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**PUBLIC RELATIONS STRATEGIES AND CUSTOMER
OUTCOMES AT ZENITH BANK PLC'S KUBWA AND
GWARIMPA BRANCHES, ABUJA**

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Abstract

Objective: To examine the effect of public relations (PR) strategies and enabling factors on public relations outcomes at Zenith Bank PLC's Kubwa, Gwarinpa Primary and Gwarinpa II branches in Abuja, Nigeria. Background: Nigerian banks operate in an increasingly competitive and trust-sensitive environment in which the effectiveness of PR strategies significantly shapes customer perception, satisfaction and loyalty, yet many institutions continue to rely on ad hoc or poorly integrated PR practices, underscoring the need for empirical evidence on which strategies work best. Methods: A survey research design was adopted. Of 384 structured questionnaires distributed across the three branches using proportionate sampling, 366 valid responses were retrieved (95.3% response rate). Data were collected on a five-point Likert scale measuring trust, satisfaction and PR effectiveness, and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) with bootstrapping (5,000 resamples). Results: All four PR strategies significantly predicted PR outcomes, led by social media relations ($\beta = 0.461, p < 0.001$), followed by newsletters ($\beta = 0.182, p = 0.005$), press releases ($\beta = 0.176, p < 0.001$) and email communication ($\beta = 0.088, p = 0.050$). Customer literacy ($\beta = 0.338, p = 0.001$), PR feedback mechanisms ($\beta = 0.357, p = 0.001$) and digital PR tools ($\beta = 0.164, p = 0.003$) also significantly and positively predicted outcomes. Conclusions: A hybrid PR model that integrates the immediacy of digital channels with the credibility of traditional tools underpinned by customer-literacy initiatives and institutionalised feedback mechanisms is most effective for building trust and loyalty in Nigerian retail banking.

Keywords: public relations, customer outcomes, banking, social media relations, feedback mechanisms, digital PR tools, customer literacy, PLS-SEM, Nigeria

Introduction

In the dynamic and competitive landscape of the banking industry, cultivating a positive relationship with customers is foundational to a financial institution's long-term success. Public relations (PR) is not mere promotion; it is, in the words of the British Institute of Public Relations, a “deliberate, planned and sustained effort to establish mutual understanding” between an organisation and its publics (cited in Yaroson & Asemah, 2023). In banking, PR extends beyond image-building to internal and external communication, brand management, customer experience, employee morale and crisis response (Dayo, 2006; Banik, 2020; Allen, 2023; Coombs, 2020).

As banking services become increasingly digital, PR has evolved from a traditional marketing tool into a multifaceted discipline that must address online reputation, cybersecurity concerns and real-time crisis response, alongside long-standing responsibilities such as corporate social responsibility (CSR) communication and employee engagement (Smith & Zook, 2022; Carroll & Buchholtz, 2021; Grunig & Hon, 2021). Data analytics and artificial intelligence increasingly allow banks to personalise communication and measure PR effectiveness (Kim & Lee, 2023), but the mechanisms through which these tools translate into customer trust remain under-examined.

Statement of the Problem

While PR is central to reputation management and customer trust in banking, research gaps persist. Most studies still focus on traditional media channels, with limited insight into digital platforms (Smith & Zook, 2022); few detail how banks convert PR-driven insight into service improvements (Kim & Lee, 2023); the link between PR and employee-facing outcomes is underexplored (Grunig & Hon, 2021); and case studies of PR crisis response tailored to banking where data privacy and security are uniquely sensitive remain scarce (Allen, 2023). Against this backdrop, this study assesses the public relations outcomes of Zenith Bank PLC's Kubwa and Gwarinpa branches in Abuja.

Literature Review

2.1 Concept of Public Relations

Public relations refers to the activities and strategies organisations use to build and maintain favourable relationships with employees, customers and the wider community (Grunig & Hunt, 1984, cited in Uche & Odigbo, 2012). The 1978 World Assembly of Public Relations Associations described PR as “the art and social science of analysing trends, predicting their consequences, counselling organisational leaders and implementing planned programs of action that will serve both the organisation and the public interest,” underscoring PR's dual obligation to organisation and public alike (Nwosu, 1996). Cutlip, Center and Broom (2022) similarly frame PR as a management function for developing mutually beneficial relationships through communication with target audiences.

2.2 Empirical Review

Nigerian banking-sector studies converge on several themes. Reputation-focused work (Omankhanlen, 2023; Nwanne, 2019) shows banks increasingly formalising PR/Corporate Affairs departments, though typically without PR leadership at executive level. CSR-related studies (Olalere, 2019; Osemene, 2012) find CSR strengthens public-private collaboration and stakeholder goodwill but rarely examine PR's mediating role in communicating CSR outcomes. Crisis- and transformation-period studies (Nweze & Ilang Chukwuma, 2021) find PR moderately influenced customer confidence during the 2004–2009 recapitalisation era, constrained chiefly by funding. Across this literature, Oraka (2005) notably found that 92% of Nigerian private enterprises underestimated PR's role in accessing finance, pointing to a persistent undervaluation of the function.

More recent Nigerian banking studies point specifically to social media and digital tools: Odionye et al. (2024) and Tom, Umoren and Mboho (2025) report that social media enhances interactivity, visibility and perceived transparency; Effiom, Okoi and Edimedi (2021) and Inyang, Etim and James (2022) link digital-tool integration to stronger audience engagement and marketing performance, contingent on consistent messaging. Feedback-focused studies (Oti, Odigbo & Bassey, 2016; Adeyemi & Atukum, 2023; Iyinoluwa, Ismail & Emmanuel, 2023) associate responsive, interactive feedback channels with stronger corporate image and loyalty.

2.3 Literature Gaps

Most reviewed studies examine external stakeholders in isolation from internal PR-capacity questions, rarely compare traditional and digital tools within a single model, and are typically confined to one bank or region. This study addresses that gap by integrating four communication strategies (email, newsletters, press releases, social media) with three enabling factors (customer literacy, digital PR tools, feedback mechanisms) within one structural model, tested across three branches of the same bank.

2.4 Theoretical Framework

The study is anchored on two complementary theories. Systems Theory (Bertalanffy, 1968) conceives organisations as open systems that exchange information with their environment through feedback loops, positive or negative, that stabilise or amplify change. Applied to PR, Grunig and Hunt (1984) and Dozier (1983) treat PR as the interface connecting a bank to its stakeholders, continuously adapting through feedback, a lens well suited to Zenith Bank's feedback and digital-tool constructs.

Involvement Theory (Greenwald, 1970s; Turow, 1980s) explains how the depth of a stakeholder's psychological engagement with a brand shapes their receptiveness to communication: highly involved customers process messages centrally and seek more information, while low-involvement customers rely on peripheral cues (Petty & Cacioppo, 1986). For Zenith Bank, this predicts that customers who are more engaged with the bank's digital and community channels will respond more strongly to tailored PR messaging, a pattern consistent with the social-media and feedback effects reported in Section 4.

Research Questions, Objectives and Hypotheses

The study addresses four questions: (i) How do PR strategies relate to service outcomes at Zenith Bank's Kubwa and Gwarinpa branches? (ii) What is the influence of customer literacy on PR outcomes? (iii) What is the influence of digital PR tools on PR outcomes? (iv) What is the influence of PR feedback mechanisms on PR outcomes? The corresponding objectives are to examine, assess, analyse and evaluate each of these relationships respectively.

- H₁: PR strategies (email, newsletters, press releases, social media) do not significantly influence PR outcomes (tested as H_{1a}-H_{1d} for each strategy).
- H₂: Customer literacy does not significantly influence PR outcomes.
- H₃: Digital PR tools do not significantly influence PR outcomes.
- H₄: PR feedback mechanisms do not significantly influence PR outcomes.

Methodology

4.1 Research Design and Sampling

A survey research design was adopted to gather quantitative data on customer perceptions of PR strategies. The population comprised approximately 183,000 customers across Zenith Bank's Kubwa ($\approx 65,000$), Gwarimpa Primary ($\approx 60,000$) and Gwarimpa II ($\approx 58,000$) branches in Abuja. Using the Krejcie and Morgan (1970) table, a sample of 384 was deemed adequate at 95% confidence and $\pm 5\%$ margin of error, proportionately allocated across branches (65, 60 and a purposive minimum of 58 respondents respectively) and recruited via availability sampling within banking halls.

4.2 Instrumentation

A structured questionnaire in two sections was used. Section A captured demographic data (gender, age, education, relationship duration, interaction frequency) on nominal/ordinal scales. Section B measured five latent constructs on a five-point Likert scale (“Very Low” to “Very High”): PR communication strategies (12 items across email, newsletters, press releases and social media, adapted from Sado, 2023), customer literacy (5 items; Cismaru et al., 2018), digital PR tools (6 items; Gulerman & Apaydin, 2017), PR feedback mechanisms (6 items; Watson & Noble, 2020) and PR outcomes (5 items; Michaelson & Stacks, 2017) 40 items in total.

4.3 Validity, Reliability and Analysis

Indicator reliability required outer loadings ≥ 0.70 ; internal consistency was assessed via Composite Reliability and Cronbach's alpha (≥ 0.70); convergent validity via Average Variance Extracted (AVE ≥ 0.50); and discriminant validity via the Fornell–Larcker criterion, cross-loadings and the Heterotrait–Monotrait (HTMT) ratio (< 0.85). A pilot of 20 questionnaires returned a Cronbach's alpha of 0.733. Demographic data were analysed descriptively in SPSS v25; the measurement and structural models were estimated using Partial Least Squares Structural Equation Modelling (PLS-SEM) with 5,000-resample bootstrapping to obtain path coefficients, t-statistics and p-values.

Results

5.1 Response Rate

Table 1: Questionnaire Distribution and Retrieval by Branch Of the 384 questionnaires distributed, 366 valid responses were retrieved, a response rate of 95.3%. Retrieval was consistent across branches, as summarised in Table 1 and Figure 1.

Branch	Allocated	Retrieved	Retrieval Rate
Kubwa	136	130	95.6%
Gwarimpa Primary	126	120	95.2%
Gwarimpa II	122	116	95.1%
Total	384	366	95.3%

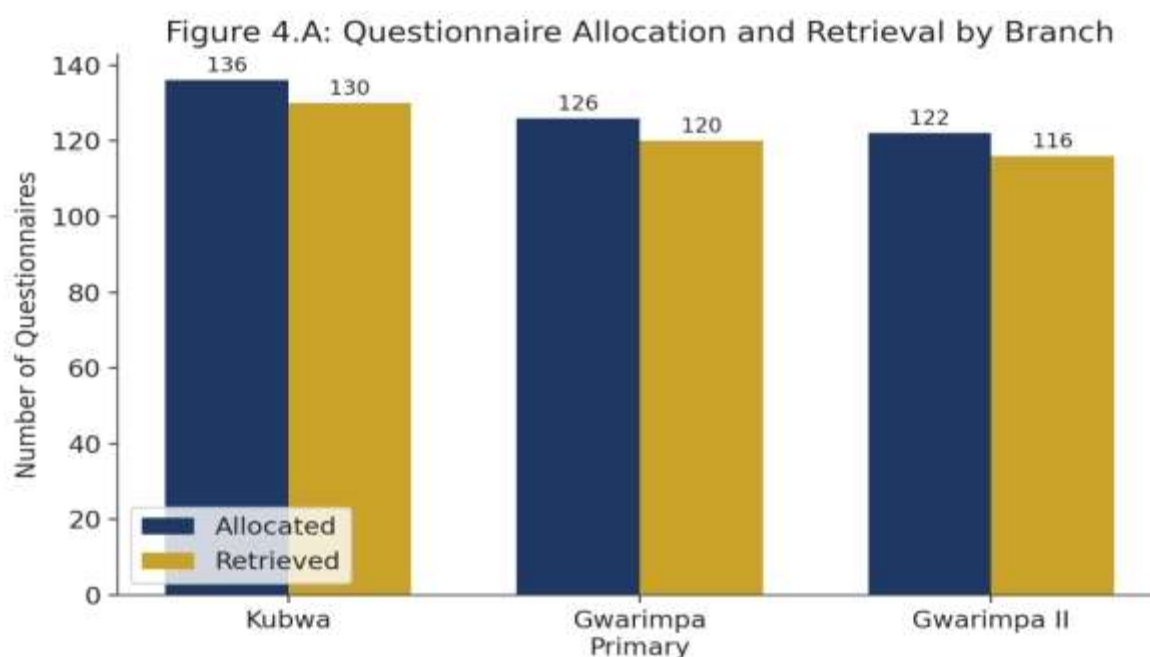


Figure 1: Questionnaire Allocation and Retrieval by Branch

5.2 Demographic Characteristics of Respondents

Table 2 and Figure 2 summarise the profile of the 366 valid respondents. Female respondents (53.3%) slightly outnumbered males (46.7%). The sample skewed youthful: 33.1% were aged 26–35 and 27.6% were 18–25. Education levels

Table 2: Demographic Characteristics of Respondents (N = 366)

were high, with 65.3% holding an HND/BSc or MSc. Most respondents (35.0%) had banked with Zenith for 1–3 years, and 46.4% interacted with the bank three to five times over the reference period.

Variable	Category	Frequency	Percent
Gender	Male	171	46.7%
	Female	195	53.3%
Age Group	18–25	101	27.6%
	26–35	121	33.1%
	36–45	63	17.2%
	46–55	56	15.3%
	56 and above	25	6.8%
Education	SSCE	35	9.6%
	OND/NCE	81	22.1%
	HND/BSc	162	44.3%
	MSc	77	21.0%
	PhD	11	3.0%
Customer Duration	Less than 1 year	59	16.1%
	1–3 years	128	35.0%

	4–6 years	116	31.7%
	Above 6 years	63	17.2%
Interaction Frequency	1–2 times	108	29.5%
	3–5 times	170	46.4%
	More than 5 times	88	24.0%

Figure 4.8: Demographic Characteristics of Respondents (N = 366)

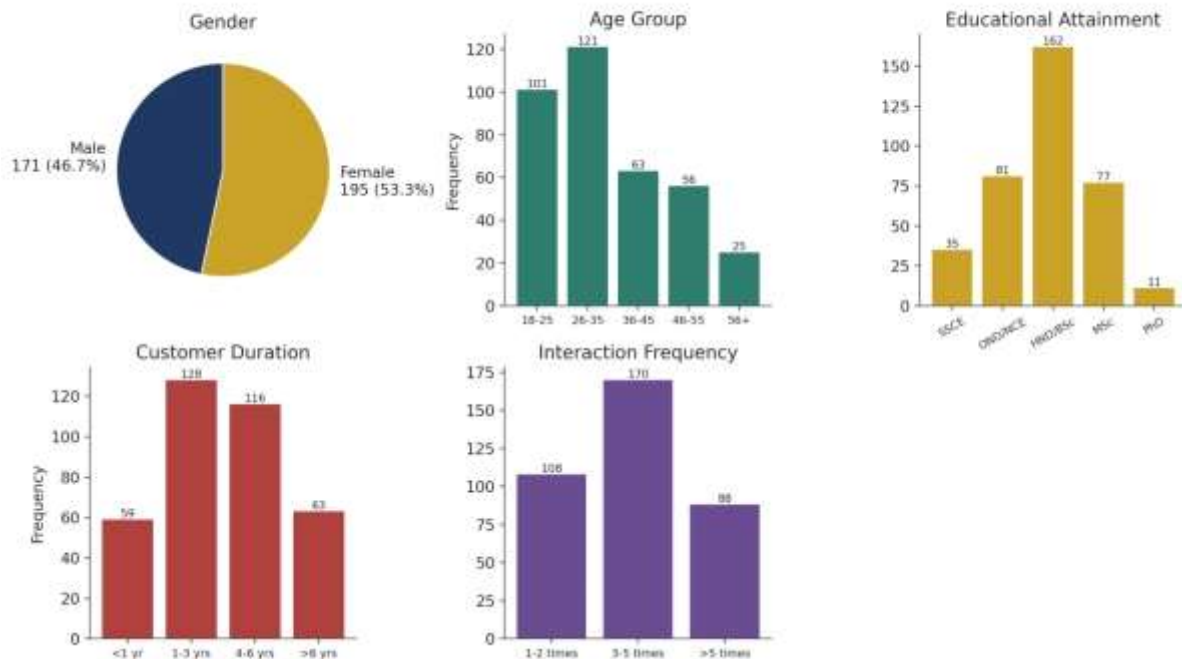


Figure 2: Demographic Characteristics of Respondents (N = 366)

5.3 Measurement Model: Reliability and Validity

All eight constructs exceeded standard thresholds for internal consistency (Cronbach's α and Composite Reliability > 0.70) and convergent validity (AVE > 0.50), as shown in Table 3 and Figure 3. All indicator outer loadings exceeded 0.70, confirming that observed items validly represented their latent constructs.

Table 3: Construct Reliability and Convergent Validity

Construct	Cronbach's α	Comp. Rel. (pa)	Comp. Rel. (pc)	AVE
Email Communication (EMCM)	0.925	1.065	0.948	0.859
Newsletters (NWSL)	0.933	0.989	0.956	0.878
Press Releases (PRSR)	0.949	1.055	0.965	0.901
Social Media Relations (SMRL)	0.939	0.973	0.961	0.891
Customer Literacy (CLTR)	0.943	0.986	0.957	0.819
Digital PR Tools (DPRT)	0.970	0.972	0.978	0.881

PR Feedback Mechanisms (PRFB)	0.966	0.984	0.974	0.861
PR Outcomes (PROC)	0.951	0.980	0.963	0.842

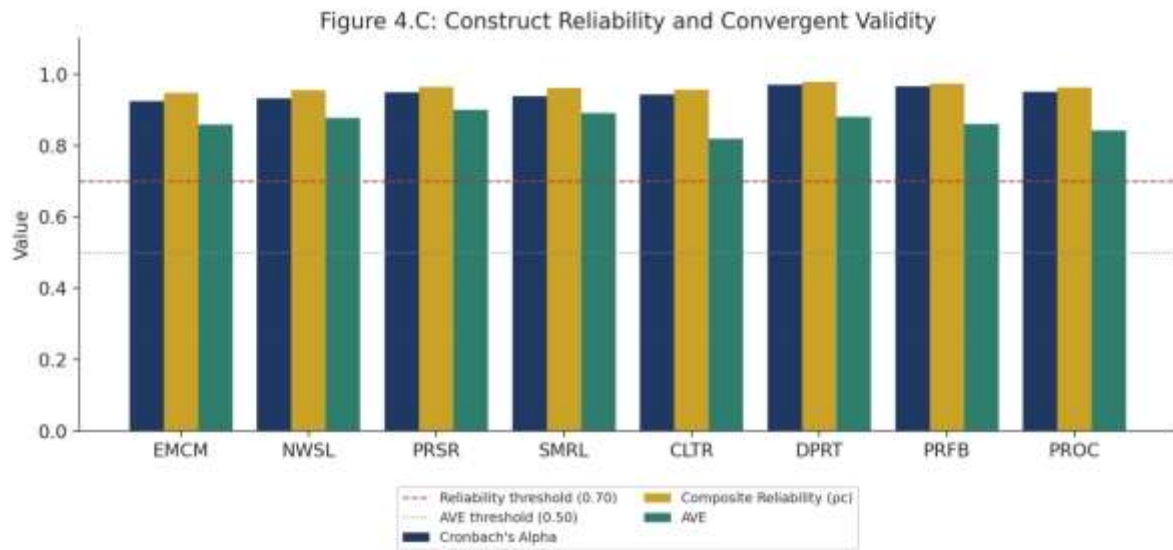


Figure 3: Construct Reliability and Convergent Validity

Discriminant validity was confirmed through three complementary tests. First, the Heterotrait–Monotrait (HTMT) ratio was below the conservative 0.85 threshold for every construct pair (Table 4, Figure 4). Second, the Fornell–Larcker criterion held throughout:

Table 4: Heterotrait–Monotrait (HTMT) Ratios for Discriminant Validity

The square root of each construct's AVE exceeded its correlation with any other construct (Table 5). Third, cross-loading analysis confirmed every item loaded most strongly on its assigned construct, with no problematic cross-loadings detected.

Construct Pair	HTMT	Construct Pair	HTMT
NWSL ↔ EMCM	0.630	SMRL ↔ PROC	0.721
PROC ↔ EMCM	0.520	SMRL ↔ PRSR	0.375
PROC ↔ NWSL	0.627	DPRT ↔ CLTR	0.537
PRSR ↔ EMCM	0.376	PRFB ↔ CLTR	0.671
PRSR ↔ NWSL	0.462	PRFB ↔ DPRT	0.510
PRSR ↔ PROC	0.454	PROC ↔ CLTR	0.661
SMRL ↔ EMCM	0.603	PROC ↔ DPRT	0.532
SMRL ↔ NWSL	0.695	PROC ↔ PRFB	0.670

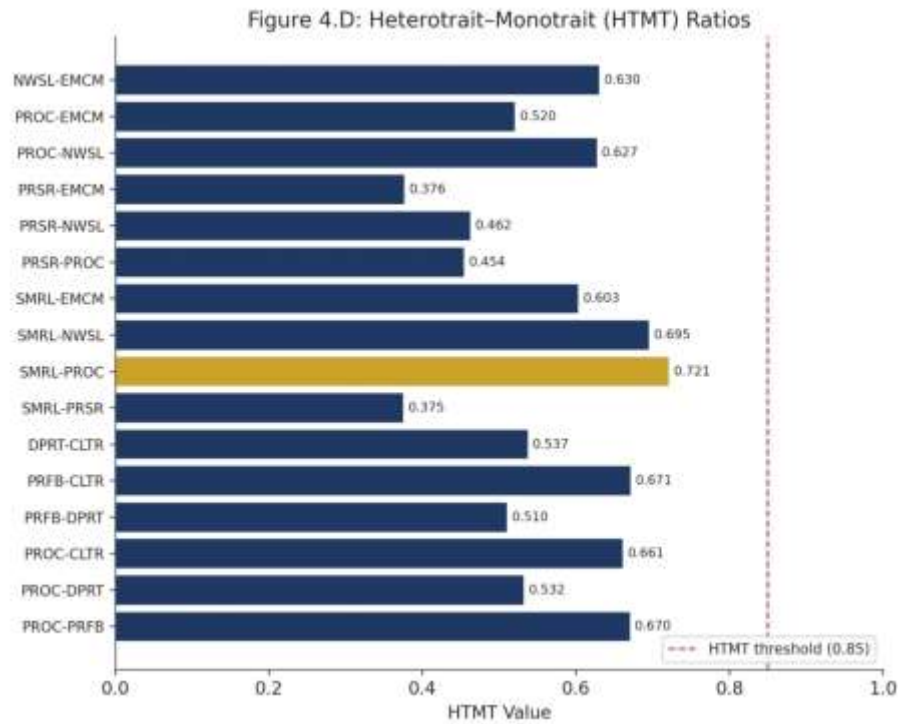


Figure 4: Heterotrait–Monotrait (HTMT) Ratios for Discriminant Validity

Table 5: Fornell–Larcker Criterion Matrix (diagonal = $\sqrt{\text{AVE}}$)

	EMCM	NWSL	PRSR	SMRL	CLTR	DPRT	PRFB	PROC
EMCM	0.927							
NWSL	0.607	0.937						
PRSR	0.392	0.470	0.949					
SMRL	0.601	0.674	0.403	0.944				
CLTR					0.905			
DPRT					0.515	0.938		
PRFB					0.669	0.492	0.928	
PROC	0.544	0.628	0.482	0.707	0.661	0.513	0.663	

5.4 Structural Model and Hypothesis Testing

A bootstrapping procedure (5,000) tested the hypothesised paths. For PR strategies (Table 6, Figures 5–6), social media relations (SMRL) was the strongest predictor of PR outcomes ($\beta = 0.461$, $t = 5.109$, $p < 0.001$), followed by newsletters ($\beta = 0.182$, $p = 0.005$), press releases ($\beta = 0.176$, $p < 0.001$) and email communication ($\beta = 0.088$, $p = 0.050$, marginally significant).

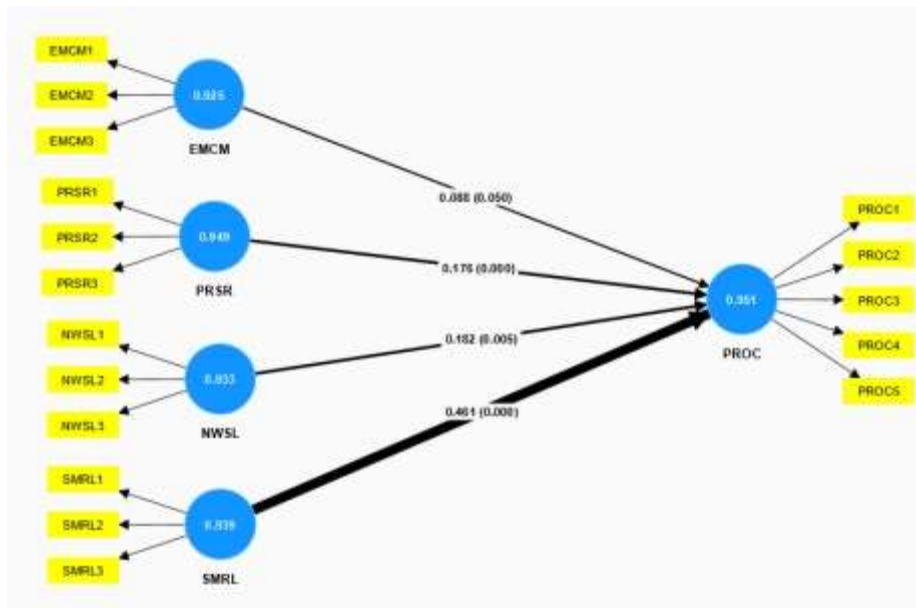


Figure 5: Structural Model — PR Strategies → Public Relations Outcomes

Table 6: Path Coefficients — PR Strategies → Public Relations Outcomes (PROC)

Path	B	Std. Dev.	t	p
EMCM → PROC	0.088	0.045	1.962	0.050
NWSL → PROC	0.182	0.065	2.781	0.005
PRSR → PROC	0.176	0.044	4.050	0.000
SMRL → PROC	0.461	0.090	5.109	0.000

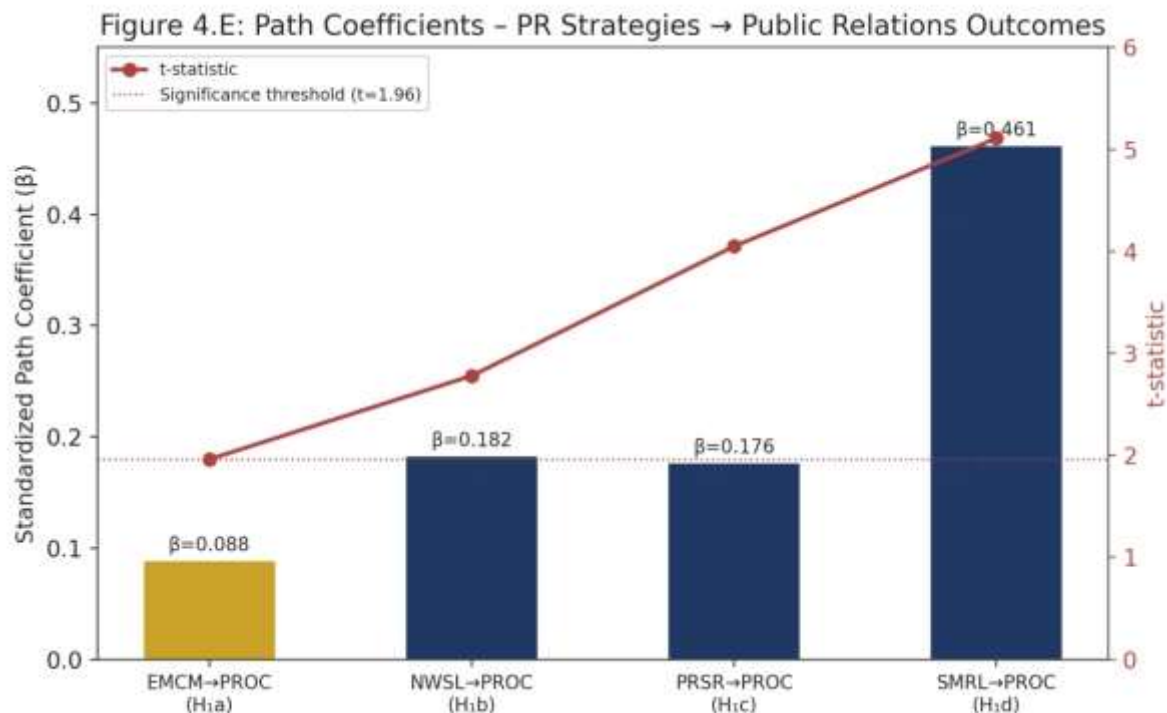


Figure 6: Path Coefficients — PR Strategies → PR Outcomes (H1a–H1d)

For the enabling factors (Table 7, Figures 7–8), PR feedback mechanisms (PRFB) had the strongest effect ($\beta = 0.357$, $t = 3.308$, $p = 0.001$), followed by customer literacy (CLTR) ($\beta = 0.338$, $p = 0.001$) and digital PR tools (DPRT) ($\beta = 0.164$, $p = 0.003$) — a smaller but still significant effect.

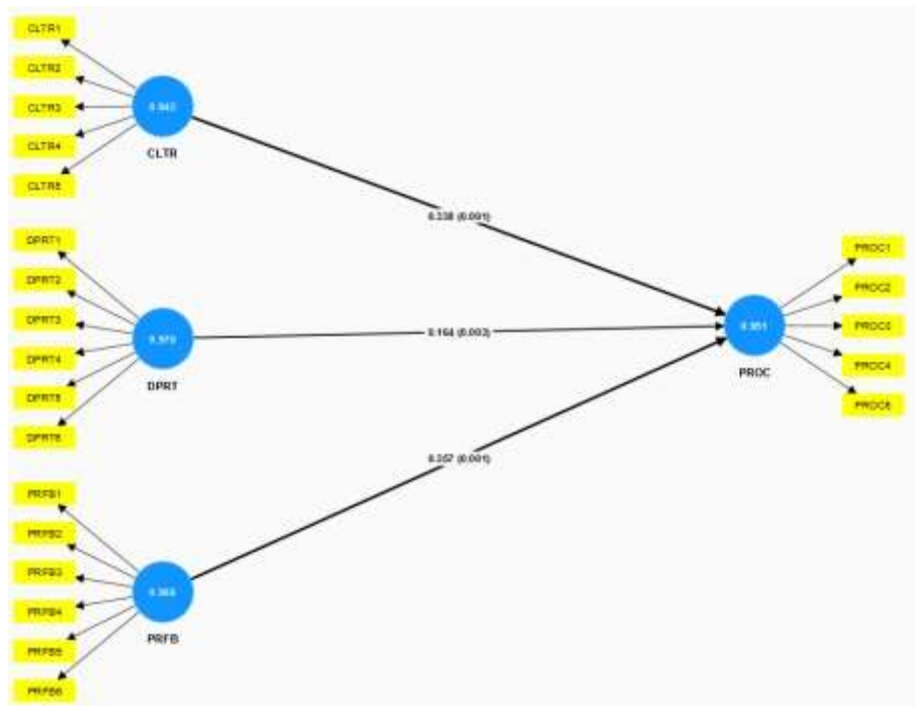


Figure 7: Structural Model-Customer and Technological Drivers → PR Outcomes

Table 7: Path Coefficients-Customer & Technological Drivers → PR Outcomes (PROC)

Path	B	Std. Dev.	t	p
CLTR → PROC	0.338	0.105	3.215	0.001
DPRT → PROC	0.164	0.055	2.988	0.003
PRFB → PROC	0.357	0.108	3.308	0.001

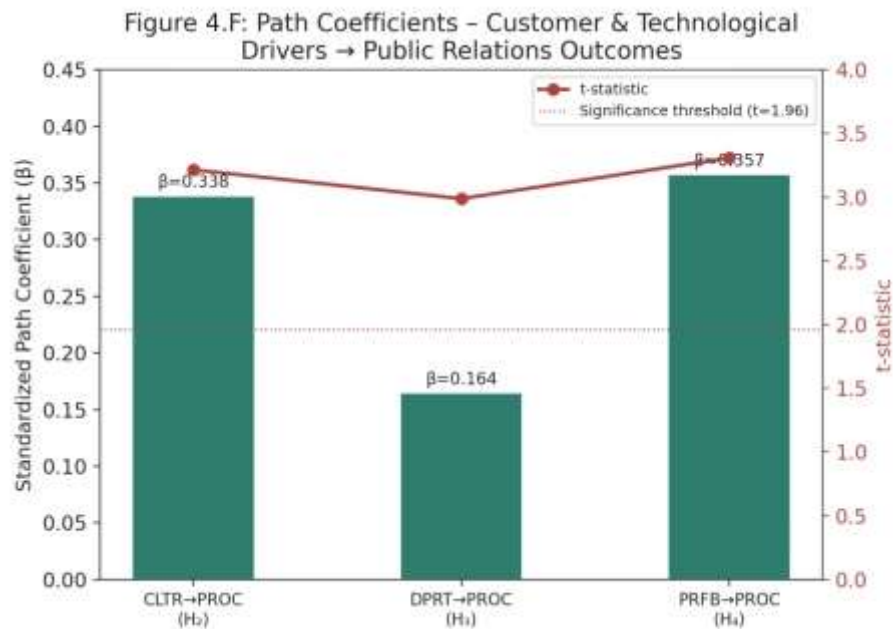


Table 8 and Figure 9 summarise all seven hypothesis tests. Every hypothesised path was statistically significant, so all seven hypotheses (H_{1a}–H_{1d}, H₂, H₃, H₄) were accepted.

Figure 8: Path Coefficients-Customer & Technological Drivers → PR Outcomes (H₂–

Table 8: Summary of Hypothesis Testing Results

Hyp.	Path	β	t	p	Decision
H _{1a}	EMCM → PROC	0.088	1.962	0.050	Accepted
H _{1b}	NWSL → PROC	0.182	2.781	0.005	Accepted
H _{1c}	PRSR → PROC	0.176	4.050	0.000	Accepted
H _{1d}	SMRL → PROC	0.461	5.109	0.000	Accepted
H ₂	CLTR → PROC	0.338	3.215	0.001	Accepted
H ₃	DPRT → PROC	0.164	2.988	0.003	Accepted
H ₄	PRFB → PROC	0.357	3.308	0.001	Accepted

Figure 4.G: Summary of Standardized Path Coefficients (All Hypotheses Accepted)

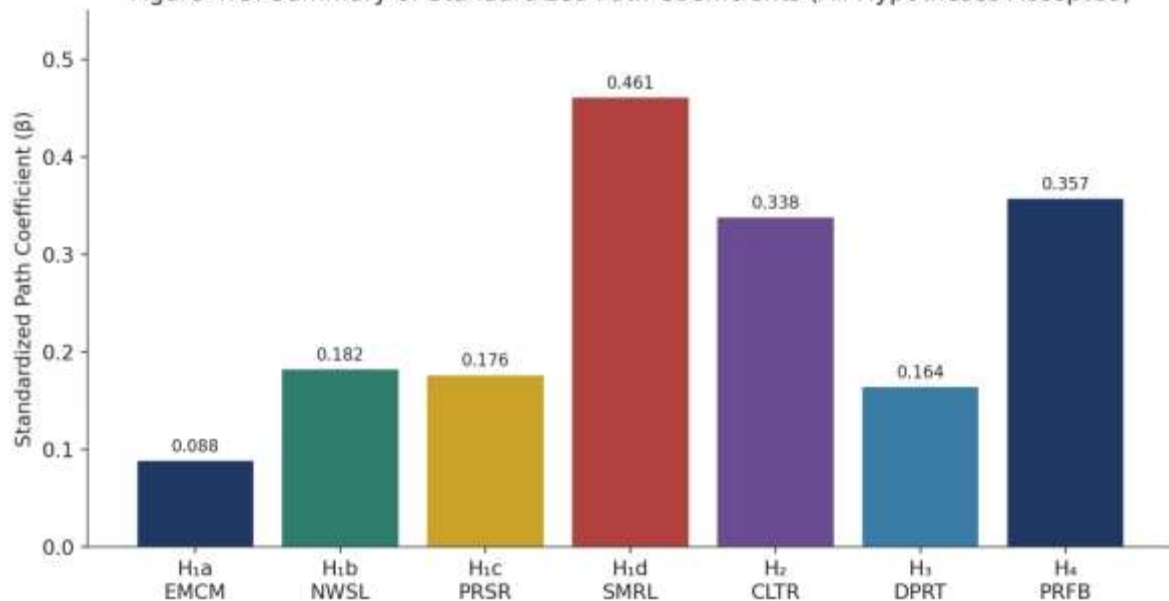


Figure 9: Summary of Standardised Path Coefficients for All Hypotheses (H_{1a}–H₄)

Discussion of Findings

Social media relations emerged as the dominant PR strategy, consistent with Odionye et al. (2024) and Tom, Umoren and Mboho (2025), who linked social media to greater interactivity, visibility and perceived transparency in Nigerian financial institutions. Email communication and newsletters produced comparatively modest but still significant effects, echoing Igben (2022) and Ateko, Adekunle and Eze (2025), who note that such tools work best when paired with responsive feedback and audience literacy. Press releases retained functional relevance as part of an integrated media mix (Thomas & Omojunikanbi, 2023). Together, the results support a hybrid PR strategy: digital channels for reach and immediacy, and traditional channels for credibility that serves Nigeria's literacy- and access-diverse customer base.

Customer literacy's strong positive effect ($\beta = 0.338$) aligns with Nwogwugwu (2017) and Umoren (2025), both of whom found that customers with stronger functional and digital literacy respond more favourably to PR content. This points to a widening gap between digitally literate urban customers well represented in Kubwa and Gwarinpa and less-literate segments elsewhere, suggesting PR messaging cannot be one-size-fits-all.

Digital PR tools showed the smallest, though still significant, effect ($\beta = 0.164$), consistent with Pepple, Acholonu and Koko (2021), who argue that ICT-based PR yields optimal results only when supported by competent human oversight and audience familiarity, implying that infrastructural and digital-literacy gaps may be tempering returns on digital investment. PR feedback mechanisms showed the largest effect among the enabling factors ($\beta = 0.357$), reinforcing Oti, Odigbo and Bassey (2016) and Adeyemi and Atukum (2023), who link responsive, embedded feedback loops to stronger corporate image and customer loyalty.

Conclusion

This study establishes that PR effectiveness in Nigeria's banking sector is jointly shaped by strategic communication tools and contextual enablers. Social media relations delivers the strongest measurable effect on PR outcomes, but digital tools alone are insufficient: customer literacy and, especially, responsive feedback mechanisms are equally decisive. A hybrid model combining the reach of digital channels with the credibility of traditional tools, and grounded in feedback and literacy-sensitive messaging, offers the most robust path to sustained customer trust, satisfaction and loyalty.

Recommendations

- Adopt a hybrid PR model that merges social media and email for reach and immediacy with newsletters and press releases for institutional credibility.
- Simplify customer-facing messaging to accommodate varying levels of financial, media and digital literacy across the customer base.
- Invest in responsive digital infrastructure, mobile-optimised platforms, automated responses and chatbots backed by adequately trained staff.
- Institutionalise structured feedback channels (post-service surveys, online reviews, in-branch feedback stations) and act visibly on the input received.
- Provide continuous professional development for PR and frontline staff to ensure consistent, literacy-sensitive execution of PR strategy.

Limitations and Future Research

The cross-sectional design captures perceptions at a single point in time; convenience sampling and self-reported data may introduce bias; and the study is confined to three branches of one bank in Abuja, which may limit generalisability. Future research should consider longitudinal designs, multi-bank and multi-region comparisons, qualitative methods to probe the reasoning behind customer

perceptions, and PR tools beyond the four examined here such as influencer marketing and experiential CSR engagement.

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