

EFFECT OF CUSTOMER RELATIONS PRACTICES ON THE PATRONAGE OF SELECT BANKS IN UYO METROPOLIS

OKODOGBE, Peggy .E.¹
NWOGWUGWU, Samuel .S.¹
OKPONGKPONG, Grace Imaikop¹
UKPONG, Edikan Nseobong²

^{1&2}Department of mass communication
Imo State University, Owerri¹
Akwa Ibom State University²

Correspondence email: imaikopgrace@gmail.com
samuchemacaulay@gmail.com,
edikanukpong06@gmail.com, joezini@yahoo.com

Abstract

This study was conducted to assess the effect of customer relation practices on the patronage of four select commercial banks in Uyo metropolis, which are: First bank, Zenith Bank, Access Bank and Guaranteed Trust Banks. The study set out to identify such practices and how effective they are. To achieve these objectives, the survey method of enquiry was adopted by the researcher and questionnaire and personal interview were the primary instruments used for gathering data from respondents and interviewees. The interview was conducted on the customer relation officers of the four select banks. The population of study was an annual average of the four banks customers and their customer relation officer. This added up to 19,072. Using Philip Meyer's guide for sample selection a sample size of 370 respondents was drawn. Findings revealed that placement of suggestion box, emails/felicitation SMS/phone calls, high quality service, friendliness, gifts/promo, were the main customer relations practices adopted by the four select banks in Uyo, metropolis. The study also showed that the practices are very effective to turn in patronage for the banks as perceived by customers in Uyo metropolis. The researchers recommended that the organization customer relations department should be more communication-oriented by providing an in-house journal where programmes and policies are explained to the customers.

Keywords: Customer Relation, Patronage, Effectiveness, Public Relation

Introduction

Before the internet era in the world, customers largely selected their banks based on how convenient the location of the branches was to their homes or offices. With the advent of new technologies in the business of banking, such as internet banking and Automated Teller Machines, (ATM) customers now can freely choose any bank for their transactions (Sugandhi, 2002).

Over the years it has become needful for organizations to relate with their customer. Frustration and anger was however illustrated in some banks due to the lack of customer service and relations as a result of the merger (access bank and intercontinental bank) and

failure which is undeniable. Many customers today are not satisfied and do not trust their banking service provider because of the perceived lack of fulfilment. Some have argued that the quality and level of customer service has decreased in recent years and this can be attributed to lack of support or understanding at the executive and middle management levels of a customer service policy.

To address this argument, many organizations have employed a variety of methods to improve their customer satisfaction levels such as small scale loan scheme, loan (car, house) promotions, interest rate etc. The fundamental purpose of customer relations practice is to establish a two-way flow of mutual understanding based on truth, knowledge and full information between an organization and its customer.

Customer relations practices in all aspects of human life and other activities is very important, so it can only be a success if the groundwork is properly done and the highest standards are maintained. Customer relations start from good manners of approach of an organization to all other advanced forms of customer relation. "There is an adage that says good words bring kola from the pockets, while bad words bring machete". A company or organization that relates well with the customers will enjoy good patronage from its customers. A customer relations practice is an effective means of gaining and retaining customers. According to Ogunsanya, (2011) many organizations are becoming more successful as a result of the implementation of strategic customer relations practices. A successful business enterprise or an unsuccessful one makes the difference between good public relations or customer relations practices and poor approach.

The British Institute of customer relations (2003) defines customer relations as the deliberate, planned and sustained effort to establish and maintain mutual understanding between an organization and its customer. The part of this definition which requires more emphasis is the need for customer relations practices to be deliberate, planned and sustained. Relationship between an organization and its customers is fundamental to the growth and survival of the organization, especially an organization that deals with the production of goods or services for people consumption.

Mutual understanding and motivation are the potent factors for success, and strategic customer relations can bring in these potent factors. Customer relations refer to communications within the company or organizations network, that is, employees, employers, and existing customers. Customer relations practices are widely implemented strategy for managing a company's interactions with customers, clients and sales prospects. It involves using technology to organize, automate and synchronize business processes – principally sales activities, but also those for marketing, customer service and technical support, (Shaw, 2000). The overall goals are to find, attract and win new clients, nurture and retain those the company already has, entice former clients back into the fold, and reduce the costs of marketing and client services.

Statement of the Problem

In the banking environment, public relations emerged as one of the areas that have attracted management attention in recent years. In the past, public relations managers in the banks did not attempt anything practices more ambitious in creating mutual understanding in the public than to engage in publicity and press. Today, with intense competitions and innovations by banks to attract and maintain customers, there is an increasing effort by banks to improve their customer relations practices based on trust, respect and value.

Given this, the following question becomes pertinent: what are the customer relations practices adopted by the select banks in Uyo metropolis? And to what extent have these practices influenced customers' patronage? This study, therefore, sets out to address these crucial issues.

Research Questions

- i. What are the kinds of customer relations practices that exist in the select banks in Uyo metropolis?
- ii. How do customers rate these practices?
- iii. Is customers' patronage influenced by these customer relations practices?
- iv. What is their perception of these practices?

Review of Literature

Modern markets are rediscovering the ancient mantras for success in the corporate world and blending them with contemporary marketing practices. Long term survival and competitive advantage can only be attained by establishing an emotional bond with the customers. A shift is taking place from marketing to anonymous masses of customers to developing and managing relationships with more or less well known or at least some identified customers (Gronroos, 2004).

The 1980s saw the emergence of database marketing, which was simply a catchphrase to define the practice of setting up customer relations groups to speak individually to all of a company's customers. In the case of smaller clients, however, it tended to provide repetitive survey like information that cluttered databases and did not provide much insight. As companies began tracking database information, they realized that the bare bones were all that was needed in most cases: what they buy regularly, what they spend, what they do.

In the 1990s companies began to improve on customer relations practices by making it more of a two-way street. Instead of simply gathering data for their use, they began giving back to their customers not only in terms of the obvious goal of improving customer service, but through incentives, gifts and other perks for customer's loyalty. This was the beginning of the now-familiar frequent flier programmes, bonus points on credit cards and a host of other resources that are based on customer relations practices, tracking of customer activity and spending patterns. A customer relations practices is now being used as a way to increase sales passively as well as through active improvement of customer service.

Real customer relations practices as it's thought of today began in earnest in the early years of this century. As software companies began releasing never, more advanced solutions that were customizable across industries; it became feasible to use the information dynamically.

Customer Relations Practice

Customer relations practice is the core business strategy that integrates internal processes and functions, and external network, to create and deliver value to targeted customers at a profit. It is grounded on high-quality customer data and enabled by "IT" (Burtle, 2004). Customer relations practice is also a business strategy to identify cultivate and maintain long-term profitable customer relationships. It requires developing a method to select your

most profitable customer relationships and working to provide those customers with service quality that exceeds their expectations (Mc Donald, 2002).

An organization's survival depends largely on harmonious relationships with its stakeholders in the market. Customers provide the 'lifeblood' to the organization in terms of competitive advantage, revenue and profits. Managing relationships with is imperative for all types and size of service organizations. A sound base of satisfied customers allows the organization to move on the path of growth, enhance profitability, fight out the competition and carve a niche in the market place.

Bennett (2006) describes that customer relations practices seek to establish long term, committed, trusting and cooperative relationship with customers, characterized by openness, concern for the delivery of high-quality services, responsiveness to customer suggestion, fair dealing and willingness to sacrifice short term advantage for long term gains.

Schneider and Bowne (2009) advocated that service business can retain customers and achieve profitability by building a reciprocal relationship founded on safeguarding and affirming customer security, fairness and self-esteem. It requires that companies view customers second. Trust, commitment, ethical practices, the fulfillment of promises, mutual exchange, emotional bonding, personalization and customer orientation has been reported to be the key elements in the relationship building.

Customer relations practice refers to all business activities directed towards initiating, establishing, maintaining and developing successful long term relational exchange (Reinartz and Kumar, 2003). One of the results of the customer relations practices is the promotion of customer loyalty which is considered to be a relational phenomenon. The benefits of customer loyalty to the provider of either services or product are numerous, and thus organizations are eager to secure a significant loyal customer base as possible.

Recent developments in internet technology have given the internet a new role to facilitate the link between customer relations practices and customer loyalty; it is common knowledge that a dissatisfied and unhappy customer will share his unfortunate experience more than a satisfied customer. It has also been observed that a fraction of unhappy customers choose to complain while where simply switch their loyalty to other service providers, Loss of customer is a loss of business along with the opportunity for business growth and profitability, Feedback collection from the customer is essential for the supplier to ascertain customer satisfaction and scope for improvisation.

The fundamental reason for companies aspiring to build relationships with customers is economics. For survival in the global market, focusing on the customer is becoming a key factor for companies big and small. Establishing and managing a good customer relationship is a strategic endeavour. Having a customer relations practices software installed does not ensure a successful customer relationship. For this to happen business processes and company culture have to be redesigned to focus on the customer. Customer relations practices software can be only a tool to implement a customer strategy. It is known that it takes up to five times more money to acquire a new customer than to get an existing customer to make a new purchase. Improving customer retention rates increase the size of the customer base. Thus, customer retention is essential.

Review of Related Study

In a study done by Akshay, J (2001) A survey of customer relations in the Luxury segment of the Hotel industry. Unpublished M.A. Thesis, University of Nottingham. The study was

geared towards explaining the effect of poor customer relation practice in the luxury segment of the hotel industry. The study from its findings revealed that good customer relation practice with effective communication with its customers could bring a wealth of gain to an organization. The practice of customer relations in the organization had enhanced the image of the organization and greatly improve the service quality that exceed the customers' expectations. The study also revealed that effective customer relation practice could help maintain good report between an organization and its customers. He concluded that each organization has its peculiarities as also is their customers thus, a better understanding of their customers may cause a slight change from the strategies to one that will understand the attitude and feelings of their customers to make for efficiency.

Another study on “Customer Relations Strategies in Banking Institutions: A comparative study of First Bank of Nigeria Plc, Uyo and Africa Bank Nigeria Plc, Uyo” (2007), the researcher seeks to find out the customer relations strategies used by two different banks (First Bank and Afri Bank, Uyo) to also find out which bank has an edge over the other in terms of customer relations practices and to find out if the bank-customer relationship does in anywhere affect the image of the two banks. Based on the findings by the researcher, it was discovered that both banks have different strategies that they adapt to, for First Bank, their strategies are: sponsorship of sports competitions, donations to charitable organizations, advertisements, sponsorship of television soap operas. While in Afri Bank, they are: production of Afri Bank brochure called AfriBank much you need to know, House Journal, Afri Bank news, annual report, advertisements, calendars and diary. Afri Bank has an edge over the first bank in terms of customer relations practices. Judged by the findings of the work, it is established that the bank-customer relationship can affect the image of the bank.

Theoretical Framework

In a study that has to do with the organization's public relations practices and customers' patronage, the social exchange theory could be best applicable. The theory was proposed by John Thibaut and Harold Kelley. This theory also known as the theory of economic behaviour is premised on the notion that relationships are based on the exchange of values between two or more parties.

According to the theory, whatever constitutes the nature of the exchange between the participants, equality or satisfaction must be felt as a result. An absence of equality or satisfaction means that an advantage might have been gained by one party and this will automatically result in negative consequences for another. Fill (2005, p. 240) states that whether in personal or inter-organizational relationships, exchanges are considered to have two main elements. First, there are value exchanges that are based on the exchange of resources (goodwill for patronage) and secondly, there are symbolic exchanges where, in inter-organizational contexts, goods services and goods are purchased for their utility plus the feelings and associations that are bestowed on the user.

Griffin (2010, p. 132) add to this by saying that the social exchange offers two standards of comparison that could be used to evaluate outcomes. The first deals with the relative satisfaction – how happy or sad an interpersonal outcome makes a participant feel and the second standard is hinged on the best payoffs available outside the current relationship. Thus, when a relationship is not satisfying the person involved looks outside to find an available and more satisfying option.

As it relates to this study, the theory serves to explain that to positively influence customers' patronage, an effective customer relation strategies should be put in place by the organization. This means that the attitude of the organization and the way it relates with its publics must go beyond the selling of its products and services to an interpersonal relationship with its customers. This will help to boost the organization's image as perceived by its publics and bring about a sense of satisfaction in the relationship between the organization and its customers.

Methodology

This research seeks to assess customer relations practices of select banks in Uyo metropolis. The survey method of interview and questionnaire was employed in the data gathering process. The survey method was useful in this study because the population involved was too large to be observed directly. The population of this study included the customer relations officers and customers of the select banks (First Bank, Zenith Bank, Access Bank, GT Bank) in Uyo metropolis. The population of this study was 19, 072, a total of the customers and customer relation officer of each of the select banks. This list was gotten from the customers register kept at the customer relations unit of the select banks in Uyo metropolis. From the list, First Bank had a total number of 5,880 customers, Zenith bank registered a total of 4,232, while Access bank had a total of 4,122 and finally GT Bank recorded a total number of 4,834. For each of this bank, they had one Customer relations officers which rounded up to 4 customer relation officer. An addition of this created a basis for the population which added up to 19,072

The sample size of this study was drawn from the population of this study which included the customer relations officers and customers of the select banks. Using a purposive sampling procedure for the selection of the banks, the Philip Meyer's standard of sample size selection, a sample size of 370 was chosen for the study. The measuring instruments used for getting information for this study are: personal interview and the questionnaire. The personal interview questions were directed at the customer relations officers of the select banks. The interview consisted of six open-ended questions designed to obtain information on the customer relations practices, while copies of the questionnaire were administered to the customers of the select banks. The questionnaire consisted of ten items which were made up of the open-ended and closed-ended questions.

Data Presentation, Analysis and Discussion of Findings

This study set out to assess the Customer Relations Practices and patronage of First Bank, Zenith Bank, Access Bank and GT Banks in Uyo metropolis. Survey method was used to carry out the study and the instrument used in gathering data were the questionnaire and personal interview. This chapter presents an analysis of data gathered from the questionnaire retrieved from 347 respondents in Uyo metropolis. The responses from the questionnaire were tabulated and analyzed using the simple percentage formula. The interview was analyzed using explanation building method.

Interview schedule Data Presentation/ Analysis

This section discusses the interviews conducted with the Customer Relations Officers of First Bank, Zenith Bank, Access Bank and Guaranty Trust banks in Uyo metropolis. The

following reports are based on the interviews with four customer relation managers of the aforementioned banks.

Interview report of First Bank-Oron Road, Uyo.

The first question sought information on the objectives and functions of the department, Mrs Elizabeth Akpan, said they attend to customer's complaints, attract and retain customers as well as put smiles on customers' faces in attempting to satisfy them.

When asked about Customer Relations Practices that First bank adopt, Mrs Akpan said they include: well-wishing text messages, e-mails and even calls on customers' special events, high-quality service, friendliness during bank transactions.

Asked on how these strategies have been effective in terms of customer patronage, she said, the strategies have been very effective because they help the bank record new customers almost on a daily bases while the existing ones remain happy. When she was asked on how customers perceive these strategies, she said, they have a good perception since they respond positively to the strategies they adopted. Again, she was asked if these practices have helped the organization portray itself in good light, the Manager's response was yes.

Interview report at Zenith Bank Oron Road Uyo

When asked the Customer Relation Practices adopted by zenith bank, the customer care manager Mrs Stella Thompson stated that the bank had adopted many customer relation strategies such as giving gifts, text message, email alerts, phone calls on customers, speedy service delivery, enabling environment etc.

When asked how effective these strategies have been, she said they have been of tremendous help especially in their quest to be where they currently are. When asked if they helped project the organization with a better image, she said yes. When asked about customers' perception of the customer relations practices adopted by Zenith Bank she said “though not all the customers will be able to understand or identify the customer relations practices, but from all indications, she knows from the level of patronage enjoyed by the bank that the customers are satisfied with the practices.

Interview report of Access Bank Barracks Road, Uyo

Answering the first question, Mrs Blessing Ekpenyong the Customer Relations Officer of Access Bank stated that the customer relations practices adopted by the bank include Annual reports, special events and transaction alerts, sponsorship of competitions (e.g polo), emails, phone calls, promotions, discount services. The practices are very effective she added when asked about their effectiveness. She explaining that “some individuals would not do certain things without something or someone to motivate or encourage them”, when asked if the customer relations practices help turn in patronage for the bank.

The Customer Relations Officer of Access Bank also stated that she believed that customers are impressed with the customer relations practices because of the improvements of effective communication and keeping to promise made by the bank.

Interview Report at GT Bank Abak road Uyo

When asked about the customer relations strategies adopted by Guaranty Trust Bank, the bank's Customer Relations Officer Mrs Minika Ekpenyong stated that they include

placement of suggestion boxes, emails, text messages, phone alerts, calls keeping customers updated, rendering high-quality services, annual reports etc. She revealed that Management is satisfied with the level of the bank's success over the years and that the success of the bank is attributed to the customer relations practices, which innovations and dynamic approaches to customers' needs. She said she feels the customers' perception of the customer relations practices of the bank are very effective, accepted and reciprocated by continuing business transactions with the bank.

Presentation of Quantitative Data

Table 1: Responses on what informed respondents' choice of the bank

Good quality service	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Good service quality	14	27	33	38	112	32
Promo	2	7	1	3	13	4
Good customer relationship	61	43	54	43	201	48
Friends/family/associate	4	9	2	6	21	6
Short distance	-	-	-	-	-	-
Total	81	86	90	90	347	100

Source: field survey 2016

Table 2: Responses on factors which influence respondents stay with their banks

OPTION	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Good quality service	12	25	30	34	101	29
Promo	59	43	54	38	194	56
Good customer relationship	3	4	3	-	-	5
Friends and family	7	14	3	347	100	10
Short distance	-	-	-	-		
Total	81	86	90	90		

Source: field survey 2016

Table 3: Responses on how respondents rate their bank's customer relations practices

OPTION	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Very effective	67	52	52	90	261	75
Poor	-	-	-	-	-	-
Effective	14	34	38	-	36	25
Total	81	86	90	90	347	100

Source: field survey 2016

Table 4: Responses on whether the customer relations practices influence their patronage

OPTION	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Yes	74	62	61	90	287	83
No	7	24	29	-	60	17
Total	81	86	90	90	347	100

Source: field survey 2016

Table 5: Responses on customer relations practices adopted by respondents' choice bank

OPTION	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Suggestion box	3	6	8	11	28	8
Mails/text/calls	21	15	16	19	71	21
High quality service	43	51	40	43	177	51
Friendliness	10	7	12	9	38	11
Gifts/promo	-	1	3	-	4	1
All of the above	4	6	11	8	29	8
Total	81	86	90	90	347	100

Source: field survey 2016



Table 6: Respondents' perception about the strategies of their chosen commercial banks?

Option	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Excellent	28	33	27	26	114	33
Good	53	53	63	64	233	67
Fair	-	-	-	-	-	-
Total	81	86	90	90	347	100

Source: field survey 2016

Table 7: Respondents relationship with staff of their chosen commercial bank

RESPONSES	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Cordial	50	51	62	63	226	65
Very cordial	31	35	28	27	121	35
Not cordial	-	-	-	-	-	-
Total	81	86	90	90	347	100

Source: field survey 2016

Table 8: Respondents responses on the area where they think their chosen bank should improve on their customer relation strategy

OPTION	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Suggestion box	1	4	1	3	9	3
Mails/text/calls	2	7	11	9	29	8
High quality service	9	19	23	21	72	21
Friendliness	23	17	19	21	80	23
Gifts/promo	5	9	7	1	22	6
All of the above	41	30	29	35	135	39
Total	81	86	90	90	347	100

Source: field survey 2016



Table 9: Responses on whether the chosen banks maintain good customer relations with customers

RESPONSES	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Yes	81	86	90	90	347	100
No	-	-	-	-	-	-
Total	81	86	90	90	347	100

Source: field survey 2016

Table 10: Respondents responses on whether they would want to continue patronizing their chosen bank

RESPONSES	FIRST BANK	ZENITH BANK	ACCESS BANK	GT BANK	TOTAL	PERCENTAGE
Yes	81	86	90	90	347	100
No	-	-	-	-	-	-
Total	81	86	90	90	347	100

Source: field survey 2016

Discussion of Findings

The customer relations practices adopted by commercial banks in Uyo metropolis

In the course of the investigation, using the questionnaire and interview with the four select banks in Uyo, namely: First, zenith, Access and Guaranty trust Banks, it was found that the four select banks in Uyo adopted various and almost the same customer relations practices such as: placement of suggestion box, e-mails, text messages/phone calls, high-quality service, promos, friendliness according to question 5 and 8 of the questionnaire and question one (1) of the interview.

Table 5 showed that the majority of respondents with 51% (177) said the strategy mostly witnessed at their bank is the high quality of service delivery. According to the customer relations officer of First Bank Mrs Elizabeth Akpan, said promos, transaction alerts, congratulatory messages, journals, friendliness, high-quality service and suggestion box. Customer Relations Officer at Access Bank, Mrs Blessing Saviour stated that the customer relations practices adopted by the bank include: suggestion box, sustaining friendly environment, Alerts, sponsorship, speed and quality service. Mrs Minika Ekpenyong, Customer Relations Manager in GT bank said the organization makes use of friendly-banking environment, quality service, gifts on special events as well as congratulatory alerts and emails.

From the above, it could be said that suggest box, emails, text messages and phone calls, high-quality service, friendliness and gifts/promos are the main customer relations practices adopted by the four select commercial banks in Uyo metropolis. Table 8 also provides backing as it shows responses on area where the organizations should improve on their customer relation practices. Out of 347 (100%) respondents, 28 (8%) indicated improvement in the area of suggestion box, 71 (21%) said in the area of mails/text



messages/phone calls, 177 (51%) went for high-quality service, 38 (11%) said in the areas of friendliness, 4 (1%) said gifts and promotion, 29 (8%) respondents said all the strategies. This finding agrees with Umoren, Lawrence Titus, in his study on public relations strategies in multinational companies. A study of U.A.C Lagos, which revealed that customers patronize the organization because of the strategies they adopted.

Customers rating of their banks customer relations practices

Findings of the study showed that the customer relations strategies such as suggestion box, emails, text messages/calls, high-quality service, friendliness, gifts/promotions were rated very effective. Answers to interview question two also revealed that these strategies are very effective in terms of customers' patronage because it gives them a sense of satisfaction. This is reflected in tables 3 and 10. Table 3 shows that 261 (75) of the respondents rated the strategies as being effective. Table 10 revealed that all the respondents 347 (100%) would want to continue patronizing their bank of choice due to the effectiveness of the customer relations practices adopted.

How customers' patronage influence customer relations practices

Data from the interviews reveal that the level of patronage enjoyed by the bank over the years is enough indication that customers' patronage is influenced by the practices adopted by the banks. Also, that management of the banks is satisfied with the level of the bank's success which is attributed to the effectiveness of these customer relations practices adopted.

This is confirmed in Table 4 as it reveals that 287 (83%) of the respondents responded in the affirmative that their bank's customer relations practices influence their patronage, while 60 (17%) said No, it does not. According to studies conducted by Cronin and Taylor (1992) in-service sectors such as banking, it was found that customer satisfaction has a significant effect on purchase intentions. Therefore, this finding agrees with Cronin and Taylor study findings that customer relations practices influence customers' patronage.

Customers perception of the customer relations practices of banks in Uyo metropolis

In answering this research question, the answer to interview question 3 (three) reveals that the customer relations practices of First Bank is perceived positively since customers respond positively to the strategies according to the First Bank Customer Relation Officer Mrs Elizabeth Akpan.

In Zenith Bank, the Manager said customers perceive them as excellent because there have not any complaint about them by the customers. The opinion of the customer relations officer in Access Bank goes in line with that of the Manager of Zenith Bank. While in Guaranty Trust (GT) Bank, the Officer said their customer perceive the practices as very good because they make them feel comfortable and important as well as help the organization grows. This is reflected in tables 3 and 6. Table 3 shows that out of 347 (100%) respondents, 261 (75%) rated the practices very effective while 86 (25%) respondents rated them effectively. On perception about the strategies, table 6 showed that 114 (33%) of the respondents perceived them as excellent while 233 (67%) indicated they are good. This means that the customer relations strategies are generally good as claimed by respondents.

Conclusion

The tools and technique to achieving effective customer relations have been an important part of the weaponry in modern business management. This study set out to investigate the customer relations practices and patronage of select commercial bank in Uyo metropolis. In other words, its purpose was to identify the kind of customer relations practices and their level of influence on customers' patronage. These banks include First Bank, Zenith Bank, Access Bank and Guaranty Trust Bank. The study centred on the strategies adopted by these banks to promote and sustain customer's patronage.

Recommendations

Based on the above findings, the following recommendations were made:

The organizations should have a forum where the staff, customers and other publics of the organization can meet from time to time for a face-to-face interaction. This action will be more effective in promoting friendship, attract more patronage, create better understanding between the organization and its customers and above all neutralize the impact of future mishaps.

The customer relations department should be more communication-oriented by providing an in-house journal where programmes and policies are explained.

The organization should build a good corporate image by sponsoring developmental projects to involve a large segment of its external publics.

Though existing public relations practices may be effective and good, the banking organization if room permits should improve on its customer relations practices to make more customer and make existing customer valued and happier.

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