

## USE OF PUBLIC RELATIONS STRATEGIES BY SELECT FINANCIAL INSTITUTIONS IN THE FEDERAL CAPITAL TERRITORY

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### Abstract

This study, examines the Use of Public Relations Strategies by Select Financial Institutions in the Federal Capital Territory. Using Theory of Responsible advocacy, the study adopted survey research method where data were collected from 389 customers from the select financial institutions. The study found out that social media platforms were foremost and they also stand out to be the most resourceful among the various communication channels used to communicate with the internal and external publics. The study also established that Public Relations in Guaranty Trust Bank and Access Bank Plc. enhance accessibility in communication between internal and external publics as well as promoting ease of information exchange in communication between the internal and external publics. The study concludes that the hallmark of effective Public Relations in the banking sector lies in the utilisation of PR communication strategies to communicate with the publics'; to build and rebrand the image of the bank to stand out among their competitors thereby earning public trust and patronage. Achieving this will require a robust communication strategy by public relations staff in the banking sector. The study therefore recommends among other things that financial institutions need to give maximum attention to Public Relations unit so as to improve their overall performance. There is the need for the training of PR staff in the banking sector to enhance professionalism and efficiency in Public Relations practice for better organisational performance and maintenance of mutuality with its publics.

**Keywords:** Communication, financial institutions, public relations, strategies,

### Introduction

Every organisation is accountable for maintaining a friendly relationship with the general public, which serves as their external environment. To achieve this, organisations must take customer and or clients' feedback into account when developing their PR strategy in order to gain market share and achieve customer satisfaction. An organisation can perform business in a manner that caters to the tastes and preferences of its customers by using public relations to hear what the public has to say about it, analyse the information, and find solutions. The development and management

of a trustworthy brand are the essence of public relations. Although public relations (PR) do not directly increase customer satisfaction, it does so indirectly by increasing public awareness of the company's efforts to improve its services and products. This is accomplished by providing the public with the data they require about the sector and by establishing a two-way feedback mechanism between the clients and the public at large (Abayomi, 2003).

Several attempts have been made by scholars over time to define public relations. According to Gurel and Emet (2016, p.5), "Public relations is a business function and

administrative tool that serves to create an environment of mutual communication, understanding, acceptance, trust and cooperation between an organisation and its target groups and to make this environment permanent". This definition takes into cognizance the peculiarities of typical business organisations and how public relations work in such organisations as in the context of the current study. Public relations play significant roles in business organisations in helping to foster and or build beneficial relationships that will translate into goodwill for the organisation. The external publics are in most cases the clients or prospective clients of organisations that public relations professionals seek to promote.

Similarly, another definition was put forward by Leslay (2018), where he defined public relations as a practice that helps an organization and its publics accommodate each other. This definition has given recognition to corporate reputation management which is also an integral aspect of public relations. More specifically, the Public Relations Society of America (PRSA) (2024) defined public relations as a strategic communication process that builds mutually beneficial relationships between organizations and their publics. Essentially, public relations is about influencing, engaging and building a relationship with key stakeholders to contribute to the way an organization is perceived. This connotes that the relationship public relations seek to build is such that both the internal and external publics will benefit from directly or indirectly. The reputation and image of organisations continue to be a major consideration for most clients to patronise and or partner with such organisations. Where an organisation is perceived to have a favourable image before the internal and external publics, that organisation is likely to have mass patronage and vice versa.

From the above-stated definitions, it is worthy of note that the importance of the public relations department in an industry cannot be overemphasized. Different kinds of communication are employed in public relations to build and sustain beneficial relationships as one of the major the livewires between industries and their publics. Without proper communication, the goal of public relations will be defeated. The issue with many businesses is that they do not engage in customer communication to the extent that is expected by their customers, which has a detrimental effect on their development, patronage and productivity. There is therefore the need for proper and strategic communication that will bridge the gap between industries and their clients so as to promote continuous patronage and brand loyalty most particularly among financial institutions.

Most financial institutions are embracing the utilisation of public relations to build and maintain cordial relationships with their customers and potential customers as their relevance and survival depend largely on that. In 2012, First Bank of Nigeria experienced bank run as there was massive withdrawal by customers from the bank over the news that the bank was going to close operation for days. This clearly indicates the grave consequences that can follow over poor communication between financial institutions and their clients. It is against this premise that this study sought to examine the use of Public Relations Strategies by Access Bank and Guaranty Trust Bank in the Federal Capital Territory. This research investigates the effectiveness of public relations departments in financial institutions, especially in the aspect of customer relations. The research will take a look at the practice, activities used to create relations with customers of financial institutions and also possibly come up with solutions to problems discovered during the research. The choice of

the two banks is owing to the fact that they are part of the financial institutions with fast growing customer base in Nigeria (Nairametrics, 2022).

### **Statement of the Research Problem**

Building and sustaining customer relations is one of the core responsibilities of the public relations department in any given organisation. Nwosu and Uffor (2006) averred that public relations is essentially about positively and systematically using actions and communications to influence people's attitudes, opinions, beliefs, interests and behaviour in a given or the desired direction, for example adopting good environmental behaviours as well as building lasting credibility and reputation with individuals and corporate entities like profit or non-profit organizations and even nations, states local government or communities of which cannot be attained without generating and maintaining communication.

Public relations is at the centre of establishing and enhancing cordial relationships between an organisation and its public hence preserving customer satisfaction. To achieve this goal in any business organisation, public relations employ the use of different programmes, tools, and strategies which are also communicated through different media outfits to the targeted public. The success or failure of public relations in enhancing customer satisfaction is highly dependent on the utilisation of appropriate public relations programmes, tools, strategies and media outfits to win and sustain customers' trust. In addition, in the banking industry, credibility and value are mainly gained from the bank's reputation which is primarily built via public relations. Arguably, this underscores why reputation is the most valuable asset of a bank (Beavers – Moss, 2001 cited in Chinweoke, 2015). Be that as it may, many financial

institutions in Nigeria are still lagging behind in the proper application of public relations to engender public trust in their products and services.

Therefore, this study is predicated on appraising the use of public relations in enhancing and maintaining communication channels in Access and Guaranty Trust Banks in the Federal Capital Territory.

### **Research Questions**

Accordingly, this study seeks to find answers to the following research questions:

1. What public relations tools and strategies are used in enhancing communication in Guaranty Trust Bank and Access Banks?
2. What role does public relations play in enhancing communication channels in Guaranty Trust Bank and Access Bank Plc?

### **Review of Literature**

#### **Conceptual Clarification**

The following concepts will be reviewed in this research work: public relations public relations strategies, communication and financial institutions.

#### **Communication**

Communication is a lubricant of the society and pervades our entire life. It is with us from the day we were born to the day we will depart from this life. Communication is gotten from the Latin word "communis" meaning to make common and the purpose of communication is to establish commonness. Communication means the transmission or exchange of ideas or thoughts between individuals or organizations through a common system of symbols. Industrial harmony shows the relationship between the company and the workers. That is the

workers are peaceful and they agree with each other. In the case of construction industry station, it shows how cordial construction industry officers relate with their co-officers.

This specialisation area of PR deals with establishing and improving mutual beneficial relations between a company and other businesses within the same industry, and related ones, especially in the following categories: suppliers, distributors, competitors and labour unions. While a manufacturer depends on suppliers for raw materials, semi-finished goods, product components and other inputs, the company equally relies on distributors such as wholesalers to move the outputs of its factories and plants to the ultimate consumers or end users. Yet the interest of a firm is mutually interdependent with that of a competition when they have a common enemy or if they are fighting a common cause. The goal of industrial public relations is to improve understanding through better communication with such publics. It also applies in financial institution, whereby the PR deals with establishing and improving mutually beneficial relations between financial institutions and the publics. It shows the relationship between financial industry and the members of the public; whether financial institution is fair to the public or not (Ogbonaya 2010).

### **Financial Institutions**

The concept of financial institution does not have a straight-jacketed definition as it applies to different contexts although closely related. Financial institution refers to all business organisations which hold money for individuals and institutions and may borrow money from them in order to give loans or make other investment (FCTemis, n.d). As the name implies, it comprises of corporate bodies who make their profit from monetary transactions which include but not limited to safekeeping of money for customers, foreign

exchange, loans, sending and receiving of funds among customers among others. These institutions are further categorised into banking and non-banking financial institutions.

### **Banking Financial Institutions**

Banking financial institutions include: Central bank, commercial banks, merchant banks, development banks, saving banks and mortgage bank. While non-banking financial institutions include traditional financial institution, insurance companies, hire purchase companies and building societies.

### **Literature Review**

#### **Public Relations Communication Channels used by Financial Institutions**

According to Sandin and Simolin, (2006), banks use PR to reach out and build a relation with customers and publics when communicating with different target groups. The most important relation is between Banks and their customers, followed by media relations. Media publicity is not a goal in itself; instead, it should be seen as a medium to reach customers or potential customers. Employee relations called “Internal information” is also an important relation, where PR is utilized actively to inform and stimulate employees. In financial relations PR is also used to get editorial space in the media to influence and inform potential investors and stakeholders. The least dominant, but still important relation in Banks’ communication strategy is the public affairs, the communication with various governmental institutions and decision makers.

Prior to the advent of information and communication technologies, public relations’ communication channels were majorly via the mainstream media like newspaper, television, radio, magazines, posters, handbills, brochures, outdoor and transit means among others. However, the advent of the internet has revolutionised

channels of communication in modern public relations practice. Courtesy of the internet and social media platforms today, media convergence has become a reality making new vistas of communication possible to mass audience across distance locations. Through these new media platforms, press release and other forms of media relations are made accessible to the public via the internet (Ukah, Obialor & Okpo, 2020).

### **PR Strategies for Successful Banking Business**

Sandin and Simolin (2006) and Ukah, Obialor, and Okpo (2020) stated that the most common PR tools used by banks are image building activities like press releases, regular reports and speeches. Banks put great focus on the personal contact with the customers. Therefore, at branch level, the personal contact is an important tool the bank uses to foster their relationship with their clients. The company website is another important PR tool which banks put much effort on. Almost fifty per cent of the customers use Internet services to do their bank transactions. Therefore, this channel is useful to inform, educate and build relations with the customers. The least important tool used by Banks is publications. They have a great number of printed publications and brochures, but today more effort is instead put on e-activities such as the website and the Internet bank.

Barlett, Tywoniak and Hatcher (2007) opined that banks' services contain intensive customer relations through face-to-face meetings at branches, by regular phone calls, self-service phones, the webpage, internet banking transactions and ATMs. Over time, the non-personal contacts have become increasingly important. In the marketing mix, Banks believe that PR, and especially personal relationships are the most important parts, followed by other components such as advertising. A public

relations officer embarks on mass media auditing so as to do cover areas of negative publicity and fashion out public relations initiatives to correct them, while strengthening or consolidating on the areas of positive press. A PR officer or manger ensures effective two-way communication mechanism between the organization and its publics (Hatcher, 2008).

A PR officer or manager carries out planned public education and enlightenments on programmes as well as disseminates relevant information or organizational policies and project. He also through his professional effort corrects the misperceptions, misinformation, disinformation, prejudices and biases against the organisation. In addition, Ijeh, (2010) says that public relations and staff/management relationship are not mutually exclusive as public relations plays a vital role in promoting staff-management relationship in any given organisation. The management does not find it easy to accept public relations as a fully-fledged profession or even take it as a management function. This is because, most management fail to understand the concept of public relations. This misconception of the term arises from the inability of company executives to recognize the potential of public relations. Many are still unaware, of the role of effective communication in the words.

### **Review of Empirical Studies**

Chinweoke (2015), conducted a study on Public Relations in the Nigerian Banking Environment. The study examines the relevance of public relations in the Nigerian banking environment, giving its dynamic nature. It identified the various publics of the banks such as customers, employees, shareholders, government, suppliers or creditors etc. and also the channels employed by banks to maintain cordial relationships with their publics. Some of these channels include press releases, charitable donations,

newspaper supplements, annual reports, etc. Thus, it is recommended that the installation or establishment of an efficient, effective and reliable service delivery system as well as the avoidance of unethical practices such as window-dressing of books of accounts and non-payment of taxes when due will help the bank in enhancing good public image.

Chubado, Umar, and Umar (2022, p.69) examined “The Role of Public Relations in Private and Public Sectors, taking into Consideration the Federal University Gusau (FUGUS) and Guarantee Trust Bank (GTB) Gusau Branch”. The study also investigates how these organisations utilize public relations to enhance mutual lines of communication, understanding and acceptance with their publics in order to improve their overall corporate image. A sample of eight public relations practitioners were drawn from the institutions using purposive sampling technique. The open systems model of public relations guided the conduct of the study. Data collected were coded and analysed by using secondary literature. Results of the study show that public relations has become increasingly important brand building tool in both private and public sectors in the study area and the country. The study also found that there is a robust, positive relationship between good public relations and the organisational success. The study therefore recommends that the FUGUS and GTB Gusau branch and other organizations been public or private should take necessary steps in involving the public relations unit in decision making of their sectors. This is to achieve the main objective of this study. The study of Chubado, Umar, and Umar (2022) is similar to this present research as both entails how public relation can be utilised to sustain the operations of financial institutions. While both studies deal with public relations and its role in institutions as well as share one case study which is G.T bank The difference in

studies is in case study whereby this present study is based on Access Bank while the reviewed study uses Federal University Gusau, Nigeria also the sampling techniques and theories are different.

### **Theoretical Framework**

This work is anchored on Responsible Advocacy Theory of Public Relations.

Responsible advocacy has been seen as a theory of ethics that could be applied to the practice of public relations. The theory was developed by communication scholars Kathy Fitzpatrick and Candace Gauthier in 2001 (Cox, 2006). Responsible advocacy seeks to marry the ethical identity of public relations professional as advocate and social conscience, two roles that have consistently been at odds with each other. As an advocate, a public relations professional is accountable to his or her client or organisation. As a social conscience, however, a public relations professional is accountable to the public at large; thus, the innate conflict between the two identities (Cox, 2006).

Specifically, there are three principles that must be adhered to in theory of responsible advocacy. First, a public relations professional must carefully consider the harms and benefits of possible action. Second, respect for all persons should be insured. Third, a public relations professional must see that all rewards and difficulties be equally allocated. These principles are the basis for the responsible advocacy theory. Admittedly, the principles can conflict and therefore responsible advocacy must employ the personal ethics of a practitioner (Cox, 2006). This implies that the best way to practise public relations ethics is through the ideal of professional responsibility; thus, it lays emphasis on the need for public relations practitioners to serve the public interest by acting as responsible advocates for those they represent (Asemah, Nwamuo and Nkwam-Uwaoma, 2022). The key points of this

theory of ethics are: practitioners' greatest need for ethical guidance is in the reconciling of their conflicting roles of professional advocate and social conscience; public relations professionals best serve society by serving the special interests of their clients or employers and first loyalty is always to client, but also have a responsibility to voice the opinions of organisational stakeholders. The theory emphasises on the responsibilities of public relations practitioners for the betterment of stakeholders (Haque & Ahmad, 2017). This theory relates to this study in that responsible advocacy is key to building cordial relationship between banks and their customers. Customers will be favourably disposed to financial institutions that serve society by serving the special interests of their clients or employers.

### **Methodology**

Research design is a detailed outline of how an investigation took place. It entails how data is collected, the data collection tools used and the mode of analysing data collected (Cooper & Schindler (2006). This study used a descriptive survey research design. The choice of a survey design for this study was deemed appropriate as Mugenda and Mugenda (2003) attest that it enables the researcher to determine the nature of prevailing conditions without manipulating the subjects. Further, the survey method is useful in describing the characteristics of a

### **Presentation of Data**

The presentation is based on the data obtained from the copies of the questionnaire administered. Below is a tabular presentation of the data obtained.

**Table 1: Public Relations uses customer relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc.**

large population and no other method of observation can provide this general capability.

The study was conducted in Federal Capital Territory, Abuja. The Federal Capital Territory has an estimated population of 4,025,735 people according to National Bureau of Statistics (2023). However, the study population for this study will focus on account holders with the selected financial institutions in Federal Capital Territory, Abuja.

A sample of 400 respondents was drawn from the population owing to the fact that it is impossible to study the entire population of GT Bank and Access Bank customers in the Federal Capital Territory. Ohaja (2003) stated that where the population of a study is large and cannot be studied directly, a sample of 100 and above can be used as sample size to represent the entire population. To generate data from the sampled respondents, questionnaire was used as data collection instrument after being thoroughly examined. Out of the 400 copies of questionnaire administered, a total of 394 copies were returned and found usable. This study was self-paced within a given time frame so that participants had sufficient time to comprehend and answer all questions. The data gathered from the respondents were analysed in the discussion of findings below.

S/N	Option	Frequency	Percentages [%]
1	Strongly Agree	222	58.8
2	Agree	86	22.8
3	Neutral	10	2.6
4	Disagree	48	12.7
5	Strongly Disagree	11	2.9
	<b>Total</b>	<b>377</b>	<b>100</b>

Source: Field Survey (2023)

Data on table 1 show the level which Public Relation uses customer relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc. The implication of the data in the table indicates that the majority of the respondents in this study Strongly Agree that Public Relations uses customer relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc as shown by 222 respondents represented by 58.8% of the entire sample size.

**Table 2: Public Relations uses financial relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc.**

S/N	Option	Frequency	Percentages [%]
1	Strongly Agree	197	52.2
2	Agree	93	24.6
3	Neutral	21	5.7
4	Disagree	41	10.8
5	Strongly Disagree	25	6.6
	<b>Total</b>	<b>377</b>	<b>100</b>

Source: Field Survey (2023)

Data on table 2 show the level which Public Relation uses financial relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc. The implication of the data in the table indicates that the majority of the respondents in this study Strongly Agree that Public Relations uses financial relations tool in enhancing communication in Guaranty Trust Bank and Access Bank Plc as shown by 197 respondents represented by 52.5% of the entire sample size.

**Table 3: Public Relations in Guaranty Trust Bank and Access Bank Plc. enhances accessibility in communication between internal and external publics.**

S/N	Option	Frequency	Percentages [%]
1	Strongly Agree	65	17.2
2	Agree	200	53.0
3	Neutral	0	0
4	Disagree	93	24.6
5	Strongly Disagree	19	5.0
	<b>Total</b>	<b>377</b>	<b>100</b>

Source: Field Survey (2023)

Data on table 3 show the level of use of Public Relations in Guaranty Trust Bank and Access Bank Plc. in enhancing accessibility in communication between internal and external publics. The implication of the data in the table indicates that the majority of the respondents in this study Agree



that Public Relations in Guaranty Trust Bank and Access Bank Plc. enhances accessibility in communication between internal and external publics as shown by 200 respondents represented by 53.0% of the entire sample size.

**Table 4: Public Relations in Guaranty Trust Bank and Access Bank Plc. provides ease of information exchange in communication between internal and external publics.**

S/N	Option	Frequency	Percentages [%]
1	Strongly Agree	199	52.7
2	Agree	71	18.8
3	Neutral	13	3.4
s4	Disagree	84	22.2
5	Strongly Disagree	10	2.6
<b>Total</b>		<b>377</b>	<b>100</b>

Source: Field Survey (2023)

Data on table 4 show the extent which Public Relations in Guaranty Trust Bank and Access Bank Plc. provides ease of information exchange in communication between internal and external publics. The implication of the data in the table indicates that the majority of the respondents in this study strongly agreed that Public Relations in Guaranty Trust Bank and Access Bank Plc. provides ease of information exchange in communication between internal and external publics as shown by 199 respondents represented by 53.8% of the entire sample size.

### Discussion of Findings

Findings of this study were discussed thematically in line with the objectives of the study under the subheadings below:

#### **Research Question 1: What public relations tools and strategies are used in enhancing communication in Guaranty Trust Bank and Access Bank plc?**

This research question focussed on investigating the public relations tools and strategies used in enhancing communication in Guaranty Trust and Access Banks. The research findings revealed that Public Relations utilise different tools and strategies in enhancing communication with their publics. These include but not limited to media relations tool, customer relations tool, financial relations tool and employee relations tool as evidenced in the research data. Among the various PR tools and strategies, Customer Relations was found to be the most resourceful Public Relations strategy used by Guaranty Trust and Access Banks.

This is in consonance with the findings of Chinweoke (2015) who stated that banks utilise many different tools to reach PR objectives; many of these are used at the local branch level. Similarly, banks consider corporate reputation and trust as vital for the organisation's capability to sell financial services, and therefore manage this with high priority.

In addition, Shrestha, Parajuli and Paudel (2019) did a study on *Communication in Banking Sector: A Systematic Review*. The study also affirmed that Banker's experience on banking communication enhances banking system, employee's behaviour and core banking services facilities management. Banking communication improves organisational effectiveness through training, knowledge management, risk management, internal control system and data security management. In modern era, communication channel is transformed into electronic channel promoting e-banking which includes

internet banking, mobile banking and e-payment system.

**Research Question 2: What role does public relations play in enhancing communication channels in Guaranty Trust Bank and Access Bank Plc?**

This objective sought to find out the role public relations play in enhancing communication channels in Guaranty Trust Bank and Access Bank Plc. Research findings from the study revealed that Public Relations in Guaranty Trust Bank and Access Bank Plc. enhance accessibility in communication between internal and external publics as well as promoting ease of information exchange in communication between the internal and external publics. Be that as it may, the study also revealed that albeit public relations enhance accessibility in communication between internal and external publics in Guaranty Trust Bank and Access Bank Plc.; it also brings about unnecessary protocols and bureaucracy.

This aligns with the studies of Uduji (2013) who examined and confirmed how public relations enhances mutual lines of communication, understanding, acceptance and cooperation between an organization and its publics to improve the overall public perception of the marketing executives in the banking industry in Nigeria. It is apparent to note that the use of public relations enhances the cooperation between Nigeria banking industry and its publics to improve the overall public perception of the marketing executives.

**Conclusion and Recommendations**

The study concludes that, prime place was given to Public Relations in the banking sector, particularly Guaranty Trust Bank and Access Bank plc in the Federal Capital Territory, Abuja. This is evident in the use of different communication channels and public relations tools to build and maintain healthy business relationship between the banks and

their customers. More so, advent of social media presents an avenue for wider reach, immediacy and two-way communication utilised in public relations to build more business contacts. Apparently, among others things, suffice to say that public relations play indispensable roles in the current growth of Guaranty Trust and Access Bank plc in the Federal Capital Territory, Abuja. Thus, based on the findings and conclusion, the researcher recommends that

1. Financial institutions need to give maximum attention to Public Relations unit so as to improve their overall performance in order to bring about continuous increase in the customers' population.
2. The PR staff in the banking sector should give more attention to the use of social media platforms for audience engagement and information dissemination. This will reduce the bureaucracies involved in attending to customers' complaints timely.
3. There should be diversification in the use of more public relations communication strategies in financial institutions to gain and maintain more customer base.

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