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## An Analysis of Communication, Conflict Handling and Customer Patronage: A Study of United Bank for Africa (UBA) Nigeria PLC

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### **Abstract:**

*The banking sector has been identified as an industry where relationship marketing is crucial for customer retention and satisfaction. This study sought to investigate the relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC. A descriptive survey research design was adopted, with a sample size of 300 customers from UBA branches in Ogun State, Nigeria and 293 valid responses were considered for analysis. Data was collected through a structured questionnaire and analyzed using descriptive and inferential statistics. The results indicated that both communication and conflict handling have significant positive impacts on customer patronage in UBA branches. These findings highlight the importance of effective communication and conflict handling strategies in fostering customer loyalty and satisfaction. The results also suggest that UBA Nigeria PLC can enhance customer patronage by investing in communication and conflict handling programs. This study contributes to the existing literature on relationship marketing in the banking sector and provides practical insights for banking institutions seeking to improve customer satisfaction and loyalty.*

**Keywords:** Communication, conflict handling, relationship marketing, customer loyalty, customer patronage

### **1. Introduction**

The banking sector all over the world provides strategic services within the purview of the financial market while seeking to establish, leverage, and sustain relationships with stakeholders, most especially customers. The Nigerian financial system has witnessed some recent market disruptions owing to the influx of Fintechs with innovation strategies driven by cutting-edge technologies, and this has deepened the competitiveness in the Nigerian banking sector. Thus, in the highly competitive Nigerian banking sector, understanding the factors that influence customer loyalty and patronage is crucial for banks seeking to maintain growth and profitability (Adekoya & Kalu, 2020; Okon & Isangedighi, 2017). As one of Africa's leading financial institutions, United Bank for Africa (UBA) Nigeria PLC serves millions of customers across the continent, making it an ideal case study for examining the relationship between communication, conflict handling, and customer patronage in this context (United Bank for Africa, 2022).

Effective communication and conflict resolution strategies play a significant role in shaping customer perceptions, satisfaction, and loyalty (Ahmad & Al-Rousan, 2014; Agwu & Kalu, 2016). However, this research seeks to explore how communication and conflict handling contribute to customer patronage in the bank, providing insights into best practices and potential areas for improvement (Adegbuyi & Adegbuyi, 2020). A comprehensive understanding of these dynamics within UBA Nigeria PLC is currently lacking, creating a gap in knowledge that this study aims to address. With its extensive customer base and prominent position in the African banking industry, UBA Nigeria PLC serves as an ideal case study for examining the relationship between communication, conflict handling, and customer patronage in this context.

The primary objective of this study is to examine the relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC. Specifically, the study aims to:

- Assess the effectiveness of communication strategies in UBA Nigeria PLC.
  - Evaluate the impact of conflict handling on customer satisfaction and loyalty in UBA Nigeria PLC.
  - Analyze the relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC.
- Based on the objectives, the following hypotheses are formulated in their alternative forms:
- H<sub>1</sub>: Effective communication strategies have a positive impact on customer patronage in UBA Nigeria PLC.
  - H<sub>2</sub>: Efficient conflict handling increases customer satisfaction and loyalty in UBA Nigeria PLC.
  - H<sub>3</sub>: There is a significant relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC.

This study contributes to the existing literature by offering a comprehensive analysis of the interplay between communication, conflict handling, and customer patronage within the context of UBA Nigeria PLC. The findings will provide valuable insights for bank management, policymakers, and researchers seeking to understand and enhance the factors that influence customer loyalty and patronage in the Nigerian banking sector.

## 2. Literature Review

The Nigerian banking sector is a highly competitive industry where banks strive to maintain customer satisfaction and loyalty to sustain growth (Okon & Isangedighi, 2017). In this context, effective communication, conflict handling, and their relationship with customer patronage become crucial areas of review.

### 2.1. Effective Communication

Effective communication plays a crucial role in fostering strong relationships between banks and their customers. It includes clear and timely exchange of information, active listening, and responsiveness to customer queries and feedback. Good communication enhances trust and customer satisfaction, which can lead to increased customer loyalty and patronage. Effective communication involves the exchange of information and ideas between banks and their customers (Asemah, 2015). Elsewhere in the literature, effective communication is described as a cornerstone of human interaction and a critical skill for individuals in both personal and professional contexts (Aebissa, 2023). It encompasses various aspects, such as providing clear information, active listening, and responding to customer queries and feedback (Agwu & Kalu, 2016). Good communication fosters trust and enhances customer satisfaction, ultimately contributing to increased customer loyalty and patronage (Ahmad & Al-Rousan, 2014).

Communication is a fundamental aspect of human interaction and plays a crucial role in shaping experiences and perceptions in various settings, including the banking sector (Ojo, 2019). According to Shannon and Weaver (1949), communication involves the exchange of information between a sender and receiver, emphasizing the importance of shared understanding. According to Shrestha, Parajuli and Paudel (2019), effective banking communication strengthens the relationship between customers, suppliers, stakeholders, managers, clients, employees and the board of directors. Bankers' experience in banking communication enhances the banking system, employee behavior and core banking services facilities management. Effective communication in banks enhances customer trust and satisfaction, leading to increased loyalty and patronage (Adegbuyi & Adegbuyi, 2020). Summing up, effective communication is concerned with the use of appropriate language, channels and gadgets to convey a message to a potential information consumer at the right time for a specific action or response.

### 2.2. Conflict Handling

Conflicts are inevitable as part of human society, especially when stakeholders have conflicting interests, such as customers wanting to minimize service time but banks having insufficient human resources and facilities. Conflicts are unavoidable in service industries like banking, but how they are managed can significantly impact customer perceptions, patronage, and loyalty. Efficient conflict resolution can enhance customer trust, satisfaction, and loyalty, leading to increased patronage. On the other hand, poor conflict management may lead to negative word-of-mouth, reduced customer retention, and loss of patronage.

Conflict handling refers to the strategies and processes employed to address and resolve disputes between parties (Rahim, 2017). In the banking sector, conflict resolution plays a significant role in shaping customer experiences and loyalty (Khan et al., 2015). Addressing customer concerns and issues promptly and fairly contributes to improved satisfaction, trust, and patronage (Agwu & Kalu, 2016). Kwofie et al. (2023) advocated that with the increasing complexity and competitiveness of the business environment, conflicts become unavoidable, highlighting the need for the adoption of more effective conflict resolution strategies.

Khan et al. (2015) refer to conflict handling as how banks address and resolve issues, disagreements, or disputes with customers. The quality of conflict resolution significantly affects customer perceptions and loyalty (Ogunnaike, 2018). Efficient conflict resolution builds customer trust, satisfaction, and loyalty, leading to increased patronage (Jabeen et al., 2015). Conversely, poor conflict management can result in negative word-of-mouth, reduced customer retention, and decreased patronage (Agwu & Kalu, 2016).

### 2.3. Customer Patronage

Customer patronage refers to the extent to which customers continue to use and support a bank's services. It is influenced by various factors such as service quality, customer satisfaction, trust, and perceived value. Effective communication and conflict handling can contribute to improved customer patronage by enhancing these factors.

Customer patronage involves the act of customers choosing and consistently using a particular service provider over others (Adekoya & Kalu, 2020). In the banking sector, customer patronage is influenced by various factors, including communication, conflict handling, satisfaction, and loyalty (Okon & Isangedighi, 2017). Banks that prioritize effective communication and conflict resolution are more likely to foster customer loyalty and drive long-term growth and success (Ahmad & Al-Rousan, 2014). When customers' issues and complaints are resolved in a timely manner, and conflicts are addressed promptly at no cost to them, their level of patronage is enhanced for the business.

#### 2.4. Communication and Customer Patronage

Effective communication is closely linked to customer patronage in Nigerian banks (Ojo, 2019). Clear communication, active listening, and prompt responses to customer queries contribute to enhanced understanding and trust, leading to higher levels of customer satisfaction and loyalty (Adegbuyi & Adegbuyi, 2020). Consequently, there exists a positive relationship between communication and customer patronage in the banking sector (Okon & Isangedighi, 2017).

For instance, a bank that invests in training its staff to communicate effectively and empathetically with customers, both in-person and through digital channels, may experience higher levels of customer satisfaction and trust. This, in turn, could lead to increased customer patronage.

#### 2.5. Conflict Handling and Customer Patronage

Efficient conflict handling plays a critical role in fostering customer loyalty and driving patronage in Nigerian banks (Agwu & Kalu, 2016). When customers have confidence in a bank's ability to resolve disputes fairly and efficiently, they are more likely to continue their patronage (Khan et al., 2015). A positive relationship exists between conflict handling and customer patronage, with effective conflict resolution contributing to improved customer satisfaction and loyalty (Adekoya & Kalu, 2020).

Suppose a customer encounters an issue with their bank account, and the bank resolves the issue promptly, keeping the customer informed throughout the process. In that case, the customer may feel valued and satisfied, leading to continued patronage and even positive recommendations to others.

A bank that handles conflicts and complaints poorly, such as by being unresponsive or dismissive, may experience a decline in customer patronage as dissatisfied customers may choose to switch to competitors or discourage others from using the bank's services.

#### 2.6. Communication, Conflict Handling and Customer Patronage

Communication and conflict handling are interconnected, as effective communication serves as the foundation for successful conflict resolution (Adegbuyi & Adegbuyi, 2020). Banks that prioritize open and transparent communication are better equipped to identify potential sources of conflict, address customer concerns, and find mutually agreeable solutions (Khan et al., 2015). By fostering an environment of dialogue, banks can enhance their conflict handling capabilities and contribute to overall customer satisfaction and patronage (Asemah, 2015).

In conclusion, communication, conflict handling, and customer patronage are interconnected elements within the Nigerian banking sector (Okon & Isangedighi, 2017). Banks that invest in effective communication and efficient conflict resolution are more likely to improve customer experiences, build loyalty, and drive long-term growth and success (Adegbuyi & Adegbuyi, 2020). Therefore, communication and conflict handling play essential roles in determining customer patronage in the Nigerian banking sector. Banks that invest in these areas can build strong customer relationships, enhance loyalty, and ultimately drive growth and success.

#### 2.7. Conceptual Model

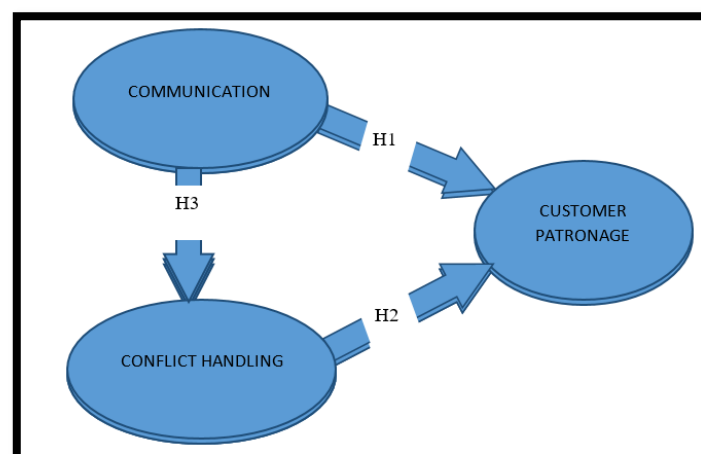


Figure 1: Conceptual Model of Communication, Conflict Handling and Customer Patronage  
Source: Researcher Conceptualization, (2024)

#### 2.8. Theoretical Framework

The theoretical framework underpinning the relationship between communication, conflict handling, and customer patronage in the Nigerian banking sector can be explained through the lens of three key theories: Communication Theory, Conflict Management Theory and Customer Loyalty Theory.

### 2.8.1. Communication Theory

Communication Theory posits that effective communication involves sending and receiving messages between a sender and a receiver, with shared understanding as the desired outcome (Shannon & Weaver, 1949). In the banking sector, banks must communicate effectively with customers to exchange information, build trust, and enhance satisfaction (Adegbuyi & Adegbuyi, 2020). By fostering open and effective communication channels, banks can facilitate positive experiences, encourage customer loyalty, and ultimately boost patronage (Ojo, 2019).

### 2.8.2. Conflict Management Theory

Conflict Management Theory focuses on how conflicts arise, escalate, and can be resolved effectively (Rahim, 2017). In the Nigerian banking context, banks must manage conflicts with customers to maintain their satisfaction and loyalty (Khan et al., 2015). By employing strategies such as negotiation, compromise, and collaboration, banks can achieve positive conflict resolution outcomes, which, in turn, contribute to improved customer patronage (Agwu & Kalu, 2016).

### 2.8.3. Customer Loyalty Theory

Customer Loyalty Theory examines how businesses can foster customer loyalty through positive experiences and satisfaction (Chaffey, 2020). In the banking industry, customer loyalty is closely linked to communication and conflict handling, with satisfied customers more likely to continue their patronage and recommend their bank to others (Okon & Isangedighi, 2017). By investing in communication and conflict management strategies, banks can improve customer experiences, build loyalty, and drive long-term growth and success (Adekoya & Kalu, 2020).

In conclusion, the theoretical framework for exploring the relationship between communication, conflict handling, and customer patronage in Nigerian banks draws upon these interrelated theories. Communication Theory emphasizes the importance of effective communication, Conflict Management Theory underscores the need for successful conflict resolution, and Customer Loyalty Theory highlights the value of fostering customer satisfaction and loyalty. Together, these theories provide a robust foundation for understanding the dynamics at play within the Nigerian banking sector.

## *2.9. Empirical Review*

Isikwei and Amadi (2024) conducted a study to explore the impact of relationship marketing on customers' revisit intention within the hotel industry in Calabar, Cross River State. Employing a cross-sectional survey design, data were gathered through questionnaires from a sample of 276 hotel patrons in Calabar. Descriptive statistics facilitated data comprehension, while multiple linear regression analysis, executed using SPSS 23, was employed to evaluate the hypotheses. The findings underscored that hotels in Calabar exhibit higher customer retention rates while emphasizing customer loyalty, attentiveness, reliability, effective communication, and exceptional service.

Etim, Etuk, James, and Ekpe (2021) investigated the influence of relationship marketing on customer retention within the telecommunications sector. Utilizing a survey research design, data were collected via structured questionnaires from 198 customers of MTN Nigeria PLC and Globacom Nigeria PLC. In Calabar. Descriptive statistics were employed for data analysis, while hypotheses were tested using multiple linear regression. The study revealed significant positive effects of customer care, communication, trust-building, and service quality on customer retention in the telecommunications firms operating in Calabar.

Imouokhome, Adegbola, Abdulraheem, and Bello (2020) centered their research on clients of GTBank PLC branches in Ilorin, Nigeria, investigating the efficacy of relationship marketing as a sustainable approach to enhancing customer satisfaction. Utilizing a self-administered questionnaire, primary data were collected from GTBank customers in Ilorin. The study's results indicated a significant impact of commitment on customer happiness in relationship marketing ( $\beta = 0.511$ ,  $t = 7.753$ ,  $p = 0.024$ ). Furthermore, the findings demonstrated that trust significantly influences client loyalty in relationship marketing ( $\beta = 0.548$ ,  $t = 2.079$ ,  $p = 0.012$ ). This underscores the importance of enhanced customer interactions in the banking sector to bolster customer satisfaction and loyalty, thereby affirming the substantial influence of relationship marketing on customer satisfaction.

In Anambra State, Uchenna (2020) examined the effects of relationship marketing on consumer support for fast-food establishments. The study aimed to explore the relationship between trust and consumer patronage and the association between effective communication and customer patronage. The study's population comprised fast-food consumers in Anambra State, specifically focusing on the Nigerian cities of Anambra, Nnewi, and Onitsha. The researcher utilized Bournely's formula to determine the sample size of 380 conveniently sampled respondents. Data analysis involved using Statistical Package for Social Science (SPSS) 16.0 software, which facilitated the determination of the coded responses' frequency, percentage, mean and standard deviation. Factor analysis and Multiple Linear Regressions (MLRs) were employed to test the hypotheses for significance. The findings revealed a favorable and significant association between effective communication and consumer patronage and a strong and beneficial link between customer patronage and trust. Additionally, a robust and positive correlation between client loyalty and service dedication was observed. The study recommends that marketing managers prioritize the development of retention strategies as foundational elements of relationship marketing.

Gudeta and Abere (2019) investigated the impact of relationship marketing on enhancing organizational performance. Employing an exploratory research design, the study focused on the customers and staff of Ethio-telecom's Kobo branch. Data collection utilized questionnaires and interviews as research instruments. The sample size was determined using a stratified sampling method. The study's findings revealed a positive correlation between commitment, conflict handling, communication, trust and organizational performance.

### 3. Methodology

This study adopted a descriptive survey research design to examine the relationship between communication, conflict handling, and customer patronage in the context of the United Bank for Africa (UBA) Nigeria PLC., specifically focusing on the Ogun State branches. To ensure adequate representation of the different areas within the state, a stratified sampling technique was employed, dividing Ogun State into three geopolitical zones: Ogun West, Ogun Central, and Ogun East.

A total of 300 respondents were selected from the three zones, with 100 respondents chosen from each zone and 293 valid responses were considered for analysis. This sample size was deemed adequate for the purpose of this study, as it allowed for a comprehensive representation of UBA customers across the state. A structured questionnaire was developed to collect quantitative data from the participants. The questionnaire consisted of closed-ended questions, utilizing a Likert scale to measure respondents' perceptions and experiences related to communication, conflict handling, and customer patronage in UBA Nigeria PLC branches within Ogun State.

Quantitative data obtained from the administered questionnaires were analyzed using descriptive and inferential statistical techniques. Descriptive statistics, such as frequencies, percentages, means, and standard deviations, were computed to summarize respondents' demographic characteristics and their responses to the research questions. Furthermore, inferential statistical methods, including Pearson correlation analysis and multiple regression analysis via the Statistical Package for Social Sciences (SPSS) version 23, were employed to test the hypotheses and examine the relationships between communication, conflict handling, and customer patronage in UBA Nigeria PLC branches within Ogun State.

In conclusion, the methodology adopted in this study provided a comprehensive and reliable approach to investigate the relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC. The combination of stratified sampling and statistical analysis techniques allowed for a detailed examination of the factors affecting customer experiences and loyalty within the selected branches of the bank in Ogun State. The generalizability of the findings may be limited due to the focus on UBA Nigeria PLC branches in Ogun State, which may not fully represent the entire Nigerian banking sector.

Variables	Cronbach Alpha Value	Number of Items
1. Communication	0.792	5
2. Conflict Handling	0.795	5
3. Customers' Patronage	0.742	5

*Table 1: Reliability Table*

*Source: Researcher's Field Survey (2023)*

To ensure the reliability and validity of the research instrument, a pilot study was conducted among a small group of respondents. The Cronbach's alpha coefficient was used to measure the internal consistency and reliability of the questionnaire items. The Cronbach's alpha values for the constructs under investigation (communication, conflict handling, and customer patronage) were within the acceptable range, indicating a high level of reliability for the research instrument.

Table 1 presents the analysis results, which show that the Cronbach's Alpha values for customer patronage, conflict handling and communication are 0.742, 0.795, and 0.792, in that order. These excellent values indicate that the questionnaire is reliable and suitable for use in research studies.

The model specification formulation is shown below:

$$Y = f(X)$$

$$CP = f(RM)$$

X = Relationship Marketing

Y = Customer Patronage

Therefore,

$$CP = f(COM, CH)$$

$$CP = \beta_0 + \beta_1 COM + \beta_2 CH + \mu$$

Where:

COM = Communication

CH = Conflict Handling

$\beta_0$  = constant term

$\mu$  = error term.

$\beta_1, \beta_2$  = Coefficient of Independent Variables

#### 4. Results and Discussion

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.157 <sup>a</sup>	.825	.011	.33275
a. Predictors: (Constant), Conflict Handling, communication.				

Table 2: Model Summary

$R^2 = .825$  in table 2 indicates that about 83.2% (82.5%) of the variance in customer patronage can be attributed to Conflict Handling and Communication. This shows that the two independent variables significantly predict customer patronage, explaining a significant portion of the variance.

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.808	4	.202	1.825	.000 <sup>b</sup>
	Residual	31.887	288	.111		
	Total	32.696	292			
a. Dependent Variable: customer						
b. Predictors: (Constant), Conflict Handling, commitment						

Table 3: ANOVA<sup>a</sup>

Source: SPSS v23 Output

The F-value of 1.825 is significant ( $p < 0.05$ ), indicating that the regression model with communication and conflict handling as independent variables significantly predicts customer patronage. This suggests that the null hypothesis of no relationship between the independent variables and customer patronage can be rejected.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.682	.454		10.323	.000
	communication	.085	.060	.082	1.409	.000
	Conflict Handling	.076	.040	.114	1.931	.004

Table 4: Coefficients<sup>a</sup>

Source: SPSS v23 Output

Table 4 reveals both the relative effect and significance of each of the explanatory variables on the dependent variable. Communication (COM) is the most potent factor in the prediction of customer patronage (CP) (a unit increase in COM results in 0.085 (8.5%) increase in CP) while Conflict Handling (CH) (a unit increase in CH results in .076 (7.6%) increase in CP).

##### 4.1. Discussion of Results

Using the least squares method in a multiple regression model, the relevant hypotheses were tested. The following are the stated hypotheses:

##### 4.1.1. Hypothesis 1

- $H_1$ : Effective communication strategies have a positive impact on customer patronage in UBA Nigeria PLC.
- Decision Rule: Therefore, Communication (COM) has a significant impact on customer patronage (CP), as the associated probability value of COM is .000, which is less than 5%. At a 5% significance level, this indicates that the null hypothesis of no significant effect is rejected, and the alternative hypothesis is accepted with 95% confidence.

##### 4.1.2. Hypothesis 2

- $H_2$ : Efficient conflict handling increases customer satisfaction and loyalty in UBA Nigeria PLC.
- Decision Rule: Similarly, Conflict Handling (CH) has a significant impact on Customer Patronage (CP), as the associated probability value of CH is .004, which is less than 5%. At a 5% significance level, this result indicates that the null hypothesis of no significant effect is rejected, and the alternative hypothesis of a significant effect is accepted with 95% confidence.

#### 4.1.3. Hypothesis 3

- H3: There is a significant relationship between communication, conflict handling, and customer patronage in UBA Nigeria PLC.
- Decision Rule: The positive relationship between communication, conflict handling, and customer patronage has important implications for banking practices. Banks should invest in improving their communication channels, including face-to-face interactions, phone support, and digital communication, to better understand customer needs and concerns. Additionally, banks should prioritize conflict handling and resolution to build trust and loyalty with customers. By enhancing these aspects of the customer experience, banks can create a positive and engaged customer base, leading to increased patronage and improved financial performance.

### 5. Conclusion and Recommendations

This study explored the relationship between communication, conflict handling, and customer patronage in UBA branches within Ogun State, Nigeria. The findings demonstrate that both communication and conflict handling have a significant positive impact on customer patronage. This suggests that effective communication and conflict handling strategies can lead to increased customer patronage and loyalty, ultimately contributing to a bank's financial performance and competitiveness.

The findings of the multiple regression analysis support this hypothesis. Both communication and conflict handling had significant positive effects on customer patronage, with communication being the most potent factor. These results indicate that effective communication and conflict handling can create a more positive customer experience, leading to increased patronage. This aligns with previous research that emphasizes the importance of customer service, satisfaction, and loyalty in banking and other service industries (Isikwei & Amadi, 2024; Etim, Etuk, James, & Ekpe, 2021). Based on the findings of this study, the following recommendations are offered:

- Emphasize effective communication: Banks should prioritize effective communication with customers to better understand their needs, concerns and feedback. This could include regular surveys, face-to-face engagements, open forums, and enhanced digital communication channels. Sometimes, network glitches make customers spend too long a time in the banking hall at a high opportunity cost to the customers, and they are left frustrated with no communication from the bank staff.
- Invest in conflict resolution training: Banks should provide training for employees on conflict resolution strategies to ensure that customer grievances are addressed promptly and satisfactorily.
- Focus on personalized service: Banks should strive to provide personalized and tailored services to customers, taking into account their individual preferences and requirements. This could include customized products, personalized financial advice, and priority customer service.
- Leverage technology: Banks should utilize technology, such as mobile banking, online platforms, and AI chatbots, to enhance communication and conflict handling processes and improve overall customer experience.
- Monitor performance: Banks should continuously monitor and evaluate the effectiveness of their communication and conflict handling strategies to ensure that they are aligned with customer needs and expectations.
- Collaborate with customers: Banks could invite customers to participate in the design and development of new products and services, fostering a sense of ownership and improving the overall customer experience.
- Develop a customer-centric culture: Banks should foster a culture that places customers at the center of their business, with clear policies, procedures, and incentives to prioritize customer satisfaction and loyalty.

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