PUBLIC RELATIONS AS AN EFFECTIVE PROMOTIOONAL TOOL IN MARKETING OF SERVICES.
(A CASE STUDY OF KEFFI COMMUNITY BANK (NIG) LTD.)

BY

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BEING A PROJECT SUBMITTED TO THE POSGRDUATE SCHOOL IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF BUSINESS ADMINISTRATION (MBA) OF AHMADU BELLO UNIVERSITY, ZARIA.

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DECLARATION

I, ALIYU KATUKA MAIRIGA do hereby declare that this research work has been carried out solely by myself and is a record of my research work. This project has never been presented somewhere for any higher degree, with due respect all individuals whose aided my research were duly referred and acknowledged. Any errors in the script are entirely my own.

Signature_____ Date_____

Student

CERTIFICATION

This is to certify that this project titled "Public Relations as an effective Promotional in marketing of services: A case study of Keffi Community Bank (Nig.) Ltd." By ALIYU KATUKA, Mairiga meets the regulations governing the degree of Master of Business Administration (MBA) of Ahmadu Bello University Zaria and it is therefore approved for its contributions to knowledge, and literary presentation.

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ABSTRACT

The desire to reach larger of the market motivates an organization into adopting public relations as an effective promotional tool, which could help it to achieve it is objectives in a competitive market. The purpose of this research was to examine the use of public relations as an effective promotional tool in the marketing of services at Keffi Community Bank Nig. Ltd. Also the objectives of this work include, investigating the need and importance of public relations in enhancing good image and help in maintaining good relationship with customers. Primary and secondary methods of data collection were used to assemble the data for this research work. The result of the work showed that public relations have contributed immensely to the sustenance of Keffi Community Bank's objectives and competence. Meaning that, public relations are synonymous with achieving set objectives, and have a direct bearing on Keffi community Bank's image and goodwill.

CHAPTER ONE

INTRODUCTON

1.1 Background of the study

The banking sector in recent years has become very competitive that without the use of good promotional tools, such as public relations, success in business may become uncertain and elusive, if not impossible. Since the major aim of every business is to make profit and continue to stay afloat by having its products and services patronized, consumed and appreciated by its target market, it has become important therefore that the organization must also communicate with its present and potential consumers.

The constant changes being experienced in the business environment have further made marketing of services and business operations harder, more intensive and highly competitive. The dynamic nature of today's business, resulting from the stiff competition from competitors, necessitate the need for a good promotional tool which can boost the image and goodwill of an organization and position it properly among its publics.

In all facets of social, economic and political interactions and interrelationships, the role and uses of public relations as a promotional tool cannot be undervalued because it is associated with success especially when it comes to establishing and maintaining good image. Public relations is therefore a powerful communication tool which is available to every organization in building up, sustaining good and mutual relationship with its target publics.

Over the years, organizations have come to realize that for them to carry out their businesses effectively and efficiently, a good environment and cooperative publics must be maintained, hence they see public relations as the best tool in achieving their aims.

The importance of public relations was recognized early at the dawn of civilization by the ''Greeks who conceived the idea of the public will'' (Bittner,

1989:229). From this recognition, public relations has grown to become a part and parcel of every image conscious cooperative organization. For public relations creates good business environment, an understanding, cooperative external public, a dedicated and hardworking internal public, who serve the external public by utilizing the conducive environment.

In Nigeria, public relations have come a long way. Many organizations have contributed to its practice and growth. With the indigenization decree, several key positions in private organizations afforded Nigerians the opportunity to pioneer the crusade for public relations practice. For instance, in1949, the United African Company (UAC), established its public relations department, and thus became the pioneer in the private sector (Ajala, V.2001:6). The basic aims of the company then were to inform business and commerce about business activities, as well as to project UAC as a major Nigerian industrial, technical and commercial company involved in the stability of the economic life and progress in Nigeria.

In the post independence era, there was significant development in government public relations, with the formation of Information Departments which handles and manages information-related activities in the different government ministries and parastatals. In the private sector, the UAC example and successes achieved motivated them into establishing public relations department to carry out image laundry, building of goodwill, creating and sustaining patronage for their goods and services. For long, therefore public relations practice in Nigeria has been dynamic, and has been growing with the changing tides of the country's environment.

The dynamism of public relations in Nigeria, is that it adapts to changes as the business environment, as well as the external and internal publics changes with varying

techniques and methodologies. It is obvious therefore that the major job of public relations are to establish, maintain and sustain good relationships with its publics. Public relations are also a people oriented activity which seeks to serve a purpose: maintain or improve an image, repair an image, create an appreciable and acceptable reputation, and good market for services, and sustain its activities in order to achieve goodwill and profits.

The contribution of public relations to marketing, according to Kotler, (1988:657), includes:

> To assist in the launch of new products, to assist in repositioning a mature product category, influence specific target groups, defend products that has encountered public problems and build the cooperate image in a way that reflect favorably on its products.

A public relations is therefore the wheel on which marketing activities rotate. It creates awareness before and after the product is launched, turns awareness into patronage, and retain the patronage for as long as possible. It builds the cooperate image and reputation that projects the products of an organization in such a way that subsequent products would be effectively patronized. Furthermore, public relations carry out intensive research on the target public on their perception about similar goods and services, and make valuable recommendations to the management. It also researches on the activities of Competitors and reports accordingly to the management on ways of checkmating them.

When one assesses the banking industry presently, it is full of what we could call ‘‘public relations war’’. This is because each bank is trying to outdo one another with distinctive unique service propositions: offering what others do not offer, which are aimed at ensuring that old consumers are happy, while potential ones are encouraged to patronize them.

Since survival in the banking industry depends largely on individual and

cooperate patronage; it behooves on the public relations personnel to create the path to distinguish one image from the others; one service from the others, and one innovation from the others.

Public relations is defined, according to the Dansk Public Relations Klub of Denmark as:

> A sustained and systematic managerial effort through which private and public organizations seek to establish understanding, sympathy, and support in those public circles with which they have or expect to obtain contact (cf. Wilcox, et al, 1988:131).

In similar definition, the British Institute of Public Relations, according to Ibekwe, O. (1984:166), sees public relations as ‘‘the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its public.’’

The two definitions clearly show that public relations is ‘doing something to achieve a desired aim’. This will form the foundation of this work.

1.2: Statement of the problem

The stiff environment of banking sector of the Nigerian economy has necessitated an array of strategies adopted and being adopted by the competitors towards attracting new customers, and maintaining old ones. In this era of ‘distress and liquidation’ in the industry, public relations job is now at its peak. This is because people are gradually loosing confidence in the sector, and are at the point of withdrawing patronage from the existing ones, so, in order to restore the much-needed confidence, public relations becomes the only tool to effectively erase doubt and re-establish trust in the system. One can reason that if many banks are still operating successfully presently, it is because public relations has made it so, by identifying what people want, how they

want it, and providing it the way they want it.

The theoretical premise on which this work would be based derives from the following premises:

1. Are promotional tools effective in marketing?
2. How useful is public relations in banking services?
3. Is public relations as a promotional tool able to sustain an organization's competence?
4. Is public relations able to checkmate competitors?
5. Is public relations capable of projecting organization's image?

1.3 Objectives of the study

Since it is widely acknowledged that the main objective of every business organization is to produce and market its products and services to a target market in the best way possible, and at a profit, it becomes necessary for such an organization to choose an effective promotional tool, like public relations purposely to project its image and status in a better way than its competitors.

The objectives of this study include:

a. Investigating the needs and importance of public relations in a competitive marketing environment.

b. Evaluating the general contributions of public relations in the banking sector.

c. Ascertaining how public relations could enhance good image and goodwill for an organization.

d. Finding out how public relations activities presently in use at Keffi Community Bank Nig Ltd., have helped in establishing and maintaining good relationship with its customers, and thereby creating a conducive business environment for cooperate survival and profit making.

1.4: Research Hypothesis

The formulation of hypothesis are always in line with the selection of a research problem. According to Ndagi, (1989:43), ‘‘hypothesis is a testable, tentative and probable explanation of the relation between two or more variables that create a state of affairs or phenomenon’’.

For Osuala (1987:46), ‘‘hypotheses are guides for the investigator in the entire process of research endeavor, and they keep the researcher on the mainline of his study’’.

The hypothesis for this work will be based on the research problems and objectives which could be tested for possible rejection. It is denoted by $\mathbf{H_0}$, it corresponds directly with the absence of the effect being tested.

Alternative hypothesis determines whether a particular hypothesis requires a one tail tests. It is denoted by $\mathbf{H_1}$, it could be tested in any particular or particular direction at all.

This work shall be based on the following hypothesis:

H_0: Public relations as a promotional tool adopted by an organization has not been able to sustain the organization’s objectives and competence.

H_1: Public relations as a promotional tool adopted by an organization has been able to sustain the organization’s objectives and competence.

H_0: Public relations has not contributed to the enhancement of good image and goodwill for an organization.

H_1: Public relations has contributed to the enhancement of good image and goodwill for an organization.

1.5: Significance of the study

The essence of a good promotional tool for any organization can not be underestimated in the overall survival and growth of its business. This research would be of immense help to many organizations, because good public relations has become *sine qua non* with business progress and profitability.

One of the major objectives of most business include to communicate and create awareness on the importance of its services or products, and to have the target audience to patronize them. This study intends to acquaint such organization with basic and major ways, tools and techniques of public relations in the achievement of such objectives or goals.

In addition, it would help organization build their corporate image in a way that will project its products and services favorably. It will also help in creating a mutually acceptable two way communication between it and its publics.

1.6: Scope of the Study

Public relations is used in almost every public oriented organization: be it profit or non profit making. Since all of such organizations cannot be covered in an academic exercise like this, the scope of this work would be limited to public relations activities of Keffi Community Bank Nig Ltd, at its Office in Keffi Local Government of Nasarawa State.

1.7: Limitations of the study

This study would not be in any way exhaustive because of some apparent limitating factors. The main reason being lack of some vital information and data which the bank has dubbed 'secret', because they serve as the life wire of their existence, the leakage of which will cause some corporate harm, as they may be copied by their competitors. This fear is somehow general, as most organizations are not usually willing to divulge personalized information which serve as their albatross against their competitors.

This work would therefore relay on the information and data willingly made available to this researcher.

1.8: Definition of concepts

For the purpose of clarity of this work, the definition of basic concepts which would be used in this work is necessary. The concepts to be defined form the bedrock of this study, and would be used as defined throughout this work. Such concepts include, promotion, marketing and publics.

Promotion: This is derived from the word 'promote', which means, 'to raise, encourage, organize or help the progress of; to encourage the buying of ; to advertise… (Kirkpatrick, 1980:567).

The Oxford Advanced Dictionary of Current English: 3rd Edition (1980:668), defines promotion as ''encouragement by publicity; advertising, publicizing ones' products''.

Promotion, therefore, is the act of encouraging buyers or customers into patronizing or appreciating a product or service through publicity or adverts. It is also the art of publicizing an activity, products, services through publicity, and other means of communication.

Marketing: The Chartered Institute of Marketing, defines marketing as '' the management process responsible for identifying, anticipating and satisfying customer requirements profitably''. In our own opinion, marketing here involves all possible activities carried out by an organization leading to increase awareness of its activities: goods and services, and patronage (Ajala, 2001:22).

Publics: Every public relations activity has its target group or point of focus within a given population. The target group is regarded as 'public'. Publics are therefore the group or individual to which a public relations message or activity is directed.

The word 'public', as defined by Kotler, (1988:659), is ''*any* group that has an actual or potential interest in or impact on a company's ability to achieve its

objectives.''

Publics, is an all-embracing term for customers and potential customers of an organization.

Image: Image can be described as the impression, feeling or opinion which somebody has about an organization, product, services or individual, as a result of his contact with any of them. Wally, (1989:78), defines image as ''the totality of all the impressions that an organization makes on all its audiences.''

Image is like a two-edged sword: it is either good or bad, favorable or unfavorable, perfect or imperfect. What every organization, aspires is to have a good, favorable and perfect image.

Communication: Communication is an instrument of social interaction. It helps us to understand ourselves, to keep in touch with other people, to understand them and to predict their response to situations. It is the means by which power is acquired, exercised and sustained. It is the medium through which relationships are established and extended.

It provides a means by which people in business, politics and the professions act and interact; exchange information and ideas; develop plans, proposals and policies; make decisions and manage men and materials (James, Ode, and Soola, 2000:2)

Implicit in the above is that communication is the lubricant that keeps the machinery of an organization functioning. It is the means of transferring ideas, feelings, instructions, etc., from one person or group to the others. Communication is today the life-wire of every existing organization.

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CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0: INTRODUCTION

Public relations over the years has become an important tool in business management, especially in marketing because it has not only sustained patronage for good or services, but created new ones. This chapter will therefore focus on past literature and authorial opinions on public relations. This will prepare the foundation on which we will examine how well or otherwise our case study: Keffi Community Bank Nig. has utilized this tool in marketing its services.

2.1: Public Relation Definitions

Public relations is both a process and function, Cutlip, and Center, (1978:5), Define it as "the planned effort to influence opinion through socially responsible and acceptable performance, based on mutually satisfactory two- way communication.

The above definition sees the concept as a "Planned effort" and ignoring conjecture of who is responsible for carrying out the activity which utilizes two-way "communication" and "performance" to bring about the end result of influencing "opinion". The important description of the performance as "socially responsible and acceptable gives the implication that the public is both the judge and jury in deciding when performance meets the standard of social responsibility and acceptability.

In it's three fold definition of the term, *The Webster's New International Dictionary,* 3rd Edition (1992:1299), described public relation as :

(i) The promotion of rapport and good will between a person, firm or institution and

other persons, special publics or the community at large through the distribution of interpretative materials, the development of neighbourly interchange, and the assessment of public opinion.

(ii) The degree of understanding and goodwill achieved between an individual, organization, or institution and the publics.

(iii) The art or science of developing reciprocal understanding and goodwill.

The above definitions address the end result intended to be achieved: the promotion of rapport and goodwill, and looks at the parties involved as being a person, firm, or institution on the one hand, and various publics on the other hand. The linkage between the two groups is achieved in three ways: through the distribution of interpretative materials; the development of neighbourly interchange denoting a seeming nostalgia for backyard over-the-fence conversation, and the assessment of public reaction.

Both definitions are however silent regarding responsibility for carrying out the public relations function within an organization.

According to Salu, John Marston, author of *The Nature of Public Relations*, defines public relations as

> The management function which evaluate public attitude,
> identifies the policies and procedures of an organization with
> the public interest and execute a programme of action.
> (and communication) to earn public understanding and
> acceptance.

A perspective study of the above definition shows the following observations.

First, the definition places responsibility for the public relation function upon the shoulders of management. The term “Management is used broadly to cover all management, not merely business management and applies to not for profit as well as profit making institutions and organizations.

Secondly, function and process are herein tied together in an orderly procedure and

the end result is a definition that provides a step- by –step analysis of public relations in action:

Step 1: Evaluation of public attitudes

Step2: Identification of policies and procedures of an organization with the public Interests

Step3: Execution of an action and communication programme to bring about public understanding and acceptance.

Implicit in the definition is an approach to public relation as a continuous process. The function is carried out by evaluating public attitudes and communicating public opinion to top management. Policies and procedures are measured against these public attitudes and opinion, and when necessary, these policies and procedures may well have to be changed or modified if they do not meet the public interest. Those responsible for carrying out the public relations function then communicate the organizations' actions and policies to it's publics to bring about goodwill and understanding (Raymond, 1984:20). Smith, (1977:9), posit that public relations is "the continuing process by which business tries to win the goodwill and understanding of it's customers, it's employees and the public at large; inwardly through self-analysis and correction, outwardly through all means of expression".

A public relations is a deliberate effort to carry out a conscious management policy, which is distinct from what everybody does in the organization, because every worker at any point in time engages in public relations. Any organization connected with the public in any way has public relations.

Osuji, (1990:15), defines public relations as "a process of creating a favorable public opinion for an organization, institution, individual, and commodity or for intangible things, such as names, so that relevant members of a public who have

something to do with these tangible or intangible things may perceive them in a good way."

The Dutch Public Relations Association, opines that public relations is the systematic promotion of mutual understanding between an organization and it's publics."

Jefkins, (1990:9), posits that "public relation consist of all forms of planned communication, outward and inward, between an organization and it's publics for the purpose of achieving specific objectives concerning mutual understandings".

The institute of Public Relations London defines public relations, according to Cutlip, Center and Broom (1985:20), as "the deliberate, planned and sustained effort to establish and maintain goodwill and mutual understanding between an organization and its public".

In analyzing these definitions, the following points are of importance:

A. Public relation is a planned and sustained effort. This means public relations is a well planned activity. It is goal-oriented and tangible because when there is a plan, there is an intention to achieve a goal. Public relations is also a continuous process. It is not what is done today and set aside tomorrow. Infact, the gains of yesterday and today can be retained if the activity continues.

B. To establish and maintain goodwill and mutual understanding is very purpose or objective of public relations. The word "maintain" also goes to show once again that continuation of communication effort is a significant concept in public relations practice. The term "mutual understanding", denotes that communication effort should be two-way and will result in a "two-way understanding". In other words, an organization has to send out information and also receive feedback from its "publics". "Goodwill": an organization needs the goodwill of people to succeed.

Friendly feeling from the public means a lot, and conscious effort must be exerted

to build and maintain it. The publics likewise needs the goodwill and support of organizations.

C. "Organization" and "Public": The word "organization" is purposely used and preferred to "company," since public relations applies to all kinds of organizations which need to be understood. "Public" means that the general public is divided into sub-divisions based on their common interest, aspiration and problems. This division or segmentation ensures effective communication with the publics. Public relations messages are normally directed at different publics and not the general public. Though they may vary in their emphasis in certain key areas, the definitions already examined have a good deal in common.

A thorough examination of the above definitions, reveal that public relations involve the following key elements:

- A planned effort or management function
- The relationship between an organization and its publics.
- Evaluation of public attitudes and opinions
- An organization's policies, procedures, and actions as they relate to any organizations publics.
- Steps taken to ensure that said policies, procedures and actions are in the public interests and socially responsible.
- Execution of an action and/or communication program and,
- Development of rapport, goodwill, understanding, and acceptance as the chief end-result sought by public relations activities.

2.2: Defining and Identifying "publics" of public relations of an organization.

Every public relations activity has its target group or point of focus within a given population. The target group is regarded as 'publics'. Public relations has a dynamic public, which change as soon as the aim of the public relations activity changes.

"Publics" are therefore the group or individuals to which a public relations message or activity is directed to. They are target audience whose attention are usually sought in any public relations situation. The "publics" constitutes the owners of public opinion whose views and comments are recognized as important by any organization.

The word "Public" is defined by Kotler, (1988:658) as "any group that has an actual or potential interest in or impact on a company's ability to achieve its objectives". Here, public is an all-embracing term for customers and potential customers of an organization.

Nolte, (1974:125) describes a public as "every one interested in or affected by an organization or whose opinion can affect the organization".

To further extend our understanding of who the publics are, Cutlip, Centre and Broom (1985:157), explain that "a public is simply a collective noun for a group of individuals tied together by some common bond of interest and sharing a sense of commonness."

A definition and identification of publics at any point in time for any player in the banking industry, like Keffi community Bank, so that the public opinion could be handled as quickly as possible. A knowledge of the publics will also determine the activity, the language and the medium to be adapted in reaching out to them.

Oyeneye, (1997:19), gives the following reason for selecting or defining publics which are relevant to a particular organization:

1. It is economically unwise to expose public relations message to everyone whether the message is meant for him or not it will not allow the organization to effectively focus attention as required on the relevant publics.
2. Publics relations messages are more effective when they are prepared with the public in mind.
3. The selection of the media through which the messages will be channeled to the publics cannot be effective, except the publics are predetermined. For example, if an organization had chosen newspaper, magazine and letters as media to be used under a public relations program whose publics are mainly illiterates, the objectives of the programme would not likely be achieved.
4. A public relations budget can also be drawn up with the number of publics to be reached in mind. If a budget was prepared before defining the publics relevant to the programme, the amount set aside may be insufficient or excessive for the programme.
5. A list of publics to be reached during a programme could serve as both a guideline and a remainder to the organization.

He also enumerated the procedures for identification of publics in public relations as follows:

- Identify the key issues, so a SWOT Analysis Communications Audit: Knowing your Strength, Weakness, Opportunity and Threats.
- Define programme objective, knowing what the organization want to achieve.
- Define the publics.
- Breakdown broad categories of publics into smaller, more definable groups, and knowing whether the organization has commercial relationships with the publics or are the internal or external to the organization.
- Assign priorities to groups. This is on 1 to 10 scale; rate each public to the organization vis-à-vis the issue at hand.

- Identify the "Gate Keepers". These are the opinion leaders who have strong influence on the rest of the publics.
- Plan message strategy and tactics. A strategy is the scheme whereby a company's resources are deployed in order to surprise competitors, while tactics are the techniques to implement strategy.
- Select the media channels or tools, these should be those used by the publics.
- Develop overall budgets: Knowing what it will cost to achieve the objective.
- Plan for monitoring and evaluation of each project to know if the objective set was achieved or not (1997:21).

2.2.1: Characteristics of the public

Salu, (1994:35), affirms that there are eight characteristics of the public in public relations. These are :

- Interest varies from one public to another.
- Attitudes and expectations are not the same.
- Stakes in organizational success are not necessarily the same.
- Publics are divers in form, some articulate, some middle of the road, yet others imply expectant, waiting to be moved or activated for one cause or the other.
- Hostile elements exists in some publics, and public relations must look out for them in pro-action rather than wait for them to stir the hornet's nest before there is a reaction by public relations. In order words, preventive public relations must take care of them, with a view to turning them away from hostility to friendliness.
- Publics may express biases arising from differed exposures and perceptions.
- Religions preference may build up bigotry, extremism, and result in social instability or upheavals, all of which pose challenges to public relations in its

study of, and reaction to the environment.

From the above, the publics of Keffi Community Bank are two: 'internal and external. Its internal publics are the staff of the bank. The staff include the senior and junior staff: both permanent or temporally employed, who carry out the day-to-day activities of the bank. They include the, manager, down to clerks and messengers. They constitute the internal publics, whose views, opinions and ideas are required to be addressed properly as they arise.

The bank's external publics are larger, they include:

- Customers and potential customers: These are depositors and debtors of the bank. It includes those who enjoy one facility or the other in the bank; from individuals and corporate depositors and creditors.
- Shareholders and owners: They are the equity holders in the bank; those who pulled their resources together by buying shares in to establish the bank. Since ownership is divorced from management, they are seen as external publics because they elect the chairman and directors who represent them at the board and oversee the activities and operations of the bank. Their opinion is viewed seriously, and public relations activity is important here because their decision in any annual general meeting could make or mar the success of the bank.
- The community where the bank is situated. The community of bank includes in the main, the local government council, other major businesses and competitors and its individual and corporate neighbors who share certain facilities with it, like roads, water, electricity, street, etc.
- The press: The press includes members of the media men of newspapers, magazines, radio and television, etc. They constitute an external public because of their work in the society as "the watch dog and "public conscience

of the society". There opinion are seen as representing to a great extent, the aggregate collective opinion of customers, shareholders, the community, and other interested members of the public. There is an important public of Keffi Community Bank, those public relations activities are directed or targeted at any point in time.

- The Government: The government is a major external public of an organization, being the supervisor of all business activities, the government formulate and regulates business policies, hence a good relationship is to be maintained with its, especially, in ensuring that its policies and laws are being respected and followed, like ensuring that its taxes, rents, etc., are regularly paid to its appropriate agencies.

2.3: The Importance and Functions of Public Relations

The following functions of public relations have been identified by Smith, (1965:310-312):

1. Public Relations is an integral corporate function dedicated and shaped to the company's profitability and other overall objectives.
2. Public Relations does not make policy but it can and does assist management in articulating company policy.
3. Public Relation by definition and practice has developed special sensitivity to the likely reaction and impressions of those affected by the actions of the company. For this reason, Public Relations should be consulted on major actions even those which apparently have nothing to do directly with it.
4. Because the organization operates in an environment which is shaped by the force of public opinion, the right of people to ask questions must be recognized.
5. Competition is keen in the world of ideas, especially in gaining initial attention, one of the basic assignment of public relations is to make the organization "interesting".
6. The motion of image is too often restricted to "corporate image", even the corporate

image should be related specifically to the particular interest of each of those groups which look at the company as a whole, such as stock holders, the investment community, government and other opinion leaders.

7. 'Action speaks louder than words', and all reputation are based on actions not words but words are a necessity if the action are to be known and understood.

For Kotler, (1988:656), the functions of public relations in marketing of services include the following:

- Assisting in the launch of new products.
- Assisting in repositioning a mature product.
- Building up interest in a product category.
- Influencing specific target groups.
- Defending product that have encountered public problems.
- Building the corporate image in a way that projects favorably on its Products.

Still on the functions of public relations, Roger, (1984:111), opines that public relations helps to build and maintain the publics confidence in the organization's marketing activities. To him, some of the functions of public relations are *inter alia:*

- Improving awareness.
- Projecting credibility.
- Combating competition.
- Evaluating new market.
- Creating direct sales leads.
- Reinforcing the effectiveness of sales promotion and advertisement.
- Motivating distributors/wholesaler/retailers.
- Introducing new products or services.

- Building brand loyalty, and
- Dealing with customer issue.

From the forgoing, there are eight ways in which public relations contribute to the fulfillment of marketing of services, these are:

- Developing new prospects for new markets, such as people who inquire after seeing or hearing a product release in the news media.
- Paving the way for sales calls.
- Helping to sale minor product that don't have large advertising budget.
- Establishing the corporation as an authoritative source of information on a given product.
- Generating sales leads, usually through articles in the trade press about new product and services.
- Providing inexpensive sales literature, because articles about the company and it's services can be reprinted as informative pieces for prospective customers.
- Providing the third party endorsement via news papers, magazines, radio and televisions, through news release about a company's product or services, community involvement, inventions and new plans.

Cutlip, center and broom (1988:47-48), present the following as the major functions of public relations:

1. To serve as the central source of information about the organization, and as the official channel of communication between the organization and the public.
2. To bring to public attention through appropriate media, significant facts, opinions, and interpretations, which will serve to keep the public aware of the organization's policies and actions
3. To coordinate activities which affects the organization's relationship with the general public, or with special public or groups.

4. To collect and analyze information on the changing attitudes of key public groups towards the organization, and,
5. To plan and administer informational programs designed to fulfill most effectively, the responsibilities and functions outlined above.

2.4 Major Tools of Public Relations

Public opinion

Public opinions is the major motivator of a public relations activities. The objectives of public relation is the development of favourable public opinion for an organizations service or product. Influencing an individual's attitude is a prime task of public relations. Peoples' attitude in the organization as reflected in the peoples' value system and personality, and the process which brings change of attitude must be understood because they are the basic in knowing public opinion.

Advertising

Public relations use advertising a great deal. Advertising in public relations is used to create favourable image of an organization and to service public welfare. Advertising also brings to the public notice, activities and events regarding products or services of the organization. The axiom which says, "if you don't say here I am, nobody will say 'there you are'", is anchored on the importance of advertising to public relations.

Periodicals Periodicals or otherwise known as the House Journals or Magazines are used by an organization in communication with employees and other publics. Periodicals are letting people know who you are, and what you are doing. It is telling your own story by yourself. Its periodic nature enables current situations and events to be publicized.

Special Events

Special events are things you organize in other to bring people together for a special purpose is a feature of public relations programs. The objectives of special events

is to inform the public of aims, policies and activities of an organization, and to gain goodwill of the press, government and other publics.

Press Release

This is a well-written news story meant specifically to project the good image of an organization. The release must be timely, tailored to suit a particular medium and sometimes without a headline.

In his own contribution, Kotler, (1988:657-658), describes the following as public relations tools:

1.News: One of the major tasks of an organization is to find or create favourable news about the company or its products or people, sometimes, news stories are inherent in the situation, and sometimes the public relations persons can suggest events that would create news. News generation requires skill in developing a story concept and researching it extensively, much as a reporter does. But, the public relations person's skill must go beyond preparing news, getting the media to accept press releases and attend press conference calls for marketing and interpersonal skills.

2.Speeches: Speeches are another tool for creating products and company publicity. Company's executives must field questions from the media or give talks at trade associations or sales meeting, and these can build or hurt the organizations image. Some organizations carefully chose their spokespersons and also using speech writers and coaches to help improve their delivery.

3.Events: Organizations can draw attention to new products or their company's activities by arranging special events. These include news conferences, seminars, outings, exhibitions, competitions, anniversaries, and so on, that will reach the target publics.

4.Public Service Activities: Organizations can improve goodwill by contributing money and time to good causes. Organizations also encourage its employees to participate in local programs, as both tutors and board members.

5.Written Materials: Companies rely extensively on written materials to reach and influence their target markets. These includes annual reports, brochures, articles and company newsletters and magazines. Brochures can play an important role in informing target customers about what a product is and how it works, and how it is assembled. Thoughtful articles written by company executives can draw attention to the company and its products or services. Company newsletters and magazines can help build up company's image and convey important news to target markets. They should have an appearance and content that is consistent and supportive of the company's image.

6.Audio-Visual Materials: Audio-Visual Materials, such as films, slides and sounds, and video and audio cassettes are coming into increasing use as communication tools. The cost of audio-visual materials is usually greater than the cost of printed materials, and so is the impact. They can provide high-impact product demonstrations, and are likely to receive strong attention. In all cases, they should be put together with care, if they are done badly, they can impress the audience negatively rather than positively.

7. Corporate Identity Media: Normally, a company's material acquires separate looks, which causes confusion and misses an opportunity to create and reinforce a corporate identity. In an over communicated society, companies have to compete for attention. They should at least try to create a visual identity that the public immediately recognizes. The usual identity is carried by the company's permanent media: Logos, stationary, brochures, science, business forms, business cards, buildings uniformity and rolling stock. The corporate identity media becomes a marketing control when they are attractive, distinctive, and memorable. The company should select a good graphic design consultant who will get management to identify the essence of the company and then turn it into a concept backed by strong visual symbols.

8. Telephone Information Services: A newer public relations tool is a telephone number through which prospects and customers can get information and better service from a company.

Ibekwe, (1984: 167-168), opines that the means by which public relations practitioners reach the various publics with communication are numerous, they include the following:

1. There is press relations; consisting of issuing of news and information through press conferences and news releases, writing or initiating articles that enhances the organization's personality and counter publication, like letters to the Editor, designed to correct wrong impressions or to enlighten the public. Press relations also consists of helping journalist seeking information on the organization to have adequate information they need.
2. Exhibitions and trade fairs are useful for both public relations communication and sales promotion. They boost prestige and provide a forum for interacting with and passing information to the public through demonstration, conversations, hand bills, brochures, etc.
3. Films are useful for impressing and influencing theatrical audience (i.e. Commercial cinema audiences). Non-theatrical audiences include schools, social clubs, hospitals, youth centers, recreation clubs and members of the general public invited to watch in open fields, and open public halls.
4. Radio and Television have a wide coverage and provide a potent coverage and medium for public relations communications. Discussion programmes, feature programmes, talk programmes; special spotlights and news inputs have tremendous impact on the public.
5. House journals, joint consultations, notice boards, formal meetings, conferences, educational activities, special events, photographs of promotional events and features of the organization are also useful for public relations purposes.
6. Public relations advice on the image aspect of office, firms, invoices, annual report, and company logo and company colors could also be a form of public relations communications.

2.5: Planning Public Relations Programme

Public relations is a scientific management function seen by organizations as a problem solving process. Planning is an essential part of problem-solving. Problem solving is a continuous process, and as emphasized by Center, and Walsh, (1981:17), the process of responding to a public relation problem is like any other decision-making process by the organization.

Planning is indispensable in public relations program. Infact, planning is what makes a program. Without planning, they can only be disorganized activities with planning, there can be definite objectives and specific accomplishment and measurable results.

Planning allows public relations activity to be positive, rather than defensive. Planning, by setting goals enable organizations to evaluate their programs. Planning also ensures organization support, because when top management have approved a definite program, it then becomes a party to it, by sharing responsibility and therefore has interest in it's success. Planning is constant in public relations and it needs frequent reappraisal to make sure the right actions are being taken at the right time.

In considering when and how to use public relations, management of organizations should take the following decisions, as posited by Kotler, (1988:648):

1. Establishing the Marketing Objectives: Marketing public relations can contribute strongly to the following objectives:

- Building awareness: Public relations can place stories in the media to bring attention to a product, service, person, organization or idea.

- Building credibility: Public relations can add credibility by communicating the message in an editorial context.

- Stimulating the sales force and dealers: public relations can help boost sales force and dealer enthusiasm. Stories about new product or service before it is launched will help the sales force to sale it to the retailers.

- Holding down promotion cost: Public relations cost less than direct-mail and media advertising. The smaller the organization's promotion budget, the stronger the case for using public relations to gain share of mind. Specific objectives should be set for every public relations campaign. The objectives set should be able to provide the image and market share of the organization.

2. Choosing the Public Relations Messages and Vehicles:

the next decision is to identify or develop interesting stories about the service or product. Event-creation in an organization is an important skill to call attention to there product and services.

3. Implementing the Marketing Public Relation Plan:

Implementing publicity requires care, especially when it involves staging special event; such as dinners, news conferences, and national contests. Public relations practitioners need a good head for details and for coming up with quick solution when things go wrong.

4. Evaluating the Public Relations Result:

Public Relations contribution is difficult to measure because it is used along with other promotional tools. If it is used before the other tools come into action, it's contribution is easier to evaluate, evaluation methods are:

Exposures: The easiest measure of public relations effectiveness is the number of exposures created in the media.

Awareness: comprehension and attitude change. A better measure is the change in product awareness, comprehension and attitude resulting from the public relations campaign.

Sales and Profit Contribution: Sales and profit impact is the most satisfactory measure of evaluating the public relations result.

2.5.1: Setting Public Relations Programme

Black, (1989:134), has given RACE formula for planning public relations programme, which he calls a typical public relations activity, as follows:

R: Research: analyzing and defining public relations problems.

A: Action: preparing a programme of action and budgeting for the programme.

C: Communication: communicating and implementing the programme.

E: Evaluation: assessing the programme, monitoring the effecting necessary changes.

For Seitel, (1987:62), a typical pubic relations campaign plan entails:

1. Back-grounding the problem.
2. Programming the approach.
   - Identifying the target audience
   - Considering research methods.
   - Selecting specific messages and appeals
   - Considering communication vehicles
3. Activating the plan
4. Evaluating the campaign

Jefkins, (1988:60), six points public relations planning model, comprises the following steps:

1. Appreciation of the situation
2. Definition of objectives
3. Definition of publics
4. Selection of media and techniques

5. The budget
6. Assessment of results

Contributing, Cutlip, Center and Broom (1985.495), call theirs "The four step process", these are:

- Defining public relations problems (situation analysis)
- Planning and programming (strategy)
    - Taking action and communicating (implementation)
    - Evaluating the programme (assessment)

There is a general consensus on the key elements which need to be concluded in any public relations plan. Seitel and Jefkins' campaign plan/planning model seem to be more detailed by identifying the components than the others.

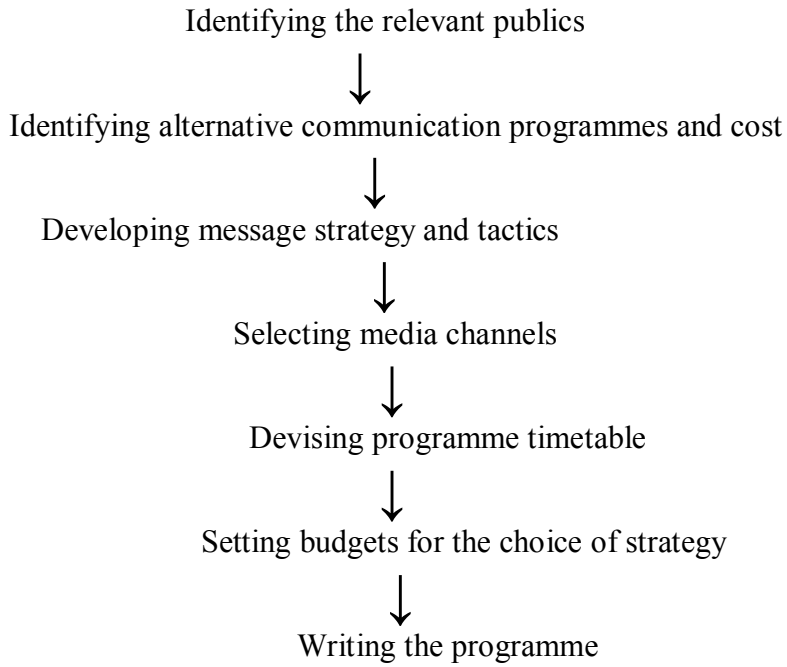
By the nature of public relations practice, assessment of programme activities naturally leads to the beginning again. If programme was successful and objectives met, that may not necessarily mean the end. Other problems may surface or re-occur, thereby needing another set of situation analysis. A discussion of each step now follows

1. Defining Public Relations Problems

This involves fact-funding and monitoring opinions and attitudes of those concerned with and affected by the acts and policies of the organization. To find out what is happening now, organization need to embark on a SWOT analysis to determine organizational strength and opportunities to be exploited in order to combat organizational weakness and threats. Communication audit is also a method of fact-finding concerning the internal and external communication tool and channels.

2. Planning, Programming and Scheduling

This step involves finding ways of coping with problems or exploiting the opportunities at company's disposal to solve the problem. It involves a strategic decision making and setting down the plan of action. This demands.



The second step is the core point, as sound planning results in public relations success; organizations should give the planning stage more than a glancing brow. Preventive public relations is tied most often to long term planning. Remedial public relations actions tend to be of short duration because preventive measure were not taken in the first instance.

3. Taking Action, Putting the Plan into Operation:

Once a problem has been identified, and a plan for solution worked out, the next step is action. At this stage, socially responsible actions are taken by the public relations department. Action requires supportive communication and assignment of responsibilities.

The task of the organization at this stage is to combine words and action that will correct misunderstanding, educate where there is lack of knowledge, and in general, clear

up confusion. If planning had been properly handled, the third step is usually less burden some.

4. Evaluating the programme:

The purpose of evaluating is to examine how well a plan has been executed. The following questions are necessary in assessing the extent to which programme objectives have been achieved. Did the programme reach the target audience? Was the programme effective in achieving its intended goals? Did the programme have some unintended effects? Were resources effectively used?

Evaluation research is rather meant to learn what happened and why, not to prove things. Evaluation efforts carried out to gain power to justify decisions or to boost personal ego are self defeating.

The public relations process demands strategic thinking, commonsense, curiosity, objectivity and logic from an organization that wants to be successful.

According to Jefkins, (1988:62), the framework of public relations programme are as follows:

1. Appreciation of the situation: Before attempting to plan anything, we have to know why a plan is necessary. There is no point in suddenly deciding to send out news releases, launch a House Journal. Why, if at all, are these needed? What purpose must they serve? It is too simple to merely say that we want to create a favourable climate of opinion, which a pretty meaningless statement although a lot of slap happy.

Public Relations programme are based on no more than the important things than to find out where we are now, what people know or don't know, what misconceptions exist, what attitudes are held. In order words, what is the current image of the organization, its people, policies products or services.

2. Definition of Objectives: Numerous objectives may be listed after talks with management and departmental heads. They may concern the community, employees, corporate suppliers, financial, dealers, partners, users and customer relations. The list is endless.

Although the model is an orderly list, several items will have to be considered simultaneously. A process of constraint will have to be considered. Public relations activities are limited by the time, money and available resources. Definition of objective help in measuring results.

3. Definition of Publics: In order to achieve objectives, such as educating the market for a new product, recruiting the caliber of staff, succeeding with a new share issue, satisfying the demands of conservationists, or increasing employee-employer reactions, we need to define the many groups of people (publics) with whom we have to communicate with.

4. Choice of Media and Media Techniques: How do we reach those publics? Can we use existing media, such as, press, radio and T.V, or do we have to create media such as house journals, documentary films and video tapes? Do we have to take a mobile cinema van or a puppet show round the villages?

5. Budget: We may be given a set sum of money, or we may have to produce an estimate of what will cost to achieve our objectives. Either way, budgeting is important for the following reasons:

- It will show management that we are responsible people who understand how to manage our affairs in a business-like way.
- It will help the organization in the planning and execution of public relations programme, because costs represent jobs that have to be done, at the right price on a schedule. The budget is thus related to the timetable of activities.

6. Evaluation of Results: Achievement of objectives may be self-evident by observation or known results. The market may have been so well educated that when the product was advertised, there was an immediate good response. These could be a marked improvement in the caliber of staff recruited, the new shares were fully taken up, perhaps over-subscribed, when placed on the stock market. Articulate demonstrations by conservationists may be ceased. A new understanding may have developed in employee-employer relations and perhaps a strike has been averted.

And if the organization had been subjected to a hostile press, perhaps the press is now more sympathetic. Results can be both quantitative and qualitative.

The basic objective of public relations is to measure, analyze and influence public opinion, which develops from the attitude of individuals: comprising the target publics. Public relations are usually employed by individuals or organizations, and to influence the attitudes and opinions of it's publics.

An organization's public relations programme start with self analysis, and an understanding or definitions of public opinion gained through formal and informal means. Those public opinion gained must be evaluated in order to formulate policies and objectives, and then, there should be plans to achieve the objectives.

In addressing the objectives, organizations must have a complete public relations plan; converting existing on services, markets, sales performance, competitions, policies, dealers, distributors, and various establishments and organization wishes to reach.

Broadly speaking, the overall objectives of public relations is to increase sales, more practical and realistic purpose, the objective are either long range or short range. Long range objectives seek to clearly establish it's identity in the minds of all important publics. Short range objectives will vary from time to time depending on the changes in the organization's marketing strategy. Public relations falls into long range and short

range objectives because, for a realistic objective to be possible, an organization should not rely on public relations personal.

Good public relations also depend on such things as product features, distribution strength, inventory, control, packaging, etc. Public relations assignment should therefore be limited to those goals it can possibly achieve, for it is better to have specific and realizable objectives through public relations work than to have a whole lot of sweeping commitment that will not yield any meaningful result.

Public relations remain everybody's job in the conduct and execution. Overall guidance and policy making must be centralized to ensure that objectives are clearly understood. Management must manage the public relations activity as a collective activity.

Public relations strategies are the systems or methods of achieving objectives. As a medium of communication which is tailored to achieving desired goals, it's messages must be retained and remembered by the customers, since it's application will always be on a later date.

Public relations strategies have the responsibility of defining and redefining the communication needs because, communication is a factor necessary in a competition, and since competition thrives in the world of ideas, especially in gaining initial attention, and subsequently selling an organization's service.

Strategies are ways of operationalizing a policy and also for achieving some predetermined objectives. This operational strategies then helps in translating the policies of given organization to be workable and also meaningful.

2.6: Communications in Public Relations

A good public relations is impossible without good communications. Good relations can only take place through the process of communication. If there is a communication breakdown, there is no public relations, since mutual relationship with the publics are based on communication with them.

Public relations communication is a process involving an exchange of facts, views point and ideas between organization, and it's publics to achieve mutual understanding.

Ajala, (2001:51), explains that etymologists trace the origin of the word communication to the Latin prefix *cummunis.* The word means to commune when two or more people exchange an idea or concept and they understand each other, they have something in common. They have communed with each other.

There are five element of communication model developed by Cutlip, center and broom, (1985:52), which is called the Source-Message-Channel-Recurrent effects, abbreviated as (SM-C-R-E) model.

It can be explained in public relations parlance thus:

Source:

The source could the organization, management, employees, shareholders, customers, opinion leaders and other stakeholders. Communication flows from the organization to the various publics and vice-versa. The role of public relations is to manage the communication flow.

Message:

This is what each side is telling the other side, e.g. of organization's product, sales information, break-throughs, change in management staff, customer boycotts, etc.

Channel:

This is simply mass media channels; prints or electronic and interpersonal channels: meetings, speeches, public gatherings, etc.

Receiver:

This includes the organization's various publics: government, stakeholders, financial bodies, associations, voluntary organizations, etc., specific messages are sent to specific target audiences.

Effects:

This is what each side wants done, or not done, by the receiving side, e.g., possession of knowledge on security or environmental issues, attitudes/behavioral change from hostility to sympathy, apathy to interest, prejudice to acceptance, from being an onlooker to been a participant, adoption of new prices, rejection of discriminatory organization practices and policies.

2.6.1: The Uses of Communication in Organization

Bovee and Thill (1989:50), enumerate the following as the use of communication in an organization:

1. *Setting of Organizational Goals*

Organizations rely on communications among employees at all levels to decide on and implement their goals. The communications skills include thinking, listening, writing, reading and speaking. The communication tools to be used include financial results, product quality, service to customers, employees satisfaction and market dominance

2. *Making and implementing decisions*

Managers make decisions by facts and analyzing them, often with the help of lower levels employees. Implementing these decisions require communication. The communication skills include reading, asking questions, talking things over, thinking and analyzing the pros and cons. The communication tools to be employed include facts, data, reports and memos.

3. *Dealing with customers*

Written and oral communications are essential to a company's interactions with customers. The communication skills involved include writing, speaking and handling complaints, while the tool to be used are price tags, sales letters, formal proposals, advertisement and telephone solicitation.

4. *Negotiating with suppliers and financiers*

Organizations rely on communication to obtain needed supplies at favourable prices and to attract investment capital. Bargaining skills and negotiating skills are needed while the tools to be used include, loan application forms, order forms and financial reports to investors.

5. *Producing the product/Rendering the service*

This is a communication process. The skills involved are reading, speaking, listening and writing. The communication tools are plans by designers, manufacturing plan, raw material records, sales campaign and inventing records.

6. Interacting with regular agencies

Government regulations and services depend on a two way flow of information. Lobbying, speaking, listening and writing are the communication skills, while the tools include, rules and regulation, report and court actions.

2.6.2: Importance of Communication in Public Relations

It is evident from the above that speaking, listening, writing and reading are involved in everything that the organization does. Communication is the key thing in public relations practice: be it in casual conversation or media interviewing, be it in delivering speeches or writing reports.

Communication is the link between an organization and its various publics, it is essential to the organization's major function. Communication facilitates interaction among management, employees, customers, suppliers, financiers, and government officials.

2.7: Public Relations in Service Promotion

The Oxford Advanced Learner's Dictionary of Current English: 3rd Edition (1980:668) defines promotion as, "encouragement by publicity …advertising, publicizing one's products". It is the art of publicizing an activity, products or services through advertising or any means of communication.

It is an exercise in information, persuasion, and communication. These three are related, because, to inform is to persuade and conversely, a person who is persuaded is also being informed. Persuasion and information become effective through some form of communication. Ibekwe, (1984:156), is of the opinion that promotion encompasses all communication efforts aimed at generating sales or building a favourable attitude for an organization's product or service, and the organization itself.

An organization should treat all its promotional efforts as a complete sub-system within the total marketing system. This means coordinating sales force activities, advertising programs, and other promotional efforts for an effective marketing programme. The total promotional efforts must also be coordinated with the product planning, pricing, and distribution sub-systems in a firm.

In economic terms, the basic purpose of promotion is to change the location and shape of the demand (revenue) curve for a company's product. Through the use of promotion, an organization hopes to increase a product sales volume at any given price. It also hopes that promotion will effects the demand elasticity for the product, making demand inelastic when the price increases, and elastic when the price goes down.

2.7.1: Need for promotion

Several factors point up the need for promotion today, according to Stanton, (1981:381), as the distance between producers and consumers increase, and as the number of potential customers grow, the problem of market communication becomes significant.

Once middlemen are introduced into a marketing pattern, it is not enough for a producer to communicate only with the ultimate consumers or industrial users. It becomes essential that the middlemen too, be informed about products or services. The basic purpose of promotion therefore, is to disseminate information, to let potential customers know too about the product.

The intense competition between industries, as well as between individual firms within an industry, has placed tremendous pressures on the promotional programmes of individual sellers. In our economy of abundance, want-satisfaction has generally replaced the necessity of fulfilling only basic physiological requirements. Consequently,

customers are more selective in their buying choices, and a good promotional program is needed to reach them.

Oddly enough, promotion is also needed during periods of shortages. During this period, promotional activities can stress product conservation and efficient uses of the product, direct efforts towards servicing account and helping customers solve their shortage-induced problems. It can also be used to aid consumers in 'making' choices and incidentally, help build the company's image.

2.7.2: Service Promotion

The Webster Dictionary of English Language (1992:883), defines service as "the assistance or benefit afforded another". Service is to render a help. A useful result or a product of labour which is not a tangible commodity. It is also a duty or work rendered by one person to another.

For Stanton, (1983:441), service is defined as:

> Those separately identifiable, essentially intangible activities that provide want, satisfaction and that are not necessarily tied to the sale of a product or another service.

To produce a service may or may not require the use of tangible goods. However, when such use is required, there is no transfer of the title (permanent ownership) to these tangible goods.

The special nature of services stem from several distinctive characteristics. These not only create special marketing challenges and opportunities, but they often result in marketing programs that are substantially different from product marketing. They include:

- *Intangibility:* The intangibility of service makes it impossible for customers to sample, to taste, feel, see, hear or smell services before they buy them. This feature of services places some strain on a marketing organization. The burden falls mainly on a company's promotional program.
- *Inseparability:* Services cannot be separated from the person of the seller.

- *Heterogeneity:* It is impossible for a service industry to standardize output. Each "unit" of the service is somewhat different from other "units" of the same service.

- *Perishability and Fluctuating Demand:* Services are highly perishable and cannot be stored, and the market of services fluctuates considerably by season, by day of the week, and by hour of the day.

Furthermore, service promotion is a conscious effort to publicize one's service or product. Management's task is especially difficult when the organization must build a promotional program around intangible service benefits. It is so much easier to sell something that can be seen, felt and demonstrated.

A promotional program in service organization should have three major goals.

1. To portray the service benefits in as appealing a manner as possible.
2. To differentiate its offerings from those of competitors.
3. To build a good reputation. Because the firm is marketing intangibles, reputation is critical.

2.7.3: The Role of Public Relations in Marketing Services

Public relations in service promotion is the planned and sustained effort by the organization to create awareness through publicity, and through that, maintain and stimulate patronage.

In the banking industry, the essence of service promotion is to achieve highest returns in customer patronage. Service promotion is a continuous function of public relations because, as events and situations change, so those the works of public relations change to cater for new situations.

Public relations in service promotion is not only promoting the services of an organization, but also ensuring that services provided to the public surpasses or comparatively corresponds with those of competitors, ensuring that customers are

satisfied with services provided, making sure that customers' complaint are treated with utmost dispatch. It also involves making innovations and making valuable recommendations which will not only ensure more patronage but encourage confidence in the services provided.

Public relations in the banking industry is service promotion. The banks render services like safekeeping of money and valuables, provision of credit facilities, provision of foreign exchange and facilities for international trade, providing expert advices to many businesses and organizations, and other services.

Obviously, banking is a highly competitive service-oriented job, the public relations job is therefore that of creating customers and retaining them. Public trust and confidence should be created, that money deposited in safe, and would be provided on demand to the depositor, that certain consideration and facilities; in from of credits would be granted to a customer, and that the customer could be advised on his business.

2.7.4: Service Promotion in Planning

Within the promotional plan for a particular service, there will be objectives that can best be achieved through promotion, and it a major part of the marketing manager's skill to balance his resources between the decision variables that he can control. In this case, it is a question of a trade-off between public relations and other promotional tools available for promoting the service.

The fiduciary relation between public relations and the main marketing plan should not mean that the basic planning disciplines are relaxed, although in general, the amount of management time and quality applied to it is often inadequate.

There are five basic steps to service promotion planning, according to Willaimsom, (1979:158-159). They are:

1. Problem Definition: This should be done as comprehensively as possible in terms of target customer groupings and the impact it is hoped to obtain. A decision on whether promotion is the appropriate tool for this purpose has to be made. It is particularly to a public relations solution, and that no basic faults are at its roots.

- Definition of Detailed Objectives: In most service promotions, there are three general objectives.
- To obtain information about new services
- Repeat patronage, and
- Multiply patronage

2. Design of promotion: Definition of the problem and detailed objectives will indicate the form the promotion will take. Interaction with the other parts of the mix are a critical part, but above all, the activity must be appropriate according to the nature of the organization and the relation with its customers. There are no right answers; the skills is in selecting one or a combination of several that fit the objectives and the budget available in a new and imaginative way, imagination, creativeness and a sense of timing are essential elements.

3. Detailed Planning: A planned timetable is essential if everything is to run smoothly. A network analysis is seldom necessary.

4. Monitoring and Evaluation: Progress should be monitored from several angles; fro instance, customer turnover is important, but do not tell whole story. Methods and procedures for monitoring progress and evaluating its success against other methods should be planned in advance.

2.7.5: Appraising the Service Promotion Plan

The key to appraisal of the service promotion plan lies in precise objectives and rigorous assessment of the activity to be adopted. Simple direct questions can provide an understanding of the important aspects, like:

1. *Who:* Who is the target of the promotion? In customer terms, this should be identifiable in terms of internal or external, internal, sections, staff, external individuals: corporate, shareholders, community, government, press, associations. The characteristics of the target should be the beginning of any plan.
2. *What:* What is the promotional task and what is its major promotion. What is the format of the promotion, the benefit it offers the customer, and the benefit it offers the organization, is it appropriate to the organization's image in the market?
3. *How:* How is it expected to work? How does the chain from promotional activity to organization profit come about? Is this mechanism credible? How effective can it be expected to meet its objectives?
4. *Why:* Why has the promotion taken this particular form? Could the same result have been achieved more economically? Why has this particular promotion been adopted? Why are we promoting at all?
5. *When:* When is the timing of the activity? Is it right in relation to the other parts of the plan? Is the expenditure spread?

2.8: Different Aspects of Public Relations

There are many aspects of public relations, depending on the size, function and objectives of the organization. These aspects, include the following, according to Oyeneye, (1997:110-117), customer relations, government relations, community relations, financial relations, dealer/distributor relations, employee relations and international relations.

Customer Relations

Customer relations programme is a planned and continuous communication activity designed to ensure cordial relationship between an organization and its customers. The major objective of customer relations is to retain old customer and attract new ones. Customers come in various forms and shapes.

The goal of customer relations according to Cutlip, Center and Broom(1985:496), is to "help the sales of products and services with novel and news making projects, but with more attention to truth and accuracy of claims, and setting out forms of easy redress fro settlement of grievances by private arbitration".

The customer-public, can therefore be divided into: corporate customers, users, individual customers, buyers, specifiers, etc.

As the backbone of every organization, customers must be kept regularly informed. Customers do not only buy from a particular organization because prices are reasonable, they also take into consideration factors such as conductive environment, public conveniences provided, response to there complaints, information services, attitude of sales staff, and other factors that border on the image of the organization. The techniques for promoting customer relations include sponsored media programmes, customer contexts, recipe leaflets/booklets, etc.

Government Relations

This can be described as an organization's communication programme relevant to government agencies for the purpose of mutual understanding. All organizations are affected or regulated by government. To ensure favourable government actions towards an organization, the organization must continually monitor political and economic environments, and provide government agencies and officials with regular information about the organization. This will enable government to understand the organization's objective, problems and prospects.

The techniques for promoting government relations include, courtesy calls, advocacy advertising, special luncheons and dinners.

Community Relations

An organization's consists of people and organizations in the vicinity of the organization, with whom good relationship and communication should be created and maintained.

The organization has a duty to ensure that members of the community understand it, the organization, what it does, its strengths, objectives, policies and so on. Public relations should be used to earn the respect, approval and confidence of the community by ensuring that the organization's role as a good employer of labour, friendly neighbour and contributor to local causes, is appreciated. In other words, the community must be convinced that the organization is interested in its well-being. Though this, the community can be made conducive for the organization, as it will be seen to be social, sensitive and responsible. The techniques for community relations include local media relations, open days, sponsorships and donations, secondments, permission to use organization facilities etc.

Financial Relations

This is a specialized aspect of public relations, and it is rapidly gaining acceptance and recognition. It may be described as the strategic, planned and continuous communication with all the financial publics that are important to the financial success of a company. It involves the dissemination and interpretation of facts about an organization's financial position to the public, and process of evaluating the attitude and opinion of the financial publics.

The major objective of financial public relations is to communicate an understanding of a company's operations, problems and prospects, as a means of arousing shareholders' interest, and of developing a conducive climate for new investors and capital.

The financial publics are the different groups of people with whom lines of communication should be established and maintained by the organization. These publics are: shareholders, potential shareholders, management staff, employees, financial journalists, banks and insurance companies, financial and security analysts and stock exchange officials, etc. The techniques to be used include: annual reports, and interim reports, shareholders forms, special fact books, Annual General Meetings and letters (Welcome and Regret letters), etc.

Dealer/Distributor Relations

Distributors are the channels through which manufacturers' products get to the final consumers. Dealer or distributor relation is the communication programme of an organization designed to establish and maintain mutual understanding between the organization and its dealers or distributors.

Many final consumers rarely have contact with the manufacturers of the products they consume, but they have the greatest number of contacts with the distributors. Therefore, organizations need to constantly communicate with distributors so that they can have necessary information about the products they sell on their behalf.

As the main kink between manufacturers and customers, dealers represent manufacturers and must be able to answer customer questions authoritatively, and convincingly deal with their complaints. They can only do this effectively if the organizations educate them consciously about their products.

Information needed by distributors are to perform the function of educating customers effectively, which will include product features, benefits, usage or application, price reviews, product modification, new advertising campaigns, sales promotion programmes and trade shows.

The provision of these pieces of information can positively influence distributors options and attitude towards a product and make distributors recommend and vouch for a product. Lack of necessary information and rapport may likewise make dealers exhibit apathy about an organization's products.

The techniques for dealer-relations include dealer handbooks/booklets, external house journals, invitation to trade fair stands and product lunches, sales conferences supported with films, training school and plant tours, etc.

Employee Relations

This is also referred to as employee communication or internal public relations. Employee relations is a planned and continuous communication activity of an organization with the aim of ensuring lasting peace and harmony between the employer and employees. Employees are one of the most important resources an organization possesses, and effective communication is needed to make them understand their organization and contribute conscientiously to the attainment of its goals.

Black, (1989:139), observes that employee relations embrace almost everything other than pay, which encourages employees to make maximum contribution to the attainment of the organization's goals. Employee relations mainly has to do with everything about communication between the employer and employees.

The effectiveness of any employee relations programme depends on the following essentials identified by Nolte, (1974:19):

1. Employers willingness to communicate and listen
2. Employers willingness to communicate and listen
3. Provision of techniques
4. Policy statement on employee relations, and
5. Detailed information about the two parties (employers and employees)

It is only a well informed and satisfied employee that will recommend his organization's products or services to his friends and neighbours. He also serves as a public relations tool for projecting a good image of his organization and explaining why some decisions are taken. But an uninformed or dissatisfied staff is a liability to the organization.

Any effective employee relations programme must take into account the fact that employees' public is made up of sub-divisions with different interests, aspirations and problems.

The employees may be divided into sub-publics, such as: management staff and heads of departments, office workers, sales staff, casual labour/part time staff. Other popular sub-divisions include: senior staff, middle cadre staff, junior staff, old staff, new staff, unskilled staff, skilled and uneducated staff.

Techniques for employee relations include: staff handbooks, staff conference award ceremonies, personalized letters and house journals.

Supplier Relations

Most organizations pay less attention to this sub-function of public relations, believing that if an organization has the money to spend, it can always get whatever it wants from the suppliers. But they are wrong, because effective communication with suppliers will no doubt result in efficient and adequate supply of organization's needs (materials and services).

Information on product modification, development plans, operation methods, new contracts, and organization's financial position made available to suppliers through external house journals, meetings and other media, will help the organization get its suppliers understand its needs and problems, if any. It is also necessary for the organization to understand the policies and operational methods of its suppliers. Supplier

relations is therefore a two-way communication programme to ensure mutual understanding between an organization and its suppliers.

The importance of supplier relations is best appreciated during shortages, because that is when suppliers will want to ensure that their good customers, trustworthy and reputable organizations are not disappointed, while some organizations are left in the cold at this terrible time by suppliers, due to their poor relationship with them. Supplier's services can be divided into the following groups:

- Suppliers of professional services: accountancy, public relations, marketing, legal etc.
- Suppliers of utilities: water, refuse disposal, electricity and postal services, etc.
- Suppliers of materials on the other hand, those who supply raw materials and components needed by the organization.

The techniques and public relations media for supplier relations includes: plan tour, annual reports, meetings, external house journal and documentary films.

International Public Relations

Public relations have the same goal within and outside the country. Its establishment and maintenance of mutual understanding in an organization's home country is important, doing the same outside the country is more important. This is because, if the outfit is not known, nobody will be ready to do business with it. Even government has to conduct international public relations in order to sell "herself to the outside world and win goodwill and favour.

In this connection, Smith, (1965), observes that "many government corporations and other interests have become aware of the need to create and maintain understanding and an atmosphere of friendliness through out the world." As soon as an organization is

ready to market its products and services internationally, public relations must also go international. This is called “Export Public Relations”.

In most cases, it is not an easy task to promote just a company or organization on its own, the image of the home country of the organization must also be projected. This is because the image of a country will surely rub off an organization’s image whether it is positive or negative.

PROFILE OF THE BANK

Keffi Community Bank was established on 20th August 1993 and given a professional license of operation on 22nd June 1993. Under community Bank degree No 46 of 1990. This Bank which represented an institutional attempt to modernize the system of credit provision to the people at the grass root i.e. a means of promoting economic development at the grass root.

The Bank is centrally located in the town with good proximity to the commercial activities. It is sited opposite the central motor park of Keffi.

Keffi Community Bank commence operations with a few staff but now has 15 staff. The Bank was established to achieve some specific objectives as stated by degree No 46 of 1990. These include:

(1) The promotion of rural development by providing financial and banking services(credit and deposit services) as well as other facilities to communities inadequately supplied by such facilities.

(2) The rapid enhancement of the development of productive activities in both rural and urban areas and hence the improvement of the economic status of smaller producer in the informal sector of the national economy.

(3) The promotion of the mergence of an effective integrated financial system that respond to the need of the whole economy especially at the grass root economy.

(4) The inculcation of discipline banking habit among the masses of low income worker in Nigeria especially those in rural areas.

The Bank's correspondent bank is the Lion Bank of Nigeria Plc. and offers the following services: Savings and current accounts; loan and overdraft facilities; commodity financing, Equipment leasing, hire purchase, direct market trading; inter state trade etc.

In pursuing this, the Bank adopted both manual and modern technology for its operations. It is equipped with a simple software which is tailored towards meeting its desired needs.

In order to meet the needs of its community, the bank has developed some products which are operational. The products are: Children savings account which help parents to have stress-free payment of school fees through intermitted deposits, Adashi which is a daily contribution by traders and other interested customers.

The Bank is run by a management Committee which takes care of the daily operations of the bank. it also has a board Comprising of seven directors who are also shareholders of the bank.

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CHAPTER THREE

RESEARCH METHODOLOGY

Methodology is a very important and powerful tool in research undertakings. It is a key to a proper conduct and understanding of a research work. It shows the procedures that have been taken before the data for the research were obtained.

Research methodology seeks to put into proper perspective, the subject under study, and thereby enabling the researcher to provide a proper and feasible solution to the problem being researched.

Methodology comprises of the different methods a researcher undertakes in collecting data used for a research work, so that appropriate decisions could be made where necessary (Osuala, 2001:135).

The previous chapters have been concerned with a general description of the work and a review of "what" we want to do. These were to provide a theoretical background of this work.

In this chapter however, we will concentrate on "how" we had carried out this research. This means that we shall be discussing the methods of data collection and samples from which they have been collected, and methods of data analysis.

3.1. Data Collection Methods

In this research, the primary data used were obtained from Keffi Community Bank staff and customers. The methods adopted for collecting the data includes, Questionnaire and Personal interview.

Methods of Questionnaire Administration

In this research, direct contact method of questionnaire administration was used. It enables fewer bias responses or refusal to occur, since the researcher personally presented the questionnaire. This is because, the researcher explained the purpose and significance of the study, explained points, answered questions, and fully and truthfully.

The questionnaire used by the researcher was designed to evaluate if Public Relations as a promotional tool has improved marketing services.

The questions were in closed form, made up of a prepared list of specific questions and a choice of possible answers. This allows for the tabulation of data and analysis. The questions are also in open form, which allows for free response.

The constraints encountered include the following:

1. The large number of customers of Keffi Community Bank made it difficult for the researcher to define its population.
2. Getting the Staff to respond to all the questions were difficult because of their reluctance in divulging vital information on the Public Relations activities. But the Researcher's position as a Director assisted greatly.

Forty (40) questionnaires were administered. Twenty three (23) to different customers of the bank, and Seventeen (17) to staff of the bank.

The secondary data used by the researcher include textbooks, journals and Pamphlets and annual reports from Keffi Community Bank.

3.2: Steps in the Sampling Process

A. Defining the Population

Ndagi(1984:75), defines population as "the entire group whose characteristics are to be estimated". Population in this study includes the customers, which in this case is large and continuous, estimated to be about 3,000 (Three Thousand). Even as this study

was being undertaken, many more new accounts were being opened and, Four Sections of Keffi Community Bank, namely, Credit/Dev, Savings, Current, and Banking/cash. The reason for their selection was that they are the main sections in the bank.

B. Drawing a Sample from the Population

The sample in which hypothesis testing will take place was selected from the population to which we generalized the research findings. The selection of the sample was done by random sampling, because of the size and homogenous nature of the population.

The same size was chosen on judgmental basis. Based on this method, after sampling on 3 different occasions, the sample size for the customer's questionnaire was Twenty three (23). This is so because, Thirty (30) customers were randomly selected, out of which Twenty One (21) filled and returned their questionnaires, while Seven (7) questionnaires suffered sampling mortality.

For the staff, out of Seventeen (17) questionnaires distributed to them, Sixteen (16) filled and returned, while One (1) suffered sampling mortality. Based on that, the staff sample size will be Sixteen (16) for our analysis.

The questions asked were straight and straight forward to obtain useful answers regarding the statement of hypothesis, and the purpose of study.

The information received from the questionnaire was analyzed first by using simple percentage to know the effect of Public Relations in the achievement of organizational objectives, and how public relations has projected the image of the organization favourably.

Chi Square

This is denoted by Greek letter X^2, it is used in testing a hypothesis concerning the relationship between a set of observed frequencies of a sample and a corresponding set of expected or theoretical frequencies (Osuala, 2001:82).

Based on the Chi Square technique, hypothesis will be accepted or rejected. It is computed as follows:

$$X^2 = \Sigma \frac{(0-E)^2}{E}$$

Where:

X^2 =Chi Square

Σ =Summation or total sum

0 =Observed frequency derived from the responses to the questions of concern in the research questions.

Є =Expected frequency of an event under the null hypothesis.

The expected frequency is derived from the formula:

$$\frac{\text{Row Total x Column Total}}{\text{Current Total}}$$

0-E= The absolute value of the differences between the frequencies.

$(0-E)^2$= The differences squared

Test for Goodness of Fit

Chi Square test will also be used to determine whether a set of expected frequencies such as frequencies obtained fits a corresponding set of observed frequencies of a sample.

Degree of freedom is defined as the number of scores that are free to vary. The concept of df is very necessary in any statistical test.

To determine the degree of freedom df = (R-I) (C-I)

Where:

C = Number of columns

R = Number of rows

Decision Rule

The decision will be based on the degree of freedom df and 0.05 level of significance in the table of critical Chi Square value.

If the calculated value is less than the table Chi Square. The Null hypothesis Ho Will be accepted, otherwise would be rejected and when the calculated value is greater than the table value, the alternative hypothesis H_1 would be accepted.

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CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

The presentation of and analysis of data of an investigation are the means by which the research problems are answered and stated hypotheses are tested.

The purpose of this chapter is to present, analyze and process the data obtained from the sampled population, through responses contained in the questionnaire.

The analysis permits a certain interpretation on the question posed initially in the research undertaking which led to conclusions.

It helps a researcher to determine what is essential or dominant in any complex mixture of factors. The real objective of analysis is an explanation of the system as a whole.A total of Forty(40) questionnaires were administered to both staff (17) and customers (23) of Keffi Community Bank, out of which 21 customers' questionnaires and 16 staff questionnaires were properly filled and returned to the researcher. That of customers gave a response rate of 91%, while that of staff gave a response of 94%, which we consider good enough for the purpose of our study.

4.1: Data Presentation and Analysis

in analyzing and interpreting the data collected, the breakdown of the questionnaires administered, as shown below in the table will be used.

Table 4.1.1A Staff Questionnaire Analysis

Questionnaire	No. of Respondents	Percentage
Returned	16	94%
Not Returned	1	6%
Total	17	100%

Interpretation

From the above, 11 of our respondents, representing 74%, properly filled and returned the questionnaire which has provided the researcher with useful and reliable information on this work.

Table 4.1.1B

Customer Questionnaire Analysis

Questionnaire	No. of Respondents	Percentage
Returned	21	91.3%
Not Returned	2	8.7%
Total	23	100%

Interpretation

The above table shows that 21, representing 91.3% of respondents properly filled and returned the questionnaire, while 2 representing 8.7%, did not return the questionnaire administered.

We analyze the staff questionnaire first before the customers' using simple percentages

Table 4.1.2

Research question 3

"What is the rating of your organization in providing modern Banking services?

Responses	**Respondents**				**Percentage**				
	Credit /Dev.	Savings	Current	Banking/Cash	Average	Good	V. Good	Exc.	Total
Average			1		6.25%				
Good		1	1	1		18.75%			
Very	1	1		2			25%		

Good									
Excellent	1	1	1	5				50%	
Total	2	3		8					100%

Interpretation

Table 4.1.2 shows that 18.75%, that is 2 respondents rated Keffi Community Bank (KCB) good, 4 representing 25% rated them very good, while 8 representing 50% of the respondents rated Keffi Community Bank Excellent.

Table 4.1.3

Table 4.1.3

Research Question 5

"Has Public Relations activities helped in boosting customers' patronage Keffi Community Bank's services?

Respondents	**Responses**			**Percentage**		
	Yes	No	Total	Yes	No	Total
Credit Dev.	2	1	3	12.50%	6.25%	18.75%
Savings	4	1	5	25%	6.25%	31.25%
Current	3		3	18.75%		18.75%
Banking/Cash	4	1	5	25%	6.25%	31.25%
Total	13	3	16	81%	19%	100%

Interpretation

The table shows that 13 respondents representing 81. % of the sample size believed that Public Relations activities have helped in boosting customers' patronage. While 3 respondents representing 19% believed it has not.

Table 4.1.5

Research Question 6

"What are the motivating factors of your Public Relations activities?

Responses	**Respondents**					**Percentage**
	Credit Dev.	Gen. services	Management	Banking	Total	
Increased Patronage	1				2	12.50%
Customer Satisfaction		1		1	2	12.50%
Good Image		1	1	1	3	18.75%
Profit	1		1	1	2	12.50%
All of the above	1	1	1	4	7	43.75%
Total	3	3	3	7	16	100%

Interpretation

The above table shows that 2 respondent, representing 12.50% stated increased patronage as the motivating factor, 2 respondent representing 12.50% stated customer satisfaction, while 3 respondent representing 18.75% stated good image, 2 respondent stated profit and, 43.75% of the respondents or 7 stated al the points as the motivating factor.

Table 4.1.6

Research Question 8

"Do you think the services being provided need promotion?

Respondents	**Responses**			**Percentage**		
	Yes	No	Total	Yes	No	Total
Credit Dev.	2	1	3	12.50%	6.25%.	18.75%
Savings	3		3	20%		31.25%
Current	3	1	4	18.75%	6.25%	18.75%
Banking/Cash	5	1	6	25%	6.25%	31.25%
Total	13	3	16	81.25%	18.75%	100%

Interpretation

From the above table, it shows that 13 respondents representing 81% are in favour of promotion of services, while 3 respondents representing 19% is against it.

Table 4.1.7

Research Question 9

"Do you think that Public relations has made the marketing of your services easier?

Respondents	**Responses**			**Percentage**		
	Yes	No	Total	Yes	No	Total
Credit Dev.	2	1	3	12.25%	6.25%	18.75%
Savings	2	1	3	12.25%	6.25%	18.75%
Current	4	1	5	25%	6.25%	18.75%
Banking/Cash	4	1	5	25%	6.25%	31.25%
Total	12	4	16	75%	25%	100%

Interpretation

Table 4.1.3 shows that 12 respondents, representing 75% believe that Public Relations has helped Keffi Community Bank in providing modern services, while 4 respondents, representing 25% believed it has not.

Table 4.1.8 *Research Question 11*

"Do you think that Public Relations has contributed to the enhancement and sustenance of the organizational objectives?

Respondents	**Responses**			**Percentage**		
	Yes	No	Total	Yes	No	Total
Credit Dev.	3	2	5	18.75%	12.50%	31.25%
Savings	2	1	3	12.50%	6.25%	18.75%
Current	1	1	2	6.25%	6.25%	12.5%
Banking/Cash	3	3	6	18.75%	18.75%	37.5%
Total	9	7	16	56.25%	43.75%%	100%

Interpretation

From the above table 9 respondents, representing 56.75% of the sample size agreed that Public Relations has contributed to the enhancement and sustenance of Keffi Community Bank's organizational objectives, while 7 respondents representing 43.75% disagreed.

CUSTOMER QUESTIONNAIRE ANALYSIS

Table 4.1.9

Research Question 4

"How did you start Banking with Keffi Community Bank?

Responses	Respondents	Percentage
1) Friend introduced the Bank to you.	3	15%
2) Your organization picked the Bank for you.	8	38%
3) Through the Bank's Promotional services	10	48%
Total	21	100%

Interpretation

The table shows that 8 respondents, representing 15% of the sample size were introduced to the Bank through their friends. While 8 respondents, representing 38% of

the sample size were introduced to the Bank by their organization and through the Bank's promotional services, 10 respondents, representing 48% of the sample size choose the bank.

Table 4.1.10

Research Question 5

What is your rating of Keffi Community Bank services?

Responses	**Respondents**	**Percentage**
Excellent	4	19%
Very Good	10	48%
Good	6	29%
Fair	1	5%
Poor	--	--
Total	21	100%

Interpretation

From the above table, 4 respondents, representing 19% of the sample size rated Keffi Community Bank's services excellent. 10 respondents, representing 48% of the sample size believed that the Bank's services are very good. 6, respondents, representing 29% of the sample size, rated the services good while 1 respondents or 5% rated Keffi Community Bank Services Fair.

Table 4.1.11

Research Question 6

Are you satisfied with the services you are receiving from Keffi Community Bank?

Responses	**Respondents**	**Percentage**
Yes	15	72%
No	6	28%
Total	21	**100%**

Interpretation

Table 4.1.11 shows that 15 respondents, representing 72% of the sample size are satisfied with Keffi Community Bank's services, while 6 respondents or 28% of the respondents were not satisfied.

Table 4.1.12

Research Question 8

Do you think that Keffi Community Bank has a good Public Relation with its customers?

Responses	**Respondents**	**Percentage**
Yes	16	76%
No	5	24%
Total	21	**100%**

Interpretation

The above table shows that 16 respondents, representing 76% believed that Keffi Community Bank has a good Public Relations with its customers, while only 24% or 5 respondents believed otherwise.

Table 4.1.13

Research Question 9

Which of the following Public Relations tools has helped in sustaining your patronage of Keffi Community Bank?

Responses	**Respondents**	**Percentage**
4. Sponsorship of Radio/TV Programmes	2	10%
2. Organizing special events for customers and potential customers	15	71%
3. Corporate identity media (logo, building, business card)	3	14%
4. Company Writing materials, newsletter and magazines.	1	5%
Total	21	100%

Interpretation

Table 4.1.13 shows that 2 respondents , representing 10% believed that sponsorship of Radio and TV programmes has helped in sustaining their patronage of Keffi Community Bank, while 15 respondents, representing 71% believed that it was organizing special events for customers and potential customers that has sustained their

patronage of the Bank. 14% or 3 respondents felt that the corporate identity media has been the main motivation of sticking to the Bank. only one respondent or 5% believed it was the Bank's writing materials, newsletters and magazines that have sustained their patronage.

Table 4.1.14

Research Question 11

Would you say that Public relations activities of Keffi Community Bank has improved it image and goodwill in the Banking Sector?

Responses	**Respondents**	**Percentage**
Yes	16	77%
No	5	23%
Total	21	**100%**

Interpretation

From the above table shows that 16 respondents, representing 77% of the sample size agreed that Public Relations activities of Keffi Community Bank has improve its image and goodwill, while 5 respondents or 23% felt it has not.

TESTING OF HYPOTHESES

For the purpose of this research work, the objective of which was to show how the use of Public relations as an effective promotional tool will help in marketing of services. The first hypothesis was based on the presentation in table 4.1.8.

Respondents	**Responses**		
	Yes	**No**	**Total**
Credit Dev. Section	3	2	5
Savings	2	1	3
Current	1	1	2
Banking/Cash	3	3	6
Total	9	7	16

Source: Questionnaire

Ho: Public Relations as a Promotional tool adopted by an organization have not been able to sustain the organization's objectives.

$X^2 = \frac{(Fo-Fe)}{Fe}$ and Degree of freedom df=(c-1)(r-1)

We had earlier defined each element in the formula, and Fe (expected frequency) is calculated thus:

$$Fe = \frac{r \times c}{n}$$

Where r is the row total

C is the column total and n is the total observation.

Computation of the Expected cell Frequencies

Respondents	**Responses**		
	Yes	**No**	**Total**
Credit Dev. Section	3x9/16 =1.69	2x7/16 =0.88	5
General service section	2x9/16 =1.13	1x7/16 =0.44	3
Management	1x9/16 =0.56	1x7/16 =0.44	2
Banking section	3x9/16 =1.69	3x7/16 =1.31	6
Total	9	7	16

Computation of Chi Square Value X^2.

	Fo	**Fe**	**Fo-Fe**	**(Fo-Fe) ²**	**(Fo-Fe) ²/Fe**
Credit Dev. Section:					
Yes	3	1.69	1.31	1.72	1.0775
No	2	0.88	1.12	1.25	1.4254
Savings services:					
Yes	2	1.13	0.87	0.7569	0.6698
No	1	0.44	0.56	0.3136	0.7127
Current					
Yes	1	0.56	0.44	0.1936	0.3457
No	1	0.44	0.56	0.3136	0.7127
Banking					
Yes	3	1.69	1.31	1.7161	1.0154
No	3	1.31	1.69	2.8561	2.1802
Total	16				**X^2=8.1394**

1. To determine the degree of freedom df

=(2-1)(4-1)

=1x3=3

df=3

2. As stated earlier, the researcher is using 0.05 level of significance, thus, from X^2 table, the 0.05 at 3 degree of freedom $X^2=7.815$

Decision Rule

This states that we accept the Null hypothesis, Ho, if the computed Chi Square value X^2 is less than the table value of X^2. if otherwise, we should reject Null hypothesis and accept the alternative hypothesis.

Decision

Since the computed Chi Square value, 8.1394 is greater than the table value of X^2 7.815, we reject the Null hypothesis which states that "Public Relations as a Promotional tool adopted by an organization has not been able to sustain organization's objectives

The alternative hypothesis, which states that "Public Relations as a promotional tool adopted by an organization has been able to sustain the organization's objectives and competence, is therefore accepted.

Interpretation

The above result shows that the Public Relations activities of Keffi Community Bank has helped it in achieving its objectives and competence, by increasing their customer patronage and helping them to maximize profit.

Summary Table for Chi Square Test Goodness of Fit Analysis

Responses	**Fo**	**Fe**	**Df**	**Calculated X^2**	**Critical X^2**
Yes	9	5.07	3	8.1394	7.185
No	7	3.07			
Total	N=16				

Contingency Coefficient

C = Contingency Coefficient
X2=calculated chi square
N=Sample size

C $=x^2$

$$N+ X^2 = \frac{8.1394}{40+8.1394} = \frac{8.1394}{48.1394}$$

$$= 0.17$$

It is related.

Hypothesis 11

Null Hypothesis

Ho: Public Relation has contributed to the enhancement of good image and goodwill for the organization.

Alternative Hypothesis

H1: Public Relations has contributed to the enhancement of good image and goodwill for the organization.

The above hypothesis will be tested, using the table 4.1.14 the figure in the table represents the observed frequency (Fo), the expected frequencies will be:

Yes: $\frac{16 \times 16}{21}$ **= 12.19**

No: $\frac{5 \times 5}{21}$ **=1.19**

Computation of Chi Square Value X^2.

Item	**Fo**	**Fe**	**Fo-Fe**	**(Fo-Fe) ²**	**(Fo-Fe) ²/Fe**
Yes	16	12.19	3.81	14.51	1.19
No	5	1.19	3.81	14.51	12.19
Total	**21**	**50**			**13.38**

1. The degree of freedom will be
   (2-1)(2-1)1x1=1
   df=1
2. The level of significance is 0.05. Thus, X^2(0.05 at 1 df) = 3.841

Decision rule

This states that we accept the Null hypothesis Ho. If the computed Chi Square X^2 is less than the table value of X^2. if otherwise, we should reject the Null hypothesis and accept the alternative hypothesis H1.

Decision

Since the computed Chi Square value 13.38 is greater than the value Chi Square X^2 (3.841), the Null hypothesis Ho which states the Public relations has not contributed to the enhancement of good image and goodwill for the organization is rejected, while the alternative hypothesis, which states that public relations has contributed to the enhancement of good image and goodwill for the organization is therefore accepted.

CHAPTER FIVE

SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION.

The main focus of this study was to investigate the Public Relations as an effective promotional tool in marketing of services, with Keffi Community Bank Ltd. as our case study. In view of this, a set of hypotheses were developed to test their validity or otherwise. Questionnaires and personal interviews were used, and the hypotheses were tested in respect of the research objectives.

This chapter therefore presents the findings, recommendation and conclusions.

5.1: Summary

From the result of the findings, the objectives of Keffi Community Bank has been to be a strong and dynamic Bank that provides qualitative, efficient and effective services to its customers, thereby maximizing returns to its shareholders.

In order to achieve this set objectives, they mapped out good promotional tools aimed at building a favourable attitude for their services and the organization itself.

From the result of the data analysis and hypothesis tested, the findings include the followings:

1. There is a clear indication that Public Relations activities have helped in boosting customers' patronage. This is as a result of the organizations ability to communicate effectively with customers, and local environment.
2. It is also discovered that Public Relations has helped Keffi Community Bank in the provision of grassroots banking services. This is because their Public Relations strategies are designed to make the Bank conscious of the problems and needs of its community, customers, shareholders and other relevant publics.
3. We discovered that Public relations have been able to sustain the organization's objectives. This is as a result channeling of efforts towards promotional activities, setting

Public relations programme objectives in consonance with the organization's general objectives.

4. It was also discovered that public relations has contributed to the enhancement of good image and goodwill of Keffi Community Bank. this is as a result of their commitment to their publics: letting them know their objectives, policies and capabilities; regularly organizing Annual General Meetings for their financial Publics; printing and distributing corporate calendars to their customers and their publics.

5. The public relations activities of Keffi Community Bank have greatly enhanced their image and goodwill because of some of their donations and charitable gifts to some Non Governmental Organizations (NGO) within and outside the community. People now view them as a people-oriented Bank, which has the interest of their community at heart.

6. Keffi Community Bank also embraces customer relations in area of employees' involvement and training, keeping their employees informed regarding the bank's performance and progress.

7. One of the Keffi Community Bank's focus is to consolidate on the recent political gains and the improvement of the standard of living of the people in their community, which is part of community relations.

8. Annual Reports and Accounts, which are part of the tools of public relations are been provided regularly for shareholders and customers. This helps to convey important news to target markets; the content is consistent and supportive of the Bank's image.

5.2: Conclusion

This research has identified that a public relations is everything that is calculated to improve mutual understanding between an organization and all with whom it comes in to contact with, within and outside the organization. It is also action directed towards achieving the above, discovering and eliminating rumors or other sources of

misunderstanding on a target audience.

In view of the stiff competition among Banks for customers' patronage, has become necessary that only those banks with distinct public relations philosophy and programmes (well known, better understood and favored) that will survive the growing trend of 'banking with the best'.

Public relations in Keffi Community Bank have helped them in managing their reputation and image, within and outside their community. It has helped them to identify and analyze environmental factors that influence development and their performance.

From the research, the identification of the various publics relevant to the survival and growth of an organization, monitoring public opinion, designing and sending out appropriate communication will ensure mutual understanding and goodwill between an organization and its publics.

5.3: Recommendations

Based on the findings drawn from this study, the following recommendations are made:

1. Although Keffi Community Bank's present image is favourable and its goodwill is strong within the locality, this would be further enhanced if efficiency in service-delivery is adequately addressed.
2. Keffi Community Bank should establish a bank-customer house forum, in which customers and potentials would be free to make suggestions and recommendations on how the bank's services could be improved.

3. Every staff of the bank should be trained and retrained to serve as public relations point man of Keffi Community Bank at all times and in all situations.

4. The bank should improve on its relationship with media men. A little friendly invitation to lunch or any social occasion could become the albatross to good reportage and coverage of events.

5. Keffi Community Bank should increase their customer relations activities, like giving out gift items, calendars, etc., to all customers, instead of a selected few.

6. They should also increase their public relations activities, especially in the area of local sports sponsorship and organizing other social events etc.

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Appendix 1

Institute of Administration,
Department of Business Administration,
Ahmadu Bello University,
Zaria, Kaduna State.

The Members of Staff,
Keffi Community Bank (Nig) limited.

Dear Sir/Madam,

QUESTIONNAIRE FOR KEFFI COMMUNITY BANK (NIG) LTD

I am a final year Post Graduate student of Ahmadu Bello University Zaria, Kaduna State. I am conducting a research work on "*Public Relations as an effective Promotional tool in Marketing of services"*.

I have chosen your establishment as a case study. Please below is the list of questions prepared for you to answer in order to enable me gather enough information about your establishment for my research work.

Since it is an academic research work, all information shall be treated as confidential.

Yours faithfully,

Aliyu Katuka Mairiga

QUESTIONNAIRE

1. What is your Department/Section? .....

2. What is your Rank/Position?
   (A) Junior Staff ( ) (B) Intermediate Staff ( )
   (C) Senior Staff ( ) (D) Management Staff. ( )

3. What is the rating of your Organization in providing modern banking services?
   (A) Good ( ) (B) Average ( )
   (C) Very Good ( ) (D) Excellent. ( )

4. Do you think Public Relations (PR) has contributed in any way in your rating in

   Question 3 above? (A) Yes ( ) (B) No. ( )

5. Has PR activities helped in boosting customers' patronage of your services?
   (A) Yes ( ) (B) No. ( )

6. What are the motivating factors of your PR activities?
   (A) Increased patronage ( ) (B) Customer satisfaction ( )
   (C) Good image ( ) (D) Profit ( )
   (E) All of the above ( )

7. What are the services being provided by your organization? .....

8. Do you think that those services need promotion?
   (A) Yes ( ) (B) No. ( )

10. What do you think are the possible reactions of your competitors towards your PR

    Strategies?.....
    .....

11. Do you think the Public Relations has contributed to the enhancement and

    Sustenance of your organizational objectives? (A) Yes ( ) (B) No ( )

12. Could you please list some of the PR tools being used by your organization in order to achieve its marketing objectives?

    ……
    …….

13. Kindly suggest more ways of improving your organization's PR activities

    ……
    …….

Appendix 2

Institute of Administration,
Department of Business Administration,
Ahmadu Bello University,
Zaria, Kaduna State.

The Customers,
Keffi Community Bank (Nig) limited.

Dear Sir/Madam,

QUESTIONNAIRE FOR KEFFI COMMUNITY BANK (NIG) LTD

I am a final year Post Graduate student of Ahmadu Bello University Zaria, Kaduna State. I am conducting a research work on "*Public Relations as an effective Promotional tool in Marketing of services"*.

I have chosen Keffi Community Bank as a case study. Please below is the list of questions prepared for you to answer in order to enable me gather enough information about the establishment for my research work.

Since it is an academic research work, all information shall be treated as confidential.

Yours faithfully,

Aliyu Katuka Mairiga

QUESTIONNAIRE

1. What is your level of Education?
   (A) WAEC/GCE ( ) (B) OND ( )
   (C) 1st Degree ( ) (D)2nd Degree and above. ( )

2. What type of account do you operate with Keffi Community Bank (KCB)?
   (A) Savings ( ) (B) Current ( )
   (C) Time Deposit ( ) (D) Special Purpose Account ( )

3. For how long have you been banking with Keffi Community Bank?.....

4. How did you start banking with Keffi Community Bank?
   (A) A friend introduced the bank to you ( )
   (B) Your organization picked the bank for you ( )
   (C) Through the bank's promotional services ( )

5. What is your rating of Keffi Community Bank services?
   (A) Excellent ( ) (B) Very Good ( )
   (C) Good ( ) (D) Fair ( )
   (E) Poor ( )

6. Are you satisfied with the services you are receiving from Keffi Community Bank?
   (A) Yes ( ) (B) No ( )

7. Give reasons for your answer above
   ……
   …….

8. Do you think that Keffi Community Bank has a good Public Relations with its

   customers? (A) Yes ( ) (B) No ( )

9. Which of the following Public Relations tools has helped in sustaining your patronage of Keffi Community Bank?
   (A) Sponsorship of Radio/TV Programmes ( )
   (B) Organizing special events for customers and potential customers ( )
   (C) Corporate identity media (logo, building, business cards, etc.) ( )
   (D) Company written materials (Newsletters, magazines, etc.).

10. As a customer of Keffi Community Bank, kindly suggest ways you think the bank can improve on its relationship with its customers.
    ……
    ……
    ……

11. Would you say that Public Relations activities of Keffi Community Bank has improved its image and goodwill in the banking sector? (A) Yes ( ) (B) No ( )