

Communication Strategies as Booster to Customer Relations Among Selected Banks in Delta State, Nigeria

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Abstract: *This paper examines the use of communication strategies to boost customer relations among selected banks in Delta State. This study aims to identify the various communication strategies these banks engage and to establish specific challenges affecting the banks in course of deploying these communication strategies. The study was anchored on the system theory, using a sample size of 150 employees drawn from Access Bank Plc, First Bank Plc, Fidelity Bank Plc, United Bank of Africa and Zenith Bank Plc. Though a convenience sampling technique was employed in the questionnaire administration, 125 copies were retrieved and found suitable for analysis. Findings reveal that Banks employ a range of communication strategies, including tailored messages and interactions, effective feedback mechanisms, consistent social media engagement, and proactive customer support, to strengthen customer relationships. The study also revealed that communication strategies increases customer retention, enhance trust and credulity and boost revenue. Several challenges were found to affect the implementation of communication these strategies which includes poor staffing, resistance to technological adoption, and inadequate data integration. The study recommends that banks should optimize effective communication strategies that focus on addressing challenges related to staff training, technological adoption, data integration, communication consistency, feedback mechanisms, social media engagement, and innovation. Finally, banks should actively seek feedback from customers through various channels and ensure that these mechanisms are user-friendly and accessible.*

Keywords: communication strategies, customer relations, commercials banks, feedback, technology, media.

INTRODUCTION

Every organization places significant value on customers. In the banking industry, customers are key stakeholders, (Sağlam, & El-Montaser, 2021). This is why Saputra (2019), argued that banks in any economic environment focus on their customers. To reach out to these customers who are identified from the different demographics of the target market, bank engage in serious relationship with these customers, (Salem, 2021). This relationship can be enhance through effective communication. Communication stands as an essential part of management. The success and failure of an organization depends on effective communication.

The establishment of effective communication strategies create effective conversation between an organization and its stakeholders with the goal of fostering understanding and, in a sense, establishing and preserving a company's reputation and that of its goods and services. While sustaining goodwill and understanding with its publics is a continuous effort, effective communication strategies are often scheduled to create relations management with the customers of the banks. Effective communication in banks can strengthen the connection between customer, suppliers, stakeholders, managers and employees. (Shredtha, Parajuli & Paudel, 2020). It can foster idea and build common ground to develop complex interpersonal relationships.

Effective communication strategies include communication tools use to obtain information about customer behaviour and needs. To build long-term and profitable customer relationships, effective communication strategies must be adopted. (Muharam, Chaniago, Endraria & Harun, 2021). Communication strategies are channels for banks to analyse its customers individually, resulting in customer trust, customer satisfaction and long-term customer loyalty, (Moenardy, Arinfin & Kumadji 2021). Communication strategy enhances customer relationship management. According to Mokhtar & Sjahruddin (2019), communication strategy is a customer-centric approach as the goal is to cater to diverse customers by identifying and understanding their different needs, behaviours and preferences.

The primary purpose for banks to engage in communication strategies is to improve customer relations management. Customer relations is one of the key indicators of banks' profitability, so the attention of banks is gradually inclining towards customers through better Communication. The need for effective communication has increased to boost customer relations and achieve competitive advantage in the market. According to Osobajo, Koliouis and McLaughlin, (2021), positive communication strategies ensure that the customers are well managed by the organization as they are fundamentally updated with the organizational changes and deliverables.

Statement of the Problem

Keeping up a customer relation is essential for drawing in new business and retaining existing customers in the fiercely competitive banking sector of today, (Geerman & Rodchua, (2016)). Issues including inadequate personalized communication, delayed response times, and subpar customer service still exist, even with the best-intentioned efforts of many institutions to offer high-quality services, (Nazari, Sarafriz & Amini, 2016). These problems damage the

reputations of the banks in addition to causing client displeasure. Additionally, many banks find it difficult to interact with consumers online despite the growing significance of digital banking, which causes disconnect between client expectations and service quality, (Ada, 2023).

To boost customer relations in the banking sector and guarantee higher customer satisfaction and enduring loyalty, this study aims to investigate how communication strategies can be used to improve customer relations and strengthening customer relations management.

Objectives of the Study

- i. To identify the various communication strategies for enhancing customer relations of selected banks in Delta State.
- ii. To examine the influence of communication strategy on customer relations of selected banks in Delta State.
- iii. To establish specific challenges affecting communication strategies in enhancing customer relations of selected banks in Delta State.

Research Questions

- i. What are the various communication strategies to boost customer relations of selected banks in Delta State?
- ii. What is the influence of communication strategy on customer relations of selected banks in Delta State?
- iii. What are the specific challenges affecting communication strategies to boost customer relations of selected banks in Delta State?

Delimitation of the study

The study is delimitation to the use of communication Strategies to boost customer relations among selected banks in Delta State, Nigeria. Selected commercial banks belonging to tier one and tier two categories of banking industries will be focused on in this study.

Literature Review

Communication strategies in enhancing customer relations of banks

Consumers are just as vital to businesses as businesses are to their clients. According to Geerman and Rodchua (2016), banks depend on their clients since without them, they could not remain in operation. However, because clients trust banking institutions with their money, they also matter to them. Feedback mechanisms and two-way communication are made possible by this symbiotic interaction. Customers are no longer at the mercy of lone financial organizations, though, as an open market environment has given rise to competition, which has given consumers some degree of power and influence over which bank they choose to save with or do business with, (Khan, Salamzadeh, Iqbal & Yang, 2022).

Additionally, consumers are pickier when it comes to the financial institutions they choose since they are better educated and aware than in previous years of the power of choice at their disposal, (Karyose, 2017). Therefore, there is a considerable probability that a customer would go to another bank where they can be satisfied if they receive poor treatment or are unhappy with the services provided by one. Active listening, consistency, feedback mechanism,

personalized communication and active social media engagement serves as strategies to communicate effectively with bank and customers. An essential component of an organization's public relations efforts is customer relations, a public relations strategy, (Lemy, 2019). As both public relations and customer relations are concerned with building trust driven relationships with clients, ensuring their satisfaction, and presenting a favourable impression of the business, they are intrinsically linked, (Karyose, 2017).

The management function of public relations is to create and preserve mutual, two-way interactions and communications between an organization and its stakeholders, or customers. After a partnership is formed, everyone involved should reap the rewards, (Lee & Charles, 2021). Developing long-term partnerships usually has advantages. Therefore, to maintain these ties, effective communication with staff members, clients, investors, or the public is paramount to comprehend their demands, and to get feedback, sophisticated communication strategies must be used. An organization that uses communication strategies to find problems that its audiences are facing, looks for solutions, and, before framing and presenting messages, decides what to say and/or do to improve its connections with its audiences, (Lemy, 2019).

Promoting customer relationship management in banking sector is the common objective of public relations and to achieve this bank needs to analyze on their communication mechanism. According to some research findings, consumers' satisfaction with banks is influenced by the way the bank manages their communication style to build positive relationships with them, in addition to the security of storing their money in the bank, (Lemy, 2019). Parawansa (2018) maintain that rewarding, distinction, personalization, customization, belonging, communication, security, and convenience are the most important strategies at the disposal of the banks. Concentrating on customer retention is one of the objectives of implementing an effective communication strategy. According to Rizka and Widji (2013), a business's client retention rate determines how successful it will be. Finding new clients is far more expensive than maintaining current ones (Ekasari, Rodli & Arif, 2022).

Influence of communication strategies in enhancing customer relations of Banks

Organizations must establish a productive, mutually beneficial relationship with their consumers to retain current clients and draw in new ones, (Mokhtar & Sjahruddin, 2019). The management of a bank's relationships with its customers is known as customer relations. As a public relations approach, it can be enhanced through effective communication strategy which helps to foster mutual understanding between the bank and its valued customers. It includes all the actions a business does to cultivate relationships with clients by providing thoughtful and effective goods and services, (Darmawan, 2018).

According to Heinonen (2014), the goals of customer interactions are to gain market share, develop profitable client relationships, keep profitable clients, and attract new clients. Accordingly, maintaining a strong customer relationship can help attract new ones as well as keep the ones you already have. It can also boost revenue by introducing incentives and increasing sales, which will increase your market share, (Moenardy et al., 2016). The Avenue to boost customer relations is effective communication. Banking communication provides a medium for customers to express their needs, and perspectives on the services provided by banks thus improving customer relationship. (Parajuli, Paudel & Devkotae, 2020). In today's

world, banking communication has been an important tool to gain customer loyalty. it builds trust and transparency, enhance customer satisfaction, create positive image for banks and improve customer retention. It can also help you sell more goods and/or services and handle customer complaints. The term "customer retention strategy" refers to the approach that marketers adopt to uphold and cultivate positive customer connections (Chen & Hu, 2013). In addition, devoted consumers can recommend businesses or marketers to others, encouraging them to use or purchase their products, which makes retention methods just as successful as marketing strategies. Furthermore, offering bonuses or other prizes to customers who refer their family members to purchase or utilize items results in significantly lower retention costs. The business gains from this multiplication technique (Dwilianingsih & Indradewa, 2022).

However, if the degree of customer satisfaction is not monitored, this customer retention plan may be difficult to achieve optimally and can slide into failure. This explains why, Madjid (2013), clarified that the foundation of the best customer retention is customer satisfaction through consistent relationship the banks establish and influenced through active communication. Customers' satisfaction with banks depends not only on how safe it is to keep their money in banks, but also on how well the bank communicates with them to build positive relationships (Parawansa, 2018).

Concentrating on customer retention is one of the objectives of implementing an effective communication strategy. According to Rizka and Widji (2013), a business's customer retention rate determines how successful customer relations had on the customer. Finding new customers is far more expensive than maintaining current ones, (Ekasari et al., 2022). Relationship marketing is a new approach that was spearheaded by the US. The same thing happens in Indonesia as well. To cultivate relationships with customers, the banking sector uses relationship marketing as one of its marketing strategies, (Mokhtar & Sjahruddin, 2019).

Challenges affecting the customer relations strategies in enhancing corporate image of selected banks

Improving customer relations is essential to improving banks' business image. Nevertheless, putting into practice successful communication strategies has presented several difficulties for the Nigerian banking industry, (Hapsari, Clemes & Dean, 2017). These difficulties affect customers' loyalty and satisfaction, which in turn affects banks' business reputation. The inconsistent provision of communication services is one of the main issues, particularly considering the growing popularity of digital banking systems, (Fook, 2021). Although many Nigerian banks have embraced digital customer care tactics, but frequent outages, inadequate internet infrastructure, and bugs in banking applications have caused discontent among customers due to poor use of information communication technology to consistently updating their customers as well as providing answers to some difficult tasks challenges the customers, (Hapsari, et al., 2017). Failing to deliver smooth digital communication experiences erodes customer trust and damages banks' overall corporate image as more and more customers rely on online communication services, due to the growing penetration and knowledge of Nigerians in the internet, (Ekakitie & Sado, 2023).

Strong customer relationships require effective communication, yet many Nigerian banks find it difficult to keep lines of contact open and responsive, (Akerejola, Ibobo, Ohikhen, 2021).

This problem is especially common in times of crisis, like the 2023 cash shortage, when banks neglected to properly notify clients about their rules and services. Such communication failures damage the bank's reputation and undermine client confidence. Even though many banks have invested in CRM systems to better understand and serve their customers, these systems' full potential has not been realized because of subpar implementation, (Mondaq, 2023).

Customer relations are impeded by various factors, including poor staff training, resistance to technological adoption, and inadequate data integration, (Nazari, et al 2016). Because of this, banks find it difficult to provide communication channels that enhance individualized services that encourage enduring client loyalty and improve their reputation as a company, (Akerejola, et al. 2021). Resolving consumer complaints in a timely or inefficient manner continues to be a major concern because of ineffective communication strategies, (Dewi, Hajadi, Handranata & Herlina, 2021). Some banks in Nigeria have ineffective grievance procedures, which frequently irritates clients, (Akerejola, et al. 2021). Poor follow-up procedures make customers feel ignored or appreciated, which exacerbates the problem, (Cano, Castro & Vicente- Ramos, 2021). Resolved complaints also have a detrimental effect on the public's opinion of the bank's customer service commitment. The escalation of cybercrime and data breaches in Nigeria has presented banks with difficulties in upholding client confidence, (Akerejola, et al. 2021). Consumers' concerns about the security of their financial and personal information are growing. Financial institutions that neglect to sufficiently tackle these issues by implementing strong security protocols and effectively conveying their endeavours to safeguard client data run the danger of incurring reputational damage, (Akerejola, et al. 2021).

Theoretical Framework

This study is hinged on the system theory. Ludwig van Bertalanffy developed the theory of systems in 1972, which examines how things are arranged abstractly without regard to their nature, composition, or length of time or space. Systems theory examines phenomena rather than breaking it down into its component pieces. Mele, Jacqueline, & Polese (2010), argued that the key component is to emphasize interactions and relationships between parties as well as to comprehend the structure, operation, and results of an entity. Organizations are made up of interconnected pieces that cooperate to achieve a common objective. Rather than restricting them to their surroundings or the characteristics of its constituent parts or pieces, real systems are interactive and accessible to them.

It views the interaction between the company (banks) and its clients as mutually beneficial, with the clients needing the bank to store their cash and valuables and the bank needing the clients to stay in business. Furthermore, the customer relations department is a unit made up of separate individuals. With the systems perspective, the customer relations department can see the organization as a complex whole and an essential component of the bank, in contrast to other theories that focus on the individual components of an organization, (Bramulya, et. al.2016).

RESEARCH METHODOLOGY

The study adopted the quantitative method. The study population consist of 255 staff of five commercial banks. The research instruments were copies of questionnaire guide. A total of 150 copies of the structured questionnaire were distributed, to customers of Access Bank Plc, First Bank Plc, Fidelity Bank Plc, United Bank of Africa and Zenith Bank Plc, using the convenience sampling technique for willing and available respondents. The questionnaire was further subdivided into Sections A and B. Section A (items 1 – 4) consisted of demographic variables of respondents while Section B (items 5 – 17) was on respondents' exposition to the issue of study that sought to answer the research questions earlier raised. A total of 125 copies were retrieved and found suitable for analysis. Data was analysed using the frequency count and percentage under the descriptive method of analysis.

Data Analysis

Table 2: Demographic Analysis for Participants

Gender Distributions of Participants		
Response Category	Frequency count	Percentage of Frequency
Male	64	51
Female	61	49
Age Distributions of Participants		
Less than 41 years	38	30.4
41-50 years	27	21.6
51- 60 years	35	28.0
61 years and above	25	20.0
Marital Status Distributions of Participants		
Singles	20	16.0
Married/Cohabiting	85	52.0
Separated	14	11.2
Widow/widower	26	20.8
Designation Distributions of Participants		
Customers Service Officers	43	34.4
Relationship manager	31	24.8
Branch/operational managers	16	12.8
Cash & Tellers	19	15.2
Others	16	12.8
Educational Background Distributions of Participants		
B.Sc/HND	74	59.2
M.Sc	30	24.0
OND/NEC	21	16.8

Source: Field work (2024)

Table 1 show demographic positions of the participants. Out from the 125 participants, 64 (51%) were male, 61 (49%) of the participants were female and 1 (0.8%) claimed others. For

age distribution, 38 (30.4%) of the participants were less than 41 years, 27 (21.6%) were between 41 to 50 years, 35 (28.0%) were between 51 to 60 and 25 (20.0%) were above 61 years. For marital status distribution, 20 (16.0%) of the participants were singles, 85 (52.0%) were married/cohabiting. 14 (11.2%) were separated and 26 (20.8%) were widow/widower. For designation distribution, 43 (34.4%) of the participants were customer service officers, 31 (24.8%) were relationship managers, 16 (12.8%) were branch/operational, 19 (15.2%) were cash & teller and 16 (12.8%) claimed to be in other designations. For educational background, 74 (59.2%) have B.Sc/HND, 30 (24.0%) have M.Sc and 21 (16.8%) have OND/NCE.

Table 2: Various Communication Strategies to boost Customer Relations of Selected Banks in Delta State

Do banks use tailored messages and interactions as customer relationship strategies		
Response Category	Frequency count	Percentage of Frequency
Yes	96	76.8
No	29	23.2
Do banks engage in customers with feedback mechanism as customer relationship strategies		
Yes	65	52
No	60	48
Do banks use consistent engagement on social media for customer relationship strategies		
Yes	99	79.2
No	26	20.8
Do banks use proactive support for customers as customer relationship strategies		
Yes	114	91.2
No	11	8.8

Source: Field work (2024).

Table 2 above showed the various communication strategies for enhancing customer relations of selected banks in Delta State. Given the frequency distribution indicating a simple percentage acceptance, the table showed that 96 (76.8%) of the participants agreed that banks use tailored messages and interactions as customer relationship strategies while 29 (23.3%) disagreed. 65 (52%) of the participants claimed that banks engage in customers with feedback mechanism as customer relationship strategies while 60 (48%) of the participants disagreed. 99 (79.2%) of the respondents agreed banks use consistent engagement on social media for customer relationship strategies while 26 (20.8%) of the participants disagreed. 114 (91.2%) of the participants totally agreed that banks use proactive support for customers as customer relationship strategies while 11 (8.8%) of the participants disagreed. In summation, the table indicated that there are significant various customer relations strategies for enhancing corporate image of selected banks in Delta State.

Table 4.3: influence of communication strategy on customer relations of selected banks in Delta State

Does communication strategies increase customer relations in the bank		
Response Category	Frequency count	Percentage of Frequency
Yes	63	50.4
No	62	49.6
Does communication strategy enhance customer trust and credulity		
Yes	95	76
No	30	24
Does communication strategies enhance cross selling and boost revenue		
Yes	81	64.8
No	44	35.2
Does communication strategies improve customer feedback and innovations		
Yes	66	52.8
No	59	47.2

Source: Field work (2024).

Table 4.3 above showed impact of communication strategy on customer relations of selected banks in Delta State. Given the frequency distribution indicating a simple percentage acceptance, 63 (50.4%) of the participants claimed communication strategies increase customer relations in the bank while 62 (49.6%) of the participants disagreed. 95 (76%) of the respondents agreed that communication strategy enhance customer trust and credulity while 30 (24%) disagreed. 81 (64.8%) of the respondents agreed communication strategies enhance cross selling and boost revenue while 44 (35.2%) disagreed. 66 (52.8%) of the participants agreed that communication strategies improve customer feedback and innovations while 59 (47.2%) disagreed. Therefore, the table indicated impact communication strategy on customer relations of selected banks in Delta State.

Table 4: Specific challenges affecting communication strategies to boost customer relations of selected banks in Delta State

Communication strategies are impeded with poor staff training on communication skill		
Response Category	Frequency count	Percentage of Frequency
Yes	86	68.8
No	39	31.2
Communication strategies are impeded with resistance to technological adoption		
Yes	90	72
No	35	28
Communication strategies are impeded with inadequate data integration		
Yes	87	69.6
No	38	30
Communication strategies are impeded with maintaining consistency across channels		
Yes	87	69.6
No	38	30

Source: Field work (2024).

Table 4.2.3 above showed the specific challenges affecting communication strategies in enhancing customer relations of selected banks in Delta State. Given the frequency distribution

indicating a simple percentage acceptance, 86 (60.8%) of the participants communication strategies are impeded with poor staff training on effective communication while 39 (31.2%) claimed not to face challenges. Ninety (90)(72%) of the participants claimed that communication strategies are impeded with resistance to technological adoption while 35 (28%) disagreed. Eighty-seven (87) (69.6%) of the participants agreed that communication strategies are impeded with inadequate data integration while 38 (30%) of the participants disagreed. Another 87 (69.6%) of the participants communication strategies are impeded with maintaining consistency across channels while 38 (30%) of the participants disagreed. Therefore, the table highlighted that the specific challenges affecting the customer relations strategies in enhancing corporate image of selected banks in Delta State.

DISCUSSION OF FINDINGS

Findings revealed that selected banks employ various communication strategies to boost customer relations in Delta State. Majority of the respondents attributed that banks use tailored messages and interactions, feedback mechanism as communication strategies, consistent engagement on social media and proactive support for customers are some of the communication strategies. It is evident that the banks use these communication strategies to maintain sustainable ties, establish rapport with staff members, clients, investors, or the public, comprehend their demands, and get feedback. An organization that communicates effectively finds problems that its audiences are facing, looks for solutions, and, before framing and presenting messages, decides what to say and/or do to improve its connections with its audiences, (Lemy, 2019).

The result for research question two indicated that there is significant evidence of the influence of communication strategies in enhancing customer relations of selected banks in Delta State. Majority of the respondents maintain that communication strategies increase customer retention, enhance trust and credulity, enhance cross selling and boost revenue and improve customer feedback and innovations this agreed with existing studies reviewed. According to Heinonen (2014), the goals of customer interactions are to gain market share, develop profitable client relationships, keep profitable clients, and attract new clients. Accordingly, maintaining a strong customer relationship can help attract new ones as well as keep the ones you already have. It can also boost revenue by introducing incentives and increasing sales, which will increase your market share, (Moenardy et al., 2016).

The result for research question three highlighted that there are significant specific challenges affecting the communication strategies in enhancing customer relations of selected banks in Delta State. Majority of the participants claimed that communication strategies are impeded with poor staff training on communication, skills, resistance to information communication technological adoption, inadequate data integration and maintaining consistency across channels. This result supports the position of existing studies. Improving customer relations is essential to improving banks' business image therefore, effective communication must be used. Nevertheless, putting into practice successful customer relations techniques has presented several difficulties for the Nigerian banking industry, (Hapsari, et al., 2017). These difficulties affect customers' loyalty and satisfaction, which in turn affects banks' business reputation.

CONCLUSIONS

This study highlights the critical role of communication strategies in enhancing customer relationship among selected banks in Delta State. The findings indicate that banks employ a range of communication strategies, such as tailored messages and interactions, effective feedback mechanisms, consistent social media engagement, and proactive customer support, to strengthen customer relationships. Furthermore, the study provides substantial evidence of the positive influence of these strategies on customer relations. Respondents affirmed that communication strategies lead to increased customer retention, enhanced trust and credibility, improved cross-selling opportunities, higher revenue generation, and more effective customer feedback and innovation.

However, significant challenges were identified in the implementation of these strategies. Poor staff training on communication skills, resistance to adopting new information and communication technologies, inadequate data integration, and inconsistency across communication channels were found to impede the effectiveness of customer relationship. Addressing these obstacles is essential for banks seeking to optimize their customer relations and further enhance their corporate image.

Recommendations

- The study suggests several key recommendations aimed at optimizing communication strategies. These recommendations focus on addressing challenges related to staff training, technological adoption, data integration, communication consistency, feedback mechanisms, social media engagement, and innovation.
- Banks should actively seek feedback from customers through various channels and ensure that these mechanisms are user-friendly and accessible. Acting on customer feedback, addressing complaints promptly, and incorporating customer suggestions into their services will enhance customer satisfaction and contribute to the bank's reputation as a customer-focused institution.
- Leveraging social media for customer engagement is another important strategy. Social media platforms provide banks with an opportunity to engage with customers in real time, offering timely responses and building meaningful relationships. Consistent social media interactions can help increase brand visibility, foster trust, and enhance the overall corporate image of the bank.

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