



UNIZIK'S UNDERGRADUATES' PERCEPTION OF FIRST BANK OF NIGERIA'S COMMUNICATION/PR STRATEGIES IN CREATING AWARENESS AND MOBILIZING CUSTOMERS FOR BVN ENROLMENT

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ABSTRACT

Biometric Verification Number (BVN) is an aspect of the cashless initiatives of the Central Bank of Nigeria (CBN). It aims at capturing all banks' customers' data and providing high protection on customers' accounts against financial scam in the Nigerian banking sector. Initially, the apex bank had directed that customers' bank accounts in all Nigerian banks, without BVN, should be blocked. This directive obstructed cash transactions online, over the counter, at Point of Sales (POS) and Automated Teller Machine (ATM). Consequently, banks' customers, including students of the Nnamdi Azikiwe University, Awka, besieged their banks to obtain their unique number identifications. Therefore, adopting diffusion of innovation/information flow theory, this study interrogated UNIZIK's undergraduates' perception of First Bank of Nigeria's Public Relations strategies in creating awareness and mobilizing customers for BVN enrolment. Quantitative design, survey, was used to generate data from 400 students. Data were analysed using descriptive statistics, mainly, frequency tables and percentages. Result showed that First Bank of Nigeria used communication/PR strategies in creating awareness and mobilizing customers for the BVN policy implementation, but the extent of usage was generally poor. To create awareness and ensure effective customer-mobilization for BVN enrolment or any other novel financial policies introduced by banks, this study recommended that banks' management and customer-care personnel should improve on their communication/ Public Relations strategies.

Keywords: UNIZIK's undergraduates, Perception, First Bank of Nigeria, communication/Public Relations strategies, awareness, BVN enrolment.

Introduction

'Public sentiment is everything, with public sentiment, nothing can fail; without it, nothing can succeed', argued Abraham Lincoln, cited in Baskin et al (1997); implying that the survival, progress, acceptance and credibility of policies and programmes of any business organization, such as the First Bank of Nigeria, depend on the organization's ability to adequately explain issues, communicate effectively and carry her customers along, in all ramifications. Baskin et al (1997) also postulate that Public Relations practitioners communicate with all relevant internal and external publics in the effort to create consistency between organizational goals and societal expectations. Doing Public Relations, therefore, involves three main factors namely: the recognition of public opinion, increasing competition among institutions for public supports or acceptance, and the development of media through which the publics can easily be reached. Tersely put, the objectives of Public Relations (PR)

strategies are to communicate effectively, using strategic messages and channels, as well as, promote the exchange of positive influence and understanding among an organization's constituent parts or publics.

Public Relations strategies simply refer to effective communications which explain organization's policies and programmes to her identified publics. No wonder, Dominick (2002) defines Public Relations as a two-way communication process, involving an organization and its publics; that is, once an organization has any new invention or policy designed for public consumption, the organization should continuously sensitize her customers to aid acceptance. Similarly, the Public Relations Society of America [PRSA], (2006) cited in Baran(2009) emphasizes that Public Relations at its best, not only tells an organization's story to its publics (communication), but also helps in shaping the organization and the way it performs(management).Moreover, defining what public relations is, Okoye (2004, p.129) quotes the British Institute of Public Relations [BIPR] that, 'Public Relations simply refers to a deliberate plan and sustained effort to establish and maintain mutual understanding between an organization and its publics'.

These principles recapitulate publics' or customers' importance in the scheme of organizational activities- business formation, experimentation and implementation of organizational policies and programmes; thus, no organization can exist or live in isolation of her internal and external publics. Invariably, therefore, there is need for a sustained attempt to ensure that organization's publics or customers are properly and promptly educated on what an organization does or plans to do, this applies to the introduction, enrolment and implementation of BVN, to ensure that the organization is understood by others (publics).In the views of Jefkins (1998), Public Relations consists of all forms of planned communications, outwards and inwards, between an organization and its publics for the purpose of achieving specific objectives concerning mutual understanding.

Besides, Nwabueze (2014) opines that the fundamental objective of Public Relations effort is to generate goodwill among people who are essential to the survival and profitability of an organization, and for a modern commercial organization to prosper and succeed, dissemination of its ideas, feelings and explanation of its operations and activities to the public, are of great importance (Ezudu, 2004).This is because the modern Public Relations practice involves a two-way communication model or dissemination of information and feedback.

Unarguably, Biometric Verification Number (BVN), initially, being a new fiscal policy and the fact that the majority of banks' customers, probably, had little or no awareness about it, banks require Public Relations strategies to explain the terms and conditions of the policy to customers, so as to win public supports. These customers ought to fully appreciate the benefits of BVN, be assured of their financial safety and enlightened on the process of enrolment. Against this backdrop, this study investigated UNIZIK's undergraduates' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment.

Statement of the Research Problem

Biometric Verification Number (BVN) is a financial system innovation, which has assisted in stemming the tides of fiscal corruption, enhancing government's fight against economic crimes, and protecting banks' customers from banking fraud. However, despite its cornucopia of advantages, the CBN's initial directive that all Nigerian banks' customers should obtain a unique identification number, was not generally accepted. Being a

new policy, banks' customers were apparently ignorant of its benefits; others described it as one of the fraudulent practices of the Nigerian financial institutions, supposedly, formulated to short-change poor Nigerians.

Also, there appeared to be lack of adequate information dissemination, sensitization and adoption of appropriate PR swaying strategies by Nigerian banks, with a view to creating customer-awareness, educating members of the public on the importance of the policy and enhancing public believability. Thus, this study interrogated UNIZIK's undergraduates' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing customers for BVN enrolment.

Research Questions

1. Does First Bank of Nigeria use communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment?
2. What communication/PR strategies does First Bank of Nigeria use to create awareness and mobilize her customers for BVN enrolment?
3. What is UNIZIK's undergraduates' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment?

Review of Literature

What Public Relations is and What it is not

Public Relations has been defined in different ways by different authors. Also, there are misconceptions about Public Relations.

Simply put, Public Relations is any deliberate and sustained efforts made by an organization to create and maintain reciprocated understanding or good rapport between the organization and its constituent parts or publics(those who do business with an organization and benefit from or are affected by an organization's actions and inactions, policies and programmes). It is all about communication- communicating and explaining organization's policies and programmes to the people, so that what an organization does (services or productions) could be understood, and public opinion or feedback would be positively influenced.

Supporting the above views, Black (1989) argues that Public Relations practice is the art and science of achieving harmony with the environment, through mutual understanding based on truth and full information. This definition clearly summarizes the essence of using communication/Public Relations strategies in creating awareness and mobilizing banks' customers for BVN enrolment. It emphasizes mutual understanding and harmony based on provision of truthful and complete information about the objectives, benefits and implications of BVN policies to enable the customers accept the policy. The editors of the Public Relations News of New York, cited in Okafor (2002), underscore that Public Relations is the management function which evaluates public attitudes, identifies the policies of an individual or organization with the public interest, plans and implements a programme of action to earn public understanding and acceptance.

Again, the World Assembly of Public Relations [WAPR], cited in Dominick (2002) defines Public Relations as the art and science of analysing trends, predicting their consequences, counselling organization leaders and implementing planned programmes of action which serve both the organization's and the public's interest.

Dominick (2002) further argues that Public Relations is concerned with communication and explains thus:

Most people are interested in what an organization is doing to meet their concerns and interests. It is the function of the Public Relations professional to explain the organization's actions to various publics involved with the organization. Public Relations communication is a two-way communication. The PR professional also pays close attention to the thoughts and feelings of the organization's publics. (p. 350)

On the other hand, Public Relations is NOT concerned with lies or publicity stunt- an act that is aimed at deceiving the unsuspecting publics. Public Relations is not publicity or mere promotion in the media with a view to stimulating public interests and encouraging patronage. It does not involve sugar-coating weaknesses. Hence, Okafor (2002) posits that:

Public Relations is NOT about lying to temporarily protect your clients or organization. It is not window dressing or saying what is untrue because you think it will please the publics at that particular time... Public Relations has nothing to do with public deception or with cover-up for incompetence, inefficiency and organizational failure. It is neither empty promises nor propaganda. Public Relations does not include words without corresponding actions, nor is it a fire-brigade approach to organizational problems. (p. 51)

The Role of Public Relations in Financial Organizations

The publics of an organization cannot be aware of, or understand what an organization does, if the organization does not provide proper explanations about what it does-its policies and programmes. The needs for survival and business prosperity propel financial organizations to seek mutual understanding between them and their publics. As a result, Ezudu (2004) postulates that commercial organizations are profit-oriented organizations, they depend on the profit they generate, and thus, cannot survive or grow without profit maximization. The publics are the sources of financial organizations' profit maximization.

This may be why First Bank Nigeria and other financial organizations have *Customer Relations Desks*, through which they take responsibility, reach out, resolve customers' complaints and offer explanations to customer-based issues. Other large financial organizations engage in Financial Public Relations to boast investors, shareholders, financial community and customers' confidence. Public Relations, therefore, plays a vital role in commercial organizations. Baskin et al (1997) encapsulate the roles of Financial Public Relations in commercial organizations:

Financial Public Relations creates and maintains investor confidence. It builds positive relationships with the financial community by providing corporate information...A key function of financial relations is to provide prompt disclosure of corporate news that is significant to the financial community...Effective financial relations gives a business increased support for its management, higher stock price and greater ease in attracting new capital. (p.317)

It is, certainly, not surprising that banks' customers berated the BVN policy, as soon as the policy was introduced. The reason for the criticism could simply be based on lack of proper information, fear of the unknown and uncertainty that BVN might expose investors and customers' accounts to the Internet fraudsters, otherwise known as the *Yahoo boys*. The position of Baskin et al(1997)above, reveals that the major role of Public Relations in commercial organizations, such as the First Bank of Nigeria, is to provide customers with effective and prompt corporate information about corporate programmes, services and policies, such as the

BVN policy, to dispel fear and enable customers or investors to understand the policy and its advantages, as well as, retain customers' confidence in the banking sector. Generally, Okafor (2002, pp. 53-54) enumerates the roles of Public Relations thus:

- ❖ Public Relations helps the management to evaluate and interpret the opinions, attitude and aspirations of the various publics as well as the external and internal activities of the organization;
- ❖ It serves as an advocate for the organization's publics by presenting to management reasons why the interest of the organization must be reconciled with those of its publics;
- ❖ It responds to all complaints made by the organization's publics;
- ❖ It manages crisis and other negative trends that may arise in the day-to-day operations of the organization;
- ❖ It keeps management or clients informed about public opinion as well as other trends or events that could undermine or adversely affect their reputation;
- ❖ It always strives to secure and maintain the much needed goodwill and understanding between an organization and its publics through good programme of action;
- ❖ Public Relations informs the publics about an organization or government policies and their day-to-day activities.

Public Relations Processes and Strategies

To excellently mobilize customers and create awareness for BVN enrolment, banks' management and customer-relationship personnel must understand the processes of doing Public Relations. Public Relations process defines the chronological or systematic procedure through which Public Relations programmes are controlled or executed effectively. Baskin et al (1997, p. 105) propose that doing Public Relations involves a four-step process:

-) **Research** – an initial fact-finding stage which defines the problem areas and differentiates among publics. In this study, research stage behoves First Bank of Nigeria's employees to access, obtain and have full knowledge about BVN policy, to be able to communicate same to customers.
-) **Planning** – the stage at which decisions are taken regarding facts that have been found, as well as, adopting certain prolific strategies to achieve objectives;
-) **Action and Communication**–the stage of choosing media technique and drafting appropriate messages that will be communicated to the publics during PR campaigns;
-) **Evaluation**–an assessment stage during which the executed PR campaign programmes are reviewed to check effectiveness or failure.

PR strategies are communication-based tactics for doing meaningful and result-oriented Public Relations. As postulated by Okafor (2002), Public Relations strategies are the techniques or approaches by which PR processes are carried out. Among the PR strategies, often accepted by PR professionals, is the Frank Jefkins (1998) six-point PR Model:

- ❖ **Appreciation of the situation:** This denotes identification of the existing Public Relations problems. In this paper, the fact that BVN is a new policy and the possible lack of awareness by banks' customers, could become the problems, which banks' front-desk staff must first appreciate to enable them see the need for proper customer-education.

- ❖ **Definition of objectives:** This implies stating clearly the aims of the PR programmes. The major aim in this regard is to inform and educate First Bank's customers about the BVN policy, so as to enhance mutual understanding, customer-credibility and acceptance.
- ❖ **Definition of publics:** This means the identification of the segment of the organization's publics that are being targeted by the PR campaign. The publics of First Bank of Nigeria, in this paper, may include:
 - I. Undergraduates of the Nnamdi Azikiwe University, Awka,
 - II. Teaching and Non-teaching staff of UNIZIK;
 - III. Management team;
 - IV. First Bank's Board of Directors;
 - V. Other financial institutions, Stock Exchange Market, foreign and local investors and shareholders;
 - VI. Suppliers of materials, State, Local and Federal Governments
 - VII. Existing and prospective employees of the bank etc.
- ❖ **Selection of media and techniques:** This implies finding the suitable media that will be used to reach the identified publics. In this case, the use of Short Message Services (bulkSMS), the social media (Facebook, Twitter, Instagram), E-mail, radio, television, newspapers, magazine, flyers, outdoor posters and banners, among others, can be adopted. PR experts recommend the use of what is described as 'mixed media approach' in achieving an effective PR campaign.
- ❖ **Planning of a budget:** This requires a clear statement of the cost of Public Relations campaign programmes; and
- ❖ **Evaluation:** An assessment of the campaign programme to find out if the programme has succeeded or failed.

Biometric Verification Number (BVN): Benefits and challenges

Biometric Verification Number (BVN) initiative is the registration of customers in the financial system using biometric technology which involves the process of recording a person's unique physical traits such as fingerprints and facial features. BVN gives a unique identity that can be verified across the Nigerian banking industries (not peculiar to one bank) and it is accepted as a means of identification across all Nigerian banks. The Central Bank of Nigeria (CBN), in its efforts to develop a safe, reliable and efficient payment system in Nigeria, and in conjunction with the Bankers' Committee, undertook some major initiatives to better protect bank deposits and customers. One of such initiatives was the launch of the Biometric Verification Number (BVN) project on February 14, 2014, by the former CBN Governor, Mallam Sanusi Lamido Sanusi.

In a nutshell, BVN is aimed at revolutionising payment systems and addressing cyber-crime, ATM fraud and other kinds of financial scams, as well as, safeguarding customers' funds to avoid losses. Financial fraud is reduced since no two persons have the same biometric information. A bank can check the features of a person doing a transaction against the data which the bank has obtained, thereby correctly identifying the owner of an account or accounts.

This record can then be used to correctly identify the person afterwards. Banks only issues BVN to a customer, as soon as, the customer's biometric has been properly captured. Justifying the essence of capturing of banks' customers for BVN, the Governor of the Central Bank Nigeria, Mr. Godwin Emefiele, cited by Bamidele

(2015) stresses that the biometric authentication is meant to address the safety of customers' funds and avoid losses through compromise of Personal Identification Numbers (PIN). Mr. Emefiele enumerated other benefits of BVN as follow:

BVN opens up more consumers to banking services. The initiative supported by all the banks in Nigeria, also boosts consumer lending. The issue of forgetting one's personal identity number when it comes to transaction does not arise because the biometric cards only use bio-data information. Obviously, the issue of identity theft is completely wiped out with BVN. BVN is drastically and gradually ending the era of using drivers' licences, international passports and other forms of identification for retail banking transactions, especially pay and receive. It enables each individual bank customer to have identification within the financial system, irrespective of how many bank accounts the customer operates or how many banks the customer uses. (*Daily Independent*, March 8, 2015)

In addition, the Biometric Project Manager at the Nigerian Interbank Settlement System [NIBSS], Oluseyi Adenmosun, also cited by Bamidele (2015) posits that BVN is a unique identity that can be verified across the Nigerian banking industry and strengthens the Nigerian Financial System, by reducing the risk of unauthorised access to customer bank accounts, as biometric information is not easily manipulated. BVN increases the efficiency of the banking industry as it reduces incidence of fraudulent/duplicate bank accounts, and easily highlights 'blacklisted' customers; full integration of BVN provides standardised efficiency of banking operation. This means that all banking operations will be verified using the same method, reducing cases of human error or inconsistency.

According to Bamidele (2015), the exercise is expected to achieve verification and secure authentication of the identity of banks' customers and ultimately serve as a means of authenticating customers' identity at point of banking transactions. By this, all other bank accounts operated by individuals would also be tied together and easily identified. The Deputy Commissioner of Police in charge of the Police Special Fraud Unit, Zubairu Muazu, also cited by Bamidele (2015) states:

The BVN is an initiative that is well acceptable to Law Enforcement Agencies in the country, as this will make it possible to identify fraudulent account holders in the process of prosecuting them for fraud. Effort like this is a good initiative to help Law Enforcement Agencies make headway in fraud investigation and prosecution. We are doing all we could to work with banks in ensuring that cases of fraud are brought to the barest minimum and this initiative is one, that will make the work of bankers, police and other law enforcement agencies easier. (*Daily Independent*, March 8, 2015)

Furthermore, reacting to the benefit of BVN, Chief Compliance Officer of the Access Bank, Pattison Boleigha, cited by Bamidele (2015), states that with the BVN, banks would be able to have complete information about their customers, also, other relevant agencies like security and or Judiciary will be able to access it anytime.

Notwithstanding these benefits, BVN policy, no doubt, did not come without challenges. The CBN had directed commercial banks to ensure that only customers with the Biometric Verification Number (BVN) are allowed transactions valued at N100 million and above; it also stated that any bank's customer without the BVN by June 2015, would be deemed to have inadequate KYC (Know Your Customer). Therefore, banks' customers who had earlier failed to accept the policy and register for it in their various bank branches could not use any of their banking channels for monetary transactions, effective from 31st October, 2015. There were frustrations and anger across Nigeria. Many banks' customers ran haywire. Banks suspended provisions of Internet banking,

Automated Teller Machine (ATM) and other services to customers until they had obtained the unique number identification (Nweze, 2015).

Idowu (2015) explains that many bank customers did not understand the BVN policy, which some customers argued, was forced on them, and identified some of the challenges of the BVN policy to include: problem of registering customers outside the country (Diaspora registration), double registration of customers, delay in updating or linking BVN with accounts, as customers with multiple bank accounts still have to undergo almost the same process to link their accounts with their BVN. There are also the challenges of incessant power failure and erratic network or system downtime, among others.

Procedures for BVN Enrolment

It is pertinent to state that prior to the BVN enrolment exercise, banks had sent out messages, mainly via SMS and direct e-mails, to inform their customers of the need to enrol for BVN, as well as, possible penalty for defaulters. Below is the excerpt of such Short Message Services (SMS) and direct E-mail:

Dear valued customer,

Please be informed that the CBN has ordered that, with effect from 31st October, 2015, customers WHO HAVEN'T COMPLETED THEIR BVN REGISTRATION would not be able to transact in any Nigerian bank, restrictions would be placed on their ATM use and Internet Banking access.

Meanwhile, BVN is issued by all Deposit Money Banks in Nigeria. They are: Access Bank, Eco-bank, Polaris Bank, Fidelity Bank, First Bank, First City Monument Bank and Guaranty Trust Bank. Others are: Stanbic IBTC Bank, Standard Chartered Bank, Sterling Bank, Union Bank, United Bank for Africa, Unity Bank, Wema Bank and Zenith Bank, etc. To enrol for BVN, banks' customers are required to do the following:

- Walk into any selected bank branches, fill and submit the BVN enrolment form, present self for data capturing (such as fingerprint, facial image, among others);
- At the point of enrolment, individuals are required to submit an acceptable means of identification, and update their information at the bank branch physically; and
- Acknowledgment slip with transaction ID is issued, while a BVN is created and customer is alerted to arrange for pick-up.

Review of Related Literature

Asemah and Asogwa (2012) examined the place of Public Relations in the administration of Local Government Areas in Plateau State: A study of Jos North Local Government Area. The study aimed at probing the role of PR, the extent to which Public Relations was used to manage the affairs of Local Government Areas, as well as, factors that impeded the effective practice of PR in Jos North LGA. Major finding revealed that, although, the Local Government administrators endeavoured to inform the people about its policies and programmes, the extent of using Public Relations strategies and communications in the area, was generally poor. The study recommended that Public Relations should be adopted as a management function in the affairs of local government areas in Nigeria.

In another study, Okodogbe et al (2019) assessed the effect of customer relations practices on the patronage of selected banks (First, Zenith, Access and Guarantee Trust banks) in Uyo metropolis. The study

adopted survey, using questionnaire and personal interviews as data collection instruments. Finding showed that the banks established suggestion boxes and used email/felicitation SMS/phone calls, gifts and promos, as customer relations practices, and such practices were very effective to turn in patronage for the banks. The study, however, recommended that banks should evolve customer relations practices that are more 'communication-oriented', through which organizational policies and programmes can be explained to customers.

Theoretical Framework

This paper is anchored on Diffusion of innovation or information flow theory, which explains how new concepts, innovations and policies, such as BVN, are communicated to the audience, or members of the public (customers of First Bank of Nigeria) for trial, adoption and acceptance, through accessible communication channels. It is "a theory that seeks to explain how, why, and at what rate new ideas and technology spread through cultures" (Lewis, 2009, p.201).

Though its origin could be credited to contributions from different scholars across diverse fields, the theory was popularised by Everett Rogers, a Professor of Rural Sociology in his 1962 book, *Diffusion of Innovations*. He describes diffusion as the process by which an innovation is communicated through certain channels over time among the members of a social system. In other words, as an extension of Two-step-flow theory, diffusion theory simply explains how information, new ideas, new technology or innovations, get to the audience or shared between the haves and the have-nots. Summarising the essentials of the theory, McCarthy (1998) writes:

It originated in communication to explain how, over time, an idea or product gains momentum and diffuses (or spreads) through a specific population or social system. The end result of this diffusion is that people, as part of a social system, adopt a new idea, behaviour, or product. Adoption means that a person does something differently than what they had previously (i.e., purchase or use a new product, acquire and perform a new behaviour, etc.). The key to adoption is that the person must perceive the idea, behaviour, or product as new or innovative. It is through this that diffusion is possible (p.78).

Baran and Dennis (2006, p.173) underscore that "Information/ innovation diffusion theory elucidates how innovations are introduced and adopted by various communities". Baskin et al (1997, p. 60) provide an elaborate discussion on this theory thus, "Diffusion theory is another way to look at how people process and accept information, only after going through five steps: awareness, interest, evaluation, trial and adoption". Therefore, BVN, being a new financial policy, banks have a duty to adopt strategic communication techniques/Public Relations campaign to disseminate proper information and create awareness to enable the publics or customers understand the policy. Effective communication could make enrolment process easy and further retain customers' confidence in the banking sector. Thus, in line with the assumption of this theory, the major task before First Bank of Nigeria is to constantly provide effective and prompt corporate information to her customers, about the BVN policy, so as to mobilize them to accept it and enrol for it.

Research Methodology

To find answers to the research questions, quantitative design (survey) was adopted, using questionnaire as data collection instrument. The population of this study consists of all undergraduates of the Nnamdi Azikiwe

University, Awka. At the time of this study, information from the University's Registry put the population at 33,910, comprising fourteen (14) faculties and one hundred and three (103) departments. The researchers' choice of Nnamdi UNIZIK's undergraduates was based on the fact that UNIZIK plays host to First Bank of Nigeria, as one of the Deposit Money Banks (DMB) that operate within the university's premises. Also, the students are among the major customers of the bank, they pay their school fees and perform other personal banking transactions through the bank.

The researchers used the Taro Yamane formula to determine sample size, at 95% confidence level and 5% error limit and 400 was derived as the sample size. However, multi-stage sampling procedure was adopted, because the population of study was large and had several clusters: faculties, departments and levels. The procedure involved three stages. First stage was a random selection of five (5) faculties, the second stage was a random selection of two (2) departments from each of the five selected faculties, and third stage was a random selection of respondents based on academic levels (mainly 300 and 400 level students).T

The choice of these levels of students was based on the researchers' notion that at their levels, they are possibly being prepared to undertake research projects, thus, they could have the ability to understand the research instrument better than those in 100 and 200 levels who are likely at their entry points. In each of the stages, a simple random sampling technique was adopted, using *balloting system without replacement*. Stratified sampling procedure was used to allocate the research instrument across the 5 selected faculties (see table 1), and respondents were finally sampled via convenient sampling, based on their availability and willingness.

Table 1: Allocation of instrument across five selected Faculties

S/N	Faculty	No of students in faculty	Sample proportion
1	Management sciences	3,007	90.7
2.	Arts	2,017	60.8
3.	Social sciences	2,017	60.8
4.	Engineering	3,012	90.8
5.	Law	3,206	96.7
	Total	13,259	400

Stratified Sampling procedure: $Ni \times n$

N

Where: N_i = Population of each stratum/faculty

n = Sample size

N = Total Population of Strata/ selected faculties. Therefore;

$$\text{Faculty of Mgt. Sciences} = \frac{3,007 \times 400}{13,259} = \frac{1,202,800}{13,259} = 90.7$$

$$\text{Faculty of Arts} = \frac{2,017 \times 400}{13,259} = \frac{806,800}{13,259} = 60.8$$

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$$\begin{aligned} \text{Faculty of Social Sciences} &= \frac{2017 \times 400}{13,259} = \frac{806,800}{13,259} = \mathbf{60.8} \\ \text{Faculty of Engineering} &= \frac{3012 \times 400}{13,259} = \frac{1,204,800}{13,259} = \mathbf{90.8} \\ \text{Faculty of Law} &= \frac{3206 \times 400}{13,259} = \frac{1,282,400}{13,259} = \mathbf{96.7} \end{aligned}$$

Data Presentation and Analysis

Data gathered in the course of this research were presented using descriptive statistical tables and analysed in simple percentages to enhance easy understanding.

Table 2: Respondents' demographic variables

Variables	Category	Frequency	Percentage (%)
Sex	Male	189	47
	Female	211	53
	Total	400	100
Age	18-23	182	46
	23-28	105	26
	28-33	97	24
	33-above	16	4
	Total	400	100

Source: Field survey, 2020

From table2, out of the 400 respondents surveyed, 47% were male, while the majority of them, 53%, were female. On the age distribution of respondents, the majority of the respondents, 46%, were aged, 18-23 years, implying that respondents were mainly young people who, perhaps, require sustained awareness-campaign to enable them understand the BVN policy before sign up for the project.

Table 3: Respondents' responses on whether First Bank of Nigeria used communication/PR strategies in creating awareness and mobilizing customers for BVN enrolment

Response category	Frequency	Percentage (%)
Yes	193	48
No	110	28
Indifferent	97	24
Total	400	100

Source: Field survey, 2020

Table 4: Respondents' responses on the communication/PR techniques adopted by First Bank of Nigeria to create awareness and mobilize her customers for BVN enrolment

Response category	Frequency	Percentage (%)
Email technique	137	34
SMS/text messaging	141	35
Radio/TV announcements	43	11
Newspaper/magazine advertorials	39	10
Social media platforms (Facebook, Twitter etc.)	28	7
Mixed media technique	12	3
Total	400	100

Source: Field survey, 2020

Table 5: Respondents' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment

Response category	Frequency	Percentage (%)
Good	165	41
Poor	186	47
Fair	41	10
Excellent	8	2
Total	400	100

Source: Field survey, 2020

Discussion of Findings

The crux of this study was to investigate UNIZIK's undergraduates' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing customers for BVN enrolment. Discussion of findings hinged mainly on the research questions. The first research question was to ascertain whether First Bank of Nigeria used communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment. As presented in table 3, the table, the majority of the respondents, 48% stated First Bank of Nigeria actually adopted communication/Public Relations strategies in creating awareness and mobilizing customers for BVN enrolment.

The finding of research question one simply suggests that First bank appreciates the importance of communication/PR strategies in creating awareness about new products or policy, as well as, mobilizing customers to do the needful. It also implies that banks' customers in Nigeria could not claim ignorance of the introduction of BVN policy, prior to the apex bank's issuance of a directive that customers' bank accounts in all Nigerian banks, without BVN linkage, should be blocked, effective from November 1 2015, as shown in the excerpt of an SMS and e-mail message received by some banks' customers.

Regarding the communication/PR techniques adopted by First Bank of Nigeria to create awareness and mobilize her customers for BVN enrolment, which formed the crux of research question two and presented in table 4, the majority of the respondents, 35% indicated that SMS/text messaging was used more than other

communication channels, followed by e-mail technique, as established by 34% of the respondents. No doubt, this limited use of communication media tools, could have been the cause of low level of awareness, poor perception cum rating of the bank's communication/PR techniques and possible ignorance of the apex bank's initial instruction that all bank customers in Nigerian should obtain a unique identification number.

The third research question examined UNIZIK's undergraduates' perception of First Bank of Nigeria's communication/PR strategies in creating awareness and mobilizing her customers for BVN enrolment. As presented in table 5, finding shows that First bank's communication/PR strategies in creating awareness and mobilizing customers for BVN enrolment exercise was generally not effective, with the majority of the respondents, 47% indicating that the strategies adopted were poor. This perception may not be unconnected to the fact that limited means of communication, SMS/text messaging and email were mainly used without exploring other communication techniques. Linton (2019) argued that non-use of media mix- a combination of communication channels, cannot guarantee positive result or effective action in PR campaign, creation of awareness and mobilization of customers.

Thus, combining channels (newspaper, magazine, SMS, direct email, radio, TV, billboard, websites, social media, such as Twitter, Facebook etc.) in media mix, enables businesses to communicate in the most effective way with different types of customers (Linton, 2019). This finding is related to the finding of Asemah and Asogwa (2012). Interestingly, these results fail to validate the assumption of diffusion of innovation or information flow theory, which emphasizes another way to look at how people process and accept information, only after going through five steps: awareness, interest, evaluation, trial and adoption (Baskin et al, 1997), through accessible communication channels. Thus, in line with the assumption of the diffusion of innovation theory, the major task before First Bank of Nigeria could have been the constant provision of effective and prompt corporate information to her customers, about the BVN policy, being a new policy, so as to mobilize them to accept it and enrol for it.

Conclusion

Biometric Verification Number (BVN) is a new banking policy which requires that banks' customers should be adequately sensitized regarding its benefits and possible dangers. Tersely put, Nigerians wanted to know the benefits and disadvantages of BVN policy. These customers needed to be assured that their money in various banks across Nigeria, would continue to enjoy fiscal safety, before they could embrace it. However, the clarifications which they sought, did not come as much as they expected. Findings show that, although, First Bank of Nigeria adopted communication/PR strategies in creating awareness and mobilizing customers for BVN enrolment, the majority of the respondents in this study perceived the strategies as 'poor' (see also Asemeh and Asogwa (2012). Consequent upon the argument of Abraham Lincoln that 'Public sentiment is everything, with public sentiment, nothing can fail; without it, nothing can succeed', this study, therefore, concludes that communication/PR strategies have not been effectively utilized among Nigerian banks, especially, First Bank of Nigeria, to monitor public opinions about new products or services, create awareness and mobilize customers to embrace new financial policies, such as the BVN policy.

Recommendations

To this end, this paper recommends that:

1. First Bank of Nigeria and other financial institutions should improve on their use of communication/Public Relations strategies in monitoring public opinions, explaining issues for better mutual-beneficial relationship, creating awareness about new services, products and policies, and mobilizing their customers towards accepting organizational policies. This is based on the premise that public sentiment is everything, with public sentiment, nothing can fail; without it, nothing can succeed.
2. First Bank of Nigeria and other banks should adopt what is called 'integrated media strategy' or media mix, by combining many accessible communication channels(newspaper, magazine, SMS, direct email, radio, TV, billboard, websites, as well as, social media, such as Twitter, Facebook etc.), in their everyday communication, especially whenever new products or services are proposed for public awareness.

Hence, in order to enhance effective customer-awareness, as well as, ensure acceptability of new financial policies such as the BVN, there is need for banks' management and customer-care personnel to multiply their communications/PR techniques.

3. First Bank of Nigeria should partner with network and Internet Service Providers for quality service delivery, uninterrupted communications, constant upgrade of the BVN software portal, quick update of biometric data captures, as soon as, registration is completed, and an automatic network convergence or synergy, whereby one BVN registration will link customers' multiple accounts in different banks, without stressing customers to travel from one bank to the other to BVN linkage.

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