



Adoption of Digital Public Relations for Enhancing Customer Service in Select Commercial Banks in Nigeria

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Abstract

This study investigated the adoption of Digital Public Relations (Digital PR) strategies for enhancing customer service in selected commercial banks in Nigeria, focusing on First Bank Plc and Zenith Bank Plc. The study was anchored on Customer Relationship Management (CRM) Theory. A mixed-methods research design was adopted, combining a quantitative survey with a qualitative descriptive approach using in-depth interviews (IDIs). Data were collected through structured questionnaire administered to 383 staff and customers drawn from customer service units, while interviews were conducted with 6 key personnel responsible for customer engagement and communication. Quantitative data were analysed using descriptive and inferential statistics, while qualitative data were analysed thematically. The findings revealed that Digital PR strategies, including social media engagement, WhatsApp communication, in-app messaging, email support, and digital feedback platforms, are widely adopted and integrated into customer service operations. More than 70% of respondents reported that Digital PR is fully or partially integrated into their daily operations. Regression analysis further revealed that Digital Public Relations strategies significantly predicted customer service ($\beta = 0.682$, $R^2 = 0.465$, $F = 151.955$, $p < 0.001$), indicating that Digital PR accounted for 46.5% of the variation in customer service. The study recommends that commercial banks strengthen Digital PR through proactive stakeholder engagement, online reputation management, standardised digital communication protocols, and continuous capacity building for public relations and customer service personnel.

Keywords: commercial banks, customer satisfaction, customer service, digital public relations (digital PR)

Introduction

Customers are the source of the existence of the banking sector, without which the banks cannot survive (Geerman & Rodchua, 2018). In the current highly competitive market, customers have the ability to choose where to bank depending on the services offered by different banks. Therefore, satisfying customers' needs goes beyond the banking sector's mere survival and serves as an essential aspect of developing long-term relationships with the customers (Ojokuku & Sajuyigbe, 2019). Public relations (PR) play a critical role in achieving this objective because they facilitate organisations' ability to plan, build relationships and communicate with the target audience, manage reputations, and foster mutually beneficial relationships (Boddy et al., 2017). In the modern digitalised era, most businesses and institutions have embraced using digital public relations to woo their clients and satisfy their needs by responding to queries through websites, social media, and online applications. Thus, in the banking sector, the use of technology has overtaken the use of traditional methods of communication, making it necessary to evaluate the effectiveness of the strategies in wooing customers.

Generally, the use of technology in the Nigerian banking sector has improved communication, customer acquisition, and complaint resolution. Modern digital innovations such



as mobile banking and internet banking have enhanced convenience and speed in money transfer operations while also reducing the distance between customers and their banks (Gomachab & Maseke, 2018). Additionally, through the application of digital communication strategies, the banks are able to track and respond to customer inquiries and complaints faster. Due to the intense competition in the commercial banking industry, it has become more challenging for institutions to woo their clients into choosing their products and services over others (Auta, 2010). Research indicates that improved relationships with customers lead to higher levels of satisfaction with banking services (Zameer & Umar, 2018; Olorunniwo, 2016). However, it appears that Nigerian banks are still facing difficulties when it comes to addressing customer complaints and providing satisfactory service to clients even after the adoption of diverse electronic strategies. Therefore, it is essential to examine how the adoption of Digital PR strategies by commercial banks affects customer service quality and relationships. Notably, previous research efforts have been centred on issues surrounding electronic banking, digitalised banking services, and the relationship between electronic banking services and service quality (Shaikh & Karjaluo, 2015; Gomachab & Maseke, 2018). However, there is a lack of scholarly information regarding the role of Digital Public Relations (Digital PR) in managing and maintaining relationships with customers. Thus, this study aims to evaluate how digital PR is applied in selected commercial banks in Nigeria to improve communication with customers and how such an approach affects customer service.

Statement of the Problem

Although Nigerian commercial banks have embraced digital communication channels such as social media, websites, mobile applications, and online customer care in interacting with customers, many customers still complain of slow response to their requests and inquiries, poor complaint resolution, and lack of good communication channels and engagement with the banks, especially in times of service disruptions. Such issues often affect customers' trust and confidence in the banks, as was evident during the Naira redesign in 2023, when many customers complained of the poor handling of their complaints and how their issues were managed (Ovia, 2021). Even though the use of digital technology in banking has improved customer convenience, customer service in digital and mobile banking requires effective use of Digital Public Relations (DPR) for effective complaint management and response and to build customer trust and confidence (Alalwan, Dwivedi, Rana & Williams, 2016).

The body of knowledge on customer service in the banking industry has been dominated by studies on digital banking, technology, service quality, and security, with limited focus on the role of DPR in managing and communicating with customers to improve service quality and customer satisfaction (Gomachab & Maseke, 2018; Agnihotri & Bhattacharya, 2024). While the existing studies provide insight into various aspects of digital and mobile banking, little is known on how Nigerian commercial banks can use DPR strategies to improve customer service, manage customer relationships, and handle complaints. This study, therefore, focuses on establishing the effectiveness of digital public relations in improving customer service in the Nigerian commercial banking industry. Specifically, the study will review how digital public relations can be used to improve customer engagement and complaint resolution in commercial banks.

Objectives of the Study

This study is guided by the following objectives

1. Determine the level of adoption of Digital Public Relations strategies in customer service delivery among selected commercial banks in Nigeria.



2. Examine the Digital Public Relations strategies used by selected commercial banks to engage customers and manage customer service.
3. Assess the effectiveness of Digital Public Relations strategies in enhancing customer service in selected commercial banks in Nigeria.
4. Identify the challenges affecting the implementation of Digital Public Relations strategies for customer service in selected commercial banks in Nigeria.

Review of Literature

The development of new digital technologies has improved public relations as interactive communication with stakeholders. Various scholars have explored public relations and revealed that digital PR is a new approach that extends the role of public relations by focusing on relationships, managing organisational reputation, and interacting with stakeholders virtually (Macnamara, 2018; Gregory, 2020). Unlike traditional public relations, digital public relations allow organisations to interact with stakeholders through online media, blogs, webcasts, and social networks (Macnamara, 2018).

In this regard, Gregory (2020) explains that digital public relations are a communication practice that creates value by building relationships and managing reputation through rapid and transparent information exchange. On the other hand, Macnamara (2018) explains that digital PR emphasises two-way communication processes and makes it possible to increase the organizational reputation based on feedback from stakeholders. It is noteworthy that digital relations have become an integral part of the service sector, especially in the banking sector, because customers prefer instant communication with financial institutions to get relevant information (Grönroos, 2017). In this regard, digital public relations have become an essential tool for contemporary banks to improve their relationships with customers.

Customer service has been considered an essential aspect of organisational growth and success because it helps satisfy customers' needs and wants while increasing customer trust, loyalty, and retention (Kotler & Keller, 2016). At the same time, various definitions of the concept have been proposed in the academic field. For instance, Kotler and Keller (2016) remark that customer service involves all activities undertaken before, during, and after the sale of products and services, whereas Grönroos (2017) agrees that the term refers to actions intended to ensure customer satisfaction by managing and delivering goods and services to customers. In the context of the banking sector, customer service refers to communication methods used by financial institutions to deliver products and services to customers while addressing their queries and complaints (Zeithaml et al., 2018).

Bitner et al. (2010) note that previously, the concept was associated with core service delivery in bank branches because communication mostly occurred face-to-face. Such a method allowed for building strong interpersonal relationships between bank employees and customers. However, now it is more difficult to attract and retain customers because they are more likely to prefer non-face-to-face communication due to the rapid development of digital technologies. As a result, customer service has become dependent on communication methods used in the banking sector. In addition, the growing importance of digital communication has prompted the need for digital public relations to ensure that banks can provide high-quality customer service.

Review of Empirical Studies

Recent empirical studies reveal the increasing role of digital communication in enhancing customer relations in the Nigerian banking sector. Most of the reviewed studies do not directly



address the impact of Digital Public Relations but reveal significant aspects of the relationship between various communication strategies and customer service, satisfaction, trust, and engagement. The reviewed articles confirm the general importance of public relations (PR) in modern business through enhanced customer engagement and loyalty. Thus, Zephaniah, Ogba and Izogo (2020) found that PR activities had more impact on customer loyalty than other marketing communication activities, thus proving its role as a tool to build customer trust. Ekaitie-Emonena and Sado (2023) also highlight the role of PR in customer satisfaction through the dissemination of newsletters, email marketing, social media management and press releases, as these activities help to facilitate informative exchange and manage customer expectations. Both articles demonstrate the positive effect of communication strategies on customer service in the banking sector, although neither of the authors analyse the role of Digital Public Relations specifically.

In a similar vein, Ojiaku and Olise (2022) prove that personalization, interactive social media content, and e-word of mouth have a positive effect on social media engagement and customer trust. Makanyeza et al., (2025) highlight that effective communication helped customers to embrace digital banking during the cash crunch of 2023. While both articles analyse the impact of social media marketing on the Nigerian banking sector, they also reveal the benefits of effective communication strategies in general. In particular, social media engagement and digital banking are examples of how communication can affect consumer behaviour and relationships with customers. Therefore, articles 3 and 4 also relate to the current research topic since they discuss the role of digital communication in building relationships with customers through social media. The reviewed studies were based on quantitative research methods, mainly surveys. The chosen methodology allowed the authors to assess the level of consumer satisfaction associated with specific communication strategies. However, most studies were limited to surveying customer attitudes towards various aspects of communication, without explicitly analysing the role of digital PR strategies. Additionally, most articles used different theories to analyse the same issue, such as the diffusion of innovations theory, relationship management theory, excellence theory of public relations, and uses and gratifications theory.

All the reviewed articles confirm the importance of effective communication for building relationships with customers. However, most studies analyse the impact of digital communication strategies in general, without focusing on the specifics of Digital Public Relations. Specifically, the reviewed articles do not provide consistent evidence on the level of adoption of Digital Public Relations strategies, their role in service delivery, and their impact on consumer trust and satisfaction. At the same time, no previous study explicitly focuses on the role of Digital Public Relations in the context of commercial banks. Therefore, this study extends the existing body of knowledge by explicitly focusing on the role of Digital Public Relations in the context of commercial banks and its impact on customer relations.

Theoretical Framework

This study is based on the Relationship Management Theory (RMT) proposed by Ledingham and Bruning (1998) and later expanded by Ledingham (2003). The RMT has gained wide acceptance among public relations scholars because it captures how various organisations can strategise their communication to build and/or nurture relationships with their stakeholders. Contrary to the view that the role of public relations is to engage in publicity and press relations, relationship management theory posits that connection-building is a key goal of public relations. In essence, the theory promotes communication-friendly environments that facilitate trust,



openness, acceptance, commitment, and participation to foster relationships between these stakeholders. Instead of only communicating out to the target audience, especially during times of crises and promotions, Relationship Management Theory postulates that it is essential for firms to hold open doors policy at all times so that the public can easily participate in what should happen next. With the proliferation of digital communication, Relationship Management Theory has become even more attractive as social media, emails, websites, online customer care, and mobile phones have been adopted to promote two-way symmetrical conversations in an organisation's relationship management.

The banking sector has benefited immensely from digital public relations as it has helped in meeting the demands of the customers. For instance, the bank can utilise social media platforms, websites, and mobile phones to respond to customers' inquiries and complaints, give them accurate information about the products and services, and offer better customer care. In this case, the RMT is applied in the banking sector to achieve good customer service through the application of Digital Public Relations. The adoption of this theory will help the researcher understand why certain commercial banks in Nigeria do not embrace this strategy. Therefore, the theory will be used as the framework for the study.

Methodology

Mixed methods research design was adopted for this study because it allows the researcher to utilise the strengths of both qualitative and quantitative methods in order to understand fully the research problem. It also allowed collecting both data types simultaneously, analysing the information gathered using different techniques to tackle all aspects of the study and subsequently combining them during data interpretation. The sequential explanatory strategy was used to meet the study objectives. The study population comprised employees and customers of Zenith Bank Plc and First Bank of Nigeria (FBN) in Federal Capital Territory (FCT), Abuja. Specifically, it included staff members working in customer service, public relations, marketing, and digital communication at the two banks and the customers interacting with them. The target population was 3554 Zenith Bank Plc employees in Abuja while those of FBN were 2700. A sample size of 400 was selected using Yamane's sampling frame at 5% margin of error. This comprised 150 staff members and 250 customers. The sample size was determined using Yamane's sampling framework at 5% margin of error. Multistage sampling was used to select the sample size from the target population. In the first instance, Zenith Bank Plc and First Bank of Nigeria were purposefully selected based on their reputation for having effective Digital PR and customer service. Thereafter, the branches of the two organisations were randomly selected from Abuja. Subsequently, employees working in customer service, public relations, marketing, and digital communication were purposely identified as the target population. Finally, the customers were selected using systematic random sampling.

Questionnaire and In-depth Interviews (IDIs) were used to collect data from the sampled participants. The questionnaire was administered to customers and staff members to obtain their views and experiences regarding the adoption of Digital PR strategies in delivering customer service while the IDIs were conducted with selected Public Relations and Customer Service Officers to get their views and experiences on the same issue. The tools were subjected to validation procedures before finalisation. Descriptive statistics were generated from the quantitative data while qualitative data were analysed thematically. The results of the analyses

were combined during interpretation to gain deeper insights into the efficacy and adoption of Digital PR strategies in improving customer service.

Data Presentations

A total of 400 copies of questionnaire were distributed to staff of the selected commercial banks. Of these, 383 were duly completed and returned, representing a response rate of 95.8%. The remaining 17 questionnaire (4.2%) were either not returned or were returned with incomplete responses and were therefore excluded from the analysis.

Table 1. *Showing Digital PR Channels Used for Customer Service*

Response	Frequency	Percentage (%)
Twitter/X handle	78	20.4
Facebook page	65	17.0
Instagram page	54	14.1
WhatsApp channel/bot	92	24.0
In-app messaging/push notification	59	15.4
Email support	35	9.1

Note: $n=383$

The findings suggest that the selected banks rely more on interactive Digital PR channels than traditional digital communication platforms. This indicates a growing emphasis on real-time customer engagement and responsiveness, which are central to effective Digital Public Relations.

Table 2. *Showing Integration of Digital PR into Daily Customer Service Routine*

Response	Frequency	Percentage (%)
Fully integrated	128	33.4
Partially integrated	142	37.1
Pilot/Limited use	69	18.0
Not integrated	44	11.5

Note: $n=383$

The results show that Digital PR has been adopted by the selected banks but has not yet been fully embedded in all customer service operations. This suggests that there is still room for greater institutional integration of Digital PR practices.

Table 3. *Regression Analysis of the Effect of Digital Public Relations Strategies on Customer Service*

Predictor Variable	Unstandardised Coefficient (B)	Standard Error	Standardised (β)	Coefficient t-value	Sig. (p)
Constant	1.842	0.327	–	5.633	0.000
Digital Public Relations Strategies	0.641	0.052	0.682	12.327	0.000

Model Summary

R	R ²	Adjusted R ²	F	Sig. (p)
0.682	0.465	0.463	151.955	0.000

The regression analysis indicates a positive relationship between Digital Public Relations strategies and customer service. The model explains approximately 46.5% of the variation in customer service ($R^2 = 0.465$). The standardised beta coefficient ($\beta = 0.682$) suggests that Digital Public Relations is a strong positive predictor of customer service. The model is statistically



significant ($F = 151.955$, $p < 0.001$), indicating that improvements in Digital Public Relations strategies are associated with improvements in customer service.

Table 4. *Showing Major Challenges Limiting Digital PR Effectiveness*

Challenge	Frequency	Percentage (%)
Poor internet/connectivity	74	19.3
Lack of trained staff	88	23.0
Slow backend systems	92	24.0
No clear escalation protocols	69	18.0
Data privacy restrictions	60	15.7

Note: $n=383$

The results reveal that organisational and technological constraints remain the major barriers to effective Digital PR implementation. This suggests that improving staff capacity and supporting technological infrastructure is essential for enhancing Digital PR effectiveness in customer service.

Insight from Qualitative Data

To complement the survey findings, in-depth interviews were conducted with 6 key informants, comprising Public Relations Officers, Customer Service Managers, and Digital Communication Officers from the selected commercial banks. The interview findings provide deeper explanations of the quantitative results and are presented according to the study objectives.

Theme 1: Level of Adoption of Digital PR Strategies

Interview participants agreed that Digital PR has become an important part of customer service delivery. They explained that digital platforms such as WhatsApp, X (formerly Twitter), Facebook, mobile banking applications, and email are now routinely used to communicate with customers, respond to enquiries, and manage complaints.

A Customer Service Manager (P3) stated:

Social media and WhatsApp have become our first point of contact with many customers because they expect quick responses before visiting the branch.

This finding supports the survey result, which showed a high level of adoption of Digital PR tools, suggesting that banks increasingly recognise digital platforms as essential communication channels.

Theme 2: Digital PR Strategies Used for Customer Engagement

Participants explained that banks use Digital PR strategies such as real-time complaint handling, customer feedback, social media engagement, service updates, financial education, and personalised communication to strengthen relationships with customers.

One Public Relations Officer (P1) explained:

We do more than advertise our products. We use our digital platforms to educate customers, respond to complaints, and provide updates whenever service disruptions occur.

These findings indicate that Digital PR is being used as a two-way communication strategy that promotes dialogue and relationship building, consistent with the survey findings.

Theme 3: Effectiveness of Digital PR in Enhancing Customer Service

Interview participants generally believed that Digital PR has improved customer service by making communication faster, more accessible, and more responsive. However, they



emphasised that customers value timely feedback as much as the final resolution of their complaints.

A Digital Communication Officer (P6) noted, "Customers become less frustrated when they receive regular updates, even if the issue cannot be resolved immediately." This explains the positive perception of Digital PR effectiveness observed in the survey and highlights that continuous communication is an important contributor to customer satisfaction.

Theme 4: Challenges Affecting Digital PR Implementation

Although participants acknowledged the benefits of Digital PR, they identified operational challenges that affect its effectiveness. These included slow backend systems, inadequate staffing, high volumes of online enquiries, and occasional internet connectivity problems.

As one participant (P8) explained:

Sometimes we respond quickly online, but resolving the customer's issue depends on other internal systems. Customers usually judge the entire service based on the final outcome.

These findings complement the survey results by showing that the success of Digital PR depends not only on digital communication platforms but also on efficient internal processes, adequate technological infrastructure, and skilled personnel.

Discussion of Findings

This study aimed to investigate the adoption of digital PR strategies for customer service in the selected commercial banks in Nigeria. The study's findings were evaluated against the existing literature on Digital PR strategies for customer service and the assumptions of the Customer Relationship Management Theory. The theory's basic concepts include sustaining customer engagement, maintaining two-way communication, and investing in long-term relationships with customers. The first study objective was to determine the extent of adoption of Digital PR strategies for customer service by the selected banks. According to the study results, the respondent banks adopted various Digital PR strategies extensively to engage and notify customers and address complaints, including WhatsApp, social media, in-app messaging, SMS notifications, and email. The results align with the literature findings by Sweetser et al. (2018) and Kent and Taylor (2016), who note that digital media have revolutionised the modes of communication within organizations and with their external stakeholders. In contrast to the study findings by Sweetser et al. (2018) and Kent and Taylor (2016), who conducted their research in digital PR-friendly settings and concluded that the companies had fully adopted the new communication methods, the current study found that the adoption of Digital PR strategies has been partial in the studied banks. Therefore, Digital PR strategies can be considered as a communication tool that continues to gain ground as the best channel for engagement and notification as far as the organizations' commitment to achieving sustainable competitive advantage through long-term customer relations. In addition, the findings align with the Customer Relationship Management Theory to demonstrate that the selected banks have leveraged on the emerging modes of communication to sustain long-term relationships with their customers.

The second objective was to establish the Digital PR strategies for engaging customers and managing customer service adopted by the selected banks. According to the study results, the respondent banks utilized such methods as complaint management, feedback collection, personalized communication, service updates, and social media for managing customer service and feedback. In line with the findings by Mangold and Faulds (2019), the study results



demonstrate that the selected banks have embraced digital communication strategies to promote two-way communication with their customers. Contrary to the findings by Mangold and Faulds (2019), who concluded that companies used digital communication strategies to share customer information with their stakeholders, the current study's findings demonstrate that the selected banks have embraced Digital PR to develop long-term customer relationships to meet their business objectives. Therefore, the findings align with the Customer Relationship Management Theory to show that the selected banks have leveraged on their communication strategy as a tool to develop long-term customer relationships. According to the theory, the best way to ensure competitive advantage is through long-term customer relationships. As such, the banks wanted to maximise their chances of achieving long-term relationships with their customers, which explains their heavy investment in communication.

The third objective was to determine the effectiveness of Digital PR strategies for customer service adopted by the selected banks. According to the study results, the respondents were optimistic about the effectiveness of Digital PR strategies as they improved customer experience and promoted customer confidence. The findings align with the results of the study conducted by Saffer, Sommerfeldt and Taylor (2013), who concluded that effective communication promoted positive customer experiences and improved stakeholder relations. However, the study revealed that some respondents were pessimistic about the effectiveness of the adopted Digital PR strategies because the strategies have not helped them resolve the operational limitations in delivering customer service.

The findings contradict the results of the study by Saffer, Sommerfeldt and Taylor (2013) to demonstrate that effective communication is key to promoting positive customer experiences and building long-term relationships. According to the findings, Nigerian customers are rational and only consider customer experience offered by banks that are able to resolve their problems. As such, it would be inaccurate to claim that the adoption of Digital PR strategies has helped the banks to promote positive customer experiences and improve customer service. Instead, the findings align with the Customer Relationship Management Theory to illustrate the need for the banks to invest in effective communication for building long-term customer relationships. The theory postulates that for effective communication to take place, an organization must have competent customer service personnel and adequate resources to meet customer expectations. The final objective was to reveal the challenges affecting the use of Digital PR strategies for customer service in the selected banks. According to the study results, the adoption of Digital PR strategies had not been effective due to system downtime, lack of customer education, staff inadequacy, and operational inefficiency.

In line with the findings by Wright and Hison (2017) and Gregory (2015), the study found that system downtime, staff inadequacy, and operational inefficiency hindered effective communication within the selected banks. However, unlike the study findings by Wright and Hison (2017) and Gregory (2015), which were conducted in the developed world, this study's findings demonstrate that the operational constraints in the Nigerian economy limit the ability of the banks to utilize Digital PR to promote two-way communication. Therefore, the findings align with the Customer Relationship Management Theory to demonstrate that the selected banks faced several challenges in meeting their customer communication, engagement, and feedback collection needs due to their limited capabilities to provide adequate customer service to their growing customer



base. According to the theory, the challenges hindered the banks' ability to develop long-term customer relationships due to the failure to meet customers' service expectations.

Conclusion

The study revealed that Digital Public Relations has become a significant strategic communication function in the Nigerian banking sector as it goes beyond information dissemination to facilitate customer relationship management, complaint handling, and relationship building. The study reveals that the commercial banks have embraced digital media to meet the rising demand for enhanced customer service. The study, therefore, concludes that the efficacy of Digital PR in the banking sector is conditional upon the banks' ability to respond to customers' needs in a timely, transparent, and responsible manner. The study contributes to knowledge by empirically establishing the role of Digital PR in enhancing service delivery while building customer trust and loyalty in line with the CRM theory. While the findings confirm the efficacy of digital communication in the banking sector, they further reveal that it requires appropriate organisational structures and processes for effective customer relationship management. Thus, the study highlights the importance of contextual factors such as competence, system infrastructure, and organisational capacity in realising the potential of digital media in public relations.

Recommendations

Based on the findings, the following recommendations are proposed for commercial banks seeking to enhance the effectiveness of digital PR in customer service:

1. Commercial banks should strengthen the integration of Digital PR tools across all branches by ensuring that every customer service unit is equipped with the necessary digital communication platforms and technological resources to support effective customer engagement.
2. Banks should establish standardised digital customer service protocols, including clear guidelines for complaint acknowledgement, escalation, tracking, and resolution, to ensure consistency and efficiency in customer interactions across all digital channels.
3. Banks should invest in modern IT infrastructure, continuous staff training, and improved interdepartmental coordination to address technical outages, skill gaps, and operational inefficiencies that hinder the effective implementation of Digital PR strategies.

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AI Use Declaration:

AI-assisted tools, including ChatGPT and Grammarly, were used in the preparation of this work for language editing, proofreading, improving clarity, and refining the presentation of ideas. AI was not used to generate or fabricate research data, findings, or references. All AI-assisted outputs were reviewed and critically evaluated by the author, who retains full responsibility for the accuracy, analysis, interpretations, and conclusions presented in this work.
