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### Corporate Public Relations

Public relations is a vital tool for organisations in the pursuit of achieving their aims, objectives and goals. Relationships within and outside organisations are intricately woven for the achievement of the corporate objectives using public relations strategies. In this chapter, public relations as practised in government and business sector (banking and finance) would be discussed. Of course, public relations has become part and parcel of the management of organisations.

Organisational objectives differ. However, this discussion would be restricted to that of business and government. Briefly, business organisations aim at achieving profitability and growth, caring for the interest of the shareholders and stakeholders; establishment of good reputation and management stature; attainment of industry leadership; and ensuring employee welfare and satisfaction. It also seeks to attain balance between domestic and foreign business interests and render quality services to the society and for the common good.

Government have responsibility for all. It is concerned with ensuring good governance; the greatest good for all; provision of social infrastructures such as water, roads, education, health, shelter, etc; project good reputation for the country; and protection of life and property and general well-being.

## Public Relations in Government

Though government is the single highest employer of public relations personnel in Nigeria, yet the impact of public relations in governance is minimal. Perhaps it is a measure of the rather unwieldy and peculiar circumstance of the business of government that have direct impact on everybody's life. The adverse effects of colonisation and non-democratic governments have continued to make people view government as nobody's business. This ironic situation has led to a self-destructive attitude by the public in matters that relate to government. Over time, this has diminished international perception of the people and the government. The situation has become more precarious as little effort is being made by many governments to carry the people along. Indeed, the true values and ethos of the country and its people have been frittered away. The negative image that has been created in the past few years would be difficult to turn around overnight. After more than four decades of independence, the negative colonial experience of Nigeria ought to have thinned out to nothingness if the country had been properly orientated to embrace democracy and free market economy. This today, ought to symbolise progress, development and economic self-sufficiency. Sometime ago, in *The Vanguard* (a Nigerian daily), one of Nigeria's greatest political activists during the colonial era, late Alfred Rewane, reminisced about his encounter with Harold Cooper, the then Central Government Public Relations Officer in Lagos in 1952 at the height of the events which preceded Chief Anthony Enahoro's "self-government now" motion in the Federal Parliament. Cooper and the colonial government were routinely condemned by the nationalists for most of their actions which were often regarded as anti-people and repressive. Prophetically, Cooper said,

How much I would have wished that when you young chaps who see nothing good in whatever we (the British) do turn 60, I would still be alive and have the

means to return to Nigeria, look you straight in the face and ask: All those things you regarded as evil then, do you still think so now!

Cooper was dead right while the young nationalists now in their twilight have been proved wrong. What an irony, given the fact that intolerance of other people's views by the leader might have been responsible for Rewane's suspected assassination. He was a pungent social critic whose views were revered among lovers of truth and patriotism in the country. Even Chief Anthony Enahoro, the architect of the independence motion at the legislature, had to flee to the US on exile to continue the struggle for the Nigeria of his dream.

Successive administrations in Nigeria have shown interest in public relations activities. Using the various information ministries at the federal and state levels, public opinion towards government programmes has been mobilised through the use of mass media channels such as newspapers, magazines, re-diffusion (now extinct), radio, television and film shows. In this way, it was possible to reach people in the remotest parts of the country. Today, we seem to be back where we started. The rural population is increasing and are still economically disadvantaged such that they have reduced access to information. The traditional modes of communication may need to be revived to complement the new mass media method. The purpose of government public relations in modern times is characterised by the need to tackle global economic recession, peaked unemployment rate, galloping inflation, increased wave of crime, high illiteracy level, abuse of human rights, political instability and other social ills. Nonetheless, the political class and the military cohorts in most of the emerging third world economies, give cause for worry. After an average of 35 years of independence, ineptitude, kleptocracy and retrogressive economic, political and social policies make the job of any public relations for government, at best counterproductive and illusory. The major organs of the government at the time admitted the difficulties experienced in

marketing a product (government) that had become stale and an anathema in the international community.

## **Public Relations under the Military**

Leadership should be by example and not precept. Throughout the period of military governance in Nigeria, public relations could not have been said to have made much impact. This is because the nature of the government did not allow for free trade of ideas and symmetrical communication which is a prerequisite for good public relations. Faced with a myriad of problems at home and abroad, and for inaction, insincerity and general lack of faith in moving towards democratising the Nigerian Society, the military used the all-powerful centralised government to "crush" all the opposition. Pro-democracy crusaders were ceaselessly arrested while some were forced into self-exile. There was constant harassment of the vibrant press, and deaths of prominent detainees in detention, as government continued waging wars against the international community. Right in the eye of the storm, Nigeria carried out the controversial execution of the Ogoni nine. The response by the international community was swift as the country was suspended from the Commonwealth and several sanctions imposed. What did the government do? It naturally reached out for a US based public relations firm, Messrs Washington and Christie, to tackle the problems of Nigeria's pre-eminence as a heroin trafficking centre. Other aspects of the sanctions imposed on the country were visa restriction for senior government and military officials, disqualification from loan facilities, suspension from international games, and de-certification of major airports. Nigeria was stigmatised as unsafe because of high rate of crime, and as a centre for drug trafficking, money laundering, and a nation of advance-fee fraudsters (419ers). Messrs Washington and Christie, as equipped and as well paid for the lobbying job, made little or no progress because the client was a very bad product, hard to sell. The Cable News Network interviews organised for the junta were

counterproductive as they confirmed suspected hidden agenda and subterranean moves to cling to power by all means and probably succeed themselves in the fashion of the failed despotic regime before it. A Nigerian public relations consortium may not have performed better either; there has to be a successful public relations campaign to improve the country's image, for the subject to be sellable. Such exercises were pure waste of funds as the image of Nigeria ought to have been tackled at home first. It is the perception of Nigerians about the military intrusion and its lack of capability to move the nation forward that was the problem. Importing toxic fuel to a nation that ranks among the highest crude oil producers in the world cannot be defended and public relations' best spin doctors would have failed to change the negative impact of such an irony. Tackling these issues at home decisively and by engaging the services of professional practitioners might have improved the dented image. It is only then that the complementary effort by international consultants might succeed. The Nigerian Institute of Public Relations took the government up on its interest in hiring foreign public relations firms and unskilled traditional rulers to do "image laundering" for it. Apart from the huge costs, the issue of relevance and appreciation of the environment usually made the job of foreign consultants difficult. The institute in 1997 requested the government to reopen her information desks at the Nigerian embassies worldwide.

The lesson from all these in the words of Edward Barnays (1986:113) is that:

Public relations counselling should continue to be a great safeguard of a free democratic competitive society; in which people power remains dominant.

*(Political public relations)*

## **Functions of Government Public Relations**

In a democratic dispensation, public relations would play important role as the three arms of government – executive,

legislature and judiciary – work together to actualise the programmes of the ruling government. Broadly, the functions of public relations in government are:

- (a) informing and educating the public about government programmes, policies, legislation, regulations, achievements and all matters that affect the lives of the people;
- (b) securing the understanding, cooperation and support of the people in achieving the goals of its programmes such as structural adjustment programme, rural development, census, commercialisation and privatisation, credits to small producers, political education and social mobilisation;
- (c) maintaining a two-way communication channel between government functionaries and the public to whom the various programmes are directed;
- (d) seeking legitimacy (military) through the enunciation of programmes that are seemingly tough for politicians to handle (state and local government creation and other populist programmes to ensure continuous stay in power).
- (e) reporting to the electorate (party) programmes that would alleviate their suffering, in order to be able to seek further mandates in future elections; and
- (f) feeling the pulse of the governed towards the government, thereby giving good feedback on people's reactions to various policies that have direct impact on their lives, such as the removal of subsidies on education, fuel, health, and other social facilities.

Public relations in government, from these perspectives, is therefore not a fancy but a necessity, particularly when a diverse polity like Nigeria is concerned. Whenever public relations is mentioned in relation to government, most people for good reasons see it functioning as the alter ego of the ministry of

propaganda, churning out half-truths, designed to beguile the unwary and confuse the uninformed. The present harsh economic realities and political instability make government public relations difficult and risky. The military administration which sacked the second republic politicians found itself in the throes of an unprecedented world economic recession for which Nigeria was one of the hardest hit, having misapplied her wealth (oil money) when it was literally overflowing. Selling such government programmes was an uphill task particularly when soldiers, no matter how hard they tried, could hardly facilitate democracy. Conversely, public relations thrives best when there is freedom of expression and association.

## Public Relations Strategies

Aggressive, creative, and well-articulated public relations programmes are a *sine qua non* to the acceptability and success of governments. In content, quality, quantity and sustenance, the public relations programme being practised in Nigeria today is a great improvement over the past performances of the earlier practitioners. In the past few years, foreign and indigenous public relations firms were contracted to shore up the image of the country, particularly with the notoriety that the drug trade brought to the nation. The media unwittingly contributed to the negative image of the country by the devastating effect of unlimited media exposure and magnification of matters that were otherwise inconsequential. Government increased its public visibility through aggressive publicity in self-reliance, economic recovery, patriotic and political messages. The radio and television stations were inundated daily with jingles on these themes. News bulletins were packaged along certain strategic formats with definite messages. The Mass Mobilization for Social and Economic Recovery (MAMSER), now National Orientation Agency (NOA), serving the role of the midwife in a new social order, carried on sustained programmes of selling Nigeria to herself and the outside world, as a well-endowed nation with the

ability to overcome whatever its problems might be. This was not all, for various government agencies, particularly those created in the post-second republic administration (now totally reversed or scrapped), such as Directorate of Food, Roads, and Rural Infrastructures (DFRRI), National Directorate of Employment (NDE), some government ministries, National Population Commission (NPC), National Board for Community Banks (NBCB), People's Bank of Nigeria, Better Life for Rural Women, Women Affairs Commission (WAC), as a result of the peculiarity of the period of their establishment knew exactly how effective and strategic public relations programming could be in aiding the performance of their functions. They all adopted a systematic approach to mobilise public support and understanding for their various programmes. Predictably, some agencies were overexposed to the media with the attendant problems. Others were able to project their services and products in the right proportion and gained appreciable mutual understanding from members of the public.

Government public relations is improving by the day as exemplified by Nigeria Census 2006 adoption and use of public relations strategies to prosecute the programme. The final outcome of the census exercise is unlikely to take away the attention to details and good effort in public communication.

In other words, the effectiveness of a public relations executive is directly proportional to the positive impact of programmes and policies of his organisation and an exceptionally good relationship with its various publics. All these attributes do not make the job of the public relations executives any less challenging but also serve to facilitate and consolidate their efforts.

The issue of gross mismanagement of the economy is a clear indication that the best public relations strategies cannot make the public perception of a bad government better, unless it is manifestly responsive and people-oriented. Public relations cannot and should not be used in disinformation as it would be counterproductive.

The abuse of public relations by the government in Nigeria is, presented below:

When non-democratic governments are in the saddle, what is referred to as public relations is plain propaganda. The enormous resources and power at government's disposal are usually employed to force compliance, agreement and conformity by the citizens. When this is unattainable through permission, transparent leadership and people-centred policies, the government resorts to rough tactics of muzzling the press by indiscriminate closures, detention without trial, assassination and other unconventional methods. This is more so in third world countries where truth is routinely held hostage to policies. Beginning with the Buhari-Idiagbon draconian Decree 4 meant to cripple Nigerian vibrant press, the IBB regime's follow-up of terror-based handling of the press was a child's play in the face of Abacha's silent but devastating suppression of the media and public opinion. The catalogue of newspapers and magazines that were closed down during this period is amazing. With the closure of some Nigeria press (all the titles in *The Guardian*, *Concord*, *Punch* stables), many conciliatory and government-sponsored newspapers and magazines were floated. Most of them were unable to register their presence in the marketplace as their main concern of defending and applauding patently bad government policies and programmes (such as the constitutional conference) did not go down well with majority of the people. The News Agency of Nigeria and Voice of Nigeria that were meant to project Nigeria internationally, found it pretty difficult to project a forceful and positive Nigeria in that there was a dearth of worthy news most time to generate interest. Public relations practitioners should be concerned when the affairs of state go awry. In the public diplomacy business, it becomes necessary to let the client – Nigeria government in this case, recognise the handicap of projecting a strong, favourable image based on truth, as truth telling is central to public relations mission. A situation where the government

is allowed to use public relations strategies and professionals to manipulate facts and play fast and loose with the truth will not augur well for the profession. Yes, government may employ many practitioners, yet they owe it a duty to their primary constituents – the people whose interest should be paramount in their practice, to the profession and to the individual practitioners to uphold the truth always. This is why the various chief spokespersons, for the Abacha regime in particular, were not successful in communicating with Nigerians and the international community. It is evident that each time they spoke, they were not convinced of the genuineness of the statements they were conditioned to make. In Nigeria's later day military era for example, there were more than one spokespersons for the country at any given time on any national issue – the Minister of Information, the Director, Directorate of Defence Public Relations and the Minister of Foreign Affairs! This might have been a clear case of misapplication of public relations and nothing positive came out of it. Public relations' most valuable asset is its reputation for integrity and high ethical standards. Whenever professionals find themselves compromised, staying on may not be worth the while.

– Adamolekun & Ekundayo

In government and indeed corporate entities, the two-way symmetrical communication is most preferred. The model uses the best practice of public relations to give and get information. (See box of Grunig's exposition on symmetric public relations).

Nigeria's level of practice in the absence of any empirical studies could be based on the four public relations models developed by Grunig and Hunt, averaged thus; as much as 50 percent could be based on two-way symmetrical communication, 20 percent on public communication, another 20 percent on press-agentry and publicity and about 10 percent on two-way symmetric communication methodology. (See box for a comprehensive exposition of the theory of symmetrical communication as exposed by James E. Grunig)

## Public Relations/Communication Models

### One-way Communication

Dissemination of information from an organisation to its public without any feedback. Public relations consists solely of press releases, publications, news stories, or speeches.

### Two-way Communication

Public relations that includes research on publics, feedback from public or other forms of dialogue.

### Asymmetrical Communication

Public relations whose objectives is to change the ideas, attitudes and behaviours of publics but not those of the organisation. Asymmetrical communication attempts to persuade. Asymmetrical communication can be one-way or two-way. Two-way asymmetrical communication also can be described as "scientific persuasion," in which research is done to determine the messages most likely to affect publics but not to determine how the organisation can change to accommodate the interest of the publics.

### Symmetrical Communication

Public relations that attempts to reach a compromise between the interest of the organisation and its publics. As a result, change is likely in the ideas, attitudes, and behaviours or both. Symmetrical communication is true dialogue and must be two-way.

### Press-Agentury Model

Propagandistic is public relations that seeks publicity or media attention in almost any way possible.  
A one-way asymmetrical approach.

### Public Information Model

Public relations practised by "Journalists in residence" who disseminate what generally is accurate information about the organisation but do not volunteer negative information. It is one and generally asymmetrical because only information that the organisation chooses is disseminated.

### Two-way Asymmetrical Model

Public relations that identifies the messages most likely to produce the support of publics without having to change the behaviour of the organisation.

### Two-way Symmetrical Model

Public relations that uses dialogue, bargaining, negotiation, and strategies of conflict management to adjust the relationship between an organisation and its publics.

... James E. Grunig in *Public Relations Quarterly* Fall 1990 p. 18.

Fig. 5.1: Basic Definitions of Grunig's Theoretical Terms

## **Public Relations in Business Organisations**

Commercial organisations basically set out to do business and stay on. To achieve this, it must be able to get good returns on its investment and make profit. Profit, therefore, is the driving force behind business organisations.

These organisations include multinational corporations in the oil and manufacturing sectors of the economy, private limited liability companies, banks, insurance and other business enterprises. Interestingly, some government organisations have been privatised and commercialised such that they make a lot of money but remain essentially non-business-like as they still depend on government, and most of the money they realise are used to prop up other unprofitable government ventures. Hence, Nigerian Telecommunications Limited (NITEL), National Electric Power Authority now Power Holding Company of Nigeria (PHCN), Nigerian National Petroleum Corporation (NNPC), Nigerian Maritime Authority (NMA) and Nigerian Ports Authority (NPA), all generate large revenue but cannot be regarded as truly commercial compared to what obtains in companies such as Shell, Mobil, Lever Brothers, Union Bank, Zenith Bank and others.

Public relations in commercial organisations is therefore given very high priority as the business environment is competitive and rewarding, depending on what is invested. Public relations practitioners that are experienced and knowledgeable are usually hired by these organisations. They go by various names depending on the preferences and type of business. A bank would likely prefer to call him a public relations or corporate affairs manager while oil companies may use public affairs, community relations or external affairs manager. In manufacturing companies, they may prefer to emphasise their primary concern of marketing products and use advertising and marketing manager. The list and possibilities are many but it is important that public relations remains the main name that is unambiguous and all-encompassing for image-building activities of companies.

Newer business entities that have been restructured through mergers, acquisitions and new entrants, courtesy of the liberalisation and privatisation policies, have been very aggressive in their integrated marketing communication approach in reaching out to their diverse publics. Examples are Globacom, MTN, Celtel, Tinapa, British American Tobacco, Nigeria (BATN) and Virgin Nigeria.

Although the oil and gas and telecommunication sectors have increased the tempo of their public relations activities in recent times, the financial sector is singled out as it has had a longer history of constructive use of public relations strategies. The telecommunications sector since its liberalisation has become a beehive of public relations activities as the competing companies, mainly Globacom, MTN, Celtel, Mtel and the PTOs continue to struggle for a better market share. Public relations tools and strategies have been employed to get the understanding and retain the attention of their various publics in matters pertaining to their preferences in mobile telephone services.

On the other hand, the monopolistic and long years of government involvement in the oil and gas sector gave the multinational and lately indigenous operators some comfort such that they did not consider using public relations tools and strategies beyond the routine of internal communications and relationship with their shareholders. The deregulation and liberalisation policies of the present administration present ample opportunity. As it gathers more momentum and more participants are attracted to invest in the sector, the kind of healthy but fierce competition being witnessed in the telecommunications sector would be replayed. The beauty of this is that the consuming publics would no longer be taken for granted. Given the centrality of oil and gas to Nigeria's economy, it would be very interesting to see the once complacent oil companies, particularly the downstream sector that have daily and direct impact on the people get challenged to interact and communicate with people at all levels of society and particularly the grassroots. That is where the future market is.

## ***Characteristics of Commercial organisations***

Given the special nature of commercial organisations of paying attention to its bottom-line (profit), they would exhibit certain characteristics some of which are listed below:

- (a) They are established as enterprises with profit motive.
- (b) Efficiency, quality service and effective performance are critical.
- (c) The stakeholders/shareholders are held in high esteem by ensuring adequate returns on their investment.
- (d) Such organisations are socially responsible – excellent relationship with their host communities through various projects.
- (e) Creative and extensive use of the media.
- (f) Public relations is a management function and is highly recognised.
- (g) They are environmentally friendly in their operations.
- (h) Reputation is jealously guarded in all ways and at all times.

## **Public Relations in Commercial organisations**

Commercial organisations have a tradition for excellence in their use of public relations strategies as it helps them achieve their corporate and business objectives. Over the years, experience has shown that these companies have graduated from paying lip service to the need for public relations to actually deploying it as veritable weapon in the very combative and competitive business environment. At a time of harsh and depressed economy, only those that can maximise their areas of advantage (competitive edge) through harnessing human and material resources would survive. Public relations has been known to make such achievements possible as the society continues to advance in information technology and hyper-industrialisation.

Public relations aids commercial enterprises in many ways such as:

- (a) Organisation leaders and management are counselled on critical issues by public relations executive.
- (b) Public relations engages in research, projections and manage issues as well as crises.
- (c) The rapid and spectacular gains made in telecommunications via the internet, electronic mail, cable, satellite etc are a boost to business.
- (d) The media – print, electronic, visual – are channels for public relations messages.
- (e) Public relations controls the outward-bound communication through publications and other media programmes.
- (f) Employees communication (two-way) is ensured by public relations through open house forum and dialogue sessions.

On the whole, it may appear that the private sector and commercially oriented organisations use public relations more extensively, effectively, invest more money on it through adequate budgetary allocations and accord it a rightful place in the management structure more than in government agencies.

### ***Banking and Financial Institutions***

Public relations has been accepted in business circles particularly the banking and financial institutions. For a long time, financial transactions were mostly identified with banks even though the Nigerian Stock Exchange and insurance companies were quite active on the scene. Finance houses, mortgage banks, community and rural development banks, and *bureau de change* have swelled the number of the new types of financial institutions in the country. From a modest 50 banks in 1987, Nigeria has 66

commercial banks, 53 merchant banks, six development banks, about 1,000 finance houses and 800 *bureaux de change* (1994).

Recent reforms compelled mergers of more than ninety-four banks to twenty-five with a minimum of twenty-five billion naira capital base each. The same is being applied to other financial institutions such as insurance, mortgage finance and micro-finance companies (community banks).

Banks thrive on trust and knowledge of the operatives and their various customers. Reputation, which is a bank's most valuable asset can only be turned to an advantage, if people experience it through high performance and courteous service. Once a good reputation is established, the bank can build on it to attract more depositors, shareholders and gain ready acceptance from the regulatory agencies, governments and the business community.

The banks in Nigeria (big or small), have continuously been targets of harsh criticisms by their clients and the financial media. They have been accused of being importunate, ignorant, uncaring, irresponsible and unsafe. With the resultant devaluation of the naira and several other sharp practices through foreign exchange deals, over-invoicing, import licence and several other antics, the financial houses were believed to have jointly done more havoc to the economy than any other sector. Unprofessional attitudes such as selfishness, rent seeking, delayed and impersonal service, declaration of paper profits, excessive charges, breach of confidentiality, insider abuses, over centralisation, influx of non-qualified personnel and many more, were some of the reasons why the banks lost claim to trustworthiness. It was not a surprise that some were distressed while others actually ceased to exist.

In view of these complexities and the very strategic role that banking plays in all sectors of the economy, it has become very necessary for all such organisations to employ astute and creative reputation builders who can condense and simplify these complex trade messages appropriately for the consumption of the general public. If the commercial and merchants banks were moved by

the profit motive to establish public relations department, the Central Bank certainly had no such pressures. It now has a formidable corporate affairs department. Surely, this has become necessary in view of the increasing number of banks and the ever-changing financial environment into which government introduces new rules and regulations every day so as to sanitise the confusion introduced by financial speculators. For many years, the banking sector has been left to operate haphazardly, regardless of laid down rules.

The establishment of public relations department in the banks is to enable them reach their various publics effectively. Apart from the goal of the public relations to explain policies and operations of banks to the shareholders, employees and other publics, the public relations staff has been able to identify the needy area of the various publics and adequate efforts made to satisfy these groups. Examples are the creation of award nights for employees and customers, annual general meetings (AGM) of shareholders, participation in sports, donations to charity and provision of social amenities, as part of corporate community relations. It is noteworthy that not all banking institutions are presently engaged in this important aspect of public relations. And definitely, not the other financial institutions such as the insurance brokers, Nigeria Stock Exchange (NSE), financial consultants, and audit firms where this act of social relationship is rarely embarked upon. If they exist, the awareness is not there.

Collectively too, the banks have been encouraging their public relations executives to form the Association of Corporate Affairs Managers of Banks (ACAMB) as a way of pooling their professional resources for the benefit of the financial sector of the economy.

The success of this association should encourage their counterparts, particularly those in the oil and gas, manufacturing, education, armed forces, legal, construction, among several others, to do the same. It is better to harness the great potential in the various sectors that have active practitioners than to continue to

operate a linear national professional body to which members are always at a loss of how best to relate with it. America with hundred of sectoral public relations groupings is a very good example of the efficacy of expanding practitioners operational space and opportunities. The fear of split loyalty to the sectoral bodies by the national body is not sufficient to discourage it as it is the way to go in a big country like Nigeria, with over 6,000 members. What is required is proper coordination of their activities which in the short and long run will boost the morale of members, expand membership and raise the standard of the profession in all its ramifications.

Fiscal and monetary policies of government over the years have continued to change and this has complicated matters for the financial sub-sector. At a time when the financial sector needed to be regulated, government decreed deregulation without ensuring that other factors necessary to make the process succeed were in place. The orientation of the economy required revamping, by turning the levers to growth and investment rather than that of trading in foreign goods. The exchange rate, representing the hidden hand, steering the ship of national economy, was left drifting and impossible to plan with. All these, put together, make the need for effective public relations, an absolute imperative in the financial sector.

The expansion in the banking and financial establishments has greatly confirmed the age-old notion that business enterprises will respond positively to pressures from their target publics, through boosting their public relations department, whenever there is a perceived discontent and disinterest from the target audience. Also at a time like this, when the economy is experiencing an all-time low activity, government usually tightens the noose on the financial indiscretion in the economy.

This rapid decline has not been reversed, rather the uncommon phenomenon of liquidation, acquisition and mergers are now prevalent and nobody is sure of what will become of the once booming banking sector. In a melodramatic fell swoop, all

government deposits in banks were withdrawn, all government parastatal accounts closed and directives given for new ones to be opened with the Central Bank of Nigeria. Within a short time, several billions of naira had been mopped up from all the banks. The result was instant liquidity crunch which sent many banks, including the Big Four (First Bank, United Bank for Africa, Union Bank and Afribank), crying for lifelines which the Central Bank and government decidedly refused to provide based on past experiences of the negative effect of bail out. It took several months before some of the stronger banks could recover. The erstwhile paper profits that were declared at the annual general meetings disappeared and many of the banks declared heavy losses, the Big Four inclusive. Furthermore, many of the state-owned banks were declared distressed and taken over for 'surgical' operations by the Nigerian Deposit Insurance Corporation. Many new generation, one-branch banks, became distressed while some were liquidated. The National Bank (one of the oldest in Nigeria) was bought by CBN at nominal cost of ₦1 (One Naira) only. The good effort by National Bank owner-states to bring it back on stream yielded good dividend as it opens shop once again. Many more were lined up for the same treatment. The surviving banks were forced to be more prudent, creative, ingenious, and outgoing in their search for new products, prospective clients, and better operation and marketing strategies. Whatever else might have caused these problems, the banks were identified as the biggest culprits.

These banks could hardly win with the skeptical publics. The small businesses suspiciously saw them as opportunists and unimaginative lenders, as well as being indecisive and irresponsible creditors. The rural small depositors perceived the banks as lacking in initiative and unenterprising as they were reluctant to explore the vast business possibilities in the rural areas. The high networth individuals complained about high staff turnover, absence of personal touch, inexperienced staff at branches, poor delegation, managers functioning as glorified

clerks and lacking any authority to solve simple customer problems. The prospective clients would rather not have anything to do with banks as they remained mythical, sophisticated and selective.

Given this scenario, banks are not as comfortable as they may appear, if their primary publics are suspicious and critical about their operations. This being the case with the banks, there is much to be done in building good reputation for themselves. It is also evident that a lot has to be done to improve their reputation through the use of appropriate messages and channels to reach the target publics. Surely, the days of client-oriented services may just be here with a new reorientation by the banks.

The current public relations-related efforts at improving the corporate image of banks through efficient and courteous services, corporate logo, media advertisements, are well placed. The packaging of new products such as increased specialisation in housing, children's savings, scholarships, insurance policy for customers, weekend banking, value cards, money transfer are all designed to improve public perception of the banks. Computerisation and automation, MICR cheques, client funds management, deposit accounts, increased rural banking for poverty alleviation and the establishment of additional branches by the hitherto Lagos-based merchant banks, are indications that banking is receiving good attention for better public reception and empathy.

The consolidation exercise in the financial sector has so far recorded remarkable success. This will pose more challenges for the public relations executives as managing big banks that are aspiring to become mega banks is an unending task. All the prejudices and imperfections in the system would continue to require creative ways of redressing them while proactivity could help in minimising newer and difficult problems that would arise as a result of the new developments.