

Influence of Customer Relations on Bank Customers' Loyalty in Delta State

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Abstract: *This study examined the influence of customer relations on customers' loyalty in Abraka, Delta State. The study focused on the effect of personalised emails, proactive customer engagement and customer loyalty programme on customers' loyalty in banks, Delta State. Three research questions and three hypotheses were raised to guide the study. The study adopted cross-sectional research design with a sample size of 384 customers of the banks. Questionnaire was used to generate data. The study adopted Mean and Standard deviation (descriptive statistical tools) to answer the research questions, while Chi-square (χ^2) was used to test the hypotheses at a significant level of 0.05. The findings of the study showed that, personalised emails, proactive customer engagement and customer loyalty programme do significantly improve banks customers' loyalty. It was concluded that customer relations activities such as personalised emails, proactive customer engagement and customer loyalty programme, increases open rates; leads to higher click-through rates, conversions, improves overall engagement, foster a sense of connection and appreciation, leading to increased customer loyalty and retention, creates a more personal and meaningful connection with customers, builds stronger relationship, gives room for healthy and happy customers and enable quick responses on customers issues. It was recommended among others that managers and business owners should tailor communications to individual customers based on their data, preferences, and behaviours to create more relevant and engaging customers' experiences.*

Keywords: customer loyalty, customer relations, conversion, communication, public relations, proactive customer, publics.

INTRODUCTION

Customer relations is a public relations strategy, which represents an integral part of public relations activities (Nwogwugwu, 2024). It plays crucial role in any organization as success

or failure depends on the relationship with the customers. Customer relations activities are important for building relationships and attracting customers. It focuses on understanding the basic needs, wants, and demands of customers as individuals instead of as part of a group. Zephaniah, Ike-Elechi and Izogo (2020) postulate that, the intent of every organisation's activities is to meet customer's need. Due to high competitive environment, businesses seek better ways to address customers needs in order to increase customers' loyalty (Geerman & Rodchua, 2016).

Customer relations as integral part of public relations supports the process of establishing mutual relationship with customers, customer satisfaction and creating a positive image of the organization to achieve customers' loyalty (Nwogwugwu, 2024, Igben & Ugbome, 2022). Public relations are a dialogue between an organization and its stakeholders geared towards building mutual understanding that translates to building and maintaining corporate reputation for a company, its products and services (Kehinde, Iyiola & May, 2016). Customer relations activities are usually planned while its efforts at maintaining goodwill and understanding with its publics are constantly sustained. The key issue in public relations is publics. These publics vary from one organization to another but in specific terms, publics of financial institutions would include but are not limited to customers, the government, regulatory agencies, the media, security agencies to mention but a few (Nwogwugwu, 2024).

According to Magasi, (2016) customer relations tactics is an effective tool for achieving customers' loyalty and which reflects an increase in profit, goodwill, better product and service delivery. The customer relations life cycle starts with marketing department, scaling over to sales, hands off to operations, and ends up back at sales and marketing. At this point, focus is placed on maintaining the relationship with customer and possibly upselling (White, J. & Mazur, 2019). The main focus of customer relations is to concentrate on continuous delivering of good quality goods and services to customers (Mbama & Ezepue, 2018; Igben, 2022). Customer relations activities encompass all interactions between a business and its customers, aiming to build and maintain positive relationships (Heinonen, 2018). These activities can be both reactive, addressing issues, and proactive, focusing on enhancing satisfaction and loyalty. Effective customer relations rely on understanding customer needs, providing excellent service, and fostering open communication. Gong (2018) posit that the components of customer relations activities include customer service, communication, feedback collection and analysis, personalisation, loyalty programmes, proactive engagement, training and development, crisis management to mention but a few.

Personalised emails is the act of tailoring communication based on customer preferences and purchase history (Chung, Wedel, & Rust, 2016). Proactive Engagement is reaching out to customers to address potential issues before they escalate and offer solutions, to ensure their satisfaction and increased loyalty (Xiao & Chen, 2025). Loyalty programmes are the process of rewarding repeat customers with exclusive deals and benefits. Implementing rewards and incentives to encourage repeat business patronage and build stronger customer relationships (Lakshman & Faizm 2022). Feedback collection, the act of gathering customer feedback through surveys, reviews, and social media presents opportunities to identify areas for improvement (Helena & Jan, 2015).

Customer is anyone person that patronize organisation's products, services or experiences. Nwogwugwu (2024) defined customers as a person, group of people or an organization (or all of them) whose needs a business or service seeks to meet satisfactorily. Customers have been regarded as the reason why organizations stay in businesses. Businesses, therefore, exist to satisfy customer wants and needs in a manner that would benefit both the customer and the organization. Establishing a favourable relationship with customers is therefore vital to any business organization. For banks, people who save money, borrow, withdraw, or seek one series or the other, are the reason for their existence. There are many different types of consumers, as unique individuals; they are likely to have varying expectations (Nwanne, 2016). The four crucial things a customer needs are: a fair price, a good service, a good product and to feel valued. Customers need more than just a good product to remain loyal. Being aware of the different types of consumers and their needs, organisation can create strategy to meet those needs and expectations to increase sales, promote a loyal customer base and a better organizational performance (Aliabad, Eslami & Honari, 2016).

Banks are the most important savings and financial institutions in every economy. Modern economies depend on a thriving financial system which is believed to account for around 20% of GDP (Zephaniah et al., 2020). Customer relations activities are one of the key aspects for banks. It is about building relationships with the customers and keeping them satisfied. Banks have been working on this and improving their customer service (Nasution & Rafiki, 2018). In today's competitive world, banks are realizing the significance of customer relations and their prospects which have helped them to attract and acquire new customers and can maximize profit (Nwanne, 2016). The ultimate purpose of customer relations is to increase customers' loyalty and organisation's profit (Igben & Ilaya (2021). This is achieved mainly by providing a better service to customers than competitors.

Market condition sharpens competition among rivalry companies. The number of competitor rises while at the same time the services and products available on the market differ less and less at their core. This has resulted in decreasing customer retention and increasing costs to do business (Nwanne, 2016). Customer relations emerge as an important tool and an innovative way to add value to organisation's products and services. It does not only improve the service to customers, but also reduce costs, wastage, complaints, reduces staff stress, enables instant market research, open lines of communications with customers, grow business, enable customers retention, reduces customer churn rates reduce while referrals to new customers increase from the increasing numbers of satisfied customers; increase team work and efficiency (Fatma, 2014); Fam, Brito, Gadekar, Richard, Jargal, Liu, 2019). Banks are moving closer to their customers, expanding more effort in finding new ways to create value and transforming the customer relationship into one of solution finding and partnering rather than one of selling and order taking (Kim, 2018; Igben & Ugboime, 2022). It is on the view of the above that this study examined the influence of customer relations on bank customers' loyalty in Delta State, Nigeria.

Statement of Problem

Frustration and anger have been illustrated in some banks due to lack of effective customers' service and relations. Many customers today are not satisfied, unaware of customer relations and do not trust their banking service because of the perceived lack of fulfillment and bad

resort to customer relations (Geerman & Rodchua, 2016). Customers are the life-blood of any organization be it a global corporation with thousands of employees and a multi-billion turnovers, or a sole trader with a handful of regular customers.

Organizations with poor customer relation activities will result to loss of goodwill and low profit earning. Nwogwugwu (2024) in his work titled “Effective Customer Relations as a Public Relations Strategy in Financial Institutions” argued that, providing maximum customer satisfaction involves ensuring quality products or service as well as effective customer relationship which are in line with customer demands. Supporting this, Igben and Ilaya (2021) evaluated the perception of public relations practitioners on the incorporation of new media into the process of promoting good relationships between organizations and strategic publics in Nigeria; found out that public relations practitioners of both public and private organizations do perceive the adoption of new media technologies in the performance of their function for the promotion of mutual understanding as supportive to quick and interactive approaches to dissemination of information from organizations to strategic stakeholders and the publics.

In a work titled Public Relations Practices and Customer Satisfaction in Leading Banks in Nigeria, Ekakitie and Sado (2023) revealed that corporate communications through newsletters have a positive and significant impact on customers’ satisfaction. Zephaniah Ike-Elechi and Izogo (2020) who examined how customers’ perceptions of banks marketing communication tools influence customer loyalty, revealed that that elements of bank marketing communication including advertising, sales promotion, public relations and personal selling are significant predictors of customer loyalty. Nwanne (2016) also in a work titled “Substantiating Public Relations Contributions to Organizational Success in Nigeria’s Banking Sector” argued that banks generate a public relations philosophy, that enable public relations to makes important contribution to the success of the banking sector.

The above studies and many others provide significant insights into customer relations management. However, little or nothing seems to have been done on public perception of customer relations tactics of banks in Delta State. This indicates obvious gaps in knowledge that this public perception of customer relations tactics of banks in Delta State. Banks have over the years engage more in customer relations activities, especially Ecobank, Fidelity, Zenith, First Bank, UBA and Guaranty Trust Bank. The expectations are that such gestures will positively improve relationship. Therefore, the study seeks to evaluate the customer relations efforts among the selected banks in a bid to determine how their customers perceived them.

Objectives of the Study

The main objective of the study is to establish the influence of customer relations on bank customers' loyalty in Delta State, Nigeria. The specific objectives are to:

1. Examine the effect of personalised emails on banks customers ‘loyalty.
2. Explore the extent of proactive customer engagement on banks customers ‘loyalty.
3. Explore the influence of customer loyalty programme on banks customers ‘loyalty.

Research Questions

The following research questions guided the study

1. What is the effect of personalised emails on banks customers' loyalty?
2. To what extent of proactive customer engagement on banks customers' loyalty?
3. What is the influence of customer loyalty programme on banks customers' loyalty?

Hypotheses of the Study

Ha₁: The use of personalised emails does significantly improve banks customers 'loyalty.

Ho₁: The use of personalised emails does not significantly improve banks customers 'loyalty.

Ha₂: The use of proactive customer engagement does significantly improve banks customers 'loyalty.

Ho₂: The use of proactive customer engagement does not significantly improve banks customers 'loyalty.

Ha₃: The use of customer loyalty programme does significantly improve banks customers 'loyalty..

Ho₃: The use of customer loyalty programme does not significantly improve banks customers 'loyalty.

LITERATURE REVIEW

Personalised Emails and Customers' Loyalty

An emerging trend in digital marketing, where the tech savvy customers expect personalised customer experience in their dealings with companies and brands, challenges companies to adopt a data-driven marketing approach. Personalisation as a part of digital marketing activities requires robust customer data, a marketing automation system and content that is valuable for customers. Turunen (2021) in a study titled "Improving Effectiveness and Customer Experience with Personalised Email Marketing postulates that, one of these digital marketing activities is personalised email marketing, which is a powerful tool in the digital marketer's toolbox. Personalised emails and offers in customer relations involve tailoring communications to individual customers based on their data, preferences, and behaviors (Jen-Hung & Stacy, 2009; Xiao & Chen, 2025). This approach aims to create more relevant and engaging experiences, leading to increased customer satisfaction, loyalty, and ultimately, sales.

In a study titled "Hyper-personaliSation for enhancing customer loyalty and satisfaction in Customer Relationship Management (CRM) systems" by Rane, Choudhary and Rane (2023) shows that the strategies for personalising emails and offers include: Gather Customer Data: Collect information through signup forms, website activity tracking, purchase history, and feedback surveys to understand customer preferences and behaviors. Segment Your Audience: This is dividing customer base into smaller groups based on shared characteristics such as demographics, purchase history, engagement levels) to send targeted content. Personalised Email Greetings and Subject Lines: This involve using recipient's name and other relevant information to make emails feel more personal and relevant. Utilize Dynamic Content: Incorporate dynamic content blocks that automatically

adjust based on customer data, such as location, browsing history, or previous purchases. Send Triggered Emails: Automate emails based on specific customer actions, like abandoned carts or product views, to offer relevant recommendations and incentives. Personalise Email Copy: This is going beyond basic personalisation and tailor the body of email to reflect the customer's interests, past interactions, and current needs. Recommend Relevant Products: Suggest products based on past purchases, browsing history, or items in an abandoned cart to increase the likelihood of a sale. Offer Personalised Discounts and Deals: Providing exclusive discounts and promotions based on customer segments or individual preferences to encourage engagement and purchases. Address Pain Points: Tailor email content to address specific customer pain points or challenges, demonstrating that customer relations understand their needs and can offer solutions. Use a Real Person's Name: Increase the likelihood of an email being opened by using a sender name that is associated with a real person rather than a generic company name. Consider the Brand's Tone: Ensure the tone of voice in your emails aligns with your brand's personality and values, while still being personalised to the individual recipient.

The benefits of personalised emails and offers in a study titled “Improving Effectiveness and Customer Experience with Personalised Email Marketing” by Turunen (2021) include: Increased Open Rates - Personalised emails are more likely to be opened and read due to their relevance and perceived value. Improved Engagement: Tailored content leads to higher click-through rates, conversions, and overall engagement with emails. Enhanced Customer Loyalty: Personalised interactions foster a sense of connection and appreciation, leading to increased customer loyalty and retention. Higher Conversion Rates: Personalised recommendations and offers based on customer behaviour and preferences are more likely to result in purchases. Stronger Customer Relationships: Personalised emails create a more personal and meaningful connection with customers, building stronger relationships. Personalised services, which make customers feel that service employees are polite, friendly and exhibit personal warmth, and that customers are unique and valued, are essential in building good customer relationships (Jen-Hung & Stacy, 2009; Chung, Wedel & Rust, 2016),

Customer relations are a strategy and integral part of public relations activities of public relations. Nwogwugwu (2024) in a study titled “Effective Customer Relations as a Public Relations Strategy in Financial Institutions” opines that there is need for customer relations outfit awareness so that banks’ offer can be patronized and remain successful in a competitive business environment. These outfits are services banks offers and it depends on the type of product. Relation outfits can be seen as service of any intangible act or performance that banks offers to customers (Nnamani, 2017). Outfits can also be viewed as features and characteristics of a product or services that bear on its ability to satisfy stated or implied customers’ needs (Osman, Mohamad & Mohamad, 2015). It is an intangible offer to customers to create service awareness (Izogo, 2017). The question here is, is customers aware of this customer relations outfits? Quality services are one thing that customers look for in an offer. Customer relations outfit is also related to the value of an offer, which could evoke satisfaction or dissatisfaction on the part of a user. Quality outfit in the management and marketing literature is the extent to which customers' perceptions of service meet and/or

exceed their expectations (Igben & Ugboime, 2020). Thus relations outfits can intend to be the way in which customers are served in an organization which could be good or poor.

Customers have expectations from the customer relations unit and it is up to customer relations department to uphold these expectations by being professional to create awareness. The professional lies in the foundation of every business that provides a service to customers. This enhances customers' confidences (Ghosh & Lusch, 2020). The awareness of customer relations outfits is important for a customer to know how to demand for a service. Service delivery is a business framework that supplies services from a provider to a client. It also includes the constant interaction between the two parties during the duration of the time in which the provider supplies the service and the customer purchases it. Essentially, a service delivery company provides something to a customer they can not create on their own. That service could be anything from a task to technology or information. It can fall into two broad categories of general reference for any service or more industry-specific models for technical service (Kehinde, Iyiola & May, 2016). Service delivery processes typically aim to provide client with increased value by setting standards, policies, principles and constraints to guide all aspects of their business and customer interactions (Ekakitie & Alagba, 2022).

Awareness of customer relations outfits provide customers with amenities they want or need by linking them to an organization with the resources to provide those services. Banks can tailor service delivery to meet the specific needs of their customers through functionality. Customer-focused service delivery may also help distinguish an organization from its competitors by providing higher quality customer relations service (Ghosh & Lusch, 2020; Geerman & Rodchua, 2016).

Proactive customer engagement and Customers' Loyalty

In today's competitive business landscape, customer engagement has evolved beyond merely responding to inquiries or complaints. Instead, businesses are increasingly recognizing the value of initiating meaningful interactions with their clientele. In a study titled "Customer Engagement: A Systematic Review and Future Research Priorities", Sylvia, Jillian and Carolin, (2020) report that, as many as 89% of consumers found proactive customer service to be a pleasant surprise or a positive experience. Alvarez-Milán, Felix, Rauschnabel and Hinsch (2018) posit that proactive customer engagement involves anticipating customer needs and reaching out to offer assistance or solutions before customers even realize they have a problem. This approach is a shift from traditional reactive customer service, where businesses only respond to customer inquiries or complaints. Proactive engagement focuses on building stronger relationships, enhancing customer satisfaction, and improving overall customer experience by addressing potential issues before they escalate. Proactive customer service consists of two key components: communication and process inclusion. Communication involves accurately understanding customer needs through effective listening and self-awareness. Process inclusion means involving customers in the delivery process and informing them about any challenges that arise (Heinonen, 2018)

In a study titled "Enhancing customer engagement through consciousness", Grewal, Roggeveen, Sisodia and Nordfält, (2018) maintain that proactive customer engagement is anticipating needs. This involves analyzing customer data, behaviours, and past interactions

to identify potential issues or needs before they arise. They argue that personalised communication which reaches out to customers with tailored messages, offers, or information based on their specific needs and preferences largely supports proactive customer engagement. It also requires, providing timely assistance by offering support and guidance at the right moment, whether it is onboarding new users, helping them with product features, or resolving potential issues. The scholars believe that proactive customer engagement can be inspired through building stronger relationships routed in fostering a sense of care and value by proactively engaging with customers, demonstrating that the business is invested in their success. Lastly here, the scholars opine that reducing customer churn by addressing issues early and providing excellent support, businesses can improve customer retention and reduce the likelihood of customers switching to competitors.

Harmeling, Moffett, Arnold and Carlson (2017) in their study titled “Toward a theory of customer engagement marketing” reveal that proactive engagement strategies include personalised onboarding. They added that guiding new users through the initial setup and usage of a product or service, targeted product recommendations suggesting relevant products or features based on past purchases or browsing history, service outage notifications, informing customers about any service interruptions or maintenance activities, feedback requests by actively seeking customer feedback to identify areas for improvement and demonstrate that the business values their input, proactive support for new features, by providing guidance and support when new features are released to help customers understand and utilize them effectively drive the process of proactive customer engagement.

Proactive customer engagement revolves around the idea of reaching out to customers before they even realize they need assistance. Browsing an online store, and receiving a personalised email offering assistance or providing product recommendations is proactive customer engagement in action. It is about businesses anticipating customers’ needs, preferences, and potential pain points, and then taking proactive steps to address them (Abdul-Ghani, Hyde & Marshall, 2018). In a study titled “Customer brand engagement behaviour in online brand communities” by Gong (2018) postulates that one way to think about proactive customer engagement is through related terms such as preemptive customer interaction, anticipatory customer service, *or* forward-facing customer engagement. He further stated that these terms all point to the same idea which suggests businesses taking the initiative to connect with customers before problems arise.

The importance of proactive customer engagement cannot be overstated. It serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships. When businesses proactively reach out to customers, it demonstrates their commitment to customer satisfaction. This dedication, in turn, fosters trust and loyalty, essential ingredients for long-term success in any industry (Fehrer, Woratschek, Germelmann & Brodie, 2018). Moreover, proactive engagement empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on. By detecting and addressing concerns proactively, companies can prevent minor issues from escalating into major problems. This not only helps in retaining existing customers but also enhances overall satisfaction levels and reduces churn rates (Gong, 2018).

Proactive customer engagement is more than just providing excellent customer service. It is about building a proactive mindset within an organization. It is a shift from reactive to proactive, from waiting for customers to come to you with problems to actively seeking out ways to enhance their experience. By embracing proactive engagement strategies, businesses can differentiate themselves in a crowded marketplace and lay the foundation for sustainable growth and success (Fehrer et al., 2018).

Proactive customer engagement is a vital strategy for modern businesses looking to thrive in today's customer-centric world. By anticipating and addressing customer needs before they arise, businesses can foster loyalty, and satisfaction, driving long-term success and profitability. Using a dialing system with an integrated CRM can be a great way to help your team anticipate your clients' needs (Dessart, Veloutsou, & Morgan-Thomas, 2016).

Adopting proactive engagement strategies, businesses can create a more positive and seamless customer experience, build stronger relationships, and drive long-term success (Carvalho & Fernandes, 2018). Benefits of proactive customer service include: increased customer satisfaction, shows the business values customers' time, creates a loyal customer base, reduces customer frustration and empowers customers to participate in problem resolution. When businesses implement proactive customer service, they build stronger relationships with customers and ensure long-term success (Abdul-Ghani et al., 2019; Heinonen, 2018; Alvarez-Milán et al., 2018)

The fundamental purpose of customer relations practice is to establish the flow of mutual understanding based on trust, knowledge and full information between an organization and her customers. Customer relations practice in all ramifications of human life is vital and can only be successful if the ground work is properly done and its highest standard are maintained. Customer relations is an effective relationship and interaction between an organization and its customers. Nwogwugwu (2024) defines customer relations as effective interactive customer service strategy, using principles of customer relations to determine and satisfy potential consumers' needs. An effective customer relation involves all communication and service delivery strategies with which business organizations interface with their customers. These strategies range from taking responsibilities, accountability and other strategies for satisfying customers (Khan, Hussain, Rasheed & Rizwan, 2016).

Like many business organizations, banks are established to cater for the needs of customers to enable them to stay in business. Banks is a business organization that acts as mobilizers and depositors of savings and suppliers of credit or finance. They also provide services as intermediaries of the capital and debt markets (Abualsauod & Othman, 2019). Financial institutions act as agents that provide financial services for their customers and are regulated by a government authority. Common types of financial institutions include: credit unions, commercial and microfinance banks, building societies, asset management firms and similar businesses. Commercial banks offer financial services such as keeping money for customers – individuals, people or companies – exchange currencies, provide loans as well as other financial services. The success or failure of banks depends, on how they are perceived by their publics – their various stakeholders. This realization could be one of the reasons why

banks have public relations or corporate affairs/communications department that manage and respond to the two-way forms of communications and challenges (Gong, 2018).

Banks that recognizes the importance of customers and adopts strategies to satisfactorily meet the needs of customers is likely to continue to exist and by extension, its employees would remain in employment than organizations who do not. Also, when customers are satisfied with the way their needs are met, they are likely to be committed and loyal to the organization. Effective customer relations focus on the customers, who are the end users of its products and services (Abualsauod & Othman, 2019).

Establishing an effective, mutual and beneficial relationship with customers is vital to organizations as it can lead to customer retention and also attract new customers. Customer relations, is about relationship management between an organization and its customers. One of the major goals of customer relations, as a public relations strategy, according to Hänninen and Karjaluoto (2017) is to create a climate of mutual understanding between the bank and its esteemed customers. It involves all the undertakings an organization uses to build relationships with customers through deliberate and satisfactory delivery of products and services. The objectives of customer relationship are to acquire customers; to grow profitable customer relationships, to retain profitable customers and to create competitive advantage. This means that an effective customer relationship can lead to retaining existing customers as well as getting potential customers, increase in sales (revenue) through the introduction of incentives, to get a bigger share of the customers' money thereby getting a bigger share of the market, to sell new products and/or services, to handle complaints thereby increasing communication between the organization and customers to mention but a few (Aliabad et al., 2016).

Customer loyalty programmes and Customers' Loyalty

Customer loyalty programmes are designed to foster stronger, long-term relationships with customers by rewarding them for their repeat business. The work of Salihah, (2020) titled "Effect of customer loyalty programme on customer satisfaction and its impact on customer loyalty" reports that these programmes are key component of customer relationship management and are used to increase customer retention, enhance satisfaction, and drive sales. They achieve this by offering incentives like points, discounts, or exclusive perks to customers who engage with a brand, product, or service repeatedly. Types of Loyalty Programmes include: Points-based programmes: Customers earn points for purchases, which can then be redeemed for discounts, free products, or other rewards. Tiered programs: Customers progress through different membership tiers based on their spending or engagement, unlocking progressively better rewards. Membership programs: Customers pay a fee to join a program and receive exclusive benefits, such as discounts, early access to sales, or free shipping (Bricci, L., Fragata & Antunes, 2016).

Customer loyalty programmes are powerful tool for businesses to cultivate strong, lasting relationships with their customers, driving both customer satisfaction and business growth. Raji and Zainal, (2017) in a study titled "the effect of customer perceived value on customer satisfaction" postulate that customer loyalty programme involves incentivize repeat purchases (Loyalty programmes offer rewards for continued engagement, encouraging

customers to return and make more purchases); Personalised experiences (enable businesses to tailor rewards and communication based on individual customer preferences and behavior, creating a more personalised and engaging experience); Data-driven insights (Loyalty programmes provide valuable data about customer behaviour, which can be used to refine marketing strategies and product offerings); Strengthen brand relationships (this is showing appreciation for customers loyalties, businesses can build stronger relationships with customers and foster a sense of connection to the brand).

In a study titled “The impact of customer loyalty programmes on customer retention in retail industry”, Lakshman and Faiz, (2022) submit that, the benefits of customer loyalty programmes are First, Increased customer retention which involves loyalty programmes that encourage customers to remain loyal to a brand, reducing churn and improving customer lifetime value. Second, enhanced customer satisfaction that suggest personalised rewards and exclusive benefits that make customers feel valued and appreciated, leading to higher satisfaction levels. Third, improved customer lifetime value which means encouraging repeat purchases and longer-term engagement, loyalty programmes that significantly increase the overall value of each customer. Fourth, competitive advantage, which indicates that loyalty programmes can differentiate a business in a competitive market by offering unique and valuable benefits to customers. Fifth, valuable data insights through loyalty programmes that generate valuable data about customer behaviour, preferences, and engagement, which can be used to improve marketing strategies and product offerings (Kwiatek, Morgan, Thanasi-Boce, 2020; Salihah, 2020).

Customer satisfaction can be described as the customers’ response to evaluation of perceived discrepancy between prior expectations and the actual performance of the product and/ or service as perceived after its consumption by customer. According to Yilmaz, Ari & Gurbuz (2017) customer satisfaction comprises three general components identified as: (1) Consumer satisfaction is a response (either emotional or cognitive); (2) the response pertains to a particular focus (expectations, product, consumption experience, etc.); (3) The response occurs at a particular time (after consumption, after choice, based on accumulated experience, etc.). Generally, customer satisfaction comprised three basic components, a response pertaining to a particular focus determined at a particular time. Studies show satisfaction and loyalty are positively related (Paul, Mittal & Srivastav, 2016). Satisfied customers are more inclined to remain in a relationship, whereas dissatisfied customers are likely to look for alternative options. In a service context, overall satisfaction is like to overall evaluations of service quality. Hence, as firms seek effective ways to measure customer relationships, many have turned to the traditional tool of customer satisfaction monitoring, which historically was used to understand consumer perceptions of products and services. A positive relationship exists between satisfaction and the duration of the relationships. Fernandes & Pinto (2019) revealed a positive effect of overall customer satisfaction on the duration of the relationship for telecommunication subscriptions services. The duration of the relationship depends on the customers' subjective assessment of the value of a relationship that is continuously updated based on perceptions of previous experiences.

Customer satisfaction is perhaps the most popular of all non-financial Key Performance Indicators (KPIs). For a commercial organisation like banks, it is generally perceived as the most indicative non-financial measure of future financial performance, the belief being that

the more satisfied the customer, the more likely they are to remain loyal or repurchase, which in turn leads to financial success. The notion of using nonfinancial metrics such as customer satisfaction to shape executive behavior is attractive to managers, the extent to which including these measures in compensation schemes actually improves company value and financial performance (Behera et al., 2020).

Organization cannot achieve success without regard to the customers' needs and demands and their satisfaction. Superior service quality enables companies to distinct from themselves competitors, obtained sustainable competitive advantage, and improve their functionality. Superior quality and effects provided by organizations provide customer satisfaction. Customer satisfaction is marker quality of marketing decisions (Nwodu, 2018). Due to intense competition and the hostility of environmental factors, service quality has become a cornerstone marketing strategy for companies particularly banks. This highlights how important improving service quality is to organisations for their survival and growth since it could help them tackle these challenges they face in the competitive markets. This means that service-based companies are compelled to provide excellent services to their customers in order to have a sustainable competitive advantage. There is however, a need for these organisations to understand what service quality is in order to attain the demands of their customers (Barari & Furrer, 2018).

A satisfied customer is a real ambassador and salesman for a bank. Customer satisfaction is one of the important facet in banking industry. Customers are very clever in the banking system because if they are dissatisfied with the service, they can easily switch to another bank. Therefore, satisfaction plays a vital role in the decision to stay or switch (Fernandes & Pinto, 2019). Customer satisfaction is based on service quality and product/service features (Saqib, Farooq, & Mueen, 2016). On the other hand, employee behaviour is a factor in the banking industry. It has been proved that employee's attitude as an element affecting customer satisfaction and satisfaction seem to intervene in quality perception held by customers. Customer dissatisfaction depend on variety of reasons like accessing services, product, price, image, personal skills, treatment, credibility, responses, waiting time, location, technology and store appearance (Omoregie, Addae, Coffie, Ampong & Ofori, 2019)

Generally, attracting customers to the products and services is very difficult task in the business than to measure the utility level of the product to satisfy the customer wants. Magasi (2016) stated that services provided by banks are equitably homogenous and have a close alternative. The level of satisfaction of a customer is not enough, as customers' have a tendency to shift to another bank if he gets the same or admirable level of satisfaction from any other bank anytime (Tweneboah-Koduah & Farley, 2016).

Review of Related Empirical Studies

Salihah (2020) examined the effect of the customer loyalty programme on customer satisfaction and its impact on customer loyalty in Indonesian. The research was conducted using the survey method involving 110 customers and 100 feasible data used. The sampling technique used is judgment sampling and data collected through the questionnaire. It uses SEM in examining hypotheses assisted by software AMOS version 20.0. Member card significantly affects customer satisfaction, while discount promo has no significant effect on customer satisfaction and it also doesn't affect customer loyalty. Member cards and discount

promo have a direct effect on customer loyalty. In general, it can be understood that the customer loyalty programme that Alfamart applied in the form of either member card or discount promo affects customer satisfaction and has an impact on customer loyalty. This research gives input to retail business managers in managing customer satisfaction through the proper development of customer loyalty programmes

Nasr, Burton and Gruber (2018) highlighted the importance and extend the understanding of the under researched concept of personal positive customer feedback (PCF). By comparing and contrasting front-line employees' (FLEs) and customers' perspectives. The study aimed to develop a deeper understanding of the main elements, characteristics of PCF, its various impacts and the perceived importance of this phenomenon for both parties. An exploratory research study was conducted using a novel integrated methodological approach combining two well-established qualitative techniques: structured Laddering interviews and various elements of the Zaltman Metaphor Elicitation Technique. In total, personal interviews with 40 participants consisting of 20 customers and 20 FLEs were conducted. The findings identifying the various PCF elements and characteristics. by identifying nine characteristics of PCF. This study also proposes a number of impacts on both customers and FLEs. While both customers and FLEs have a similar understanding of the various elements and characteristics of PCF, the significance of the various elements and the subsequent impacts vary between the two groups. Finally, three key themes in PCF handling that help position PCF within the extant customer management literature are identified and discussed.

Igben and Ilaya (2021) evaluated the perception of public relations practitioners on the incorporation of new media into the process of promoting good relationships between organizations and strategic publics in Nigeria. The fundamental goal was to examine if public relations practitioners find new media helpful in carrying out public relations activities in their organizations. The study was hinged on Technological determinism theory. Findings show that public relations practitioners of both public and private organizations do perceive the adoption of new media technologies in the performance of their function for the promotion of mutual understanding as supportive to quick and interactive approaches to dissemination of information from organizations to strategic stakeholders and the public. The study recommended that more public relations practitioners of organizations especially public organizations should be encouraged to use new media in course of executing their professional assignments.

Igben (2022) identified the public relations tools which higher educational institutions use for building sustainable relationships with their strategic publics in Nigeria. A survey of 140 public relations staff and 313 students of higher educational institutions in Nigeria were carried out. Findings reveal that some higher educational institutions use some of the tools as a matter of custom without establishing whether such tools are relevant to addressing their corporate public relations needs. Others try to allow research to precede their selection of the public relations tools of the schools, while some yet do leave their public relations tools in reckless abandon. The study recommends that public relations departments or units of higher educational institutions should always establish the public relations needs of their respective higher educational institutions before initiating the tool for interacting with the publics in

order to identify the most effective tool for interaction that would drive sustainable peaceful co-existence between higher educational institutions and their relevant publics.

Igben and Ugbome M (2022) explored how the public relations can positively influence the relationship between the colleges of education and their publics. The study which used the College of Education as a case study, argues that public relations as an important aspect of every educational institution management and consequently it could be used to build healthy relationships with the publics and erode unfavourable rumors and stories that could drive Colleges into crisis. The study which relied on personal interview and ethnographic study of public relations related documents of the College of Education discovered that the public relations unit relied heavily on notice board publications, internal and external memos, college events as major tools to disseminate information to publics of the College. The findings further showed that there was heavy use of community relations activities by the college to build healthy relationships with her host community.

Igben and Ugbome (2023) focused on how Technology Acceptance Model (TAM) has influenced public relations practitioners' use of social media in their PR communications. They established that Perceived ease of use and Perceived usefulness of a technology, in this instance social media has a direct link on whether the PR practitioner will use it in his PR communication. Public relations is not just building and sustaining mutually beneficial relationship between an organization and its publics through traditional public relations tools. Public relations has gone beyond image building and sustenance of goodwill with the aid if conventional PR tools. The onus of this responsibility rest on the public relations practitioner who has been allocated this responsibility. The advent of social media has impacted the activities of public relations practitioners in their PR duties in Nigeria.

Nwanne (2016) attempted to substantiate the contributions of public relations in Nigeria's banking sector. This was against the backdrop of a seeming neglect for the profession. In gathering data for the work, the survey method was complemented with in-depth interviews. 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. It is therefore recommended among others that banks in Nigeria should elevate the status of their PR departments and better appreciate them while the PR executives should have a multidisciplinary training that makes them competent in business administration and others.

Zephaniah et al. (2020) examined how customers' perceptions of banks marketing communication tools influence customer loyalty. With 313 valid responses obtained from Nigerian bank customers through a survey using partial least squares structural equation modelling (PLS-SEM) procedure to examine the measurement model and test the research hypotheses, it was established that that certain elements of bank marketing communication including advertising, sales promotion, public relations and personal selling are significant predictors of customer loyalty, but direct marketing is not. This study has implications for the update of marketing communication and formulation of customer loyalty policy in commercial banks in Nigeria and other emerging economies with similar business and economic history.

Nwogwugwu (2024) analyzed the use of effective customer relations, as a public relations strategy, to enhance the patronage and delivery of quality customer service in Access Bank Nigeria, Ibadan. Using the available sampling technique of the survey methodology, 285 copies of two different structured questionnaire and one interview were analyzed. 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.

Adeyemi et al. (2023) examined the achievement of customer drive objective by banking services operators by means of effective Public Relations (PR) in Nigeria with focus on Guarantee Trust Bank (GTB), Minna Niger State Operation Office. The population of the study comprises the staff and customers of GTB Minna which stood at 230. The study adopts non-probability sampling technique to study a sample size of 200 (30 staff and 170 customers) which were randomly selected using judgmental sampling method. The data were analyzed and validated using Statistical Package for Social Sciences (SPSS) and interpreted with descriptive method. A major finding shows that majority of the respondents strongly agreed that PR in Deposit Money Banks is an active and effective strategy that guarantees competitiveness and customer satisfaction, also that customers are sensitive to workers' attitude when they visit the Bank. In conclusion, evidence shows that public relations play vital role in promoting and improving the quality of services rendered by Deposit Money Banks. It is therefore recommended among others that organization should understand the best target audience for their public relations activities and they need to understand more about their customers. Also, Banks should increase their budget to the public relations department so as to be more effective in carrying their responsibilities effectively.

Theoretical Framework

Perception Theory

This theory was propounded by Berelson and Steiner in 1964. The theory assumes that mass communication intends that the audience should pay attention to their messages, learn the content of the message and make appropriate changes in attitudes or beliefs, or produce the desired behavioural responses. The perception theory is of the view that the process of interpreting message tends to be complex and that, these goals may be difficult to attain. Uzah and Nyiwo (2019) postulate that, "perception is the complex process by which people select, organise and integrate sensory stimulation into a meaningful and coherent picture of an organisation.

There are two types of influences on perception: structural and functional. Structural influence on perception comes from the physical aspects of the stimuli to which persons are being exposed. While functional influences are the psychological factors that influence perception, and therefore, introduces some subjectively into the process. Public perception is about the tendency for the general public views to be influenced by wants, needs, attitudes and other psychological factors. In this situation, the theory holds that different people can react to customer relations activities in different ways. According to Uzah and Nyiwo (2019), if a person expects a mix of information in a message, he or she can pay attention to only parts of the messages that are agreeable. The manner in which the public perceive activities

may go a long way in influencing organisation performance. This shows the relevance of this theory to the discourse.

Thomassen's Customer Satisfaction Theory

Thomassen (2003) propounded customer satisfaction model. He defined customer satisfaction as “the perception of the customer as a result of consciously or unconsciously comparing their experiences with their expectations from organisations.”. He further stated that customer satisfaction is determined by “the degree to which someone is happy or disappointed with the observed performance of a product in relation to his or her expectations”. Performance that is below expectations leads to a dissatisfied customer, while performance that satisfies expectations produces satisfied customers. Expectations being exceeded leads to a “very satisfied or even pleasantly surprised customer”.

According to Thomassen, both value proposition and other influences have an impact on final customer satisfaction. Thomassen shows that word-of-mouth, personal needs, past experiences, and marketing and public relations determine customers' needs and expectations. These factors are compared to their experiences, and this comparison between expectations and experiences determines a customer's satisfaction level. Thomassen's model is important for this study: it allows us to determine both the extent to which company X's customers are satisfied and where improvements can be made.

Perception and Thomassen's Customer Satisfaction theories are relevant to the study. The perceptual of the public in respect to customer relations activities of banks will help the researcher to provide solution to the problem and determine the objective of the current study. The public view on the effect of personalise emails, proactive customer engagement, customer loyalty programme and customer feedback collection, is of greater importance to the researcher. Uzah and Nyiwo (2019) state that “perception is notably active: it involves learning, updating perspective and interacting with the observed”. It is “the process by which people interpret sensory data which come to us through our five senses”. Public perception is about the tendency for the general public views to be influenced by wants, needs, attitudes and other psychological factors. It plays an important role in communication of any sort; therefore, it is relevant to this study titled “perception of customer relations activities among selected banks in Delta State, Nigeria”. In this situation, the theory holds that different people can react to customer relations activities in different ways. According to Uzah and Nyiwo (2019), if a person expects a mix of information in a message, he or she can pay attention to only parts of the messages that are agreeable. The manner in which the public perceive activities may go a long way in influencing organisation performance. This shows the relevance of this theory to the discourse.

Thomassen's Customer Satisfaction Model is also relevant to this study. Thomassen sees customer satisfaction as the perception of the customer as a result of consciously or unconsciously comparing their experiences with their expectations from organisations.. Thomassen's model is important for this study as it assists to determine both the extent to which company's' customers are satisfied and where improvements can be made.

Cross-sectional research design was adopted for this study. The population of this study involves all customers of commercial banks, specifically those resident in Abraka, Delta State. With a sample size is of 384., using purposive sampling technique, data were collected and analysed, and hypotheses tested with the support of Chi-Square χ^2) statistical tool at 0.05 Alpha level of significant.

Data Presentation

Demographic characteristics of respondents

The demographic data obtained are presented in the following tables below.

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4.2 Data Analysis

Table 1: Mean Computation of the Effect of Personalised Emails

S/N		Responses Values										Σ		Mean	StDev	Decision
		SA = 5		A = 4		U = 3		D = 2		SD = 1						
		F	Fx	F	Fx	F	Fx	F	Fx	F	Fx	F	Fx	\bar{x}		
1.	Personalised emails and offers are opened and read, which increases open rates	116	580	124	496	16	48	60	120	34	34	350	1278	3.65	1.33	Accept
2.	Tailored content leads to higher click-through rates, conversions, and improve overall engagement.	98	490	112	448	55	165	55	110	30	30	350	1243	3.55	1.90	Accept
3.	Personalised interactions foster a sense of connection and appreciation, leading to increased customer loyalty and retention.	170	850	120	480	18	54	26	52	16	16	350	1452	4.15	1.81	Accept
4.	Personalised emails and offers create a more personal and meaningful connection with customers, building stronger relationships.	122	610	138	552	20	60	55	110	15	15	350	1347	3.79	1.18	Accept
GRAND MEAN														3.80	1.56	Accepted

Source: Field Survey, 2025

The means responses to items 1 – 4 in Table 4.2 above are: 3.65, 3.55, 4.15 and 3.79 respectively; with a grand mean and standard deviation of 3.80 ± 1.56 . Since the mean value of all the items are greater than the bench mark of 3.0 for an item to be accepted, it can be concluded that, personalised emails increases open rates; leads to higher click-through rates, conversions, and improve overall engagement; interactions foster a sense of connection and appreciation, leading to increased customer loyalty and retention; and create a more personal and meaningful connection with customers, building stronger relationship. These indicate the level of personalised email and offers in banks.

Table 2: Mean Computation of the of the Extent of Proactive Customer Engagement

S/N		Responses Values										Σ		Mean	StDev	Decision
		SA = 5		A = 4		U = 3		D = 2		SD = 1						
		F	F _x	F	F _x	F	F _x	F	F _x	F	F _x	F	F _x	\bar{x}		
1.	Proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships.	172	860	113	452	15	45	31	62	19	19	350	1438	4.11	1.64	Accept
2.	It demonstrates customer relations commitment to customer satisfaction, which in turn, fosters trust and loyalty, essential ingredients for long-term success.	109	545	130	520	55	165	25	50	31	31	350	1311	3.75	1.15	Accept
3.	Proactive engagement empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on.	190	950	52	208	58	174	40	80	10	10	350	1422	4.06	1.58	Accept
4.	It retains existing customers, enhances overall customer satisfaction levels and reduces churn rates.	112	560	118	472	43	129	60	120	17	17	350	1298	3.71	1.89	Accept
GRAND MEAN														3.91	1.57	Accepted

Source: Field Survey, 2025

The means responses to items 5 – 8 in Table 4.3 above are: 4.11, 3.75, 4.06 and 3.71 respectively; with a grand mean and standard deviation of 3.91 ± 1.57 . Since the mean value of all the items are greater than the bench mark of 3.0 for an item to be accepted, it can be concluded that, proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships; fosters trust and loyalty, essential ingredients for long-term success; empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on; and It retains existing customers, enhances overall customer satisfaction levels and reduces churn rates. These indicate the level of proactive customer engagement in banks.

Research Question 3:**Table 3: Mean Computation of the Influence of Customer Loyalty Programmes**

S/N		Responses Values										Σ		Mean	StDev	Decision
		SA = 5		A = 4		U = 3		D = 2		SD = 1						
		F	Fx	F	Fx	F	Fx	F	Fx	F	Fx	F	Fx	\bar{x}		
1.	Proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships.	97	485	163	652	19	57	31	62	40	40	350	1296	3.70	1.00	Accept
2.	It demonstrates customer relations commitment to customer satisfaction, which in turn, fosters trust and loyalty, essential ingredients for long-term success.	116	580	144	576	28	84	49	98	13	13	50	1351	3.86	1.11	Accept
3.	Proactive engagement empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on.	82	410	98	392	82	246	64	128	24	24	50	1200	3.48	1.39	Accept
4.	It retains existing customers, enhances overall customer satisfaction levels and reduces churn rates.	112	560	148	592	22	66	40	80	28	28	50	1326	3.79	1.60	Accept
GRAND MEAN														3.70	1.53	Accepted

Source: Field Survey, 2025

The means responses to items 9 – 12 in Table 4.4 above are: : 3.70, 3.86, 3.43 and 3.79 respectively; with a grand mean and standard deviation of 3.70 ± 1.53 . Since the mean value of all the items are greater than the bench mark of 3.0 for an item to be accepted, it can be concluded that, customer loyalty programmes encourage customers to remain loyal to a brand, reducing churn and improving customer lifetime value; make customers feel valued and appreciated, leading to higher satisfaction levels; increases overall value of each customer; and generate valuable data about customer behavior, preferences, and engagement, which can be used to improve marketing strategies and product offerings. These indicate the level customer loyalty programmes in banks.

Test of Hypotheses

Hypotheses for this study is tested with the Chi Square (X^2) represented by

$$X^2 = \sum \frac{(O - E)^2}{E}$$

Where O = Observed frequency;

E = Expected frequency; and

X^2 = Chi-square

Decision Rule

1. Accept null hypothesis if calculated value of X^2 is less than critical value of X^2
2. Reject null hypothesis if calculated value of X^2 is greater than critical value of X^2

Test of Hypothesis 1

Ha₁: The use of personalised emails does significantly improve banks customers' loyalty.

Ho₁: The use of personalised emails does not significantly improve banks customers' loyalty.

The information presented in Table 4 is used for testing this hypothesis. Below shows the Chi-square analysis

Table 4

S/N	STATEMENT	SA	A	U	D	SD
1.	Personalised emails and offers are opened and read, which increases open rates	116	124	16	70	34
2.	Tailored content leads to higher click-through rates, conversions, and improve overall engagement.	98	112	55	55	30
3.	Personalised interactions foster a sense of connection and appreciation, leading to increased customer loyalty and retention.	170	120	18	26	16
4.	Personalised emails and offers create a more personal and meaningful connection with customers, building stronger relationships.	122	138	20	55	15
Total		506	494	109	206	95

Table 5

Source of Variation	Responses	
	Observed	Expected
Strongly Agree	506	282
Agree	494	282
Undecided	109	282
Disagree	206	282
Strongly disagree	95	282
Total	1410	1410

$$E = \frac{O}{N}$$

$$= 1410/5 = 282$$

Table 6: Chi-Square (χ^2) Summary Analysis

O	E	O-E	(O-E) ²	(O-E) ² /E
506	282	224	50176	177.9291
494	282	212	44944	159.3759
109	282	-173	29929	106.1312
206	282	-76	5776	20.48227
95	282	-187	34969	124.0035
χ^2			587.922	

$$Df = (C-1)(R-1) = (2-1)(5-1) = 1 \times 4 = 4$$

Critical χ^2 -value at 4df and 0.05 level of significance = 9.49

Decision

The calculated value of χ^2 (587.922) is greater than critical value of χ^2 (9.49), therefore null hypothesis which stated that “the use of personalised emails does not significantly improve banks customers’ loyalty” is rejected. This implies that the use of personalised emails does significantly improve banks customers’ loyalty..

Test of Hypothesis 2

Ha₂: The use of proactive customer engagement does significantly improve banks customers’ loyalty.

Ho₂: The use of proactive customer engagement does not significantly improve banks customers’ loyalty.

The information presented in Table 5 is used for testing this hypothesis. Below shows the Chi-square analysis

Table 7

S/N	STATEMENT	SA	A	U	D	SD
1.	Proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships.	172	113	25	31	19
2.	It demonstrates customer relations commitment to customer satisfaction, which in turn, fosters trust and loyalty, essential ingredients for long-term success.	109	130	55	25	31
3.	Proactive engagement empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on.	190	52	58	40	10
4.	It retains existing customers, enhances overall customer satisfaction levels and reduces churn rates.	112	118	43	60	17
Total		583	413	181	156	77

Table 8

Source of Variation	Responses	
	Observed	Expected
Strongly Agree	583	282
Agree	413	282
Undecided	181	282
Disagree	156	282
Strongly disagree	77	282
Total	1410	1410

$$E = \frac{O}{N}$$

$$= 1410/5 = 282$$

Table 9: Chi-Square (χ^2) Summary Analysis

O	E	O-E	(O-E) ²	(O-E) ² /E
583	282	301	90601	321.2801
413	282	131	17161	60.85461
181	282	-101	10201	36.17376
156	282	-126	15876	56.29787
77	282	-205	42025	149.0248
χ^2				623.6312

$$Df = (C-1)(R-1) = (2-1)(5-1) = 1 \times 4 = 4$$

Critical χ^2 -value at 4df and 0.05 level of significance = 9.49

Decision

The calculated value of χ^2 (623.63) is greater than critical value of χ^2 (9.49), therefore null hypothesis which stated that “the use of proactive customer engagement does not significantly improve banks customers’ loyalty” is rejected. This implies that the use of proactive customer engagement does significantly improve banks customers’ loyalty.

Test of Hypothesis 3

H_{a3}: The use of customer loyalty programme does significantly improve banks customers’ loyalty.

H₀₃: The use of customer loyalty programme does not significantly improve banks customers’ loyalty.

The information presented in Table 6 is used for testing this hypothesis. Below shows the Chi-square analysis

Table 10

S/N	STATEMENT	SA	A	U	D	SD
1.	Loyalty programs encourage customers to remain loyal to a brand, reducing churn and improving customer lifetime value.	97	163	19	31	40
2.	Personalised rewards and exclusive benefits make customers feel valued and appreciated, leading to higher satisfaction levels.	116	154	28	49	13
3.	Loyalty programmes significantly increase the overall value of each customer.	82	88	82	64	24
4.	Loyalty programmes generate valuable data about customer behavior, preferences, and engagement, which can be used to improve marketing strategies and product offerings	112	148	22	40	28
Total		407	553	151	184	105

Table 11

Source of Variation	Responses	
	Observed	Expected
Strongly Agree	407	280
Agree	553	280
Undecided	151	280
Disagree	184	280
Strongly disagree	105	280
Total	1400	1400

$$E = \frac{O}{N}$$

$$= 1410/5 = 280$$

Table 12: Chi-Square (χ^2) Summary Analysis

O	E	O-E	(O-E) ²	(O-E) ² /E
407	280	127	16129	57.19504
553	280	273	74529	264.2872
151	280	-129	16641	59.01064
184	280	-96	9216	32.68085
105	280	-175	30625	108.5993
X²				521.773

$$Df = (C-1)(R-1) = (2-1)(5-1) = 1 \times 4 = 4$$

Critical χ^2 -value at 4df and 0.05 level of significance = 9.49

Decision

The calculated value of X^2 (521.773) is greater than critical value of X^2 (9.49), therefore null hypothesis which stated that “the use of customer loyalty programme does not significantly improve banks customers’ loyalty” is rejected. This implies that the use of customer loyalty programme does significantly improve banks customers’ loyalty.

FINDINGS

Influence of Personalised Emails

The test of hypothesis 1 and analysis of research question 1 revealed that, the use of personalised emails does significantly improve customers' loyalty in banks. Personalised emails increases open rates; leads to higher click-through rates, conversions, improves overall engagement, foster a sense of connection and appreciation, leading to increased customer loyalty and retention, creates a more personal and meaningful connection with customers and builds stronger relationship. This finding is in agreement with the findings of Turunen (2021) who showed that the benefits of personalised emails and offers include increased open rates, improved engagement, enhanced customer loyalty, higher conversion rates and stronger customer relationship. The finding also support the findings of Jen-Hung and Stacy (2009); Chung, Wedel and Rust (2016) who are of similar view that Personalised emails create a more personal and meaningful connection with customers, building stronger relationships.

Influence of Proactive Customer Engagement

Also, the test of hypothesis 2 and analysis of research question 2 revealed that, the use of proactive customer engagement does significantly improve customers' loyalty in banks. Proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships, fosters trust and loyalty, an essential ingredients for long-term success, empowers organizations to stay ahead of the curve by identifying potential issues or opportunities early on, retains existing customers, enhances overall customer satisfaction levels and reduces churn rates. This finding supports the finding of Fehrer,et al. (2018) who reported that proactive customer engagement serves as a cornerstone in crafting positive customer experiences and nurturing enduring relationships, fosters trust and loyalty, essential ingredients for long-term success in any industry. It also support the work of Gong (2018); Abdul-Ghani et al. (2019); Heinonen (2018); Alvarez-Milán et al. (2018); Carvalho and Fernandes, (2018) who are of the view that adopting proactive engagement strategies, businesses can create a more positive and seamless customer experience, build stronger relationships, and drive long-term success

Influence of Customer Loyalty Programme

More also, the test of hypothesis 3 and analysis of research question 3 revealed that, the use of customer loyalty programme does significantly improve customers' loyalty in banks. Customer loyalty programmes encourage customers to remain loyal to a brand, reducing churn and improving customer lifetime value, make customers feel valued and appreciated, leads to higher satisfaction level, generate valuable data about customer behavior, preferences, and engagement, which can be used to improve marketing strategies and product offerings. This finding is in line with the finding of Kwiatak et al. (2020); Lakshman an Faiz (2022); Salihah (2020) who are of the view that customer loyalty programmes increased customer retention, enhanced customer satisfaction, improve customer lifetime value, competitive advantage, and valuable data insight. Salihah (2020) believed that customer loyalty programme foster stronger, long-term relationship with customers by rewarding them for their repeat business.

Impact of Customer Feedback Collection

Furthermore, the test of hypothesis 4 and analysis of research question 4 revealed that, the use of customer feedback collection among banks has significantly improves customers' perception of the banks. Customer feedback highlights areas for improvement, is crucial for creating products and features that meet customer needs, improves customer experience and loyalty and positively impact brand perception. This finding support the finding of Nasr et al. (2018); Gupta et al. (2017) who ascertained that Customer feedback collection identify areas for improvement, enhances customer satisfaction, inform product deployment, gain competitive advantage and shape brand perception. The findings also agrees with the finding of Gupta et al. (2017) who showed that customer feedback provides about customer interactions with a business. It can be positive, negative, or neutral and can be gathered through various channels.

CONCLUSIONS

Customer relation is a strategy of public relations which is an integral part of public relations activities of organizations to establish mutual relationship with customers, customer satisfaction and creating a positive image of the organization. Base on the findings of this study, it can be concluded that customer relations activities such as personalised emails, proactive customer engagement and customer loyalty programme increases open rates; leads to higher click-through rates, conversions, improves overall engagement, foster a sense of connection and appreciation, leading to increased customer loyalty and retention, creates a more personal and meaningful connection with customers and builds stronger relationship. It gives room for healthy and happy customers and enable quick responses on customers' issues.

Recommendations

Base on the findings of this study, the following recommendations were made.

1. Managers and business owners should tailor communications to individual customers based on their data, preferences, and behaviors to create more relevant and engaging customers experiences.
2. Managers should anticipate customer needs and reach out to offer assistance or solutions before customers even realize they have a problem. This will help managers to recognise the value of initiating meaningful interactions with their clientele
3. Managers should design a programme to foster stronger, long-term relationships with customers by rewarding them for their repeat business. This will increase customer satisfaction.
4. Stakeholders should maintain continuous improve relationship between customers and employees to increase customers' confidence and retention.
5. Managers/business owners should gather insights from customers about their experiences with a product, service, or company. This can be used to improve products, services, and the overall customer experience.

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