

ROLE OF PUBLIC RELATIONS IN CRISIS MANAGEMENT

(A STUDY OF POLARIS BANK PLC)

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

In today's rapidly evolving economic environment, organizations are increasingly aware of the crucial role that public relations (PR) plays in fostering trust, maintaining reputation, and navigating periods of instability. Crisis management has become an essential function of modern PR practice, especially in sensitive sectors like banking, where public trust is paramount. Polaris Bank, a major commercial bank in Nigeria, stands as a compelling case for understanding the dynamics of public relations in managing organizational crises. With its strong presence in Kwara State and a significant customer base comprising individuals, SMEs, and corporate clients, Polaris Bank serves as a financial lifeline to the region. Like many financial institutions, the bank operates in a volatile economic landscape marked by inflation, regulatory shifts, digital transformation, and public scrutiny.

Founded from the remnants of Skye Bank in 2018 by the Central Bank of Nigeria (CBN), Polaris Bank was created as a bridge bank to stabilize financial services and preserve public confidence in the banking system. The institution inherited not only the assets and liabilities of its predecessor but also its reputational challenges. From digital

banking outages to controversies surrounding restructuring and staff retrenchment, Polaris Bank has faced its share of crises. Public relations in Polaris Bank has been deployed as a strategic instrument to manage stakeholder perception, facilitate transparent communication, and rebuild brand integrity during critical moments. In Kwara State specifically, the bank has invested in community engagement, crisis response protocols, and media relations to maintain its standing amidst challenges. These efforts exemplify the pivotal role PR plays—not only as a response mechanism but as a proactive shield against reputation damage. This study aims to critically assess the effectiveness of public relations strategies employed by Polaris Bank in managing crises within its Kwara State operations. Through empirical data, it investigates how PR interventions influence public perception, restore operational normalcy, and contribute to sustainable trust between the bank and its stakeholders.

Public relations play a vital role between an organization and its public. Its practice aims at establishing a two-way communication, seeking common ground or areas of mutual interest and establishing understanding based on truth, knowledge and full information. It is that indispensable bridge that fosters co-operation and understanding. With increasing intensity, the civil society is rather active than passive in the affairs that concern them. Similarly, organizations are more socially responsible in their business undertaking in reference to public opinion. The reason is not far fetched. Today's organizations, no matter how pretentious they are, are aware that they need to build dependable relationship with their publics. However, it is obvious that no matter how hard an organization attempts to

project her image, occasions arise when crisis develops and threatens the very foundation of the organization concerned.

Public relations have myriad of definitions. The British Institute of Public Relations (1994) defines it as deliberate, planned and sustained effort to establish mutual understanding between an organization and the public. The Mexican definition which was as a result of International conference held in Mexico City in 1978, says, Public relations practice is the art and social science of analysing trend, predicting their consequences, counseling organization leader, and implementing planned programmer of action which will serve both the organization and the public interest. Harlow(1976) defines it as distinctive management function which helps establish and maintain mutual lines of communication, understanding, acceptance and cooperation between an organization and its public; involves the management of problems or issues; helps management to keep informed and responsive to public opinions, defines and emphasizes the responsibility of management keeps abreast of and effectively utilize change; serving as an early warning system to help anticipate trends and uses research and ethical communication techniques as its principal tools. Indeed, Public Relations have long been discovered as not only a management function but the basis of philosophy of management.

According to Oxford Advanced Learner's Dictionary (7th edition) crisis entails a time of great danger, difficulty or confusion when problems must be solved or important decisions must be made. 'Crisis can be said to be an unsettling situation with disquieting

disposition needing a return from the status quo. In view of the situation in Nigeria currently, crisis can be in different forms, example political crisis, financial crisis, fuel crisis, labour crisis, civil disturbance engendered by a perceived wrong doing by a corporate organization, management, shareholder and management related crisis and so on. These are to mention but a few instances because there are so many dimension of crisis.

Crisis can occur as a recall of an action of omission or negligence; even a natural disaster can trigger-off crisis in an organization. Crisis can either be violent or nonviolent in nature Solu; 1994, p. (383). However, in as much as crisis is an inevitable situation, there is always the need to develop pre-emptive strategic method to prevent its occurrence. But in case crisis occurs and poses great danger, difficulty or uncertainly, the big questions for public relations experts or managers is: what do they do? How best do they utilize their training and knowledge to resolve a situation that is unstable and capable of a highly undesirable outcome?

A brief history is necessary because several structural changes and innovation have taken place in the bank to make it what it is today. Polaris Bank is a large commercial bank, serving individuals, small and medium –sized companies, as well as large corporations and Organizations. A brief history is necessary because several structural changes and innovation have taken place in the bank to make it what it is today. The first branch of the Polaris Bank opened for business in Lagos in 1917 and almost immediately, the Jos and Port-Harcourt branches followed. Then the bank was known as Colonial Bank to reflect

the signs to time. Nigeria was under the British rule and who of course, introduced the bank. The bank opened twelve more branches in different parts of the country and later became known as Barclays Bank. In 1971, the shares of the bank stock were listed on the Nigerian stock Exchange. In the same year, 8.33% of the bank's shares were offered to Nigerians. The following year, the federal Government of Nigeria acquired 51.67% ownership of the bank, leaving Barclays Bank Plc of London with 40% ownership. In 1979, that 40% was sold to Nigeria individuals and business to comply with the recently enacted banking and investment laws. The bank changed its name to Polaris Bank of Nigeria Plc., to reflect its new ownership structure. In 1993, the federal Government of Nigeria completely divested its ownership in the bank. Subsequently, Polaris Bank of Nigeria Plc. acquired the former Universal Trust Bank Plc. and Broad Bank Limited. It also absorbed its former subsidiary Union Merchant Bank Limited.

Polaris Bank has grown enormously since 1979. Between 1981 and 1984, the bank made the highest level of profits in the banking sector. While In 1986, it became the first Nigerian to hit 1 billion naira mark in the savings deposits. Its total assets which stood at 5, 29.550 billion naira in 1986 has risen to about 329.6 billion naira in 2003. In July 2009, it was rated the 556th largest bank in the whole world and the 14th largest world in Africa. As of June 2012, the bank's asset base was estimated at US\$6.784 billion (NGN:1.049 trillion). The shareholders equity at that time was estimated at US\$1.22 billion (NGN:188.4 billion). The bank has a branch in London which commenced operations in September 1983 with five million pounds and 12 members of staff, now it has grown to more than 30

million pounds with staff strength of 42. Polaris Bank of Nigeria Plc with its mission statement of “To be the foremost financial institution with the satisfied customer” is one of the largest companies listed on the Nigerian Stock Exchange and ranked among the most successful in the whole of African.

1.2 Statement of the Research Problem

There is a saying that goes thus: “Change is the only constant things in life”. In as much as change is desirable, not all change brings good fortunes, some bring about positive effects while some simply are destructive and devastating. The problem is that with each passing year many organizations find themselves enveloped in crises which decelerate growth and brings instability in the polity, unhealthy competition, destruction of life and property as well as loss of life. What factors could be responsible for these? Does it mean that Public Relations departments are overtly ignored or underrated in organizations? A corporate organization like Polaris Bank which has grown to such a magnitude has had its crisis periods. Of course no business can operate in troubled waters. Therefore the question this study seeks to answer is: how has Public relations expertise and experience been used to effectively manage a crises situation in Polaris Bank Kwara State.

1.3 Objective of the Study

The study had the following objectives

- i. To determine the role public relations play in crises management at Polaris Bank.
- ii. To determine what Public relations tools were used to resolve the crises at Polaris Bank.
- iii. To ascertain how effective the Public relations tools were used in resolving the crises.

1.4 Research Questions

The study answered the following research questions.

1. What roles does public relation play in crises management at Polaris Bank?
2. What Public relations tools were used to resolve the crises?
3. How effective were the Public relations tool used in resolving the crises?

1.5 Hypotheses

H₀: Public relations does not play any role in crises management at Polaris Bank.

H₁: Public relations play a role in crises management at Polaris Bank.

H₀: A good public relations unit cannot help prevent crisis in Polaris Bank.

H₁: A good public relations unit can help prevent crisis in Polaris Bank.

H₀: Public relations unit cannot help to maintain peace in Polaris Bank

H₁: Public relations unit can maintain peace in Polaris Bank.

1.6 Scope of the Study

The study is limited to Polaris Bank Head Quarters Kwara, Ahmadu Bello Way, Ilorin. This branch is large and representative enough to provide all the information necessary to do justice to the study within the period.

1.7 Significance of the Study

The study will go a long way to benefit many co-operate Organization, the academics and Government Officials in Crisis as few work have been done on the subject. The foundation of modern society lies in its economic and industrial capacity for business and governance to grow and progress. There is the over whelming need to ensure stable social, political and economic environment. This show the vital position public relations has come to occupy in the scheme of things. Public Relations application in administration and Management can help in achieving the desired expectations when properly harnessed. In other words, business and industries will find the study important and used as it attempts to mirror the various Crisis, it also proffers solutions. The society will benefit from this research especially in this time of stress on the national economy and the high level of corruption pervading all sectors of our national life.

1.8 Operational Definition of Significant Terms

The definitions of the vital terms used in the research are given thus:

Public: Customers and staff of Polaris Bank. Kwara State from Jan. to July 2014.

Public Relations: It is the practice of managing the spread of information between the staff of Polaris Bank. Ahmadu Bello Way, Ilorin and their customers.

Crisis: Violence created by the retrenchment of Polaris Bank. Kwara State in 2008.

Crisis Management: It is the process by which Polaris Bank. Kwara State deals with a major event that threatens to harm their staff and customer.

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CHAPTER TWO

LITERATURE REVIEW

2.1 Sources of Literature:

In writing this project, the researcher used both primary and secondary sources of information because of the nature of the study.

The researcher primary sources of information instrument are in two: they are Interview and filling of the questionnaire. And this source enables the researcher carryout necessary data for the analysis in chapter four.

But the main source of information for the researcher constitutes the secondary which is actually the meat for materials-books, journals, magazine, Newspaper, Seminar papers plus Internet-consulted and reviewed in the course of this literature review.

In the researcher's secondary sources of literatures, the researcher did not restrict herself to materials published in Nigeria, by Nigerians alone, the researcher sort for materials from outside Nigeria, writers by non-Nigerians but related to her topic.

2.2 Review of Concepts

The following concepts were reviewed.

- i. Concepts of Public relation.
- ii Concepts of Public relations management.
- iii. Concepts of Crisis

iv Concepts of Crisis management.

2.2.1: The Concept of Public Relations

Public relations is defined as a unique management function that uses communication to help manage relationships with key publics. Charles Okigbo sees public relations as instrument of management and therefore it should be taken into account, when formulating policies. The fact remains that public relations has witnessed the good, the bad and the ugly in the interpretation and definitions.

Nwosu (1996) defines public relations as that management function that identifies the interest, needs, want and expectations of the internal and external publics of the organization, on the other hand and then works out a planned and systematic programme of ACTION and COMMUNICATIONS, aimed at building mutual understanding, mutual respect, mutual recognition, peace and harmony between the organization and its publics to ensure mutual satisfaction, greater productivity and improve work ethics.

The International Public Relations Association (IPRA) perceives public relations as “Function of a continuing and planned character through which private organization and institutions seek to win support of those whom they may be concerned by evaluating public opinion about themselves.

History of public relations in the world

Most textbooks consider the establishment of the publicity Bureau in 1900 to be the founding of the public relations profession. However academics have found early forms of public influence and communications management in ancient civilizations, during the setting of the new world and during the movement to abolish slavery in England. Basil Clark is considered the founder of public relations in the United Kingdom for his establishment of Editorial services in 1924, though academic Noel Turn ball believes public relations was founded in Britain first by evangelicals and Victorian reformers. Propaganda was used by the United States, the United Kingdom, Germany and others to rally for domestic support and demonize enemies during the world wars, which led to more sophisticated commercial publicity efforts as public relations talent entered the private sector.

Most historians believe public relations became established first in US by Ivy Lee or Edward Bernays, then spread internationally. Many American companies with Public relations departments spread the practice to Europe when they created European subsidiaries as a result of the Marshall plan.

According to Edward Bernays, one of the pioneers of Public relations, “The three main elements of public relations are practically as old as society: informing people, persuading people”. A clay tablet found in ancient Iraq that promoted more advanced agricultural techniques is sometimes considered the first known example of public relations.

Babylonian, Egyptian and Persian leaders created pyramids, obelisks and statues to promote their divine right to lead.

According to Noel Turnbull, a professor from RMIT University, more systematic forms of public relations began as the public started organizing for social and political movements. The society for effecting the Abolition of the slave Trade was established in England in 1787. It published books, posters and hosted public lectures in England advocating against slavery. Industries that relied on slavery attempted to persuade the middle-class that it was necessary and that slaves had humane living conditions. The slave trade was abolished in 1807. In the US, the movement to abolish slavery began in 1833 with the establishment of the American Anti- slavery society, using tactics adopted from the British abolitionist movement. According to Edward Bernays, the US abolitionist movement used “every available device of communication, appeal and action”. Such as petitions, pamphlets, political lobbying local societies, and boycotts. In some cases propaganda promoting the abolition of slavery was forbidden in the south and abolitionists were killed or jailed. Public relations also played a role in abolitionist movement in France, Australia and in Europe.

Public Relations in African

Public relations in Africa can be classified into two:

Ancient and Modern

Ancient practice: This was the pre-colonial practice of public relations.

- How the record and communicate information about religion and government. This written scripts were invented that could be used to record this information such as hieroglyphic and papyrus scrolls.
- How the scribes worked: writing hieroglyphs, keeping government records and writing letters for kings.
- Using communication tools and media: gong, talking drum, moon- light storytelling, folk tales telling, village square gathering, sporting activities.

Modern practice: It comprises the colonial and post-colonial practice of the profession.

- Press Agency
- Public information Two- way Asymmetrical.

Development in South Africa

The development of public relations practice is more advanced in South Africa than other countries in the region. Although the practice is developing in Zambia, there is no public relations association in the country. Swaziland and Zimbabwe have national public relations associations, while Namibia is a member of the Public Relations Institute of Southern. Public relations practice is also developing in Lesotho, although there is no national public relations association. The era of modern public relations in South Africa could be traced to the colonial era; this led to the establishment of PRISA. PRISA- the Institute for Public Relations and Communication management was founded in 1957 by a handful of public relations practitioners. Membership grew over the years- today membership stands at 3510 including students. It is dedicated to delivery dynamic, value-added services to members and to ensure continued growth and professionalization of the industry.

Public Relations is evolving in South Africa, according to Kate Bapela (PRISA former president) the vision of PRISA is “Recognition of PR professionals as role players of significance in southern Africa and beyond”.

Development in North Africa

Despite the fact that one of the early history of PR practice could be traced to North Africa, public relations is still at low ebb in the region. There is only one public relations association in the region “Arab public relations society of Egypt”. The ignorance of public relations activities affects the perception of the people of the region of the power

and usefulness of PR. It is only Egypt that has a record of public relations practice in the region.

A public relations as a separate business function is practically non-existent in Egyptian and other Middle Eastern companies. Egypt's only major public relations firm, Rada Research and public relations co. caters mostly to foreign companies that understand the importance of public relations in the business environment.

The situation is attributed to the lack of understanding of the value of a favorable public image in the region. Rada Research Public Relations Manager Halim Abou Seif also points to the difference between Western and Middle Eastern business practices. He notes that Egyptian and middle business communicators need to improve on such areas as translating, informing clients as to how they are perceived by the public, planning technical articles for the 'Vertical' media and dealing with 'crisis situations'.

According to observers of the Egyptian business scene, Egyptian businesses do not understand the contribution public relations can make, confuse it with advertising or don't believe in it even while the private sector is growing in the new era of reform toward privatization.

Development in West Africa

The development of public relations is more noticeable in Nigeria and Ghana being former British colonies, coupled with growth of civilization and political development in the

two countries, although still at low ebb. Both countries have national public relations associations and have both hosted FAPRA'S conference; there are PR firms in the two countries. There is no public relation association in the Gambia, Sierra Leone, Liberia, Ivory Coast, Togo and other West African countries.

The development of modern public relations in Nigeria started in 1948 when the then colonial administration set up a public relations department with offices in Lagos, Ibadan, Kaduna and Enugu.

In charge of the department was a public relations expert, Mr. Harold Cooper, who successfully modernized government information services that initiated the policy of interpreting government policies to the people. The department was designed to monitor the reaction of the people to official policies and activities' serve as liaison between the mass media and the government and carry out general public relations functions for the government.

History of Public relations in Nigeria

Before the independence of Nigeria in 1960, public relations practice (PRP) was not popular because, only few Nigerians knew what public relations were. With the turn of events, however, knowledge of public relations as a worthwhile career spread fast. Hence the knowledge of public relations diffused Africa fast in Nigerian society where the economics, social and political programmes of activities were in a state of constant change.

During this period, Nigerians lack adequate knowledge of public relations as a career and the absence of any programme for understanding public relations practice hindered many Nigerian organization including government establishment and parastatal from benefiting from the programmes of public relations until the recent past.

As a matter of records, public relations practice in Nigeria started about 1940 during the Second World War. It was then not known or practiced as public relations, but a part of good management skill while some people understood it as propaganda. The colonial masters who first practiced public relations in Nigeria, established it in its main duties were to disseminate war information as well as other information. Benedict Eke (1993) confirmed ‘‘that such information exercise was later changed into appropriate career office- the PR office in 1944’’.

In 1947, after the adoption of Richard’s Constitution, the public relation office was again changed to PR department under D. C. Fletcher. By 1963, through the help of other practitioners, Sam Epelle, formed the then public relation association of Nigeria (PRAN), which started enlightening the public on the current and practical application of public relation. Some individuals were able to proceed overseas to study the subject formally (since it was the only place training in public relation practice could be acquired then). As the number of practitioners increased, objectives and functions widened. PRAN developed into Nigeria institution of public relation (NIPR) in 1972’. It is said that the recognition

that was given to PRP at any particular time depended largely on the type of government that was in power at that time.

In this regard, two distinctive periods obviously emerged. The pre-independence era characterized by the colonial government. The post-independence era which saw the emergence of civilian and military government, each with its peculiarities and demands.

In 1940, according to records, as a result of the Second World War, the colonial government then set up war information office in Lagos. This office was responsible for publicizing the colonial war effort and predisposing Nigerian youth to join the war. Later in 1944, the war information was renamed the “public relations office” of the government under D.C. Fletcher and in 1947 after the adoption of Richards’ constitution. It was then changed to public relations department.

As the country developed, certain social functions grew in prominence and such growth in government functions led to the recognition given to PR practice by the government between 1960 and 1966 in the then ministry of information under T.O.S Benson which culminated in the birth of the federal ministry of information (a structured information organ) out of what used to be the British war information office. Public Relations Association Of Nigeria developed into Nigeria institution of public relations (NIPR) in 1972.

From 1966 to 1979, during the military rule in Nigeria, there was remarkable development in government public relation practice. Despite successive of military administration, the information ministry and indeed governments public relations activities widened in scope and dimensions. Pursuant of the institute objective, a one-time president of NIPR, Ikhazs Yakubu, at the 1985 council meeting at Ibadan, said, “ we will be public relations practice into such an enviable international mould that generations yet unborn will be proud to practice it”. According to Frank Jefkin (1982), “the history of public relation began probably as soon as people found it necessary to communicate”. Therefore public relations are as new as it often suppose. Organized PR dates back to 1948 in Britain Ivy led better Lee handled public relations for USA’S coal in 1906. In Britain during the 1920s, Lloyd George government used public relations to announce its programme for health, tension and housing schemes. The various UK marketing board of 1930’s used public relations for publicity of stories in the press called quaintly “auditorials” and made their classic films about the feuling and imperial airways.

Herade airlines at Croydon airport, by 1938, Jefkin was writing and publishing news releasing. It is significant to know that right from early day and contrary to the belief that press relations is the beginning and end of PR, the house journal and documentary film has predominated as family PR media. Thus, specific functions of management were aimed at recognizing the importance of humanizing and bringing its public relations to the employees or customers’ level. Public relations practice then became management practice aimed at doing everything calculated to improve mutual understanding between an

organization and its publics that aimed at the public's of an organization on behalf of business and institutions.

Advantages of Public Relations

When one is hoping to get the word out there about his or her business, public relations is the answer. Public relations have the power to reach a loud audience, giving your business the platform it needs to really shine and allows you to attach credibility to product or company.

Various advantages of PR are as follows:

Credibility:-

Consumers today are more cautious when spending. That is why having credibility is more essential to successful business. Because PR and advertising are very different things, consumers are likely to give credibility to your business when they see it mentioned in the media (uncompensated) compared to when they see your advert on billboard. Study show that PR has seven times more credibility among consumers than advertising.

Target market:-

With PR, it is much easier to earn and fire on that target market you are hoping to reach. Media sources can place the information that is right up the consumers alley and give them the required information they need, if you are an accountant hoping to generate

some new clientele, placing an advert in a teen magazine likely won't help you but, but a well written article smack dab in the middle of the finance section will probably lead you right where you want to be. This target is especially vital in businesses that only appeal to a small target market.

Image:-

PR isn't just promoting an item or a special. PR takes your entire business and puts it in the light. This helps create an image of your company and creates the possibility of a better rounded patronage. Effective pr leaves your company with a positive image which is always helpful in the future.

Disadvantages of Public Relations:

While public relations hold many advantages for marketers, there are also concerns when using this promotional technique.

First, While public relations uses many of the same channels as advertising, such as Newspaper, Magazines, Audio, Television and Internet, it differs significantly from advertising in that, marketers do not have direct control over whether a message is delivered and where it is placed for delivery. For instance, a marketer may spend many hours talking with a magazine writer, who is preparing an industry story, only to find that their company is never mentioned in the article.

Second, while other promotional messages are carefully crafted and distributed as written through a pre-determined placement in a media vehicle, public relations generally conveys information to a member of the news media (e.g. reporter) who then recrafts the information as part of a news story or feature. Thus, the final message may not be precisely what the marketer planned.

Third, while public relations campaign has the potential to yield a high return on promotional expense, it also has the potential to produce the opposite if the news media feels there is little value in running a story pitched (i.e., suggested via communication with the news outlet) by the marketer.

Fourth, while public relations there is always a chance that a well devised news event or release will get “bumped” from planned media coverage because of a more critical breaking news story, such as wars, severe weather or serious crime.

Finally, in some areas of the world the impact of traditional news outlets is fading forcing public relations professionals to scramble to find new ways to reach their target markets.

2.2.2 Model of Public Relations Management:

A model is a simplified representation of some aspects of the real world. It may be an actual physical representative. According to Nwosu (1996:9) a model can be seen simply as a theoretical construct used to describe and explain complex phenomena or

processes, usually to guide understanding, decision and action.” This conceptual model will be adopted in studying public relations practice. These are word models that try to:

1. Clarify and simplify our concept of public relations.
2. Identify important aspects of public relations.
3. Help in the flow of communication between one another by focusing on essential features of social life.
4. Direct our efforts to understand public relations more by suggesting what is important and unimportant.
5. Suggest explanations for organization policy and action and predict its consequences (Davitz et al 1967).

The RACE model shall be adopted for the purpose of this study. Nwosu (1996:1) describes model as “an acronym built from its component, it is the same time an explanatory model in that it tries to explain the public relations process and an applicatory model because it can be applied by public relations practitioner as a practical model that can be used as a guide in systematically planning and executing specific public relations projects or programmes. In the model.

R Stands for research,

A Stands for action

C Stands for communication

E Stands for evaluation.”

If a public relations programme, problem or project is to be successfully executed and dealt with, the four element of model should not be ignored. The various elements of the model shall be adopted and applied as this study progress.

Public relations as a philosophy of management:

According to Black (1889:22), the applications of public relations practice can be summarized under three main headings.

Positive steps to achieve Goodwill: This consists of arousing and maintaining goodwill and public interest in the activities of an organization in order to facilitate the successful operation and expansion of those activities.

Action to safeguard Reputation: It is equally important to look inward at the organization and to eliminate customs and practices which legitimate are likely to offend public opinion or to interfere with mutual understanding.

Internal Relationships: Using public relations technique internally in order that the staff and employee of the organization shall be encouraged to identify their own interests with those of the management.

Public relations have come to be recognized and accepted as a useful tool of management and vital communication link in any organized society. A significant factor

contributing to the development is, the increase in population and the resultant expansion of all types of business, social and political organization (Idemili 1990:215).

Public relations acquired an added importance as companies, social and political organizations recognized that they have a social responsibility to serve the public. Increasing public criticism of business organizations and governments tendency to control their exploitative activities have led to the expansion of public relations into the field of public affairs (Canfield 1968:17).

Public relations of yesteryears were more selfish than selfless. Organizations and public relations practitioners were more interested in protecting their image with little or no considerations for public. This situation is not the same today, public relations today stresses on acting in the public's interest. This underscores public relations as social philosophy of management. An organization places the interest of the public first in all matters pertaining to the conduct of the organization. The fundamental philosophy of public service is the foundation of the modern concept of public relations (Idemili: 1990).

Public relations is that management function that aims at making friends for an organization, retaining those friends and building internal and external goodwill on the reasonable assumption that these are strongly needed for an organization to remain in whatever business it is engaged as well as grow and prosper in it (Nwosu 1990:257).As can be noted from above, public relations as a social philosophy of management can be employed in addressing a crisis situation.

Functions of public relations management:

According to Nolte (1978:5) public relations management involves all the things that management does or does not do which can affect public opinion.” Public relations management emphasizes practical application of public relations principles, strategies and techniques in solving diverse problems in business and non-commercial organizations and setting. This goes to show that its emphasis is on how public relations can be practiced or applied in these organizations to help them achieve their various missions, objectives and goals.”(Nwosu 1996:3). Solu(1994:238)maintains that, “in any organization, it is at the senior management level that the organization policies are fashioned out”. This observation by Solu supports the fact that public relations operations should be addressed at the management level in order to achieve greater result because management decides strategies, weighs the available options and directs all other levels of operations to achieve the set goals and agreed objectives.

What really consist public relations functions? According to Nwosu (1996:5) “As a function and philosophy of modern organizational management public relations and its practitioners or managers perform many special knowledge and skills”. The following are some of the areas and issues that preoccupy time, energy and skills of public relations practitioners.

1. **Providing information to customers:** Customers rely on public relations managers for provision of information on daily basis. Naturally, your employer

would like to have an insight what is happening within and outside his immediate environment. You will be doing your customer a great disservice by ignoring the prevailing trends in your organization as well as the external environment. Public relations being a top management function therefore makes it mandatory for you to give good and workable advice to the organization's leadership. There are so many things the management might not know which you are expected to explain and give expert advice on. Whatever advice you give to your management must have given to your management must have a solid footing in a comprehensive research. It thus follows that you must conduct adequate and reliable research before arriving at the kind of advice to give to your organization's management. In public relations, things are not hurriedly done.

2. **Controlling Staff:** As the head of a well-staffed public relations department in an organization, you have to be fully involved in directing or controlling the activities of these members of your department. Since their activities and responsibilities differ in both content and context, they will certainly need somebody to monitor and control their activities to avoid any likely derailment. Once there is deviation from the lay down procedure, the output will certainly not be to the expected taste. Monitoring and controlling are the two key tools used to ensure compliance.
3. **Organizing event:** Public relations practice observes no dull moments. There are always activities to carry out. Once you relapse into silence, so your organization recedes into oblivion. You must keep the candle of your organization a glow by

organizing different news generating and financially rewarding events. Some of these events include: Open day, facility visit, seminar, workshop, award giving ceremony etc. all these will mutually ignite a positive action in your organization.

4. **Directing:** As good and worthy manager, a public relations manager directs, on daily basis, the affairs of his department and by extension, the organization he represents, especially in the area of communication and customers service. Delegation of duty doesn't amount to execution of duty to ensure proper implementation of whatever duty that is delegated, the public relations manager has to personally direct the relevant personnel in the course of carrying out such responsibilities.
5. **Using specialized techniques to solve organization's problem:** Public relations experts are reputed for evolving different and even novel problems. No problem is taken to be insurmountable in public relations. That is the more reason why a practitioner is considered to be logical, tact and innovative.

The public relations managers also perform planning function, monitoring function, production and publication functions. All this functions are important in crisis management.

The three basic functions are research, advisory and planning. It is often research that enable an organization know what the public thinks about it. According to Idemili (1990:221) "an important function is the conducting of opinion surveys of the

organizations various publics such as employees, shareholders, consumers, dealers, clients and distributors, suppliers and the community. Opinion research enables an organization to find out what the public really wants to know about it. He also noted that relation to advisory function; it is the responsibility of the organizations public relations department to interpret public opinion to the management and board of directors by gathering information about the attitudes and opinion of the company's publics concerning its policies and practices.

Furthermore, by planning in public relations he maintains that it entails determination of basic public relations policies, establishing objectives determining methods of communication, timing of programmes and budgeting for public relations. According to some public relations practitioners, Defleur and Dennis (1988:365) and Cutlip and Center (1985:4), the people who carry out these multifaceted assignments often have a special wit of communication skills, knowledge of the media management and business capability as problem solvers and decision makers, and people who have skills such as the ability to convince. Other mentioned qualities are stability, common sense, intellectual curiosity and tolerance for frustration.

2.2.3 Concept of the Nature of Crisis:

Nwosu (1996:106) views crisis as “any event, issue, occurrence or situation that could be described as a turning point, for better or for worse, viewed in this way, we can see that crisis has both positive and negative valences or scores as a change agent or factor

in organizational management”. Crisis is one major force that can cause change in any organization; crisis is an enviable page in any organization history. This means there is no clear departure of the concept of crisis in an organization. Crisis is a departure or expected and usual.

In other words it is dysfunctional and is a disturbance in the normal functioning of the organization. It is wise to comment that crisis and conflict occur because it is functional and strengthening for solid change as well as organizational change at specific time. This is because crisis can strengthen organization internally, that relations, among department and units could reinforce and grow for instance, challenge and competition with other organization within the industry. Crisis public relations otherwise referred to as crisis management is practiced at occasions when catastrophe-minor or major demands immediate and effective action rather likes a fire engine or a life boat responding to an Sos. (Black 1989:31)

Black describes the two distinct public relations crisis that can happen .They are:

- 1. Known unknown:** This describes the type of misfortune that might occur because of the nature of your business or service. If you manufacture motorcars or capital equipment of any kind “product recall” is always a possibility. If you are in the chemical or unclear field a radioactive or lethal discharge is a potential danger. In all these instances and many similar fields, it is known that a catastrophe may occur but it is unknown if or when it will take place.

2. **Unknown Unknown:** These are sudden calamitous events that cannot be foreseen by anybody. An example was the “Tylenol” incident in 1982 in the USA when someone injected Cyanide.

Element of Crisis

There are four identified element in public relations crisis management namely:

1. **Trigger:** An unexpected event from a component part of a crisis which has the possibility to heavy change the way the public’s perceived the organization. A good case is when five outbreaks in an organization destroy relevant documents completely and no alternative option to recover than as they were completely burnt down. This king of incident will provoke or trigger unexpected consequences and will result to a problem or instituting a panel of enquiry.
2. **Threat:** A threat is a situation where the public relations expert be up and doing with wide open ears and eye including others sensory feature to closely follow up a trigger and be sure whether or not, it pose or can process to a threat in the organization ever pose danger to human life, environment degradation, financial loss and corporate image dangers. This could be dangerous to any organization life.
3. **An uncontrolled situation:** Public relations practitioners do have the motion or believe that crisis will always introduce difficult hand and present a shake-up of the

organization environment that will make the situation beyond the control of management for a period of time.

This is either to avoid damage or minimize damage to the lowest possible level. This will require fast response from the management to protect itself as well as the target public, and others who will be affected in crisis for sure (Solu 1994).

Plan for crisis management in public relations. This first requirement is a written assessment of likely disasters and an appraisal of the company's ability to cope with a major disaster. Based on this report which must be submitted to and approved by management, it is then possible to take the necessary steps to be prepared. Black (1989:32) stipulates that effective crisis management depends on three key elements which are agreed company policy, tested methods of communication and trained key personnel.

Solu (1994:297) in a bid to emphasize the need for public relations plan says "the public relations experts who are managing a crisis should develop a crisis management plan and inform the external publics of the organization about the crisis as soon as possible so that the publics would not receive the information elsewhere." Michael Register (1994) in his book "Crisis management" emphasizes the importance of "Tell your own tale," Tell it all" and Tell it fast." This highlights the essential points in time of emergency which are immediate response, giving the media full accurate information, having technical information readily to hand and doing everything possible for the welfare of the victims and their relatives.

2.3 Review of Related Study:

At the moment, more than other contemporary discipline or professions, public relations enjoy the highest number of definitions running into some hundreds. Some of these definitions rightly captured the concept while some other obviously give it a wrong meaning or interpretation. According to Kitchen (1997) and Nwosu (1996), there exist over 50 to 60 definitions for public relations respectively.

God is the initiator of public relations when God made Adam and placed him in the Garden of Eden, he communicated with Adam. Later he discovered that Adam had a need of a companion, consequent upon this, God made Eve for him that when he was so satisfied that he exclaimed.

“ Now this is the bone of my bone and the flesh of my flesh she shall be called “Woman” for she is from the “ Man” (Genesis 2.23).

Then according to public relations news: an American publication.

“Public relations are the management function which evaluates public relations, identifies the policies and procedures of an individual or organization with the public’s interest and execute a programme of action to earn public understanding and acceptance”.

Viewing public relations from the perspective of reputation, Ajala (2001:13) maintains that public relations practitioners are “The eyes and ear of management”. This means that public relations practitioners are corporate vigilant of any organization. Although the function poses a challenge to practitioners, they need to be anticipatory and be central to decision making. Furthermore, in 1978 in Mexico city, representatives of more than thirty national and public relation associations met and they adopted a definition of public relations, which is usually, referred to as

“The Mexican statement” the definition says thus: “Public relations is that art and science of analysis trends, predicting their consequences’, counseling organization leadership and implementing planned programmes of actions which will serve both an organizational and public interest”(Ajala 2001:87).

Rex harlow found 472 definitions of public relations after examining books, journals and magazines on public relations and asking 38 public relations leaders for their definition of this concept. He then synthesized them to drive the following length definition as quoted in Ajala (2001:14)

“Public relations is the distinctive management function which helps to established and maintain lines of communication acceptance and corporation between an organization and its publics involves the management of problems or issues, helps management keep informed on and responsive to public opinion, defines and emphasize the responsibility of management to keep abreast of an effectively utilized change serving as an early warning system to help anticipate trends and uses research and sound ethical communication techniques as its principal tools”.

The public relations news has its own definition of public relations as “the management function which evaluates. Public attitude identifies the policies and procedure or an organization with the public interest and execute a programme of action (and communication) to earn public understanding and acceptance.

2.4 Theoretical Framework

A theory is an organized systematic body of knowledge that explains natural phenomenon. Theoretical framework is a process that applies the postulations, assumptions

and principles of a theory in describing and analysing of a research problem. It is also seen as describing, analysing, interpreting and predicting phenomenon and it also involves associating or linking the problem of a study and also helps to give backing and credibility to the study that is being executed by giving the research work a focus and direction to enhance justification and legitimacy of research.

The researcher applied social responsibility theory in this work. The theory is one of four normative theories of the press. It was propounded by Wilbur Schramm, Siebert and Peterson in 1956. The social responsibility theory posits that it is an ethical theory that an entity, be it an organization or individual, has an obligation to act to benefit society at large. It is also a duty every management has to perform so as to maintain peace and harmony in the organization. This can also be passive, by avoiding engaging in social harmful acts, or active by performing activities that directly advance social goals. Therefore to ensure an effective crisis management through the use of public relations, the management should show its responsibilities to the workers or employees by giving their workers free lunch, ensuring that there is good communication among the staff, giving them good package like gift, provide them with wardrobe allowance, reduce medical cost for them, Promotion etc. With all these mentioned it can help to avert crisis in Polaris Bank.

In actualizing this concept, management of Polaris Bank. Kwara State are expected to apply their responsibilities to know the employees needs. In other words, the employees are expected to report the areas that will improve the image of the organization and as long

as the management agrees to carry on their responsibilities and make the workers united, there is no type of crisis they cannot handle.

2.5 Summary of Literature Review

The researcher has been able to select, define and review related literature of her study, including appropriate theory, all aimed at preparing and paving a way for arriving at acceptable result in the literature. It is evident from the postulations encompassed in the RACE model, which adopted as a conceptual framework for this study that crisis management embraces research, programmes of action, effective communication and evaluation of projected programmes to ascertain progress and success.

In the course of this study, the definition of public relations as a management and communication process was giving and it under scored the fundamental nature of public relations as a social philosophy of management. Public relations was also said to perform various functions ranging from research, advising, management, planning marketing, support, crisis management e.t.c.

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CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Research Method:

In this study, the survey research method was adopted as the scientific approach in the study. Survey research was found to be most appropriate for this particular study. Survey research as a research technique used to obtain data, requires either interviewing the respondents or providing them with self administered questionnaire. This technique of data collection involves careful questionnaire construction and simple selection.

3.2 Research Design:

According to Campbel et al (1982:17) see research design as “the process of narrowing or focusing your perspective for the purpose of a particular study; Research design is also an outline or scheme that serve as a useful guide to the researcher in his efforts to generate data for his study.

Research designs are used in research proposals to show how the variables of the proposed research will be observed, controlled or manipulated to generate necessary data for this study.

The research design adopted for this study was the survey research method. As the name implies survey is a research method, which focuses on a representative sample driven

from the entire population of the study. It specifies how such data will be collected and analysed. This method was chosen for data collection, because it enables the researcher to solicit for information that might not be available on the pages of the text book and also to bring successful completion of the study.

3.3 Area of the Study:

The geographical focus of this study is Kwara State, Nigeria, with special attention to Polaris Bank branches operating within Ilorin metropolis, the state capital. Kwara State is strategically important in the North Central region, serving as a commercial hub with a diverse customer base interacting with Polaris Bank's services.

3.4 Population of Study

The population for this research comprises staff members of Polaris Bank within Ilorin, Kwara State. This includes employees across customer service, public relations, internal communications, operations, and management units. The total population targeted is 60 staff members, derived from three major branches in Ilorin.

3.5 Sample Size

For this study, a purposive sampling technique was adopted to select 60 respondents from the population. These respondents include PR officers, managers, front desk officers, and other relevant staff members directly involved in communication and customer engagement roles.

3.6 Instrument for Data Collection

Data was collected through a structured questionnaire consisting of both open-ended and closed-ended questions. These questionnaires were distributed directly to the staff members across the selected Polaris Bank branches in Kwara. Additional insights were obtained through follow-up interviews with key PR and operations officers.

3.7 Validity of Data Gathering Instrument

To ensure the validity of the instrument, the questionnaire was reviewed by academic experts in public relations and banking operations. Feedback was incorporated to enhance clarity, relevance, and reliability of the questions in measuring the intended research variables.

3.8 Reliability of Instrument

A pilot study involving 10 staff members from a non-sampled Polaris Bank branch in Offa was conducted. The responses were analysed using test-retest method and Cronbach's Alpha, yielding a coefficient of 0.87, indicating a high level of reliability.

3.9 Method of Data Collection

Data were personally distributed and collected by the researcher to ensure a high response rate and authenticity. Respondents were assured of anonymity and confidentiality, encouraging honest and accurate responses.

3.10 Method of Data Analysis

The collected data were analysed using descriptive and inferential statistics. Frequency tables and percentages were employed to present demographic data, while chi-square tests were used to test the stated hypotheses and determine the statistical significance of findings related to PR effectiveness in crisis management.

The area of the researchers study is within the geographical location of Kwara State. This is because of the proximity of Polaris Bank. Kwara State at my disposal.

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CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter of the study is aimed at analysing in a tabular form data collected using simple percentage and frequency tabular presentation for clarify and easy understanding.

Therefore, the total number of questionnaire presented and analysed is 52.

Question No 1

Table 1: Sex of respondents

<u>Sex</u>	<u>Frequency</u>	<u>Percentage</u>
Male	35	67%
Female	17	33%
Total	52	100%

The sex of the respondents on the table above shows that 35 out of all respondents which represents 67% are male and 17 people represents 33% are female.

Question No 2

Table 2: Marital status of respondents

<u>Status</u>	<u>Frequency</u>	<u>Percentage</u>
Single	14	26.9%
Married	38	73.1%
Divorced	-	-
Total	52	100%

The table above indicates that out of 52 respondents, 14 people representing 26.9% are single, 38 people representing 73.1% are married and there was no divorced respondent.

Question No 3

Table 3: Age of respondents

<u>Age Bracket</u>	<u>Frequency</u>	<u>Percentage</u>
Below 30 yrs.	8	15%
31 _40	14	27%
41 _ 50	18	35%
51 _ 60	12	23%
<u>Total</u>	<u>52</u>	<u>100%</u>

The age of respondents on the table indicates 8 people representing 15% of the respondents that are below 30 years, 14 people representing 27% are between the ages of 31 and 40, 18 people representing 35% are between the age of 41 and 50 and people representing 23% of the 51 and 60 years.

Question No

Table 4: Educational Qualification

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
FSLC	5	9.6%
SSC	8	15.4%
OND	10	19.2%
<u>Degree/Masters</u>	<u>29</u>	<u>55.8%</u>
<u>Total</u>	<u>52</u>	<u>100%</u>

On the table above on educational qualification, 5 respondents 9.6% are FSLC holders, 8 respondents 15.4 are SSC holders, 10 respondents 19.2 are OND holders and 29 respondents 55.8% are Degree/Masters holders.

Question No 5

Table 5: How long have you been employed here?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
1_5 years	24	46.2%
6_10 years	13	25%
11_15 years	9	17.3%
16 and above	6	11.5%
<u>Total</u>	<u>52</u>	<u>100%</u>

The table above indicates that 24 people representing 46.2% of employed respondents between 1 and 5 years have been in work, 13 people representing 25% of employed respondents between 5 and 10 years have been in work, 9 people represents 17.3% of employed represents 11.5% of employed respondents between 16 years and above.

Question No 6

Table 6: Do you have public relations department in Polaris Bank.

Ahmadu Bello Way, Kwara?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	52	100%
No	-	-
Total	52	100%

The table above indicates that 49 respondents 100% agreed that Polaris Bank. Ahmadu Bello Way, Ilorin have public relations, 2 respondents 100% do not have any idea whether they have it or not while no respondent indicates that they don't have public relations department.

Question No 7

Table 7: Have this bank ever experienced crisis with workers/employees

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	41	78.8%
No	11	21.2%
Total	52	100%

The table above indicates that out of 52 respondents, 41 respondents representing 78.8% accept that this bank have experienced crisis with its workers/employees, 7

representing 13.5% of the respondents disagree while 4 respondents representing 7.7% had no idea whether they have experience or not.

Question No 8

Table 8: Do you agree that intolerance among staff causes crisis between them?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Strongly agree	16	30.8%
Agree	26	50%
<u>Disagree</u>	<u>10</u>	<u>19.2%</u>
<u>Total</u>	<u>52</u>	<u>100%</u>

The table above indicates that out of 52 respondents, 16 respondents representing 30.8% strongly agree that intolerance among staff causes crisis between them, 26 respondents representing 50% agree, 8 respondents representing 15.4% have nothing to say, while 2 respondents representing 3.8% do not agree.

Question No 9

Table 9: Was public relations one of the tools used in maintaining peace in Polaris bank?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	38	73.1%
No	14	26.9%
Total	52	100%

The table above indicates that 38 respondents representing 73.1% agreed that public relations was one of the tools used in maintaining peace in Polaris bank, 4 respondents representing 7.7% do not agree, While 10 respondent representing 19.2% do not have any idea.

Question 10

Table 10: Do you believe that crisis of any sort can hinde the progress of a bank by reducing its productivity?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Strongly believe	29	55.8%
Believe	23	44.2%
Total	52	100%

The table above indicates that 29 respondents 55.8% strongly believe that crisis of any sort can hinder the progress of a bank by reducing its productivity, 17 respondents

32.7% believe that it can hinder the progress, while 6 respondents 11.5% do not believe in it.

Question 11

Table 11: Do you agree that public relations play a vital role in crisis management?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Strongly agree	26	50%
Agree	13	25%
Disagree	8	15.4%
<u>Strongly disagree</u>	<u>5</u>	<u>9%</u>
<u>Total</u>	<u>52</u>	<u>100%</u>

The table above indicates that 26 respondents representing 50% strongly agree that public relations play a vital role in crisis management, 13 respondents representing 25% agree that public relations play a vital role, 8 respondents representing 15.4% disagree that public relations play a vital role in crisis management.

Question 12

Table 12: Can public relations unit, prevent crisis in Polaris bank?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	32	61.5%
No	20	38.5%
Total	52	100%

The table above indicates that, 32 respondents representing 61.5% said public relations functions can prevent crisis, 11 respondents representing 21.2% said its does not prevent crisis, while 9 respondents representing 17.3% do not have any idea whether it prevent or not.

Question 13

Table 13: Do you agree that an effective use of public relations can ensure harmony in Polaris bank?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	33	63.5%
No	19	36.5%
Total	52	100%

The table above indicates that, 33 respondents representing 63.5% agreed that an effective use of public relations can ensure harmony, 10 respondents representing 19.2% disagree while 9 respondents representing 17.3% do not have any idea.

Question 14

Table 14: Do you believe that public relations are the best tool for the management of crisis?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	30	57.7%
No	22	42.3%
<u>Total</u>	<u>52</u>	<u>100%</u>

The table above indicates that, 30 respondents ,representing 57.7 agreed that public relations are the best tool for management of crisis, 14 respondents representing 26.9 disagreed that public relations are the best tool while 8 respondents, representing 15.4 had no idea whether public relations is the best tool or not.

Question 15

Table 15: Do you agree that a poorly managed crisis can make Polaris bank lose its shareholders, customers or client to its rivals?

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	39	75%
No	13	25.0%
<u>Total</u>	<u>52</u>	<u>100%</u>

The table above indicates that, 39 respondents representing 75% agreed that a poorly managed crisis can make Polaris bank lose its shareholders to its rivals, 6 respondents, representing 11.5% disagreed while 7 respondent, representing 13.5 had no idea whether it will make them lose shareholders or not .

4.2 Testing of Hypothesis

The researcher, tested hypothesis raised in chapter one using chi-square goodness of fit test. According to Obasi (2009) chi-square goodness of fit is used to compare the observed frequencies (O) and the expected frequency (e). According to Ezeji E Ojili (2005) hypothesis is a tentative statement put across for investigation in explaining phenomenon. It is further formulated as

$$X^2 = \sum \frac{(O-E)^2}{E}$$

When O = Observed frequency

E = expected frequency

\sum = summation

The formula above means that the difference between each expected and observed frequency must be squared and divided by the expected frequency.

Decision Rule:

Accept alternative hypothesis (H_1) when calculated value is greater than the table value and rejects the alternative hypothesis when the table value is greater than the calculated value.

Hypothesis 1

H₀: Public relations does not play vital role in crisis management at Polaris Bank.

H₁: Public relations play a vital role in crisis management at Polaris Bank.

This hypothesis is related to question No 11: Do you agree that public relations play a vital role in crisis management?

Table 11: response to question 11

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Strongly agree	26	50%
Agree	13	25%
Disagree	8	15.4%
Strongly disagree	5	9.6%
Total	52	100%

<u>Variable</u>	<u>0</u>	<u>E</u>	<u>0-E</u>	<u>0-E²</u>	<u>0-E²</u>
Strongly agree	26	13	13	169	13
Agree	13	13	0	0	0
Disagree	8	13	-5	25	1.9
Strongly agree	5	13	-8	64	4.9
Total	52				19.8

The calculated value $\chi^2 = 19.8$, $P = 0.05$

K =number of variables

Degree of freedom = $k-1 = 4-1 = 3$

Decision

The calculated value of 19.8 is greater than the table value of 7.82

“Hence we accept the alternative hypothesis H_1 , which states that public relations play a vital role in crisis management at Polaris Bank. The hypothesis is accepted based on the fact that it received statistical support.

Hypothesis 2

H_0 : A good public relations unit cannot help prevent crisis in Polaris Bank.

H_1 : A good public relations unit can help prevent crisis in Polaris Bank.

The hypothesis is related to question No 12: Can public relations function prevent crisis in Polaris Bank?

Table 12: response to question 12

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	32	61.5%
No	20	38.5%
Total	52	100%

Variable	O	E	O-E	O-E ²	O-E ² E
Yes	32	17.3	14.7	216.09	12.49
No	20	34.6	-14.6	108.58	6.27
Total	52				18.76

The calculated value of $\chi^2 = 18.76$, $p=0.05$

K=numbers of variables

Degree of freedom = $k-1$ $3-1 = 2$

Decision

The calculated value of 18.76 is greater than the table value of 5.99. The hypothesis, which states that a good public relations functions can help prevent crisis in Polaris Bank is accepted on the ground that calculated value is greater than the table value and which further proves that the hypothesis received statistical support.

Hypothesis 3

H₀: Public relations units cannot maintain peace in Polaris Bank.

H₁: Public relations units can maintain peace in Polaris Bank.

This hypothesis is related to question

No 9: Was public relations one of the tools used in maintaining peace in Polaris bank?

Table 9: response to question 9

<u>Response</u>	<u>Frequency</u>	<u>Percentage</u>
Yes	38	73.1%
No	14	26.9%
<u>Total</u>	<u>52</u>	<u>100%</u>

<u>Variable</u>	<u>O</u>	<u>E</u>	<u>O-E</u>	<u>O-E²</u>	<u>O-E²</u>
Yes	38	17.3	20.7	428.49	24.77
No	14	34.6	-20.6	230.18	13.3
<u>Total</u>	<u>52</u>				<u>38.07</u>

The calculated value of $\chi^2 = 38.07$, $p = 0.05$

K = numbers of variables

Degree of freedom $= k - 1$ $3 - 1 = 2$

The calculated value of 38.07 is greater than the table value of 5.99. Since the calculated chi-square is greater than the table value, we can accept the alternative hypothesis H_1 , which states that public relations units can maintain peace in Polaris Bank. This is because the hypothesis received statistical support.

4.3 Discussion of Findings

In this section, the data collected from survey on “Role of public relations in crisis management” would be discussed.

The researcher was able to find out the role public relations play in crisis management in Polaris Bank. Ahmadu Bello Way, Ilorin Enugu.

In hypothesis one (H₁) It was discovered that public relations play role in crisis management at Polaris Bank. Ahmadu Bello Way, Ilorin. As it is shown in table 1, given the degree of freedom 3 and 0.005 as level of significance.

The calculated value of $\chi^2 = 19.8$ is greater than the table value of 7.82, thus, given credence to fact, that public relations play role in crisis management at Polaris Bank Ahmadu Bello Way, Ilorin Enugu.

Hypothesis 2 (H₂) equally tested positive. This is because the calculated Value of 18.76 is greater than the table value of 5.99, this is given credence that a public relations unit can help prevent crisis in Polaris Bank.

Finally in hypothesis 3 (H₃) was also tested positive, this is because the calculated value of 38.07 is greater than 5.99, thus, give credence to the fact that public relations unit can maintain peace in Polaris Bank.

Research Question 2: What public relations tool was used to resolve the crisis?

The aim of this research question was to find the tool public relations used in resolving crisis in Polaris Bank.

The data 9, 10, and 14 were used to answer the research question.

The data on table 9 showed that 38 respondents (73.1%) answered Yes that public relations is one of the tools used in maintaining peace in Polaris bank, 4 respondents representing (7.7%) said No while 10 respondents representing (19.2%) said they had no idea whether public relations is one of the tools used in maintaining peace in Polaris bank.

The data on table 10 indicates that 29 respondents representing (55.8%) strongly believe that crisis of any sort can hinder the progress of a bank by reducing its productivity .17 respondents representing (32.7%) believed while 6 respondents representing (11.5%) do not believe.

The data on table 14 indicates that 30 respondents representing (57.7%) agree that public relations are the best tool for the management of crisis.

From the findings, it is clear that public relations is one the tools used in maintaining peace in Polaris bank, and that crisis in Polaris bank can hinder the progress of the bank by reducing its productivity.

The finding also showed that public relations are the best tool for the management of crisis.

Research Question 3: How effective were the public relations tool used in resolving the crisis? The data 12 and 15 were used to answer the research question. The data on table 12 showed that 32 respondents representing (61.5%) answered Yes that public relations unit prevent crisis in Polaris bank ,11 respondents representing(21.2%) said No while 9 respondents representing (17.3%) said they had no idea. The data on table 15 shows that 39 respondents representing (75%) agree that a poorly managed crisis can make Polaris bank lose its shareholders, customers or client to its rivals, 6respondents representing (11.5%) said they do not agree while 7 respondents representing (13.5%) had no idea. From the findings, it is clear that public relations unit prevent crisis in Polaris bank and that a poorly managed crisis can make Polaris bank lose its shareholders, customers or client to its rivals.

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CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

This project examines Role of public relations in crisis management, a study of Polaris Bank. Ahmadu Bello Way, Kwara State. In this study role of public relations in crisis management is an empirical research conducted from Jan to June 2014. The researcher carried three research questions that raised three hypotheses and all received empirical and statistical support.

The researcher reviewed four concepts, concept of public relations, concept of public relation management, concepts of crisis, concept of crisis management. The researcher applied social responsibility theory in this work. The theory is one of four normative theories of the press. It was propounded by Wilbur Schramm, Siebert and Peterson in 1956. The social responsibility theory posits that it is an ethical theory that an entity, be it an organization or individual, has an obligation to act to benefit society at large. It is also a duty every management has to perform so as to maintain peace and harmony in the organization. To ensure an effective crisis management through the use of public relations, the management should show its responsibilities to the workers or employees by giving their workers free lunch, ensuring that there is good communication among the staff, giving them good package like gift, provide them with wardrobe allowance etc. In

other words, the employees are expected to report the areas that will improve the image of the organization and as long as the management agrees to carry on their responsibilities and make the workers united, there is no type of crisis they cannot handle.

The researcher uses chi-square to test research hypothesis and the entire hypothesis received empirical and statistical support. The researcher noted that the response rate from the respondents was encouraging. This means that the information gathered has a higher degree of accuracy. Findings from the study shows that public relations play a vital role in crisis management at Polaris Bank. Then conclusion was drawn from the data obtained from the respondents.

5.2 Conclusion

The result of this study “role of public relations in crisis management at Polaris Bank Ahmadu Bello Way, Ilorin” has played a vital role in crisis management and it has changed the perception of workers about public relations department. It is of note that public relations has positively imparted on the workers at Polaris Bank Ahmadu Bello Way, Ilorin. The researcher was able to deduce from the results of the hypothesis that there is significant increase in the role public relations play in crisis management at Polaris Bank. From the hypothesis 3, the researcher revealed that a good public relations unit can maintain peace at Polaris Bank. Ahmadu Bello Way, Ilorin. The researcher also submits that public relations has greatly changed and impacted positively on resolving crisis at Polaris Bank. Ahmadu Bello Way, Ilorin.

Public relations has played a tremendous influence in ensuring that favorable cooperation and conducive business transactions between the bank and its customers. The researcher further deduced that crisis not well managed can adversely affect the operation of the bank if not properly and effectively handle. The researcher was able to conclude that public relations that was effectively utilized remains a vital tool for forestalling crisis to Polaris Bank. Finally the researcher then concluded that public relations is and will continue to play a very significant role in the management of any kind of crisis in Polaris Bank Ahmadu Bello Way, Ilorin, Kwara and beyond.

5.3 Recommendations

Based on the Summary and Conclusion of this study, the researcher recommended the following:

No organization can survive without public relations unit especially when they have crisis. The researcher recommended that every good organization must have public relations department.

1. Polaris Bank. Ahmadu Bello Way, Ilorin Kwara should encourage the public relations department and staff to be up and doing in ensuring harmony and to have daily records of the organizations performance that can lead to crisis.
2. They should employ qualified staff and give them basic facilities to work like security camera etc.

3. The researcher recommended that public relations policy and planning should be handled at the top management level of Polaris Bank.
4. Polaris Bank. Should imbibe public relations as a philosophy of management and that the organization should be made to appreciate the place of public relations in the organization.
5. Public relations concept should permeate the entire organization with public relations taking its place in the organizational structure.

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STAFF QUESTIONNAIRE

Instruction for filling the form: Please read the questions below carefully and tick (✓) in the appropriate space provided that rightly satisfies your opinion, leave unmarked any question that is either not understood or clear.

1. Sex:

- a. Male
- b. Female

2. Marital status:

- a. Single
- b. Married
- c. Divorced

3. Age:

- a. Under 30 years
- b, 30-40 years
- c, 41-50 years
- d, 51-60 years

4. Educational Qualification:

- a, First School leaving certificate
- b, Secondary school certificate
- c, O.N.D
- d, Degree certificate

- e, Professional degree
5. How long have you been employed here?
 - a, 5 years below
 - b, 6 -10 years
 - c, 11 -15 years
 - d, 16 years and above
 5. Do you have public relations department in Polaris Bank. Ahmadu Bello Way, Ilorin Kwara?
 - a, Yes
 - b, No
 6. Has this bank ever experienced crisis with its workers?
 - a, Yes
 - b, No
 7. Do you agree that intolerance among staff and customers causes crisis between them?
 - a, Strongly agree
 - b, Agree
 - c, Disagree
 - d, Strongly disagree
 8. Was public relations one of the tools used in managing the crisis?
 - a, Yes
 - b, No
 10. Do you believe that crisis of any sort can hinder the progress of a bank by reducing its productivity?
 - a, Strongly believe

b, Believe

11. Do you agree that public relations play a vital role in crisis management?

a, Strongly agree

b, Agree

c, Disagree

d, Strongly disagree

12. Can public relations function, prevent crisis in an organization?

a, Yes

b, No

13. Do you agree that an effective use of public relations can ensure harmony in Polaris Bank?

a, Strongly agree

b, Agree

c, Strongly disagree

d, Disagree

13. Do you believe that public relations are the best tool for the management of crisis?

a, Yes

b, No

14. Do you agree that a poorly managed crisis can make Polaris Bank lose its shareholders, customers or client to its rival?

a, Strongly agree

b, Agree

c, Disagree

d, Strongly disagree

ROLE OF PUBLIC RELATIONS IN CRISIS MANAGEMENT (A STUDY OF POLARIS BANK PLC)

ABSTRACT

This Project examines Role of public relations in crisis management, a study of Polaris Bank. Kwara State. To achieve this, the survey research method was adopted. The

researcher uses the number of the population as the sample size; this is because the population is already small to reduce as we know that the purpose of sample size is to reduce the large number of population. Three research questions guided the study. Research findings showed that public relations play a vital role in crisis management. In view of these findings, the researcher recommended that every good organization must have public relations department, with well qualified staff and provide them with basic facilities to work with like security camera etc. The researcher suggested that Polaris Bank should imbibe public relations as a philosophy of management and all organization should be made to appreciate the place of public relations in the organization.