



Public Relations Strategies and Stakeholder Relationship Management among Pension Fund Administrators in Ogun State, Nigeria

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ABSTRACT

Background: Globally, pension management has long been a concern for governments and societies due to its direct link to social security and economic stability. In Nigeria, the pension system was plagued with inefficiencies that undermined public trust. Hence, different reforms - a critical turning point designed to restore confidence, ensure transparency, and align the system with international best practices. Despite these developments, there remains limited empirical evidence on how Pension Fund Administrators (PFAs) in Nigeria leverage public relations (PR) to retain customers and grow their operations in this competitive environment. This study, therefore, investigated PR strategies and stakeholder relationship management among PFAs in Ogun State, Nigeria

Objective: This study examined the PR strategies employed by PFAs to retain customers, targeting Federal Government Civil Servants and grow their operations in Ogun State, Nigeria.

Method: A qualitative research design was utilised, with purposive sampling, selecting four leading PFAs from the 19 licensed operators within federal government parastatals in Ogun State, with Key Informant Interviews (KII) conducted with four senior managers, each from the selected PFAs.

Result: Thematic analysis of the data indicated that PFAs implement a range of public relations strategies, including relational, informational, digital, and stakeholder-focused approaches.

Conclusion: The study concludes that well-delivered PR strategies through structured, feedback-driven, and customer-centred processes, tailored to the specific needs, foster engagement with and loyalty of Federal Government Civil Servants in Ogun State, Nigeria.

Contribution to knowledge: The study highlighted the emphasis on Customer Relationship Management (CRM), pension education and awareness campaigns, digital communication, and corporate social responsibility (CSR) initiatives among Federal Government Civil Servants in Ogun State, Nigeria.

Key Recommendation: PFAs in Ogun State, Nigeria, should enhance their PR strategies' visibility through consistent, multi-channel communication to strengthen stakeholder trust and emotional connection.

Keywords: Corporate Social Responsibility, Customer Relationship Management, Federal Government Civil Servants, Pension Fund Administrators, Public Relations Strategies



INTRODUCTION

Globally, pension management has long been a concern for governments and societies due to its direct link to social security and economic stability (Halfon, 2025). In Nigeria, these concerns were even more pressing, as the pension system was plagued with inefficiencies that undermined public trust. Before the introduction of the Pension Reform Act in 2004, later revised in 2014, the industry struggled with issues such as poor governance, mismanagement of funds, and widespread payment failures, leaving many retirees without the benefits they had worked for (Ikaka et al., 2024). The reform was therefore not just a legal change but a critical turning point designed to restore confidence, ensure transparency, and align the system with international best practices. As Dahir-Umar (2023) explains, the Act introduced the Contributory Pension Scheme (CPS), designed to overhaul the sector and provide a more reliable structure for managing retirement savings. The primary objective of the Federal Government at the time, under President Olusegun Obasanjo, was to create a unified pension system across both public and private sectors, while ensuring prompt payment of retirement benefits and minimising administrative inefficiencies.

The pension sector has since evolved into one of Nigeria's most competitive and innovative financial industries. Numerous PFAs now compete for market share, offering varying degrees of customer service and portfolio management. PFAs are responsible for opening RSAs, managing retirement portfolios, providing account updates, and paying retirement benefits. They must have financial expertise and deliver quality service to build trust in the reformed pension system (Igbaji & Eke, 2022). However, competition also raises challenges. As Ojiaku et al. (2019) emphasise, digital transformation and increased access to internet technologies have produced a new class of well-informed and empowered consumers. These customers demand transparency, convenience, and value from financial service providers. For PFAs, this has meant expanding beyond traditional financial management to embrace customer relationship management, brand communication, and public relations strategies to attract and retain clients (Jorgenson et al., 2022; Rane et al., 2023).

According to Canel (2026), firms rarely rely on conventional advertising, instead leveraging corporate social responsibility initiatives, customer-focused innovations, and direct feedback mechanisms to cultivate loyalty. Canel (2026) further argues that by nurturing strong and authentic relationships with stakeholders, these companies have been able to minimise promotional costs while maximising customer loyalty. For Nigerian PFAs, adopting similar PR-driven approaches could enhance competitiveness in an increasingly crowded market.

Recently, financial institutions have begun to adopt digital means for customer satisfaction by creating interactive websites, chatbots, direct mail, and short messages to offer directly tailored services to their customers. These initiatives have enhanced seamless customer services in Nigeria and have also helped the financial institutions to harvest feedback from their customers. This feedback is meant to help them fine-tune their services to further suit their customers and



ultimately promote customer loyalty. The digital revolution has amplified the effectiveness of PR by creating direct and immediate communication channels with stakeholders. Sunday et al. (2025) highlight that email, social media platforms, SMS alerts, and company websites have given organisations the ability to reach customers personally and consistently.

Additionally, data gathered from online interactions helps organisations better understand customer behaviour and expectations. Brunner et al. (2025) explain that these innovations improve customer satisfaction, which directly correlates with loyalty and long-term profitability. PFAs in Nigeria are beginning to adopt similar tools, recognising the necessity of personalised engagement in retaining customers. Nnaemeka and Uchenndu (2024) reinforce the point that automation and AI-driven services are no longer optional but essential tools for effective public relations. Their study found that personalised customer support is one of the most important drivers of satisfaction in financial services.

PFAs, particularly after the introduction of the pension transfer window in 2020, have been pushed to innovate client engagement strategies. The transfer window introduced by PENCOM under Section 4(13) of the PRA 2014 allowed RSA holders to switch from one PFA to another if dissatisfied with service quality. Previously, customers were locked into a single provider, regardless of performance. The policy shift was aimed at boosting competition, improving customer service, and promoting transparency in the sector. This development fundamentally changed the competitive dynamics of Nigeria's pension industry. Long-standing PFAs suddenly faced the risk of losing customers if they failed to meet expectations, while newer entrants had the opportunity to attract clients through superior services and innovative strategies. The reform also led to significant restructuring within the sector, including increased capital requirements from one billion to five billion naira and a wave of mergers and acquisitions to stabilise weaker PFAs. As a result, customer satisfaction, trust, and loyalty have become critical determinants of survival and profitability in the pension industry.

Despite these developments, there remains limited empirical evidence on how PFAs in Nigeria leverage PR to retain customers and grow their operations in this competitive environment. Specifically, little is known about whether PFAs employ PR strategies systematically, and if so, how such efforts affect clients' satisfaction and loyalty since the transfer window's introduction. Although PENCOM has made attempts to bridge communication gaps between contributors and administrators through periodic publications and policies that mandate transparency within the system, these efforts appear inadequate in ensuring loyalty and customer retention.

The scarcity of research examining the role of PR in addressing communication gaps and enhancing customer satisfaction within the Nigerian pension sector highlights a pressing knowledge gap. This gap provides the foundation and justification for the present study. This study, therefore, intends to examine the PR strategies and stakeholder relationship management among PFAs in Ogun State, Nigeria



OBJECTIVES OF THE STUDY

1. To ascertain the types of public relations strategies deployed by PFAs among selected federal government civil servants in Ogun State.
2. To examine how PFAs implement these public relations strategies in engaging the selected federal government civil servants in Ogun State.
3. To identify the challenges PFAs face in deploying public relations strategies among federal government civil servants in Ogun State.

METHODOLOGY

Research Design

This study is an explorative research design and adopts a qualitative case study approach to provide a more comprehensive understanding of its objectives. This type of research design is usually conducted when a problem is not clearly defined. It helps to understand the underlying phenomena or set the stage for further research (Abbott & McKinney, 2013).

Population of the Study

The study population consisted of senior management personnel responsible for customer relations, corporate communications, marketing, or client services in the 19 PFAs represented among federal government employees in Ogun State. Findings from preliminary investigations confirmed that all 19 licensed PFAs currently in Nigeria were represented within these parastatals. This was largely due to the policy that allows federal government employees to select and switch their PFAs without external interference. The PFAs represented included, in alphabetical order: AccessARM Pension Managers Limited, AXA Mansard Pensions, Crusader Sterling Pensions Limited, Fidelity Pension Managers Limited, First Guarantee Pension Limited, Guaranty Trust Pension Managers Limited, Investment One Pension Managers Limited, Leadway Pensure PFA Limited, NLPC Pension Fund Administrators Limited, Norrenberger Pensions Limited, Oak Pensions Limited, Pensions Alliance Limited, Premium Pension Limited, Sigma Pensions Limited, Stanbic IBTC Pension Managers Limited, Tangerine Pensions Limited, Trustfund Pensions Plc, NPF Pensions Limited (dedicated to members of the Nigerian Police Force), and Nigerian University Pension Management Company (NUPEMCO), which exclusively served university staff.

Sample Size and Sampling Technique

A purposive sampling method was employed to select one senior management staff member responsible for customer relations or communication from each of the four leading PFAs - Access ARM Pension Managers Limited, Stanbic IBTC Pensions, Fidelity Pension Managers Limited, and Leadway Pensure PFA Limited - operating within federal government parastatals in Ogun State, resulting in a total sample of four key informants. These were chosen deliberately because available field records show they represent the largest share of customers. Given their



size, they were also the most exposed to the risk of customer attrition in today's highly competitive pension industry. As such, their need to retain client loyalty was particularly critical in the current business climate (See Table 1).

Table 1

The population of federal government civil servants in Ogun State

ESTIMATED POPULATION		
FEDERAL GOVERNMENT PARASTATALS IN OGUN STATE	ESTIMATED POPULATION	PREDOMINANT PFAS
FEDERAL INLAND REVENUE SERVICE	66	ACCESS PENSIONS
FEDERAL ROAD SAFETY CORPS	176	FIDELITY PENSIONS
NATIONAL POPULATION COMMISSION	71	ACCESSARM PENSIONS
INDEPENDENT NATIONAL ELECTORAL COMMISSION	367	STANBIC IBTC
FEDERAL MEDICAL CENTER, ABEOKUTA	2500	LEADWAY PENSURE PFA
NATIONAL IDENTITY MANAGEMENT COMMISSION	55	ACCESSARM PENSIONS
CENTRAL BANK OF NIGERIA	72	STANBIC IBTC
FEDERAL GOVERNMENT GIRLS' COLLEGE SAGAMU	177	STANBIC IBTC
FEDERAL GOVERNMENT COLLEGE ODOGBOLU	184	STANBIC IBTC
FEDERAL COLLEGE OF SCIENCE AND TECHNOLOGY IJEBU MUSHIN	162	OAK PENSIONS
FEDERAL MINISTRY OF WORKS AND HOUSING	25	LEADWAY PENSURE PFA STANBIC IBTC AND
NIGERIA IMMIGRATION SERVICE	321	LEADWAY PENSURE PFA
FEDERAL UNIVERSITY OF AGRICULTURE	1225	ACCESSARM PENSIONS
TOTAL	5401	

Note. From Field Survey by Researcher, 2025

The senior management personnel responsible for customer relations, corporate communications, marketing, or client services in the four PFAs were deliberately selected for in-depth interviews based on their relevance to the study objectives and their capacity to provide rich, detailed insights into the phenomenon under investigation. This method was considered suitable for the qualitative study, as it allowed the researchers to focus on information-rich cases that could enhance understanding of the research issues.



Instrumentation

The instrument used for this study was the key informant's interview guide (KII). The KII guide was semi-structured and included a list of open-ended discussion prompts, designed to aid free conversation with the key informants. These interviews were carried out by the researcher face-to-face. The interview guide was divided into four sections. These key informants were top managers in the pension industry who had specialised knowledge of the PFA's operations. The questions focused first on confirming the existence of a public relations department within the organisation, followed by inquiries into the strategies employed by the department. to retain their customers during this period and the challenges.

Validity of the Instrument

Hammarberg et al. (2016) highlight that within qualitative research, the concepts of “reliability” and “validity” are frequently debated, with some scholars opting instead to use the term “verification.” Regardless of terminology, what remains essential is the commitment to integrity and rigor in qualitative inquiry, just as in other research traditions. In this study, particular attention was given to upholding ethical standards, applying appropriate and robust methods, and ensuring clarity in both design and execution. The study's objectives, methodological approach, and procedures for generating and managing data were outlined in a transparent and detailed manner to enhance credibility and trustworthiness. To ensure credibility and trustworthiness, the interview guide was reviewed by experts in Public Relations and qualitative research, who assessed its relevance, clarity, and alignment with the study objectives.

Method of Data Collection

The key informant interviews process began with sending letters of introduction to the selected management staff. Upon receiving their approval, the researcher personally met with each participant to provide a brief overview of the study and its intended outcomes. Thereafter, the actual interview was scheduled at a time, date and venue convenient for the respondents. Consent from all concerned participants was obtained before commencement of each interview session, as respondents were properly informed about the study and what was required of them to answer the questions. These processes are very important in ensuring that all necessary protocols are followed, and the study adheres strictly to ethical guidelines that are both locally and internationally recognised. Moreover, obtaining ethical approval is key to ensuring respondents are protected, as they were assured that all information they provided would be strictly confidential and all for academic research purposes. Each interview lasted between 30 and 45 minutes and was audio-recorded with participants' consent.

Method of Data Analysis

The qualitative data obtained from interviews were carefully analysed through a systematic process. This involved transcribing audio recordings and field notes into transcripts, organising the data through coding, and interpreting the narratives within the context provided by the interviewees (Busetto et al., 2020). The analysis followed both inductive and deductive



approaches, ensuring a robust thematic evaluation. Thematic analysis was employed following Braun and Clarke's six-step procedure of familiarisation, coding, theme generation, theme review, theme definition, and report writing (Braun & Clarke, 2006). To enhance clarity and validity, verbatim excerpts from the interviews were included to support interpretations, thereby providing rich context and making the findings both relatable and comprehensible.

DATA ANALYSIS

The core themes and findings from the thematic analysis conducted using NVivo 14 were explored. Four senior management staff drawn from four PFAs operating within federal government parastatals in Ogun State were interviewed, and their responses explained the arguments for this study's research questions. The credibility of the qualitative findings is strengthened by the industry experiences of the key informants. All respondents held managerial or senior leadership roles within their respective PFAs and possessed extensive experience in customer relations, sales, retention, and regional operations. This background gave them both strategic and operational insights into public relations practices in the Nigerian pension industry.

Respondents consistently referenced long-term industry involvement, establishing the credibility of the participants' perspectives and justifying reliance on their insights. One participant shared, *'I have been in the system since 2007. I have worked as sales personnel, retention manager, and now part of management'* (Respondent 1). While another explained, *'I started as a branch manager and have risen to regional manager for the South West'* (Respondent 4).

These accounts demonstrate that the perspectives provided are grounded in extensive practical experience, enhancing the trustworthiness of the findings.

Research Question One: What types of public relations strategies are deployed by PFAs among selected federal government civil servants in Ogun State?

Analysis of the interviews revealed that the selected PFAs deploy a variety of public relations strategies, combining relational, informational, digital, and stakeholder-focused approaches. These strategies are designed to improve awareness, foster trust, and retain customers, particularly federal government civil servants in Ogun State. Coding and theme generation were conducted in NVivo 14, resulting in four major themes.

Theme 1: Relationship Management and Personal Engagement

A dominant strategy emphasised by all respondents was Customer Relationship Management (CRM). Relationship building, rather than promotional inducements, now defines PR in the pension industry. Participants consistently highlighted the value of one-on-one engagement, relationship officers' visits, and structured CRM clinics as essential for sustaining loyalty. One participant explained: *'Customer relationship management is key. If you relate well with your customers, you won't lose them'* (Respondent 1).

Another reinforced this point, highlighting the continued importance of personal interaction despite technological innovations: *'We have relationship officers and managers who visit these customers and have a one-on-one interaction with them'* (Respondent 4).



These insights suggest that PFAs are increasingly prioritising relationship-oriented PR, especially as the transfer window has increased competition and customer mobility.

Theme 2: Pension Education and Awareness Campaigns

Pension education and enlightenment emerged as a central strategy, reflecting the fact that many civil servants still lack a clear understanding of how pension operations work. Respondents described targeted educational initiatives to demystify RSA statements, contribution compliance, and retirement planning.

One participant observed: *'Many civil servants do not fully understand their RSA statements or how the pension system works, so education is very important'* (Respondent 2). Similarly, another participant detailed the outreach efforts: *'We visited federal government offices to educate civil servants about pension planning, contribution compliance, and retirement benefits'* (Respondent 3).

These strategies not only improve awareness but also reduce misinformation, enhance contributors' confidence, and reinforce loyalty to the PFA.

Theme 3: Digital and Media-Based Communication Strategies

Participants reported a growing reliance on digital communication platforms, reflecting the increasing accessibility of internet-enabled devices in Nigeria. Digital tools, including social media, WhatsApp channels, SMS alerts, emails, newsletters, and advertising jingles, were described as vital for efficiently reaching a wide audience. One respondent explained: *'We leverage social media engagements, adverts, jingles, and all these have helped us to be on the minds of our customers'* (Respondent 1). Another highlighted the role of instant messaging for improving responsiveness: *'We have a WhatsApp channel that helps customers solve basic problems without coming to the office'* (Respondent 4).

These accounts indicate that PFAs are adapting their PR strategies to Nigeria's digital environment while ensuring accessibility for civil servants who may prefer direct communication.

Theme 4: Corporate Social Responsibility (CSR) and Stakeholder Engagement

Finally, respondents emphasised the importance of CSR and institutional partnerships as a PR tool. Within regulatory limits set by PenCom, PFAs use CSR to enhance their public image and strengthen stakeholder relationships. One participant explained: *'We carry out CSR as allowed by PenCom, especially in Lagos, and this has made us one of the leading PFAs'* (Respondent 1). Another highlighted the value of government collaborations: *'We sponsor programs in collaboration with the Lagos State Government... events that customers can relate with and be proud of'* (Respondent 4).

Such initiatives position PFAs as socially responsible and community-oriented, fostering trust and long-term loyalty among contributors. Overall, the qualitative data suggest that PFAs strategically combine personalised engagement, educational outreach, digital communication,



and socially responsible initiatives to build strong relationships with federal government civil servants. These strategies are closely intertwined, reflecting an adaptive approach to both regulatory constraints and competitive pressures within the Nigerian pension industry.

Research Question Two: How are PFAs implementing these public relations strategies in engaging the selected federal government civil servants in Ogun State?

The interviews revealed that PFAs deploy public relations strategies through structured, feedback-driven, and customer-centred processes. The strategies are not randomly implemented but carefully tailored to meet the needs of federal government civil servants, ensuring both engagement and loyalty. Three major themes emerged from the data, as coding and theme generation were conducted in NVivo 14.

Theme 1: Personalised and Segment-Specific Deployment of PR Strategies

A recurring insight from respondents was that PR strategies are customised to the specific characteristics of civil servants, reflecting their priorities for fund safety, trust, and regulatory compliance. The strategies are tailored according to contributor profile, account size, and engagement history.

One respondent explained: *'Federal civil servants are more concerned about fund safety and regulatory compliance, so our communication emphasises transparency and stability'* (Respondent 3). Another respondent emphasised that high-value contributors receive more individualised attention: *'We go round their offices, especially high net-worth individuals, to relate with them and gather feedback'* (Respondent 1).

These accounts illustrate a segmented and targeted approach to PR deployment, ensuring that resources are focused where they can have the greatest impact on loyalty and retention.

Theme 2: Feedback Mechanisms and Continuous Engagement

Another prominent approach described by participants was the use of systematic feedback mechanisms to monitor, evaluate, and refine PR strategies. Tools such as surveys, complaint channels, and CRM sessions were highlighted as critical for understanding customer needs and concerns.

One participant noted: *'We harvest the feedback we get on the field, work on them, and then develop strategies that will be communicated to staff'* (Respondent 1). This iterative approach ensures that strategies are continuously improved based on real customer experiences. Another respondent corroborated this: *'We roll out surveys once in a while to hear from our customers. We had about 75% responded to the last survey'* (Respondent 4).

These examples indicate that PR deployment is dynamic, adaptive, and highly responsive to customer feedback, rather than static or purely top-down.



Theme 3: Organisational Coordination and Internal Communication

Respondents emphasised that internal systems and coordination play a key role in ensuring consistent and effective deployment of PR strategies. Strong internal communication allows PFAs to act on feedback promptly and maintain high levels of service quality.

As one respondent explained, *‘there is a working system within the organisation. Everyone is kept on their toes to ensure we retain customers’* (Respondent 1). Similarly, another respondent highlighted the role of management oversight: *‘Complaints are logged, analysed, and discussed during management meetings before improvements are made’* (Respondent 2).

These statements demonstrate that effective PR deployment relies on institutional support, collaboration across departments, and systematic follow-through, which are crucial for sustaining customer satisfaction and loyalty. Therefore, the findings indicate that PFAs deploy a combination of relationship management, educational outreach, digital communication, and CSR initiatives through processes that are personalised, feedback-driven, and institutionally coordinated. In the context of the transfer window, these practices reflect a shift from simple promotional activities to sustained relationship building, aimed at enhancing trust, satisfaction, and loyalty among federal government civil servants in Ogun State.

Research Question Three: What are the challenges PFAs face in deploying public relations strategies among federal government civil servants in Ogun State?

In exploring the challenges faced by PFAs in deploying public relations strategies among federal government civil servants in Ogun State, using coding and theme generation conducted in NVivo 14, two dominant themes emerge: restriction by PENCOS regulation and the non-existence of a PR strategy policy.

Theme 1: Restriction by PENCOS regulation

Respondents consistently highlighted that PENCOS’s regulatory framework imposes significant limitations on how PFAs can communicate. Respondent 3 explained that even well-designed awareness campaigns are constrained by strict rules on permissible channels and language, making it difficult to build trust or sustain dialogue.

“Our biggest challenge is that PENCOS regulations limit the extent to which we can engage civil servants directly. Even when we design awareness campaigns, the rules constrain the channels and language we can use. This makes it difficult to build trust and sustain meaningful dialogue.” (Respondent 3)

Another added that the rigidity of these restrictions prevents PFAs from adopting innovative approaches such as interactive workshops or digital engagement, leaving their communication efforts feeling standardised and unappealing to civil servants. *“The restrictions create a bottleneck. We cannot freely deploy innovative PR strategies like interactive workshops or digital campaigns because PENCOS insists on standardised communication. As a result, our efforts often feel rigid and fail to resonate with the target audience.”* (Respondent 2)



Theme 2: Non-existence of PR strategy policy

Equally pressing is the absence of a formal PR strategy policy. Respondents noted that without a guiding framework, PFAs are left to improvise, resulting in fragmented and inconsistent messaging. One respondent emphasised that this lack of coherence undermines credibility, as civil servants perceive PFAs as disorganised. *“There is no formal PR strategy policy guiding PFAs. Each organisation improvises, which leads to inconsistency. Without a unified framework, our messages are fragmented, and civil servants perceive us as disorganised.”* (Respondent 1)

Another stressed that the absence of policy direction makes it impossible to measure success or align communication with broader institutional goals, weakening the overall impact of engagement efforts. *“The absence of a policy means we lack direction. We cannot measure success or align our communication with broader institutional goals. This gap weakens our credibility among civil servants, who expect structured and professional engagement.”* (Respondent 4)

Taken together, these perspectives reveal a dual burden: regulatory restrictions that stifle creativity, and the absence of a structured PR policy that leaves PFAs without coherence or strategic direction. The combination of these challenges explains why PFAs struggle to deploy effective public relations strategies among federal government civil servants in Ogun State.

DISCUSSION

The type of public relations strategies that the PFAs are deploying among selected federal government civil servants in Ogun State.

The findings from this study demonstrated that PFAs in Ogun State deploy an integrated mix of relational, informational, digital, and stakeholder-focused public relations strategies, which underlines the strategic role of PR in building organisational reputation and customer relations. Qualitative data revealed that PFAs prioritise Customer Relationship Management (CRM), education and awareness campaigns, digital communication tools, and corporate social responsibility (CSR) initiatives to engage their customers. First, CRM is central to PFAs’ PR activities, and it supports the notion that trust-building and personalised engagement are core to fostering long-term loyalty. Respondents emphasised that consistent, face-to-face interaction, such as CRM clinics and relationship officer visits, helps maintain close ties with contributors in an increasingly competitive environment.

This aligns with Christian et al.'s (2017) study, which found that relationship quality, especially trust and satisfaction, positively influences customer loyalty in pension service firms (e.g., stronger ties with customers result in increased patronage). Similarly, research in the banking sector in Nigeria revealed that PR initiatives such as proactive relationships and CRM positively impact customer satisfaction and retention, reinforcing the crucial link between personal engagement and loyalty outcomes (Joshua & Akase, 2024). As cited in Bamidele et al. (2025), the strategy reflects proactive communication and relationship-based activities, which are recommended by Excellence Theory, asserting that effective PR fosters mutual understanding and long-term relationships with key publics, thereby improving organisational effectiveness and loyalty outcomes.



Another proactive effort by PFAs is pension education and awareness campaigns. This educational focus reflects a two-way symmetrical communication approach, where information is shared with stakeholders in accessible ways that support understanding and empowerment. It helps demystify pension concepts, including RSA statements, compliance, and retirement planning. This resonates with Ekakitie-Emonena and Sado (2023) and Tandoh (2020). Ekakitie-Emonena and Sado (2023) found that PR practices such as email communication, press releases, newsletters, and social media engagement significantly increase customer satisfaction. This also validates the adoption of digital communication tools, including social media engagement, WhatsApp channels, SMS alerts, and newsletters to broaden reach and deliver timely customer support. Nwaka et al. (2025) highlighted that digital relationship marketing significantly affects customer loyalty, particularly when communication tools are personalised and interactive, reinforcing the relational aspects of PR strategies. These tools allow PFAs to create interactive spaces for dialogue, which not only disseminate information but also build ongoing engagement, a key antecedent of long-term loyalty in dynamic service environments.

Moreso, CSR and stakeholder engagement are other deliberate PR instruments used by PFAs to enhance public perception and demonstrate corporate citizenship. Respondents described collaborations with state governments and community events as means of reinforcing organisational visibility and social relevance. Ahmad et al. (2021), in a recent study, found that CSR communication via social media enhances consumer loyalty by eliciting positive emotional responses and admiration for the institution, which strengthens attitudinal loyalty and advocacy behaviours. Thus, PFAs' integration of socially oriented initiatives into their PR practices helps position them as community-aligned organisations, enhancing trust and reinforcing the perception that contributions are managed responsibly and with stakeholder interests in mind. In practice, these findings indicate that while PFAs face regulatory and competitive pressures, they have adapted by embedding PR strategies that prioritise personalised communication, clarity of information, digital engagement, and visible social commitment.

How PFAs deploy public relations strategies towards their customers among the selected federal government civil servants in Ogun State.

Considering the method of deployment of these strategies, PFAs in Ogun State often do so through structured, feedback-driven, and customer-centred processes rather than through ad hoc or generic communication. This finding aligns with contemporary public relations models emphasising strategic PR as a relationship management function rather than a promotional or one-way messaging tool (Grunig & Huang, 2000; Ledingham & Bruning, 2000). For instance, tailoring PR strategies according to customer segments (fund safety, regulatory compliance, and retirement security) suggests that PFAs recognise that effective communication must resonate with the specific informational needs and risk concerns of civil servants, a finding supported by Hanaeze and Rouhani (2013).

In addition, PFAs also demonstrated adaptability by leveraging feedback mechanisms to monitor and refine their PR strategies over time. This has a ripple effect as it contributes to organisational learning, allowing PR professionals to track sentiment, identify emerging issues, and refine messaging for clarity and impact. Importantly, the emphasis on responsive dialogic engagement



distinguishes PR deployment in this context from traditional one-way broadcasting, such as generic advertising, which has limited capacity to build trust (Taylor et al., 2018). The findings of this study also reflect integrated communication management, a best practice in public relations where internal alignment ensures that messaging, policies, and customer service are consistent and mutually reinforcing (Cornelissen, 2023).

The challenges PFAs face in deploying public relations strategies among federal government civil servants in Ogun State

PENCOM has consistently issued revised regulations between 2019 and 2026 on investment of pension fund assets, administration of retirement benefits, and advertising standards. These rules emphasise compliance and uniformity, limiting PFAs' flexibility in communication strategies. Until May 2026, PFAs were required to obtain prior approval before releasing advertisements. Although this requirement was abolished, PFAs must still notify PENCOM and comply with strict conditions (e.g., factual accuracy, prohibition of inducements, and clearance from compliance departments). This regulatory environment has historically constrained PR creativity and responsiveness. Empirical reviews of the pension industry highlight that while regulation has strengthened transparency and trust, it has also created bottlenecks for PFAs attempting to deploy innovative PR strategies, especially in reaching civil servants through tailored campaigns.

Unlike investment and compliance regulations, there is no formal PR strategy policy guiding PFAs. This absence forces PFAs to improvise communication approaches, leading to inconsistency and fragmented messaging. PENCOM's circulars (e.g., revised minimum capital requirements in 2025) emphasise financial stability and operational resilience but do not address communication or PR frameworks. This shows institutional prioritisation of financial regulation over strategic communication. Sectoral analyses note that while PFAs have matured financially, their communication strategies remain underdeveloped due to a lack of policy direction. This gap undermines credibility among civil servants, who expect structured engagement from pension institutions.

PENCOM regulations have long limited how PFAs can use public relations strategies. Although reforms in 2025 and 2026 made it easier to get advertising approved, strict compliance rules still make regulatory oversight a challenge. Without a clear PR strategy policy, PFAs lack a unified way to communicate. PENCOM has focused on financial and operational reforms, but the lack of a PR policy has led to inconsistent messaging and hurt PFAs' credibility with civil servants. These findings show that the challenges PFAs face in Ogun State, Nigeria, are not just isolated cases but are based on regulatory and institutional issues documented over the past seven years (Udoh, 2026).

CONCLUSION AND RECOMMENDATION

This study investigated PR strategies and stakeholder relationship management among PFAs in Ogun State, Nigeria. By examining the PR strategies employed by PFAs to retain customers, targeting Federal Government Civil Servants and grow their operations in Ogun State, Nigeria. The findings demonstrate that PR has become a strategic function within the Nigerian pension



industry, particularly in the post-transfer-window era, where customer retention and loyalty have become critical to organisational sustainability and competitiveness.

Sequel to the findings of this study, it is concluded that PFAs in Ogun State deployed a combination of relational, informational, digital, and stakeholder-focused public relations strategies. These strategies are primarily aimed at fostering trust, enhancing customer engagement, and promoting loyalty among federal government civil servants. The study revealed that PFAs emphasised Customer Relationship Management (CRM), pension education and awareness campaigns, digital communication, and corporate social responsibility (CSR) initiatives to achieve these objectives.

Based on the findings of this study, the following recommendations are made:

1. PFAs should strengthen the visibility of their PR strategies through consistent, multi-channel communication that complements relational and educational initiatives to improve awareness among civil servants.
2. PR campaigns should incorporate interactive and engaging content, including digital forums, webinars, and participatory activities, to enhance emotional connection and deepen stakeholder trust.
3. By combining collaborative regulatory engagement with internal policy development, PFAs can mitigate the dual challenges of restrictive regulations and policy absence. This approach not only strengthens their credibility among civil servants but also positions them as proactive stakeholders in shaping the pension communication landscape in Ogun State.

Ethical Clearance

The authors strictly adhered to Babcock University's ethical guidelines, particularly regarding the disclosure of the study's purpose, informed consent, participant benefits, and related ethical concerns. To ensure compliance, the study protocol was reviewed by the Babcock University Health Research Ethics Committee (BUREC), thereby guaranteeing that the research aligned with established ethical standards. All data collected was used solely for academic purposes. The study also avoided conflicts of interest and upheld academic integrity, with all sources duly cited to prevent plagiarism.

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Conflict of interest

There was no conflict of interest.

Authors Contributions

Salvage Olubisi Oyindamola conceived and carried out the study. Dr. Adesegun Sanson Adetola co-supervised the study and prepared the manuscript under the main supervision of Dr. Johnson Babafemi Akintayo. All the authors have read and approved the manuscript for publication, and



they have collectively conferred the rights to the corresponding author to make the necessary changes required by the editorial team of the journal, do the rest of the correspondence, and act as the guarantor for the manuscript on their behalf.

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Availability of data and materials

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.

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