

PERCEIVED INFLUENCE OF CUSTOMERS' IMAGE OF AN ORGANISATION ON PATRONAGE: A FOCUS ON ECOBANK

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Abstract

The rate at which most organisations are losing customers has increased in recent years. The confidence and credibility that some of their customers have in them have eroded. The reason for this trend is not farfetched; it is the lack of effective Public Relations to create or change the image that the customers already have of them. In this research, "Perceived influence of customers' image of an organisation on patronage: A focus on Eco bank". There was an attempt to find out if the customers of Ecobank have had experiences worth keeping as an image of the bank. The image they have formed of the bank through their communication processes would affect their decision of continuous patronage and loyalty to the bank. The major objective of this study is to determine the extent to which these images that are formed help to keep the customers. The study design used was Survey. Since the whole of the customers of the bank in Nigeria cannot be used, the researchers focus on Lagos State. Lagos State is a large settlement and because of this, the study population was stratified to two commercial and industrial localities, Ikeja and Victoria Island. These places were selected and made representatives of the organization under study. Eight branches of the bank were used and a sample size was 400 respondents. 50 copies of the questionnaire were administered in each of the eight branches. The researchers found out that the percentage of respondents who have a positive image of the bank is 52%. It was also found out that many of the respondents consider their experience with the bank good (35%), while those who consider their experiences with the bank as fair are 25%. However, 17% of the respondents think the experiences have been bad, while 23% of the respondents are indifferent about their experience. The researchers therefore recommends among others that thorough training should be carried out for the staff of Eco bank because based on the findings of this research; many customers do not enjoy the services they get from certain members of staff. Therefore, they should be trained in other to avoid having multiple images of the bank which can be as a result of staff acting differently in their various branches.

Key Words: Customers, image, perceived influence, patronage, satisfaction, organisations

Introduction

Customers' perception of or about an organization depends on several factors. Organizational image has been found as one of the major factors that could either retain or allow an organization to lose its customers. The image that the customer has or perceives over time may determine the attitude of the customer towards the company's services, staff and management (Chianu, 1995).

According to Oyesomi and Oyedepo (2013), the level of influence that each product has on their existing and prospective customer varies a lot. In Nigeria's present economy, there are different goods, services, perishable and non-perishable items that rely on the size of their customer base and relatively there are different adaptive methods of operation; the level of product usage is an addressable issue in the marketing situation of the economy. Timm (2002) asserts that in today's business organization, no one can succeed without building customer satisfaction and loyalty. Likewise, no organizations can succeed without meeting the needs of his or her customers.

According to Dowling (1986, p. 96), "An image is the set of meanings by which an object is known and through which people describe, remember and relate to it. That is the result of the interactions of a person's beliefs, ideas, feelings and impressions about an object". In essence, customer image is described as a composite of people's attitudes, behaviour and beliefs about an organization. It has been realized that not all customer images originate directly from the activities of an organization. Some images are as a result of beliefs that the customer consciously or unconsciously develops over time. Such images are developed through the cumulative effects of many messages ranging from the media, impressions created, actions and in-actions of the internal publics of the organization and ideas from opinion leaders in the mind of customers.

There are various types of organizational images namely, *mirror image*, *corporate image*, *current image*, *wish image* and the *multiple image*. Multiple image is the picture that has been created for an organization through the behaviours and attitudes of individuals that serve as its representatives. An organization might be associated with this type of image due to varied attitudes and behaviours of individual sales representatives as well as staff members employed at various branches of the establishment. Such is detrimental to the services of the organization. The staff at various points in the organization could display attitudes that may not be acceptable to the customers. This single act could make a very bad impression of the company. This leads to damaging the image of the organization as a whole. The representation of the organization may vary depending on the educational background of the staff, their cultural orientation and the trainings they might have received before or after they started working for the organization (Osho, 2008).

This image can be an offshoot of attitudes and behaviours that individuals, branches or other representatives have created which do not correspond to the consistent image of the company (Jefkins, 1998). However, customers may have different opinions as to the customer relations services rendered in a company due to the way each person perceives things. An action that may be considered as rude by one customer may comfortably be ignored by the other.

On the other hand, corporate image is the presentation of the organization itself rather than that of the products and the services rendered. It is made up of issues such as the company's history, financial success, industrial relations and the reputation of the employer, the company's social responsibility and other forms of record (Jefkins, 1998).

Corporate images are formed over a period of time through a focus on messages that comes in through personal impressions, interpersonal communication, mass communication and information from opinion leaders. Opinion leaders are people who others look up unto for new ideas. It is important to note that such leaders get their information from media source or are in the media but would most likely pass down another version of the message to other customers. Such opinions either harm or benefit the company. According to Jefkins, these opinion leaders may be numerous and ever-changing making an organization to have to contend with such opinion leaders despite the organization's efforts to in the media to sustain or get a good image.

The mirror image is what the organization think it looks like. It is an illusion based on the organizations' wishful thinking. It is the image that they see when they look at their market. For current image, this is what the people outside the organisation think about them. In most cases, it is usually a misunderstood concept if the people do not have adequate information about the events in such organization. In other situations, the customer or person must have been exposed to one form of hostility from the staff or Management of the organization. However, the current image of the organization can be altered. The wish

image is the image the organization desires to achieve. It is more favorable and preferred than true. It is what an organization hopes that people would think about it. With this in mind, the organization does everything in its capacity to create this image for its publics.

Therefore, it is important for any company to note that a good image is earned through good performance which must be sustained over time. This cannot be done under pressure, by command or by activities that are not rooted in truth or facts. This good image must be attained through conscious efforts, and planned events to help satisfy their customers. The image the customers have of an organization through the media and from direct contact with the internal publics goes a long way in determining the level of patronage. Banks may lose their customers to other banks if their mirror image or the current image is not satisfactory to the customers and how it may lead to (dis)loyalty in the future. Ecobank has its numerous publics as an organisation and these publics are a group of people with a stake in an issue, organisation, or idea. Ecobank's publics include employees, financial institutions, customers, media, government, investors etc. This study sets out to examine the power or importance of customer relations on the patronage of Ecobank. The study also examined customers' image of an organization and how this has influenced patronage.

The objectives of this study are to:

1. assess if customers are aware of the activities of EcoBank
2. determine whether customers' image of EcoBank has influenced their loyalty and patronage
3. find out the percentage of information the customers get from the media, Eco bank and how this influences the image of the customer towards Ecobank.
4. assess the influence of staff attitude on customers' patronage
5. determine the percentage of information the customers get from interpersonal communication and how this influences the image and patronage of the customer towards Ecobank.

Research Questions

1. What image do customers have of Ecobank?
2. To what extent does the information the customers get from the media and Eco bank affect their image of the bank?
3. To what extent does staff attitude influence customers' patronage?
4. To what extent does the information the customers get from interpersonal relationships affect their image of the bank?

The Review

Communication is without doubt a major driver of the economy. The existence of a relationship between an organization and its customers matter a lot. It is important to note that interaction between customers aids customer satisfaction because you are finding out what your customers prefer and how they wish to be served better. Duane (2003, p.8) asserts that the key objective of customer relations is to establish relationships with each individual customers rather than treating customers as a mass market based on a product-centric marketing structure. The study of customer relations is based on the consumer relations objectives, which may include keeping old customers, attracting new customers, marketing new items, reducing cost. This objective has to do with what the customers can gain from an organization which is aiming high to generate good image. Generating good customer care matters because keeping existing customers is easier than finding new ones and satisfied customers will do a lot of advertising most people consider doing business with a certain company because of recommendation by a friend or acquaintance.

Public Relations and Customer Relations

It is important to note that customer relations is one of the branches of public relations. According to Frank Jefkins (1998), public relations consist of all forms of planned communication, outwards and inward, between an organization and its publics, for the purpose of achieving specific objectives concerning mutual understanding. This definition by Frank Jefkins suggests that public relations is a planned communications. It is deliberately planned in order to achieve a specific goal. This means that without proper planning, both inward and outward, public relations will not be able to achieve its objective. Proper planning is very crucial in public relations activities, as it will determine the success or failure in the communication between the organization and the public.

Public relations people must communicate with all relevant internal and external publics in order to develop positive relationships and to create consistency between organizational goals and societal expectations (Osho, 2008). Any organization in good standing should be able to have a 'sustained effort'. This means that after the organization has been able to get the attention of their customers, they must do

everything in their power to keep them. The act of sustaining these customers would be referred to as a sustained customer patronage which is a result of the customers' loyalty towards the organization (Yadin, 1998).

An excerpt from *The Nation* daily newspaper of November 27, 2009: p. 32, states that:

Intimate communication with customers in highly competitive markets like the Nigerian Banking Industry is a crucial factor underlining the drive for long term profitability and sustainability. Both research and experience have revealed that customer loyalty is derived from personal relationships and trust that is developed between the company and the customer. Only the company that offers the personal touch is assured of unbroken patronage and secured future. Customer service, essentially, is indispensable for business survival. Undoubtedly, the increasing deployment of technology and expertise have changed the face of business but applying the human angle by keeping them engaged through the creative leveraging of various communication channels helps in removing whatever hurdles exist in the way of understanding and meet customer expectations. On one hand, effective one-on-one communication and mutually-beneficial interaction with the customers spurns a shared sense of purpose and on the other, expresses company's genuine interest and involvement in the customers well being.

Communication through customer relations is the key to having a good relationship with the publics of any organisation. However, since communication is a Public Relation functions, it is important to look at other terms that may lead to effective Public Relation and sustained patronage. They are customer expectation, customer satisfaction, customer image and customer loyalty.

Customer Expectation , Satisfaction and Loyalty

Customers have their expectations from organisations. These expectations are formed from past experiences, interaction with friends and associates advice, marketers, competitors' information and promises etc. Services are demanded by customers because they want to satisfy a need. According to Aigbiremolen & Aigbiremolen (2004), the product or service provider must bear in mind what the customer's need is and design the product or service to meet that need. Customers have expectations about a product or service before they experience it.

When their expectations are raised too high, the customers are likely to be disappointed; and if the expectations set are too low, the organisation would not attract enough customers. Today, most of the successful organisations are raising expectations and also delivering performances to match. This is the best way to generate high customer loyalty to an organisation. The bank must be structured to give the customer the 'pride of place'. The bank should be customer-focused with the aim of delivering more value to their customers (Aigbiremolen & Aigbiremolen 2004).

Aigbiremolen & Aigbiremolen (2004) further states that the following must be taken into consideration in valuing customers:

- It is cheaper to keep old customers than to create new ones; it costs five times more to win new customers than to keep old customers.
- Your satisfied customers are your best references: they give you the cheapest and most effective advertisement; satisfied customers tell two people, dissatisfied ones tell twenty others.
- Satisfied customers often become loyal customers over time and represent a dependable stream of future revenue.

Today's customers are becoming harder to please and this is because they are smarter, more conscious, more demanding, less forgiving, and they are approached by many more competitors with equal or better offers. However, the challenge is not to produce satisfied customers because several competitors can do the same. The challenge, in this case, is to produce delighted and loyal customers. It is important to note that the value of customer satisfaction cannot be overemphasised and a satisfied customer certainly can never be overvalued.

A single dissatisfied customer may have a significant negative impact on an organisation and its level of patronage. Some customers who feel employees are indifferent to their needs go to other competitors in the market or go around spreading harmful statements. They may discourage potential customers or new businesses. Therefore, satisfied customers can have a significant positive impact on an organization's overall performance and profits. Not only will these customers remain loyal, but also they will encourage

new business by telling others (friends, relatives, co-workers) about the good customer service they have received.

In ensuring customer satisfaction, Sharp (2003) explained that organizations should, “get prospects to your site, give them a reason to linger, answer their questions immediately, provide exceptional value, and turn them into recurring customers through consistent positive experiences at every point of interaction and inform them of all forms of development taking place in such an organization”. Customer loyalty based on greater satisfaction will bring repetition in business and potential customers.

When expectations are met accordingly, customer satisfaction occurs. Aigbiremolen & Aigbiremolen (2004) explained that customer satisfaction is equal to ‘realization of customer expectations’. They added that customer satisfaction occurs when all expectations are fully met. It is also important for individuals in customer service to start to examine the feelings and attitude they have towards or about customers who may be different from themselves. They must be able to address the perceptions and biases they may have. He further explained that individuals in customer service also need to learn how to be more open, respectful, and responsive to customers whose backgrounds and values may be unfamiliar.

All organisations have publics that are important to its day to day functioning. These publics are numerous and they affect the success or otherwise of an organisation. Jefkins (1998) explained that publics are the internal or external groups of people with whom an organization communicates. He added that public is used as publics in plural form because public relations activities are not directed at the general public but aimed at carefully selected groups of people who are subdivisions of the great general public.

Organisations therefore need to identify particular publics of current interest and find out what such publics feel or think about them. Customers are part of the publics of an organisation and their actions have consequences on such organisations. Customers provide payment to an organisation in return for the delivery of goods and services and therefore form a focal point for an organisation’s marketing activity. According to Palmer, customers can be described in many terms and the terminology may imply something about the relationship between a company and its customers.

Loyalty can be of substantial value to both customers and the firm. Customer loyalty is one of the major drivers in e-commerce (Reichheld & Scheffer, 2000). Loyal customers often will, over time, bring in substantial revenues and demand less time and attention from the firms they patronize. Many customers are inclined to forgive customer-service mishaps, display decreasing sensitivity to price, and disseminate positive word-of-mouth about the business to others. As a result, customer loyalty can be a major source of sustained growth and profit and a strong asset (Anderson & Mittal, 2000).

To overcome setbacks, Oliver (1999) has proposed four ascending brand-loyalty stages according to the cognition-affect-conation pattern. The first stage is *cognitive loyalty*. Customers are loyal to a brand based on their information on that brand. The next phase is *affective loyalty*, which refers to customer liking or positive attitudes towards a brand. The third step is *behavioral intention or loyalty*. This is a deeply held commitment to buy a “good intention.” This desire may result in unrealized action. The last stage is *action loyalty*, where customers convert intentions into actions. Customers at this stage experience action unwillingness, coupled with a desire to overcome obstacles to make a purchase. Although action loyalty is ideal, it is difficult to observe and is often equally difficult to measure. As a compromise, most researchers tend to employ the connotative or behavioral-intention measure.

The Banking Industry and Customers

The banking industry is a very crucial sector in the economy, their role in the economic development cannot be overemphasized. According to Erhabor (2002, p.26), the banking industry engages in the business of providing the needed financial services to the organizations and consumers. They ensure the financial wellbeing of various organizations and customers. Organizations or individuals will find it very difficult to attain set goals without the various services offered by banks. By providing the needed capital to other sectors, it serves as the vital engine of growth that lubricates the wheel of development of the national economy. In simpler terms, a bank can be defined as any financial institution that receives, collects, transfers, pays exchanges, lends, invest or secure money for its customers. The basic services offered to individuals organization or corporate bodies are financial transactions involving payments for goods and services, time deposits which are used to save money for future use. Banks should try as much as possible to maintain good customer relations with its customers. This serves the only means through which they can attract new customers and retain the existing ones. Many banks had lost so many customers due to ineffective customer relations activities.

A bank's customer 'is a person who has entered into a contract with the bank to open an account in their name' (Mayall and Palmer 1993, p.128). They further explained that the length of time the account is opened is not an important factor in determining who is or is not a consumer. Since customers are part of the public that have an effect on organisations and banks happen to be organisations on their own then there is a need for a customer- bank relationship between banks and their numerous customers. This will enable the two parties to understand themselves better and create a good atmosphere that will be of great benefit to them.

Jobber and Lancaster (2003, p.216) explained that interactive communication is increasingly being hailed as the conductor of relationships, which cannot only drive brand value but more importantly provide up-to-date information on customer's needs and thoughts. Learning the behaviour and needs of customers, finding new opportunity to add value to the relationship is what makes a successful customer relationship. It is all about establishing and maintaining relationships with each individual customer rather than treating customers as a whole body. The individual approach brings about a more personal and effective relationship. Seitel (2004) is of the opinion that customer relations techniques can influence sales. Sales as used in the above context may be used to imply patronage and so, it can be deduced that customer relation techniques can influence patronage.

Customer Image

Customer image in itself varies depending on the things the customer has experienced, heard from other people or from the media they are exposed to. According to Dowling (1986), an image is a set of meanings by which an object is known and through which people describe, remember or relate to it. It is seen as the reflecting identity of an organisation. The good or bad reputation a company creates for itself depends to a large extent, on the signals that are passed across to their present and potential customers by the company itself, other customers or even the media.

However, it is important to note that no matter how true these pieces of information are, there is still no guarantee that they will create a positive image in the minds of the customers. This is because there are other external factors that also influence the image of an organization. These negative factors may be in form of the conduct of certain company members, rumors and most importantly, the manner through which the customers select the information that has been put out by the organization.

Dominick (1987) believes that without images, customers may have difficulty in deciding which products to use. Customers are slowly losing their ability to react rationally. They are not aware of all the benefits or services a bank has to offer. And even when they know, they find it hard to judge them rightly. It is also difficult for them to make use of all their past experiences and they may also find it hard to process or store new experiences. Their inability to act rationally has led customers to seek other grounds as the basis for their decisions. Such grounds could be based on imperfect experiences, feelings, incomplete or false information and unconscious processes (Dominick, 1987, p.86).

According to Alvesson (1990), a social critic, "an image consists of the picture that someone has of an organization and the impression that the organization communicates". Whatever impression a customer has of an organization can help tell if the person would be loyal to the organization or not. Image plays a significant role in the practice of public relations and scholars in this field have developed different opinions regarding this concept.

Banks and Customer Relationship Management

It will be good for banks to develop a customer relationship management system that can help track down or determine the motivational factor behind the patronage of customers. This of course does not happen all of a sudden and positive results will not come easy but it is sure that organisations will get the best results in the long run.

A customer relationship management system involves many strategies which may include developing diverse initiatives that can be used to reduce the time and efforts that customers may have to spend at the bank. This may go a long way in encouraging revisits and involvement by customers. Customer relationship management system that can be developed by a bank vary and the purpose of all strategies of the systems can be narrowed down to one thing; patronage. It was mentioned earlier that for an on-going customer to remain at a bank then it means that he or she still finds a sort of fulfilment in such a bank which could be because of proximity to the bank or other personal benefits.

Customers at one time or the other will always table complaints and this is why it is necessary to include an effective complaint management in the customer relationship management system of banks who are willing to encourage patronage. Customer loyalty after a complaint essentially depends on the satisfaction

and is unaffected by overall customer satisfaction'. However, ineffective complaint handling can bring about the loss of some of their customers who may have previously been highly satisfied.

In implementing customer relationships, a bank must engage all its employees because the initiative has a tendency to fail if only a few numbers of employees are committed. This implies that the customer relationship management scheme is a collective thing and this should not be associated with top management staff alone or employees at the bottom of the ladder alone; it should be a priority of the two extremes. In implementing customer relationships, Payne & Frow (2005) believe that an organisation needs a strong corporate memory of customers and an information management process which has to do with using customer data and information to generate customer insight and appropriate marketing responses.

There has been a recent shift in motives of organisations to be more customer-oriented. People have long advocated for the need to build long term relationships with customers. This is because of the fact that they consider the long term relationship approach more profitable for firms. For Ecobank, plans must be made to ensure that those customers who were transferred to them from Oceanic Bank to make sure that they do not lose their customer base.

Theoretical Framework

According to Cutlip, Center and Broom(2000), system theory defines a system as 'a set of interacting units, which endures through time within an established boundary by responding and adjusting to change pressures from the environment to achieve and maintain goal states'. According to Amodu (2007), this theory is specifically useful to this study because it provides a way for us to think about relationships between banks and their customers. According to Baskin et al (1997, p.54), "It captures the notion of parts and wholes, allows us to look at structure and provides insight into how the parts are related." It is pertinent for every organization to understand the relationship among its various parts and the process of formation of the whole. Every organization, no matter how big, remains only a part of a larger entity; the remaining part is made up of the various publics of the organization which are located in its task environment. These publics may include the customers, the host community, the government, trade unions, etc. Various constraints are imposed by the environment on an organization and they can be in form of customers boycotting products, legal actions, banks choosing not to lend out money to the organization etc. In view of this, it is important that organizations become more adaptive to their environments rather than become more rigid. It is indeed easier to adapt the organization to the environment than vice versa. Hence, the Systems theory provides a way for us to examine the relationship between Eco bank and its customers. Relating this theory to the study in focus, it is very crucial to understand that Eco Bank cannot stand on its own. The bank is solely depends on its immediate environment which includes; employees of the bank, stakeholders and most importantly, the customers that come in daily to the bank. The customers and stakeholders also are dependent on the bank for the best of product and services rendered. This theory also made us understand that feedback is very crucial in the organization.

Method

Since the whole of the customers of the bank in Nigeria cannot be used, the researchers focus on Lagos State. Lagos State is a large settlement and because of this, the study population was stratified to two commercial and industrial localities, Ikeja and Victoria Island. These places were selected and made representatives of the organization under study. Eight branches of the bank were used and a sample size was 400 respondents. 50 copies of the questionnaire were administered in each of the eight branches.

Result

The researcher administered 400 copies of questionnaire and had 392 (98%) returned rate with a mortality rate of 2%. The demographic result shows that there were 181 (46%), males and 211 (54%), females respondents. The ages of the respondents below 21 are 77 (20%), those respondents between 21-30 are 89 (23%), respondents between 31- 40 are 130 (33%), 41-50 are 62 (16%) and those above 50 are 34 (8%). For the marital status of respondents, singles are 161 (41%), married respondents are 219 (56%) and those divorced are 12 (3%).

Table 1: Distribution of Respondents Awareness status of Activities by Ecobank

	Adverts %	Press Release %	Services %	Promotions %	Others (Message) %
Aware	66	29	78	68	82
Not Aware	34	71	22	32	18
Total	100 N=392	100 N=392	100 N=392	100 N=392	100 N=392

Table 1 indicates the respondents' awareness level of the activities done by Ecobank to keep its customers. The result shows that a high percentage of respondents are aware of activities of the bank such as advert, promotional activities, message and services rendered. While only 29% of the respondents are aware of press release of the bank. The result implied that many of the customers of Eco Bank are not aware of the press release of the bank.

Table 2 : Respondents' Experience with Ecobank

Response	Percentage %
Good	35
Fair	25
Bad	17
Indifferent	23
Total	100% N=392

Table 2 shows that many of the respondents consider their experience with the bank good (35%), while those who consider their experiences with the bank as fair are 25%. However, 17% of the respondents think the experiences have been bad, while 23% of the respondents are indifferent about their experience.

Table 3: Respondents' Reasons for Patronage

Response	Percentage %
Proximity	33
Staff Relations	9
Good service	5
Easy Access	23
Recommendation by others	17
Others	13
Total	100% N=392

The table above shows the reasons respondents have decided to patronize with Eco bank. The highest percentage is in line with the reason of proximity (33%). In order of accession, the next reason is easy access (23%), recommendation (17%), other reasons (13%), staff relations (9%), good service (5%). In other words; most respondents believe that they patronize Eco bank because it is closer to their location or workplace.

Table 4: Respondents' image of the bank

Response	Percentage %
Positive	52
Negative	19
Neutral	29
Total	100% N=392

In table 4, the results from the respondents show that 52% of the respondents have a positive image of the bank. Another 19% have a negative image of the bank while the other 29% of the respondents are neutral concerning the image of the bank. This implies that those who have positive image of the bank are high than others.

Table 5: Respondents that believe information from the media, bank and family/friends

	Media %	Bank %	Family/friends %
Yes	67	79	90
No	19	9	3
I don't know	14	11	7
Total	100 N=392	100 N=392	100 N=392

The result in table 5 shows that many of the respondents believe the information gotten from the media, bank and family and friends

Table 6: Staff Behavior /attitude affects level of patronage

Response	Percentage %
Strongly agree	69
Strongly disagree	3
Agree	24
Disagree	2
Undecided	2
Total	100% N=392

In table 6, 69% of the respondents strongly agree that the behavior of the members of staff of the bank could affect the choice of patronizing the bank. 24% of the respondents also agree to that notion. 3% of the respondents strongly disagree with that notion, 2%, are undecided, 2%, disagree with the notion. This implies that many of the respondents believe that the staff behaviour and attitude towards customers would go along way to deter patronage.

DISCUSSIONS OF FINDINGS

In any organisation, the customers must have a good image of the organisation in order to be successful. From the findings, it is clear that many of the customers are aware of the activities of Eco Bank except for the press release that has 29% awareness rate. A press release is a written statement to the media. It can announce a range of news items, including scheduled events, personal promotions, awards, new products and services, sales accomplishments, etc. Nwodu (2007, p 48) informs that press release is regarded as corporate news given that the content of press releases usually focuses attention on the activities of the organization issuing the releases rather than on public interests. If press release focuses on the activities of the organization, It is pertinent that the organization inform their customers on this.

The percentage of respondents who have had a good experience with the bank is 35% and only 9% of respondents indicated staff relations has reason for patronizing Eco Bank. Though this has the highest percentage among the other variables measures but it is not good enough. As Stone (1995, p.141) observed *"that only about 10 percent of dissatisfied customers ever complain. These are the ones you and your firm have the best chance of satisfying and retaining, because they have identified themselves and defined a problem for you. Of the other, silent 90 percent, you can be pretty certain that only 10 percent will ever buy from you again. The rest... are lost, possibly forever. Even if you could get them back it would cost five times as much as keeping them happy in the first place"*. Experience is believed to be the best teacher. Once a customer has an unpleasant experience with an organisation, it is easy to lose the customer. It was also noted that 19% of the respondents have negative image about the bank and 29% have are neutral on the image they have on the bank. Timm (2002) asserts that in today's business organization, no one can succeed without building customer satisfaction and loyalty. Likewise, organizations can succeed without meeting the needs of his or her customers. This is what people do in the organization: they serve others and they succeed through service. The image customers have about an organisation will go a long way to influence patronage.

CONCLUSION

In wrapping up it is pertinent to mention that the customers of Eco bank generally have a positive image about the customer relations of Eco bank. This is visible in the findings of this work as many of the issues raised in the questionnaire generated a larger percentage of positive response. This study was able to come up with the fact that the customer relations service of Eco bank helps in determining the level of patronage and also generates favorable attitude towards the bank.

It is a good thing for an organization to build and maintain a good relationship with its publics. Apart from the fact that it builds a good image for an organization, it also ensures business continuity. Using this study as an example, customer relations affect patronage and that means patronage may be affected if customer relations has a fault. When customers who are important publics have a good image about the organisation then they will be able to recommend such an organization to other people such as friends and families just as the findings indicates that most respondents can recommend the bank to people.

RECOMMENDATIONS

As a result of the experience gathered while working on this topic, the researchers have being able to come up with some recommendations:

1. This study has been able to show that communication is an essential part of an organization. The customers use the information they get from the various communication channels to create images about the bank and this generated positive response. Banks are advised to always ensure that they maintain a good relationship with their current and potential customers.
2. It is not easy to please everybody and that is why some negative responses were retrieved from some respondents. These respondents may have had personal experiences with staff that may have made him or her keep a grudge concerning some issues about the bank. Therefore, it is necessary for an organization to keep working on building and maintaining good relationship with its customers and reduce the negativity to an insignificant number.
3. Thorough training should be carried out for the staff of Ecobank because based on the findings of this research; many customers do not enjoy the services they get from certain members of staff. Therefore, they should be trained in other to avoid having multiple images of the bank which can be as a result of staff acting differently in their various branches.

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