputation of deposit money banks in Asaba Delta State. The study found that healthy interactions between employees and customers have significant effect on the reputation of deposit money banks in Asaba Delta State. The study further found that complaints handling have significant effect on the reputation of deposit money banks in Asaba Delta State. Based on the foregoing, the study concludes that public relations have significant effect on the reputation of deposit money banks in Asaba Delta State.

Based on the findings, the study recommends that banks should occasionally provide gift items to their customers as gift items were found to enhance the reputation of the bank. Deposit money banks should invest more on sponsorship programmes particularly in sports and education as it was found to enhance banks reputation. This will help the bank in their public relation activities in order to endear them to their publics. Also, deposit money banks should direct their frontline employees to be attentive and courteous when dealing with customers and explain the importance of apologies and explanations to them. Training and empowerment, supported with recognition and reward programs, are likely to enhance healthy interactions between frontline employees and customers. Managers in banks must ensure that customer complaints are addressed with top most priority and create organizational attitude that recognizes complaints as opportunities to encourage customer complaints and deal with it accordingly.

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