



Customer Relations Strategies and Satisfaction with Banking Services among First Bank and Jaiz Bank Customers in Abuja, Nigeria

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ABSTRACT

Background: Effective customer relations are essential to customer satisfaction and service delivery in the banking industry. However, differences in institutional structures, communication practices, and service delivery approaches may influence how customers experience banking services. Understanding these dynamics is particularly important in comparing conventional and non-interest banking institutions in Nigeria.

Objective: This study examined the influence of customer relations strategies on satisfaction with banking services among customers of First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja, Nigeria.

Method: The study adopted a cross-sectional mixed-methods research design integrating quantitative and qualitative approaches. Six branches of the two banks were purposively selected, while convenience sampling was used to recruit participants. The study involved 1,150 respondents comprising bank staff and customers. Data were collected using two structured questionnaires and focus group discussions. Quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS), version 20.0, while qualitative data were subjected to narrative analysis.

Result: The findings indicated a statistically significant relationship between customer relations practices and service delivery in the two banks. The institutions employed various strategies, including loyalty programmes, relationship management tools, personalised communication, and digital service channels. However, differences were observed in the operational capacity and effectiveness of their public relations departments. Resource constraints and implementation challenges also affected the execution of customer relations strategies.

Conclusion: The findings suggest that customer relations practices are important to service delivery in the two banks. Strengthening communication, improving customer engagement, and addressing operational constraints may contribute to better service experiences and greater customer satisfaction.

Unique Contribution: By examining customer relations strategies in a conventional bank and a non-interest bank within the same geographical setting, the study provides a comparative perspective on customer engagement and service delivery in Nigeria's banking sector. It also highlights the relevance of institutional capacity and strategy implementation in understanding differences in banking service experiences.

Key Recommendation: Both banks should strengthen staff capacity through continuous training in communication, emotional intelligence, and conflict resolution, while investing in appropriate digital technologies and effective customer feedback mechanisms to improve service responsiveness and customer satisfaction.

Keywords: Customer relations strategies, customer satisfaction, banking services, public relations, service delivery



INTRODUCTION

Customer relations, a strategic aspect of public relations, has become increasingly important in service-oriented industries in recent times. In the banking sector, effective customer relations is essential for building trust, maintaining customer loyalty, strengthening institutional reputation, and improving service delivery. This is because banking services depend not only on the availability of financial products but also on the quality of interactions between banks and their customers. Effective customer relations involves establishing and maintaining mutually beneficial relationships through timely communication, prompt responses to enquiries, effective complaint management, customer feedback mechanisms, and the provision of services that address customers' needs and expectations. When appropriately implemented, these strategies can strengthen customer confidence, enhance satisfaction, and contribute to the achievement of organisational objectives.

In Nigeria's competitive banking environment, the importance of customer relations has increased due to intense competition among financial institutions, changing customer expectations, technological developments, and the growing demand for efficient and reliable banking services. Customers increasingly expect banks to provide accessible services, communicate relevant information clearly, resolve complaints promptly, and respond effectively to service-related difficulties. Consequently, banks must adopt customer relations strategies that enable them to maintain continuous engagement with customers and address their concerns. The effectiveness of these strategies may influence customers' perceptions of service quality, their willingness to maintain relationships with their banks, and their overall assessment of service delivery. However, the mere existence of customer relations policies and practices does not necessarily guarantee effective service delivery, as their implementation may be affected by staff competence, organisational procedures, technological infrastructure, and management commitment.

Despite the strategic importance of customer relations, banks continue to face challenges associated with meeting customers' expectations and sustaining positive service experiences. Delays in transactions, inadequate communication, unresolved complaints, technical difficulties, and unsatisfactory responses to customer enquiries can weaken customer confidence and undermine perceptions of service quality. These challenges raise concerns about the effectiveness of the strategies banks employ to manage customer relationships and the extent to which such strategies support service delivery. The central issue, therefore, is not simply whether banks maintain customer relations mechanisms, but whether these mechanisms are adequately implemented and contribute to responsive, reliable, and satisfactory banking services.

Previous research on Nigeria's banking industry has examined service quality, customer satisfaction, customer loyalty, and other related organisational outcomes. Farayibi (2016) provides a relevant basis for situating customer-related concerns within the broader context of Nigeria's banking sector. Nevertheless, the examination of these related outcomes does not necessarily provide sufficient understanding of the specific strategies banks employ to manage



customer relationships and how these strategies relate to service delivery. This creates a need for further empirical investigation into customer relations practices, particularly the mechanisms through which banks communicate with customers, manage complaints, obtain feedback, and respond to service-related concerns. Such an investigation can help clarify the relationship between customer relations strategies and service delivery within the Nigerian banking environment.

The research gap addressed by the present study concerns the need for a comparative examination of customer relations strategies and service delivery in conventional and non-interest banking institutions. First Bank of Nigeria Plc operates under the conventional banking model, whereas Jaiz Bank Plc operates under the non-interest banking model. Although both institutions provide financial services and must respond to customers' needs, their operational principles and organisational orientations differ. These differences make it important to investigate the customer relations strategies employed by each institution, how the strategies relate to service delivery, and the challenges encountered in their implementation. A comparative examination of the two banks in Abuja can provide insights into their respective approaches to customer relations and the extent to which these approaches address service delivery expectations.

The knowledge gap relates to the limited context-specific understanding of how customer relations strategies are associated with service delivery in the selected banks. While existing studies on banking services have examined several aspects of customer experience and organisational performance, further evidence is needed on the contribution of particular customer relations strategies to service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc. Specifically, it is necessary to understand the strategies adopted by the two institutions, the perceived contribution of these strategies to service delivery, and the institutional or operational challenges that may constrain their effectiveness. Addressing this knowledge gap would provide a clearer understanding of customer relations practices across the two banking models and generate evidence that may inform improvements in customer engagement and service delivery. The precise extent of this gap, however, should be established through a systematic review of relevant empirical studies.

The research problem, therefore, lies in the need to establish how customer relations strategies relate to service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja. Although customer relations is widely regarded as important in service-oriented organisations, it cannot be assumed that the strategies adopted by these banks are equally effective or that they adequately address customers' expectations. Without an empirical examination of the strategies employed, their perceived contribution to service delivery, and the challenges associated with their implementation, it may be difficult to determine the areas in which customer relations practices are effective or require improvement. This problem provides the justification for investigating the relationship between customer relations strategies and service delivery in the two institutions.



Against this background, the present study examines customer relations strategies and their relationship with service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja. By comparing a conventional bank with a non-interest bank, the study seeks to provide context-specific insights into customer relations practices, their contribution to service delivery, and the challenges associated with their implementation. The findings may contribute to scholarly discussions on customer relations and banking services while providing practical information that could assist bank management in strengthening customer engagement, improving complaint resolution, and enhancing service delivery.

OBJECTIVES OF THE STUDY

The general objective of the study is to examine customer relations strategies and their relationship with service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja.

The specific objectives are to:

1. Examine the relationship between customer relations strategies and service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja.
2. Identify the customer relations strategies employed by the two banks.
3. Assess the contribution of customer relations strategies to service delivery in the two banks.
4. Identify the challenges encountered by the two banks in implementing customer relations strategies.
5. Compare the customer relations strategies employed by the two banks and their relationship with service delivery.

LITERATURE REVIEW

Customer Relations

Customer relations refers to the deliberate management of interactions between an organisation and its customers to establish and sustain mutually beneficial relationships. Igben and Okotie (2025) describe customer relations as encompassing the interactions through which organisations seek to develop and maintain positive relationships with their customers. In banking, these interactions may involve personalised communication, loyalty programmes, customer feedback mechanisms, complaint management, and other activities designed to improve the customer experience. Effective customer relations can strengthen satisfaction and loyalty, whereas poor relationship management may undermine trust and encourage customers to seek alternatives.

In Nigeria's banking industry, customer relationship management and service quality have been associated with customer satisfaction and organisational performance. Farayibi (2016), for instance, examined the relationship between customer relationship management, service delivery, customer satisfaction, and profitability in the banking sector. Such findings underscore



the importance of maintaining effective relationships with customers as part of broader efforts to improve institutional performance.

Nevertheless, much of the existing literature focuses on service quality indicators, customer loyalty, or technological developments such as electronic banking rather than examining customer relations specifically as a public relations strategy. This distinction is important because customer relations extends beyond the provision of efficient services to include communication, relationship building, feedback, and the management of organisational relationships with customers. The present study addresses this concern by examining customer relations practices in a conventional bank and a non-interest bank, with particular attention to their implications for service delivery.

Customer Relations Strategies

Customer relations strategies are deliberate approaches through which organisations establish, maintain, and strengthen relationships with their customers. In the banking industry, these strategies are particularly important because customers expect reliable services, timely responses, transparent communication, and effective resolution of complaints. Banks may employ personalised communication to respond to individual customer needs, while regular and transparent communication helps customers understand available services, institutional policies, and changes affecting their accounts.

Customer feedback is another important component of relationship management. By gathering and analysing customers' opinions, banks can identify recurring service problems, understand changing expectations, and make informed improvements to their operations. The effectiveness of feedback mechanisms, however, depends on whether customers' concerns receive appropriate attention and lead to practical changes. Collecting feedback without responding to the issues raised may weaken customer confidence rather than strengthen relationships.

Service quality and complaint management are equally important. Prompt responses to enquiries and complaints can improve customers' perceptions of reliability and responsiveness, while effective problem resolution can help preserve trust when service failures occur. These strategies may be supported by employee training, performance monitoring, and the use of appropriate technologies. Social media and other digital communication channels also provide opportunities for banks to engage customers, disseminate information, and respond to concerns. However, the effectiveness of these channels depends on their accessibility, responsiveness, and integration into the banks' broader customer relations systems.

Employee competence and customer-oriented behaviour further influence the quality of customer interactions. Employees who possess effective communication skills, demonstrate empathy, and respond proactively to customers' needs are better positioned to support positive service experiences. Consequently, customer relations strategies should be understood as an integrated



set of communication, feedback, service improvement, and relationship-building practices rather than as isolated promotional activities.

Customer Service Delivery

Customer service delivery involves the provision of assistance and support to customers before, during, and after their interactions with an organisation. Its purpose is to facilitate satisfactory service experiences by ensuring that customers receive timely, reliable, and appropriate assistance. Etim et al. (2020), Etuk et al. (2022), and James and Inyang (2023) discuss customer service within the broader context of meeting customer needs and facilitating positive service experiences. Cook (2017) similarly emphasises the importance of interactions throughout the customer journey, noting that effective service depends partly on employees' ability to respond appropriately to individual customer needs.

Torpie (2020) conceptualises customer service delivery as the provision of assistance to prospective and existing customers. Such assistance may be provided through face-to-face interactions, telephone calls, email, online chat, and social media. Juanamasta et al. (2019) also emphasise the importance of professional, helpful, and high-quality assistance in meeting customer needs. Similarly, Kursunluoglu (2019) views customer service as an ongoing process of supporting customers in their use of products and services, including the resolution of difficulties encountered during service interactions. Janahi and Al Mubarak (2017) further highlight the importance of direct interactions between customers and service representatives in shaping satisfaction and encouraging continued patronage.

Although automated systems increasingly support customer service, human interaction remains important, particularly when customers encounter complex problems or require personalised assistance. Effective service delivery therefore involves an appropriate balance between technological efficiency and responsive human support. Consistent and satisfactory service experiences can distinguish a bank from its competitors, strengthen customer confidence, and encourage continued use of its services (Kursunluoglu, 2019).

Types of Customer Service Delivery in the Banking Industry

Customer service delivery in the banking industry takes several forms, reflecting differences in customer needs, technological access, and the complexity of banking transactions. Traditional branch-based services allow customers to interact directly with bank employees when opening accounts, making deposits or withdrawals, resolving complaints, or seeking financial guidance. Automated teller machines provide convenient access to routine transactions, while online and mobile banking platforms enable customers to check balances, transfer funds, pay bills, and manage accounts without visiting a branch.



Telephone banking provides another channel through which customers can make enquiries and obtain assistance, particularly when direct access to a branch or internet-based services is inconvenient. Email and electronic forms allow customers to submit enquiries and complaints while maintaining a written record of their interactions. Live chat and messaging services, including support provided through digital platforms, can facilitate prompt responses to routine questions and service-related problems. Social media also provides opportunities for banks to communicate with customers, disseminate information, and respond to public concerns.

Other service delivery mechanisms include interactive voice response systems, video banking, digital educational resources, and mobile applications that integrate multiple banking functions. Some banks also provide dedicated relationship managers and financial advisers to offer personalised assistance, particularly to customers with specialised financial needs. Self-service kiosks and automated support systems may further improve access to routine services and reduce pressure on branch personnel.

These channels differ in their accessibility, responsiveness, cost, and suitability for particular transactions. Effective banking service delivery therefore depends not simply on the number of channels available but also on their reliability, ease of use, security, and integration with other service processes. Banks must continually assess customer needs and technological developments to ensure that their service delivery systems remain responsive and inclusive.

Public Relations

Public relations is an organisational function concerned with establishing and maintaining mutually beneficial relationships between an organisation and its publics. It encompasses activities designed to build understanding, strengthen reputation, facilitate communication, and promote constructive relationships with stakeholders. Pranashree (2020) discusses public relations in relation to protecting and enhancing organisational reputation, while Ugorji (2016) emphasises its role in communicating organisational values and maintaining relationships with stakeholders, including employees, customers, the media, government institutions, and the wider public.

Public relations also facilitates the identification of stakeholder concerns and the communication of organisational responses. Through research, dialogue, feedback, and relationship management, organisations can better understand how their activities are perceived and identify opportunities to improve their practices. Palaniappan and Ramachandraiah (2016) associate public relations with the promotion of understanding, cooperation, and acceptance between organisations and their publics. Similarly, Nnamani (2017) highlights its role in understanding stakeholder needs and fostering productive organisational relationships, while Okudo (2017) emphasises the importance of planned programmes in developing goodwill and a positive organisational image. Ekakitie et al. (2019) further relate public relations to the development of trust and confidence.



In banking, these functions extend beyond publicity and promotional communication. Public relations can contribute to customer relations by facilitating dialogue, communicating institutional policies, managing complaints, and ensuring that customer concerns inform organisational decisions. Its effectiveness therefore depends on the extent to which communication is integrated into management processes and service improvement rather than treated solely as a means of promoting the bank's image.

Public Relations Strategies

Public relations strategies are planned approaches through which organisations communicate with their publics, manage relationships, and sustain organisational legitimacy. Nwaeze and Ujah (2014) identify activities such as community support, educational sponsorships, employee development programmes, organisational publications, charitable contributions, and institutional events as possible public relations strategies. Such activities can strengthen relationships with different stakeholder groups when they respond to genuine needs and are implemented consistently.

In banking, public relations strategies may include customer education, transparent communication, community engagement, stakeholder consultations, feedback management, and communication during service disruptions. These activities can support customer relations by improving access to information, addressing misconceptions, and providing channels through which customers can communicate their concerns. However, the effectiveness of such strategies should be assessed in relation to their objectives and outcomes rather than assumed from their implementation alone.

Public relations is therefore relevant to banking customer relations because it can help institutions manage their reputations while developing and sustaining constructive relationships with customers. When integrated with customer feedback and service improvement processes, public relations strategies can contribute to stronger customer engagement and more responsive service delivery.

THEORETICAL FRAMEWORK

Excellence Theory

Excellence Theory, associated with Grunig et al. (2002), emphasises the strategic role of public relations in organisational management and the importance of two-way symmetrical communication in establishing mutually beneficial relationships between organisations and their publics. The theory proposes that organisations are more likely to achieve effective relationships when they listen to stakeholders, consider their concerns, and allow communication to inform decision-making.



Applied to banking, Excellence Theory suggests that customer relations should involve more than the dissemination of information or the promotion of banking products. Banks should provide opportunities for customers to express their concerns and should use the information obtained to improve service processes. Feedback about transaction delays, long queues, digital service failures, or complaint resolution can inform decisions about staffing, technology, and service procedures. The effectiveness of customer relations therefore depends partly on whether customer feedback produces meaningful organisational responses.

For First Bank of Nigeria Plc and Jaiz Bank Plc, the theory provides a framework for examining how customer communication and feedback mechanisms may contribute to service delivery. However, claims about the specific practices of either bank must be supported by the study's empirical evidence rather than inferred from the theory alone. The theory is relevant because it directs attention to the extent to which the banks incorporate customer perspectives into their service decisions.

Two-Way Asymmetrical Model

The Two-Way Asymmetrical Model, developed by Grunig and Hunt (1984), describes a form of public relations in which organisations use research and feedback primarily to improve the effectiveness of persuasive communication. Although the model involves two-way communication, the information gathered is used mainly to influence public attitudes and behaviour in ways that advance organisational objectives rather than to facilitate mutual adjustment.

In banking, this approach may be reflected in targeted promotional messages, personalised product offers, and campaigns designed to encourage customers to adopt particular services. Customer data and feedback may help banks identify customer preferences and refine their communication strategies. However, the use of feedback primarily for persuasion may not address the underlying service problems that customers experience. Promotional messages that promise convenience or efficiency, for example, may undermine trust if the actual service does not meet customer expectations.

The model provides a useful contrast with Excellence Theory by distinguishing communication intended mainly to influence customers from communication that facilitates mutual understanding and organisational change. In the present study, it helps explain why promotional and customer-targeting activities should be evaluated alongside evidence of responsiveness, complaint resolution, and service improvement.

Systems Theory of Organisational Development

Systems Theory provides a framework for understanding organisations as interconnected systems that interact continuously with their environments. General Systems Theory is associated with von Bertalanffy (1968), while its application to organisational settings has been



developed by scholars in organisational and management studies. From this perspective, organisational effectiveness depends partly on the coordination of internal functions and the capacity to respond to external conditions.

Banks operate within environments shaped by customer expectations, regulatory requirements, technological developments, and competition. Customer relations departments are therefore not isolated units; their effectiveness depends on their interaction with other departments responsible for operations, information technology, compliance, and service delivery. Feedback received from customers can contribute to organisational learning only when it reaches the relevant decision-makers and informs appropriate responses.

In the context of First Bank of Nigeria Plc and Jaiz Bank Plc, Systems Theory provides a basis for examining how customer relations activities interact with wider organisational processes. It also draws attention to the potential effects of resource limitations, technological constraints, and internal communication gaps on service delivery. The theory consequently supports an understanding of customer relations as part of a broader organisational system rather than as a standalone communication function.

Stakeholder Theory

Stakeholder Theory, associated with Freeman (1984), holds that organisations must consider the interests of the various groups affected by their activities rather than focus exclusively on shareholders. These groups may include customers, employees, investors, regulators, suppliers, and host communities. The theory emphasises the importance of managing stakeholder relationships in ways that support organisational legitimacy and long-term sustainability.

In banking, customers are particularly important stakeholders because their trust, continued patronage, and perceptions of service quality influence institutional performance. Recognising customers as stakeholders requires banks to consider their concerns when developing policies, designing services, communicating changes, and resolving complaints. Employees and regulators also influence service outcomes because staff competence, organisational procedures, and compliance requirements shape the quality and consistency of customer interactions.

Stakeholder Theory is relevant to the present study because it situates customer relations within the broader responsibilities of banking institutions. It provides a framework for examining how customer interests are recognised in organisational decisions and how stakeholder engagement may contribute to service delivery. Considered alongside Excellence Theory, the Two-Way Asymmetrical Model, and Systems Theory, it offers a broader understanding of the communication, organisational, and relational factors associated with customer service outcomes.



RESEARCH METHODOLOGY

The study adopted a cross-sectional mixed-methods research design combining quantitative surveys with qualitative focus group discussions. The population comprised employees and customers associated with selected branches of First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja. Six branches were purposively selected, with three branches drawn from each bank, to provide coverage of different locations within the Federal Capital Territory. Based on the branch records reported in the study, the population across the selected branches was approximately 71,704 individuals.

The study reported a sample size of 1,150 respondents, determined using Taro Yamane's formula at a 95% confidence level and a 5% margin of error. The proposed allocation was 565 respondents for First Bank, comprising 170 staff members and 395 customers, and 585 respondents for Jaiz Bank, comprising 190 staff members and 395 customers. The methodology further reports that 360 staff members and 790 customers completed the quantitative survey. These figures require reconciliation because the stated allocation by bank and respondent category does not fully correspond with the reported completed sample.

Data were collected using two structured questionnaires, one designed for bank employees and the other for customers. The instruments included Likert-scale and multiple-choice questions intended to assess perceptions of customer relations practices and service experiences. In addition, ten public relations or communications officers, five from each bank, participated in focus group discussions. One discussion was conducted for each bank using semi-structured questions to explore the strategies employed and the challenges encountered in implementing customer relations programmes.

Quantitative data were analysed using the Statistical Package for the Social Sciences (SPSS), version 20.0, while qualitative data were examined through narrative analysis and thematic coding. Chi-square tests were conducted at a significance level of 0.05 to assess the association between customer relations practices and service delivery. The study reports statistically significant results for both banks, with the software output recorded as 0.000. This should be reported as $p < .001$ rather than $p = .000$. The full manuscript should also specify the variables included in each test, the relevant test statistics, degrees of freedom, and the basis for the conclusions drawn from the analyses.

RESULTS OF QUANTITATIVE FINDINGS

The quantitative findings indicated a positive association between customer relations practices and service delivery in both banks. The reported Pearson chi-square tests were statistically significant for First Bank of Nigeria Plc and Jaiz Bank Plc, with $p < .001$ in both cases. Accordingly, the null hypothesis of no association was rejected for each bank. These results suggest that customer relations practices and service delivery were not independent in the samples examined. However, chi-square tests establish an association between categorical



variables; they do not, by themselves, demonstrate the strength, direction, or causal influence of one variable on another.

Descriptive findings further indicated that respondents generally viewed the customer relations activities of the two banks positively. Respondents identified communication channels and organisational departments responsible for customer engagement, while commonly reported strategies included loyalty programmes, personalised communication through email and text messages, social media engagement, and digital customer support. More than 70% of respondents in each bank reportedly agreed or strongly agreed that customer relations strategies helped address service-related issues. A majority also perceived these activities as contributing to improved service delivery.

These findings highlight the perceived relevance of customer relations to service experiences in the two institutions. Nevertheless, the manuscript should provide the underlying frequency distributions, percentages, and relevant statistical tables to allow readers to assess the results independently. It should also distinguish the responses of employees from those of customers, since the two groups may evaluate customer relations and service delivery from different perspectives.

RESULTS OF QUALITATIVE INSIGHTS

The focus group discussions provided additional insights into the customer relations approaches associated with the two banks. The account attributed to First Bank's public relations representative emphasised digital innovation, personalised communication, and customer engagement through online platforms. The discussion highlighted mobile banking, social media support, loyalty programmes, and financial literacy initiatives as elements of the bank's reported approach to maintaining customer relationships. These activities were presented as ways of improving convenience and supporting customer engagement across a large branch network.

The discussion concerning Jaiz Bank Plc emphasised the relationship between customer relations and the bank's ethical and Sharia-compliant identity. According to the account presented, the bank's communication approach places importance on trust, shared values, and customer education about Islamic financial products. Community engagement and financial education were also identified as ways of strengthening relationships with customers whose financial preferences align with the bank's operating principles. These accounts suggest differences in the emphasis placed on customer relations by the two institutions, although further evidence would be required to establish whether these differences translate into significantly different customer experiences.

The discussions also identified similarities in the strategies used by both banks. These included personalised communication, loyalty initiatives, customer feedback channels, and staff training in communication and emotional intelligence. Participants reportedly identified limited public relations budgets, slow internal processes, technological constraints, and difficulties associated



with legacy systems as barriers to implementation. Regulatory requirements were also described as potentially slowing service innovation.

These findings indicate that the availability of customer relations strategies does not necessarily guarantee effective implementation. Their contribution to service delivery may depend on adequate funding, coordination between departments, staff capacity, and the availability of appropriate technology. The manuscript should distinguish clearly between themes that emerged directly from the focus group data and challenges drawn from previously published literature. Where Adewumi (n.d.) is used to support the discussion of communication gaps, resource constraints, regulatory barriers, cultural differences, and technological limitations, the complete reference should be supplied and the relevance of the source to the study context established.

DISCUSSION AND IMPLICATIONS

The findings suggest that customer relations is an important consideration in understanding service delivery in the banking industry. The statistically significant associations reported for both banks are consistent with the proposition that customer engagement, communication, and feedback mechanisms are relevant to service outcomes. However, the findings should be interpreted as evidence of association rather than proof that customer relations strategies directly caused improvements in service delivery.

The results can be interpreted through Excellence Theory, which emphasises dialogue and the incorporation of stakeholder feedback into organisational decisions. The reported use of customer feedback channels and personalised communication is consistent with the theory's emphasis on relationship management. However, demonstrating the full application of Excellence Theory requires evidence that the banks use customer feedback to modify policies or improve services, rather than simply collect opinions or disseminate information.

Systems Theory also provides a useful perspective on the reported implementation challenges. Resource limitations, technological constraints, and delays in internal processes illustrate how customer relations activities may be affected by the interaction of different organisational functions. Effective customer engagement therefore requires coordination between communication units, operational departments, technology teams, and management. Where customer feedback is not transmitted to the relevant units or translated into corrective action, the potential contribution of customer relations to service improvement may be limited.

The Two-Way Asymmetrical Model helps explain the distinction between communication designed primarily to influence customer behaviour and communication intended to facilitate mutual adjustment. Targeted promotional messages and personalised product offers may encourage customers to use particular banking services, but they do not necessarily resolve service failures. The findings therefore reinforce the importance of examining the purpose and outcomes of customer communication rather than treating all forms of engagement as equally beneficial.



Stakeholder Theory further highlights the need for banks to recognise customer concerns alongside the interests of employees, regulators, investors, and other stakeholders. The reported differences between the banks suggest that organisational identity may influence how customer relations are communicated and experienced. In particular, the emphasis on ethical and Sharia-compliant banking in the discussion of Jaiz Bank provides a potential avenue for further investigation into the relationship between shared values, trust, and customer engagement. Nevertheless, any claim that such values produce stronger loyalty or superior service delivery should be supported by comparative evidence from the study.

The practical implications concern staff development, technological investment, feedback management, and the organisational positioning of public relations. Continuous training in communication, emotional intelligence, and conflict resolution may help frontline employees respond more effectively to customer concerns. Appropriate digital systems can support timely responses, facilitate routine transactions, and improve the management of customer enquiries. Formal feedback procedures may also help banks identify recurring problems and monitor whether corrective measures are effective.

Public relations functions should be adequately resourced and integrated into organisational decision-making so that customer concerns can inform service improvement. Rather than treating public relations solely as a promotional function, bank management should recognise its potential contribution to stakeholder engagement, reputation management, and organisational responsiveness. Regulatory institutions and professional bodies may also support improved service standards through consumer protection initiatives, professional development, and the promotion of effective complaint-management practices. Such measures should be grounded in the study's evidence and aligned with existing regulatory frameworks.

CONCLUSION

The study examined customer relations strategies and service delivery in First Bank of Nigeria Plc and Jaiz Bank Plc in Abuja. The reported quantitative findings indicate statistically significant associations between customer relations practices and service delivery in both institutions, while the qualitative findings highlight the strategies and implementation challenges described by participants. Personalised communication, loyalty initiatives, digital engagement, customer feedback, and staff development emerged as important elements of the reported customer relations approaches.

The findings also point to the potential influence of organisational resources, internal coordination, and technological capacity on the implementation of these strategies. Although the results suggest that customer relations deserves strategic attention in banking, the conclusions should remain proportionate to the evidence. In particular, the reported associations do not independently establish causal effects, and the study's claims about customer satisfaction should



be supported by measures that directly assess satisfaction rather than inferred solely from service delivery outcomes.

RECOMMENDATIONS

First Bank of Nigeria Plc and Jaiz Bank Plc should strengthen staff development programmes in communication, emotional intelligence, and conflict resolution to improve the handling of customer enquiries and complaints. Both institutions should also assess their digital service channels and invest in appropriate technologies that improve responsiveness, reliability, and access to banking services. Customer feedback mechanisms should be formalised, with clear procedures for recording complaints, assigning responsibility, resolving recurring problems, and evaluating the effectiveness of corrective measures.

Management should ensure that customer relations functions are adequately resourced and connected to operational decision-making. This would enable information gathered through customer engagement to inform service improvements rather than being used exclusively for promotional purposes. The banks should also monitor customer satisfaction and service delivery using clearly defined indicators and report outcomes separately for the two institutions. Such monitoring would provide a stronger basis for evaluating the effectiveness of customer relations strategies and identifying areas requiring improvement.

FUTURE RESEARCH

Future research could extend the scope of the study to include additional conventional and non-interest banks across different parts of Nigeria. Such studies would help establish whether the findings observed in Abuja apply to institutions operating in other geographical and competitive environments. Further research could also examine the contribution of specific technologies, including artificial intelligence, data analytics, and social media, to customer relations and service delivery.

Longitudinal research would be useful for examining how customer relations initiatives relate to customer satisfaction and loyalty over time. Comparative studies of conventional and non-interest banking could also investigate whether differences in institutional identity, customer expectations, and ethical orientation are associated with distinct patterns of trust and engagement. Such investigations would deepen understanding of customer relations in Nigeria's banking sector and provide a more robust basis for developing context-sensitive strategies.



Ethical clearance

Ethical consent was sought and obtained from the participants used in this study. They were made to understand that the exercise was purely for academic purposes, and their participation was voluntary.

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The study was not funded.

Conflict of Interest

The authors declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.

Authors' Contributions

Saliu-Yusuf Modinat Jolaade, conceived and conducted the study under the supervision of Jonathan E. Aliede and Helen O. C. Ambassador-Brikins. All authors have critically reviewed and approved the final draft, and are responsible for the content and similarity index of the manuscript.

Data availability statement

The datasets on which conclusions were made for this study are available on reasonable request.

Artificial Intelligence (AI) Use Disclosure

The author(s) declare that no generative Artificial Intelligence (AI) or AI-assisted technologies were used in the writing, analysis, or preparation of this manuscript.

Where AI-assisted tools were used

During the preparation of this manuscript, the author(s) used ChatGPT for language editing, grammar correction and proofreading. The author(s) carefully reviewed, revised, and verified all outputs generated by the tool and take full responsibility for the accuracy, originality, and integrity of the manuscript content.

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