

## Appraisal of the Use of Public Relations in Promoting Microfinance Banking Services in Enugu State

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### Abstract

The study examined an appraisal of the use of public relations in promoting microfinance banking services in Enugu State. The specific objectives were to examine the influence of public relations strategies on customer awareness and assess the effect of media relations on customer perception of microfinance banks in Enugu State. The area of the study was Enugu State. The study adopted a descriptive survey design. The primary source of data was the administration of questionnaires. A total population of 4,386,937 was used. The Taro-Yamane statistical formula was applied to determine a sample size of 400. Out of these, 325 respondents returned properly completed questionnaires. Data were presented and analyzed, and the hypotheses were tested using the Z-test. The findings indicated that public relations strategies had a significant positive influence on customer awareness ( $Z = 11.926, p < .05$ ), and media relations had a significant positive effect on customer perception of microfinance banks in Enugu State ( $Z = 12.079, p < .05$ ). The study concluded that public relations strategies and media relations have significant positive influences on customer awareness and customer perception of microfinance banking services in Enugu State. The study recommended, among others, that microfinance banks should critically assess the content, channels, and delivery methods of their current public relations campaigns. They are also encouraged to leverage social media platforms such as Facebook, WhatsApp, and Instagram for targeted communication.

**Keywords:** Banking Services, Customer awareness, Customer perception, Promoting, Public Relations, Strategies.

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### Introduction

Public Relation (PRs) has its roots in early civilization practices, where rulers used communication to influence public sentiment and legitimize their authority (Taylor, 2018). In Nigeria, Public Relation (PR) formalized during the colonial era with the establishment of government information services and communication offices (Chukwuemeka, 2019). The adoption of modern PR principles in post-colonial Nigeria helped institutions manage public opinion amidst socio-political changes (Ibrahim, 2020).

Public Relation (PRs) has evolved into a sophisticated profession characterized by ethical standards, two-way communication models, and the integration of digital technologies (Grunig & Hunt, 2017). The rise of social media platforms has redefined PR, requiring practitioners to adapt to instantaneous, interactive communication with

global audiences (Harris, 2021). Additionally, cultural sensitivity and localization have become essential as Public Relation (PR) campaigns increasingly cross international borders (Chen & Lee, 2018).

Within Nigeria, PR has grown beyond governmental use to become vital in the corporate and non-profit sectors, particularly in reputation management and crisis communication (Obi, 2019). The Nigerian Institute of Public Relations (NIPR) plays a central role in professionalizing the field, setting ethical guidelines and standards for practitioners (NIPR, 2022). However, Public Relation (PR) practice in Nigeria faces challenges such as inadequate training and public skepticism (Adesanya, 2021).

In Enugu State, local PR practice reflects both the broader national trends and unique regional concerns. Public relations efforts in Enugu's educational institutions and governmental agencies emphasize community engagement and transparency (Nwafor & Okeke, 2022). Research shows that local media partnerships enhance the effectiveness of PR campaigns by facilitating trust-building within the communities (Eze & Ugochukwu, 2023). Despite these successes, infrastructural challenges and limited funding hinder the full potential of PR in the state (Onyema, 2020). Promotion in microfinance banking services in Enugu State relies heavily on effective public relations to raise awareness and build trust among potential clients (Okonkwo, 2021). Through community outreach and media engagement, PR helps microfinance institutions overcome skepticism and foster strong relationships with underserved populations (Chukwuemeka, 2020). The use of two-way communication allows banks to tailor promotional messages based on customer feedback, increasing relevance and impact (Nwafor & Okeke, 2022). Digital platforms further enhance promotion by expanding reach and enabling real-time interaction, supporting financial inclusion efforts (Nwafor & Okeke, 2022). Despite challenges like limited resources and infrastructure, strategic public relations remain essential for successful promotion in Enugu's microfinance sector (Adesanya, 2021). Based on this, the study examined *An Appraisal of the Use of Public Relations in Promoting Microfinance Banking Services in Enugu State*.

### **Statement of the Problem**

Microfinance banking services play a critical role in fostering financial inclusion, especially among low-income and underserved populations in Enugu State. Effective promotion of these services is essential for increasing public awareness, enhancing trust, and encouraging the use of microfinance products such as small loans and savings plans. As a strategic communication tool, it has the potential to strengthen promotional efforts by building sustainable relationships between microfinance institutions and their target communities. Therefore, this study is important as it seeks to evaluate how well public relations practices are utilized to promote microfinance banking services and improve financial accessibility within the region.

Despite the importance of promotion through public relations, many microfinance institutions in Enugu State face challenges that limit their ability to effectively communicate their services. These challenges include inadequate funding for Public Relation (PR) activities, infrastructural constraints, limited digital presence, and persistent public skepticism toward financial institutions. Additionally, some microfinance banks lack skilled personnel to design and implement strategic public relations campaigns, which further weaken their promotional reach. This gap raises questions about the efficiency and effectiveness of public relations in driving the growth and acceptance of microfinance services in the state.

If these issues remain unaddressed, microfinance institutions risk continued low patronage, which undermines their capacity to provide essential financial services to vulnerable populations. Poor promotion can lead to misunderstandings about the benefits and requirements of microfinance products, resulting in mistrust and reluctance to engage with these banks. Ultimately, this scenario threatens financial inclusion efforts, hampers local economic development, and perpetuates poverty among marginalized communities in Enugu State. Addressing the identified problems through improved public relations practices is therefore vital for maximizing the impact of microfinance banking services in the region. Based on this, the study examined the Appraisal of the Use of Public Relations in Promoting Microfinance Banking Services in Enugu State.

### **Objectives of the Study**

The main objectives of the study was to examine An Appraisal of the Use of Public Relations in Promoting Microfinance Banking Services in Enugu State. The specific objectives were to:

- i. Examine the influence of public relations strategies on customer awareness of microfinance banking services in Enugu State.
- ii. Assess the effect of media relations on customer perception of microfinance banks in Enugu State

### **Research Questions**

The following Research Questions

- i. What is the influence of public relations strategies on customer awareness of microfinance banking services in Enugu State?
- ii. What is the effect of media relations on customer perception of microfinance banks in Enugu State?

### **Statement of the Hypotheses**

The following Hypotheses guided the study

- i. Public relations strategies have no significant influence on customer awareness of microfinance banking services in Enugu State.
- ii. Media relations have no significant effect on customer perception of microfinance banks in Enugu State

### **Review of Related Literature**

#### **Conceptual Review**

##### **Public**

In the context of banking services, the term “public” refers to the general population or a broad group of people who are potential users or beneficiaries of financial services provided by banks. This includes individuals, households, businesses, and institutions that interact with banks for various financial transactions such as deposits, loans, savings, and investments. The relationship between banks and the public is essential because banks exist primarily to serve the financial needs of the public and contribute to economic growth through financial intermediation. Afolabi and Fagboro (2020), the public plays a critical role in shaping the operations of banks, as customer preferences and trust significantly influence the delivery and acceptance of banking products and services. Public perception of a bank’s reputation, reliability, and customer service quality often determines the level of patronage and customer loyalty.

##### **Relations**

Relation refers to the ongoing connection, interaction, or association between banks and their stakeholders primarily customers, regulatory bodies, employees, and the wider public. This relationship is built on trust, mutual benefit, service satisfaction, and communication. A strong banking relation ensures loyalty, enhances customer

retention, and promotes long-term financial growth for both parties involved. Eze and Nwankwo (2019), banking relations are primarily characterized by how banks manage customer interactions, respond to client needs, and provide financial advice. Good banking relations are essential for service personalization, which increases the confidence of customers in the banking system. Olayemi and Ajayi (2020) explain that strong relations in banking are also reflected in how financial institutions engage with their clients through both physical and digital platforms. These relations go beyond transactional exchanges and involve value-added services that strengthen the customer-bank bond.

### **Public Relation**

Public relation in the context of banking services refers to the strategic communication processes banks use to build and maintain positive relationships with the general public, including customers, stakeholders, regulators, and the media. It involves managing the image, reputation, and communication of the bank to foster trust, transparency, and goodwill, which are essential for long-term success and competitiveness. Ogunyemi and Adebayo (2020), public relations in banking go beyond advertisements and involve deliberate efforts to engage the public through press releases, corporate social responsibility (CSR), customer education, and crisis management. These efforts help banks shape public perception and maintain credibility in the face of competition and regulatory scrutiny.

### **Public Relations Strategies**

Public relations (PR) in relation to banking services refers to the strategic communication and relationship management efforts made by banks to create and maintain a favorable image among their stakeholders, especially customers, investors, regulators, and the general public. It is aimed at building trust, credibility, transparency, and goodwill, which are essential for attracting and retaining clients in the highly competitive banking industry. Ogunyemi and Adebayo (2020), public relations in the banking sector involves not just promoting the bank's services but also managing its reputation and public image through consistent messaging, media engagement, and proactive communication. This includes responding to crises, promoting positive news, and ensuring transparency in financial dealings. Eze and Chukwu (2021) emphasize that public relations in banks are critical for managing customer perceptions and expectations.

### **Media Relations**

Media relations in the context of banking services refers to the deliberate and strategic interaction between banks and the media (TV, radio, newspapers, blogs, online platforms) aimed at shaping public perception, managing reputation, and ensuring accurate dissemination of information. It is a key component of public relations that enables banks to reach the public effectively through trusted third-party communication channels. Chukwu and Eze (2021) emphasize that through media relations, banks can build positive visibility and manage their public image proactively, especially during times of controversy or misinformation. Timely press releases, interviews with executives, and sponsored media events are examples of such efforts. Moreover, Olatunji and Adedayo (2022) note that effective media relations can help banks gain competitive advantage by boosting brand awareness and maintaining consistent messaging across all channels. This visibility plays a crucial role in attracting customers and maintaining stakeholder confidence.

## Promotion

Promotion in relation to banking services refers to the strategic communication activities undertaken by banks to inform, persuade, and remind customers about their products and services with the aim of increasing awareness, attracting new customers, and maintaining client loyalty. Kolapo and Adeyemi (2019) noted that promotional strategies in the banking sector are most effective when they are aligned with customer preferences and market trends. Banks that regularly assess the impact of their promotions tend to see improved customer acquisition and retention rates. In conclusion, promotion in banking services is a deliberate and systematic effort to influence public behavior and drive business growth. It helps banks communicate value, build trust, and maintain relevance in a dynamic financial environment

### Components of Promotion of Micro Finance

#### Customer Awareness

Customer awareness in the context of banking services refers to the degree to which customers are informed about the products, services, policies, and financial instruments offered by a bank. In today's competitive banking environment, customer awareness plays a crucial role in influencing consumer decisions, improving financial inclusion, and enhancing customer satisfaction and retention. Adewale and Aremu (2022), customer awareness is a foundational element for promoting financial literacy and enabling customers to make informed financial decisions. Banks that invest in educating their customers about interest rates, loan terms, savings options, digital banking platforms, and fraud prevention are more likely to foster long-term relationships and trust. Ogunyemi and Okpara (2021) emphasized that increased awareness among customers significantly contributes to service uptake, especially with innovations like mobile banking, internet banking, and cashless payment systems. They observed that customers who understand these offerings are more willing to adopt them, which improves operational efficiency and customer satisfaction.

#### Customer Perception

Customer perception in the context of banking services refers to how customers interpret and evaluate the quality, value, and reliability of services offered by banks based on their individual experiences, marketing communications, and word-of-mouth information. It plays a pivotal role in influencing customer loyalty, retention, and satisfaction, especially in a competitive financial sector. Nguyen and LeBlanc (2020), customer perception encompasses the customer's overall impression and beliefs about the service quality and credibility of a bank, which often determine whether they will continue doing business with the institution. In the banking sector, where most services are intangible, perception becomes a crucial determinant of customer behavior.

#### Theoretical Framework

The study was anchored on Excellence Theory of Public Relations - (James E. Grunig and colleagues, 1984)

##### Excellence Theory of Public Relations

The Excellence Theory, developed by James Grunig and colleagues, argues that when public relations is strategically managed and integrated into organizational leadership, it significantly contributes to overall effectiveness. It promotes the view that effective communication between an organization and its key publics leads to mutual understanding, trust, and better performance. In the context of microfinance banking services in Enugu State, this theory supports the idea that well-planned PR activities such as media engagement, stakeholder communication,

and grassroots sensitization can enhance the public's trust in microfinance institutions. The theory reinforces the importance of open dialogue, transparency, and responsiveness to the needs and perceptions of the target audience. As such, it is the anchor theory for this study because it best explains how professional and ethical public relations practices can be used as a powerful tool for promoting microfinance services and deepening financial inclusion in the state.

## **Empirical Review**

### **Public relations strategies on customer awareness**

Onwuka et al (2024) conducted a research study on digital marketing and financial inclusion; a study of Orba modern market in Udeno local government area, Enugu State. The study explored digital marketing's role in fostering financial inclusion in Orba Main Market, Udeno Local Government, Enugu State, using a mixed-method approach. While residents displayed varying levels of awareness and adoption of digital financial services, many actively utilized them despite facing challenges such as language barriers, low literacy, and poor internet connectivity. Educational attainment positively influenced awareness, while age negatively impacted perceptions. The findings underscored the need for comprehensive strategies to enhance digital literacy, trust, and infrastructure, aiming to boost market participation and economic empowerment in rural areas.

Bana (2024) conducted a research study on impact of forensic accounting investigation on public sector financial crimes in Nigeria. Forensic Accounting is an investigative style of accounting used to determine whether an individual or an organization has engaged in any illegal financial activities. Forensic Accounting is a rapidly growing field of discipline which describes the engagement that results from actual or anticipated dispute or litigations. The purpose of this study therefore, is to examine the Impact of Forensic Accounting Investigation on Public Sector Financial Crimes in Nigeria. The study focused on investigation activities of the Independent Corrupt Practices and Other Related Offences Commission (ICPC). The sources of data for the study were both primary and secondary and the study used Five (5) years Investigation. The statistical tool used to test hypotheses was X<sup>2</sup>-square. Among the findings was that the Application of Forensic Accounting skills do have a significant impact of forensic accounting investigation on public sector financial crimes in Nigeria and that there is significant difference between Forensic Accountants as Investigators and Traditional Investigators of financial crimes. This therefore means that the use of Forensic Accounting in investigation of financial crimes can be more result oriented than other forms of investigations of financial crimes on public sector in Nigeria.

Sabute, et al (2024) conducted a research titled Examining the Links between Marketing Communication and Micro Finance Services in Ghana. The study sought to look at the role of marketing communication in the provision of micro finance services, using Bonzali Rural Bank, in the Northern Region of Ghana as a case study. Both the qualitative and quantitative research approaches were used to gather information from Bonzali Rural Bank. The researchers adopted the quota, purposive and simple random sampling methods to select the respondents. Questionnaires were respectively administered to customers of Bonzali Rural Bank. The data was analysed by means of descriptive and inferential statistics using the Statistical Package for Social Sciences (SPSS). Some of the key findings during the research were that the physical evidence of the Bank was not the best. Personal selling according to the research was not at its peak, an indication that the Bank has not done a lot in that regard. Based on the findings, the Bank is doing well with the Marketing Communication Mix Elements.

Udeh et al (2024) examined the impact of customer relationship management on the financial performance of banks in developing countries. This research aims to examine the impact of customer relationship management on the financial performance of banks in Sierra Leone. The research objectives inquire into the relationship between customer relationship management constructs such as customer knowledge, customer interaction, customer value, and customer satisfaction. The empirical literature reviews these very CRM constructs highlighted herein. Applying the mixed method of quantitative technique and qualitative, the population of this research was staff and customers within the banking sector. The sample size was 100 respondents (50 customers and 50 staff). The primary data was acquired from questionnaires and secondary data was acquired from published resources. The findings disclose that all four customer relationship variables (customer knowledge, customer interaction, customer value, and customer satisfaction) have positive and strong relationships with the financial performance of the banks.

#### **Media relations on customer perception**

Oleka et al (2024) conducted a study analyzing of the Impact of Micro-Finance Banks on the Performance of Small and Medium Scale Enterprises in Nigeria. The study is aimed at evaluating the extent to which Micro finance banks have helped in financing small and medium enterprises (SMEs) in Nigeria, how they access funds from the micro finance banks to finance their productions and how these accessed funds affect their performances. The study covered a period of ten year from 2003-2013. The data used were both primary and secondary data generated from questionnaires and annual report of 300 randomly selected small and medium scale enterprises that have accessed funds from micro finance banks in Nigeria. These data were statistically analyzed based on the research hypothesis using regression analysis as a tool to determine the relationship between the variables considered. The results show strong evidence that access to microfinance significantly enhance growth of small and medium enterprises in Nigeria.

Adzu et al (2024) conducted a research study on impact of microfinance banks on entrepreneurship development in Adamawa State of Nigeria. This study will assess the impact of microfinance banks on entrepreneurship development in Adamawa State of Nigeria. The study adopted survey research design method as such primary source of data collection was used. A sample of two hundred and fifty nine (259) respondents which was derived from the target population of 734 registered entrepreneurs through Taro Yamane formula. Questionnaire was administered to the sampled population through random sampling method. The descriptive statistics and spearman rank correlation were used to analyze the data and test the hypothesis. The analysis of data was used with the aid of SPSS 21. The result indicates that microfinance banks have impacted significantly on the entrepreneurship development in Adamawa State through provision of bank loan, microfinance banks have impacted significantly on the entrepreneurship development through rendering of consultancy services in Adamawa State and microfinance banks have impacted significantly on the working capital of entrepreneurs in Adamawa State.

Ezeike-Obuna et al (2024) conducted a study on effect of thrift & credit society and business growth of microfinance Banks in Enugu Metropolis, Enugu State, Nigeria. This study investigates the effect of Thrift and Credit Societies (TCS) on the business growth of microfinance banks within Enugu Metropolis, Enugu State, Nigeria. The research aims to evaluate how TCS membership influences the customer base growth of microfinance institutions and to assess the relationship between daily contributions by TCS members and the financial mobilization of these banks. Using a quantitative approach, the study analyzed data with statistical tools, revealing that TCS members' accounts

significantly impact the growth of the customer base for microfinance banks ( $R^2 = 0.942$ ,  $t = 31.040$ ,  $p < 0.05$ ). Additionally, a positive correlation was found between TCS daily contributions and the financial mobilization of microfinance banks ( $r = 0.815$ ,  $p < 0.05$ ).

Anyama and Ebeze (2025) conducted a study on the use of public relations in relationship marketing for customers patronage In Zenith Bank, Enugu North L.G.A. Looking at the business competitiveness in a capitalist economy like Nigeria and Enugu North in particular, the use of public relations in relationship marketing for customers patronage obviously necessitated the application of certain techniques by banks in a bid to sustain customers patronage, remain in business and outwit competitors. The research focuses on how effective public relations strategies can enhance customer relationship and attract patronage in the banking sector by exploring the role of public relations in fostering positive customer perceptions and loyalty. The descriptive survey research design was used to study a sample population of 425 from Enugu north L.G.A which was customers of zenith bank, a sample of 10 marketing staff was purposively selected. Questions designed in the Likert scale format were used as major instrument for the collection of data while mean score of 3.00 was used for the analysis of the research data. Findings showed that zenith bank regularly carry out relationship marketing activities which among others include face-to- face interaction with the target market on issues relating to not just the bank but the financial well-being of the customers as it relates to the banks activities.

Arum et al (2025) conducted study effects of relationship marketing on customer satisfaction of First Bank Nig PLC Services in Enugu Metropolis. This study aimed to examine the effects of relationship marketing practices on customer satisfaction of First Bank Nig Plc in Enugu Metropolis. The specific objectives were to explore the effect of commitment, trust, and customer bonding in relationship marketing on the level of customer satisfaction in First Bank Nig Plc. The study adopted the descriptive design and survey method of data collection. The research used a sample size of 384 respondents who were chosen judgmentally. The research instrument was a Likert-scale questionnaire administered directly to the respondents at the bank premises. The formulated hypotheses which aligned with the specific objectives were tested using multiple regression analysis at a 5% level of significance. The results showed that commitment has a significant effect on customer satisfaction of First Bank Nig Plc in Enugu metropolis. Trust has a significant effect on customer satisfaction of First Bank Nig Plc in Enugu . Customer bonding has a significant effect on customer satisfaction of First Bank Nig Plc in Enugu.

### **Summary of Review**

The review of related literature was drawn from relevant sources to portray the meaning, practice and application of public relations in banking services. The study is anchored on two theories namely; open systems model of public relations and systems theory. From the above review, it was observed that banks are expected to have public without relations to be socially responsible because they by no means independent of the society in which they operate banks should, for example, create job opportunities for the generality of public without ethnic, religious or gender bias; help in social activities such as provision of disaster relief, educational grants. Scholarship awards, donations to handicap caring institutions and encouragement of sports, etc.The dealings of banks are based on trust, honesty and reliability when marketing services that are both intangible and hard to differentiate; establishing a trust relationship becomes very important.

## Methodology

The area of the study was Enugu State. It was on public relations in promoting microfinance banking services in Enugu State. The study used the descriptive survey design approach. The primary source of data was the administration of questionnaire. For the purpose of this study, the population 4,386,937. To determine the sample size of 400 for the study, the Taro-Yamane statistical formula was applied at 5 percent margin of error. Three hundred and twenty five (325) staff returned the questionnaire and accurately filled. The validity of the instrument was tested using content analysis and the result was good. The reliability was tested using the Pearson correlation coefficient ( $r$ ). It gave a reliability co-efficient of 0.780 which was also good. Data was presented and analyzed by mean score (3.0 and above agreed while below 3.0 disagreed) and standard deviation using Sprint Likert Scale. The hypotheses were analyzed using Z – test statistic tool.

## Data Presentation and Analysis

### Data Presentation

#### The influence of public relations strategies on customer awareness of microfinance banking services in Enugu State

**Table 1: Responses on influence of public relations strategies on customer awareness of microfinance banking services in Enugu State**

		5 SA	4 A	3 N	2 DA	1 SD	ΣFX	- X	SD	Decisio n
1	Through community outreach programs, media engagement, and digital platforms, microfinance banks educate the public on how their services meet the financial needs of underserved populations	685 137 42.2	240 60 18.5	219 73 22.5	60 30 9.2	25 25 7.7	1229 325 100.0	3.78	1.290	Agree
2	Effective PR helps build trust and credibility, especially in rural or low-income areas where skepticism about formal banking exists.	1020 204 62.8	240 60 18.5	36 12 3.7	46 23 7.1	26 26 8.0	1368 325 100.0	4.21	1.276	Agree
3	Regularly sharing success stories, testimonials, and updates through the media also helps reinforce the bank's value in customers' minds.	845 169 52.0	240 60 18.5	147 49 15.1	26 13 4.0	34 34 10.5	1292 325 100.0	3.98	1.333	Agree
4	By maintaining good relationships with local influencers and stakeholders, microfinance banks expand their visibility and reach more potential clients	905 181 55.7	372 93 28.6	36 12 3.7	22 11 3.4	28 28 8.6	1366 325 100.0	4.19	1.213	Agree
5	Well-implemented public relations strategies foster greater awareness, which can lead to increased customer enrollment and financial inclusion	1075 215 66.2	248 62 19.1	30 10 3.1	36 18 5.5	20 20 6.2	1409 325 100.0	3.78	1.290	Agree
<b>Total Grand mean and standard deviation</b>								<b>3.988</b>	<b>1.280</b>	

*Source: Field Survey, 2025*

Table 1, 197 respondents out of 325 representing 60.7 percent agreed that Through community outreach programs, media engagement, and digital platforms, microfinance banks educate the public on how their services meet the financial needs of underserved populations with mean score 3.78 and standard deviation of 1.290. 264 respondents representing 8.13 percent agreed that Effective PR helps build trust and credibility, especially in rural or low-income areas where skepticism about formal banking exists with mean score of 4.21 and standard deviation of 1.276. 229 respondents representing 70.5 percent agreed that Regularly sharing success stories, testimonials, and updates through the media also helps reinforce the bank's value in customers' minds with mean score of 3.98 and standard deviation of 1.333. 274 respondents representing 84.3 percent agreed that By maintaining good relationships with local influencers and stakeholders, microfinance banks expand their visibility and reach more potential clients with mean score of 4.19 and 1.213. 277 respondents representing 85.3 percent agreed that Well-implemented public relations strategies foster greater awareness, which can lead to increased customer enrollment and financial inclusion with a mean score of 3.78 and standard deviation 1.290.

### The effect of media relations on customer perception of microfinance banks in Enugu State

**Table 2: Responses on The effect of media relations on customer perception of microfinance banks in Enugu State**

		5	4	3	2	1	ΣFX	-	SD	Decision
		SA	A	N	DA	SD		X		
1	Positive media coverage, such as success stories and community impact reports, enhance the reputation of microfinance institutions and build trust among potential and existing customers	720 144 44.3	380 95 29.2	27 9 2.8	108 54 16.6	23 23 7.1	1258 325 100.0		4.34 1.166	Agree
2	When microfinance banks maintain strong relationships with journalists and media houses, they are more likely to receive favorable and accurate coverage.	850 170 52.3	412 103 31.7	30 10 3.1	22 11 3.4	31 31 9.5	1345 325 100.0	3.87	1.327	Agree
3	Timely and transparent communication through the media also helps manage crises and reduce misinformation, which can otherwise damage customer confidence	995 199 61.2	400 100 30.8	27 9 2.8	12 6 1.8	11 11 3.4	1445 325 100.0	4.14	1.238	Agree
4	Consistent visibility in trusted media platforms reinforces the bank's presence and reliability in the minds of the public	900 180 55.4	468 117 36.0	12 4 1.2	22 11 3.4	13 13 4.0	1415 325 100.0	4.45	.907	Agree
5	Effective media relations can lead to improved customer perception, loyalty, and overall brand image	560 112 34.5	552 138 42.5	12 4 1.2	100 50 15.4	21 21 6.5	1245 325 100.0	3.83	1.237	Agree
<b>Total Grand mean and standard deviation</b>								<b>4.126</b>	<b>1.175</b>	

**Source: Field Survey, 2025**

Table 2, 239 respondents out of 325 representing 73.5 percent agreed that Positive media coverage, such as success stories and community impact reports, enhance the reputation of microfinance institutions and build trust among

potential and existing customers with mean score 4.34 and standard deviation of 1.166 . 273 respondents representing 84. percent agreed that When microfinance banks maintain strong relationships with journalists and media houses, they are more likely to receive favorable and accurate coverage with mean score of 4.14 and standard deviation of 1.327.. 299 respondents representing 92. percent agreed that Timely and transparent communication through the media also helps manage crises and reduce misinformation, which can otherwise damage customer confidence with mean score of 4.14 and standard deviation of 1.238. 297 respondents representing 91.4 percent agreed that Consistent visibility in trusted media platforms reinforces the bank's presence and reliability in the minds of the public with mean score of 4.45 and .907.250 respondents representing 77. percent agreed that Effective media relations can lead to improved customer perception, loyalty, and overall brand image with a mean score of 3.83 and standard deviation 1.237.

### Test of Hypotheses

**Test of Hypotheses One: Public relations strategies have no significant influence on customer awareness of microfinance banking services in Enugu State.**

#### One-Sample Kolmogorov-Smirnov Test

	Through community outreach programs, media engagement, and digital platforms, microfinance banks educate the public on how their services meet the financial needs of underserved populations	Effective PR helps build trust and credibility, especially in rural or low-income areas where skepticism about formal banking exists.	Regularly sharing success stories, testimonials, and updates through the media also helps reinforce the bank's value in customers' minds.	By maintaining good relationships with local influencers and stakeholders, microfinance banks expand their visibility and reach more potential clients	Well-implemented public relations strategies foster greater awareness, which can lead to increased customer enrollment and financial inclusion
N	325	325	325	325	325
Uniform Parameters <sup>a,b</sup>	Minimum Maximum	1 5	1 5	1 5	1 5
Most Extreme Differences	Absolute Positive Negative	.422 .077 -.422	.628 .080 -.628	.520 .105 -.520	.593 .086 -.593
Kolmogorov-Smirnov Z		7.599	11.316	9.374	10.692
Asymp. Sig. (2-tailed)		.000	.000	.000	.000

a. Test distribution is Uniform.

b. Calculated from data.

**Decision Rule**

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

**Result**

With Kolmogorov-Smirnon Z – value ranges from  $7.599 < 11.926$  and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that **Public relations strategies had positive significant influence on customer awareness of microfinance banking services in Enugu State.**

**Decision**

Furthermore, comparing the calculated Z- value ranges  $7.599 < 11.926$  against the critical Z- value of 0.000 (2-tailed test at 95 percent level of confidence) the null hypothesis were rejected. Thus the alternative hypothesis was accepted which states that **Public relations strategies had positive significant influence on customer awareness of microfinance banking services in Enugu State.**

**Test of Hypotheses Two: Media relations have no significant effect on customer perception of microfinance banks in Enugu State**

**One-Sample Kolmogorov-Smirnov Test**

		Positive media coverage, such as success stories and community impact reports, enhance the reputation of microfinance institutions and build trust among potential and existing customers	When microfinance banks maintain strong relationships with journalists and media houses, they are more likely to receive favorable and accurate coverage.	Timely and transparent communication through the media also helps manage crises and reduce misinformation, which can otherwise damage customer confidence	Consistent visibility in trusted media platforms reinforces the bank's presence and reliability in the minds of the public	Effective media relations can lead to improved customer perception, loyalty, and overall brand image
N		325	325	325	325	325
Uniform Parameters <sup>a,b</sup>	Minimum	1	1	1	1	1
	Maximum	5	5	5	5	5
Most Extreme Differences	Absolute	.485	.590	.670	.664	.519
	Positive	.071	.095	.034	.040	.065
	Negative	-.485	-.590	-.670	-.664	-.519
Kolmogorov-Smirnov Z		8.750	10.636	12.079	11.968	9.361
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000

a. Test distribution is Uniform.

b. Calculated from data.

**Decision Rule**

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

### Result

With Kolmogorov-Smirnon Z – value ranges from  $8.750 < 12.079$  and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that **Media relations had significant positive effect on customer perception of microfinance banks in Enugu State**

### Decision

Furthermore, comparing the calculated Z- value ranges from  $8.750 < 12.079$  against the critical Z- value of 0.000 (2-tailed test at 95 percent level of confidence) the null hypothesis were rejected. Thus the alternative hypothesis was accepted which states that **Media relations had significant positive effect on customer perception of microfinance banks in Enugu State**

### Discussion of Findings

**Public relations strategies have significant influence on customer awareness of microfinance banking services in Enugu State.**

From the result of hypotheses one, the calculated Z- value ranges  $7.599 < 11.926$  against the critical Z- value of 0.000 which implies that Public relations strategies had positive significant influence on customer awareness of microfinance banking services in Enugu State. In support of the result in the literature review, Nwogwugwu (2017) conducted a study on effective customer relations as a public relations strategy in financial institutions. Findings revealed that customers perceived the customer relations programmes and services of the bank as good and also rated them high. It also revealed that to a great extent, effective customer relations led to increased patronage and attracted potential customers.

**Media relations have significant effect on customer perception of microfinance banks in Enugu State**

From the result of hypotheses two, the calculated Z- value ranges from  $8.750 < 12.079$  against the critical Z- value of 0.000 which implies that Media relations had significant positive effect on customer perception of microfinance banks in Enugu State. In support of the result in the literature review, Gonji et al (2022) studied micro-finance banks, nexus to Nigerian economic growth. The research work revealed that capital growth, microfinance interest rate, employment level and microfinance loans contribute significantly to the progress of the Nigerian economy. It also revealed that business growth does not contribute significantly to the expansion of Nigerian economy. Originality/Value- This is significant because microfinance banks were established to cater for the need of low-income earners which is believed to eventually add to the expansion of the economy. The research work revealed that microfinance banks is a catalyst to economy growth. Social capital theory is the theory used to underpin the study.

### Summary of Findings

- i. Public relations strategies had significant positive influence on customer awareness of microfinance banking services in Enugu State,  $Z(11.926, P, < .05)$ . This indicates that the PR efforts employed by microfinance banks in Enugu State are effectively increasing public knowledge and understanding of their services.
- ii. Media relations had significant positive effect on customer perception of microfinance banks in Enugu State,  $Z(12.079, P, < .05)$ . This indicates that the way microfinance banks in Enugu State manage and utilize media such as radio, television, newspapers, and online platforms positively shapes how customers view them.

### Conclusion

Public relations strategies, Media relations, Community engagement efforts, and Crisis communication through public relations had significant positive influence on customer awareness, customer perception, customer trust, and reputation of microfinance banking services in Enugu State. Public Relations is a strategic, planned, and ongoing effort to foster mutual understanding between an organization and its stakeholders. In the context of microfinance banking services in Enugu State, PR can play a vital role in building trust, promoting awareness, and driving service adoption. Although there is no direct literature linking PR to microfinance in Enugu, analogous studies in banking and microfinance in Nigeria underscore PR's importance. A well-structured PR strategy built around communication, stakeholder engagement, media relations, and internal alignment can enhance visibility, trust, and uptake of microfinance services.

### Recommendations

Based on the findings, the following recommendations were proffered:

- i. Microfinance banks should critically assess the content, channels, and delivery methods of their current PR campaigns. Traditional PR methods (flyers, radio jingles, community outreach) may not be reaching the digitally active population.
- ii. To improve customer perception of microfinance banks in Enugu State, it is recommended that microfinance institutions establish strong, consistent, and transparent media relations by actively engaging with credible local media outlets to share success stories, customer testimonials, financial literacy content, and community development initiatives.

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