

CORPORATE BRAND IDENTITY AND CUSTOMERS' PERCEPTION OF BANK SERVICES IN ILORIN METROPOLIS KWARA STATE

OGAH Arome Victor (Ph.D)

Department of Marketing
Ekiti State University, Ado-Ekiti,
Ekiti State.
victorogah2008@gmail.com

OGBOGU Folasade Oyenike

Department of Business Administration and Management
Federal Polytechnic Ado-Ekiti,
Ekiti State obifess4ever@gmail.com

AGADA Solomon A. (Ph.D)

Department of Business Administration and Marketing
Redeemer University, Ede,
Osun State

ABSTRACT

This study focused on corporate brand identity and customers' perception of bank services in Ilorin metropolis Kwara State. The specific objectives of the study were to examine the effect of corporate brand image, corporate brand personality and corporate brand communication on customers' perception of bank services. The study adopted descriptive survey research design. Data used in this study were collected through primary source. The population of this study consists of the customers of selected banks of study which include United Bank for African (UBA), Union Bank of Nigeria (UBN), Eco Bank Nigeria Plc, First Bank of Nigeria and Guaranteed Bank (GTB) in Ilorin metropolis, Kwara State. These banks were chosen due to their proximity in Ilorin Metropolis. The study utilized convenience sampling technique to drawn sample of 236 for the study. Questionnaire was administered to available bank customers selected as respondents. 5-point likert scale option of structured questionnaire were used in the study to obtain response. Content validity was used to determine the validity of the instrument by giving to research experts who modified and made the necessary correction to measure the instrument. Simple linear regression analysis was used to test the hypotheses. Three hypotheses were tested in line with the objectives of the study and it was revealed that brand image, corporate brand personality and corporate brand communication have significant effect on customers' perception of bank services. The study concluded that brand image, corporate brand personality and corporate brand communication have significant effect on customers' perception of bank services. The study recommends as follow: Banks management staffs should improve on their corporate brand image to attract more positive customers' perception of their services. They should also modify their corporate brand personality to encourage bountiful customers' perception of their services. Finally, Banks staffs in general should inculcate consistency in their mode of corporate brand communication to attract positive customers' perception of their services.

Keywords: Corporate brand identity, Customers, perception, Bank services

Introduction

Brand identity is a critical issue in brand management as the brand continues to grow and diversify. Consumers think that they can deal with many different brands, not just one. If a product without

values and principles is associated with a name, it will not be defeated in the market. This is why many companies have paid special attention to preserving their brand identity. In the business environment, many business entities such as banks compete with each other to achieve their business objectives. Most of these banks come up with different brand identities to differentiate their services from each other, to foster positive customer perception and gain their patronage. Banks, in their capacity, try to meet customer expectations due to the different perceptions that may emanate from different customers in terms of services. Banks always protect their corporate brand identity to stay on top among other competing banks in the business environment. The corporate brand identity of banks should reflect the beliefs of the company and become a reflection of the internally supported ideals (Keller and Richey cited in Agarwal et al. 2021). In the service sector, stakeholder involvement and participation in decision-making can foster and manage the brand personality well. Banks that see their brand as an articulation of the promise they make through their employees, their products and their services will increase their value in the market and will be better positioned for long-term success.

Corporate brand identity is transformed into bank customers' loyalty and personality due to their perception towards the service satisfaction derive from the bank services. Customers are recognized as one of the most important stakeholders of any organization, because without them, organizations are unlikely to succeed. Kotler and Armstrong, cited in Rashed (2020), state that satisfaction is an essential element of customer perception of banking services. Therefore, customer perception will be based on their level of satisfaction with the banking services provided. To be clear, a customer is a person who purchases goods or services from a supplier or service provider such as a bank. This is a person who has an account with a bank. Brand loyalty and brand personality are closely related. A strong commitment to renewing the favored services that will be seen continuously in the future, so brand identity leads to the presence of situational influences, with the customer's ownership of a brand being expected to be repeated (Oliver cited in Agarwal, et al 2021).

The corporate objective of any bank, which is to maximize shareholder wealth, can only be achieved if customers are retained and satisfied. This is in line with the idea that the key to successful marketing of financial services is identifying and responding to customer needs (Sokefun, cited in Kubeyinje et al. 2022). Good customer service is at the heart of the banking industry. Today, banks have a wide variety of competitors for business. Customer service is the total activity of identifying and satisfying customer needs. Customer service is one of the most important ingredients in the marketing mix for products and services. High-quality customer service helps to build customer loyalty. Customers are not only interested in the product you offer them, but also in all the additional elements of the service they receive. Customer service is the ability of an organization to respond to the wants and needs of its customers. Companies do their best to meet and exceed customer expectations. Customer perception of banking service quality is a difficult concept to capture due to the intangible nature of the service provided and the different definitions of quality in different situations. However, most service quality researchers support a customer-centric definition, with the caveat that customer expectations are not necessarily stable or predictable (Santhiyavalli, cited in Herman, 2022). Banks as service organizations are supposed to respond effectively and efficiently to these needs and demands of their sophisticated customers in order to maintain and improve the financial position of the bank.

Corporate branding is the technique of an identity associated with a sign or symbol recognized by a design, which can also be characterized by the combined use of several features. Banks believe that these features will capture the minds of the target audience and thus differentiate and, in turn, expand their market share in an already saturated market. It is the unique identity of the corporate brand with the proportionality of the services offered by the banks that negates the nature of customer perception which can be favorable or unfavorable. Balmer, cited in Croker (2020), defined corporate brand as a unique identification associated with a single personality or multiple personalities.

In Nigeria, the significant contribution of the services sector and particularly the banking sector to the relationship between corporate brand identity and customer perception of banking services definitely requires investigation to enhance the continuous growth of the sector. Ultimately, this translates into better economic performance. It is worth noting, however, that one of the ways in which banks can meet their customers' expectations is by understanding customers' perceptions of the services provided (Babatunde and Olukemi, cited in Murtala, Lawan, and Ahmed, 2019). This study aims to explore the economic impact of corporate brand identity on customers' perceptions of banking services, which can be of great value to banks and other service sectors in Nigeria and globally through the findings that will emanate from the study.

In the service sector, the study of corporate brand identity is important in the banking sector, which has been particularly affected by the economic and financial crisis. In addition to financial problems, the banking sector has recently faced a decline in customer trust due to the neglect of the company's brand identity (Colton and Oliveira, cited in Adrian, 2023). Despite the importance of corporate brand identity studies conducted in recent years by several researchers, based on my Limitations: No study has empirically explored the effect of corporate brand identity on the perception of banking services in Ilorin metropolis, Kwara State, Nigeria. This is the gap this study tends to fill.

The study examines the effect of corporate brand image, corporate brand personality and corporate brand communication on customers' perception of bank services

Conceptual Framework

Corporate Brand Identity

Corporate brand identity is an effective strategic tool and an important source of sustainable competitive advantage, providing several benefits to the organization (Melewar cited in Jamil, et al. 2021). Its management, understood as a global vision of the different dimensions that must be managed internally, is controlled by the organization and is essential because corporate brand identity precedes and represents the basis of the brand image (Simões cited in Budi et al. 2020). Balmer cited in Croker (2020) defined corporate brand identity as a unique identification associated with a single personality or multiple personalities. Corporate brand identity is how each organization is uniquely defined by its internal characteristics that constitute its identity. It involves closely related companies with different parties playing active roles that form a corporate brand "pact". Furthermore, corporate branding is not only about the attractiveness of the image, but also about the concise representation of the organization in the minds of the target audience. Munyoro and Magada, cited in Spenkelink, et al. (2022), corporate brand identity is the totality of perceptions, feelings and thoughts of employees and managers about their organization. These perspectives are based on the principles and values that the organization attributes to itself.

Brand identity includes the brand perspective, brand culture, positioning, personality, relationships and its delivery. Brand identity is a set of functional and intellectual associations with the brand. These associations are not reasons to buy; they create popularity and unique and unrepeatably differentiation.

Brand identity is a promise or offer that the organization makes to consumers and can be established in the form of a product, a personality, a set of values, and a position in the consumer's mind. Brand identity is what all organizations want to visualize the public perception of their brand as it really is (Ebrahimi, et. al. cited in Tarver, 2022). Brand identity precedes and represents the basis of its image and reputation. A well-managed brand identity can result in positive perceptions, attitudes, and behaviours from various stakeholders.

The concept of customer perception

Customer perception involves the way consumers select, organize, and interpret information and stimuli related to a brand, its products, and its services, which in turn determines what they think and feel about them. (Zhang, 2019). Customer perception includes what customers think about products, services, and brands. It understands customers' feelings regarding the inspiration caused by the company and the current and future expectations of the company. In addition, this information can help managers identify business opportunities and challenges and improve the company's marketing plan and service delivery, which will be reflected in the company's growth. Customer perception is influenced by context, which understands how the purchase decision is made and the interaction between a user and a seller. Environmental or contextual elements include physical, technical, personal, and social factors that determine customers' decisions (Lezaasi; Jackson cited in Tulcanaza-Prieto, Aguilar-Rodríguez & Lee, 2022). The customer perception process arises from the situation in which customers are interested in the product offered and any additional service elements they receive. For example, a customer sees advertisements, promotions, reviews, comments on social media, etc., and then forms an impression about the products they see (Tulcanaza-Prieto et al. 2022).

Consumer Perception of Banking Services

Customer perception of banking services in Nigeria is key to determining banking performance (in terms of customer loyalty and retention which translates into profitability and survival). Many banks believe that good customer perception leads to greater customer loyalty (Munusamy et al. Cited in Yunusa et al. 2023), which in turn generates future engagement. As a result, many organizations (including banks) that have utilized superior service quality have emerged as market leaders in terms of revenue and profitability (Torbira et al. 2019). Consumer perception includes the concept of sensory perception in marketing and advertising. Just as sensory perception refers to the way people perceive and process sensory stimuli through their five senses, consumer perception refers to the way individuals form opinions about businesses and the products they offer through the purchases they make. Marketers apply consumer perception theory to determine how they perceive their customers. They also use consumer perception theory to develop marketing and advertising strategies designed to retain current customers and attract new ones. Self-perception theory attempts to explain how individuals develop an understanding of the motivations behind their behavior. Customer self-perception is related to the values and motivations that drive purchasing behavior, which is also an important aspect of consumer perception theory. Kotler and Armstrong, cited in Oru et al. (2022), state that satisfaction is a necessary element in customer perception of banking services. Therefore, customer perception will be based on their level of satisfaction with the banking services provided. For a clear understanding, a customer is a person who purchases goods or services from a supplier or service provider such as a bank. This refers to a person who has an account with a bank. Perception is the way a person thinks or the impression they have about a bank.

Customer perception of banking service quality is a difficult concept to understand due to the intangible nature of the service provided and the different definitions of quality in different situations. However, most authors on service quality support a customer-centric definition, with the caveat that customer expectations are not necessarily stable or predictable (Santhiyavalli cited in Oru, et al. 2022). In this context, consumers of all products and services tend to become more demanding due to the current market competition. The entire process of customer perceptions begins when a customer sees or receives information about a particular product and then begins to form an opinion about the product. One of the best ways to improve service levels is to understand customer perceptions, which are built from customer experiences and satisfaction levels. (Mbama, et al. 2018; Gao, et al. 2020). Therefore, the success of the business depends on the degree to which the image of the store and its products and

services meet the expectations of the customers. Customer perception includes what customers think about the products, services and the brand. It understands the feelings of the customers regarding the inspiration created by the company and the current and future expectations of the company. In addition, this information can help managers identify business opportunities and challenges and improve the company's marketing plan and service delivery, which will be reflected in the growth of the company. Customer perception is influenced by the context, which includes how the purchase decision is made and the interaction between a user and a salesperson. Environmental or contextual elements include physical, technical, personal and social factors that determine customer decision-making (Ishaq cited in Tulcanaza-Prieto, et al, 2022).

Model of scale of service brand identity

Coleman et al. (2011) developed model of scale of service brand identity. These authors propose a five-dimensional scale consisting of employee and customer orientation, visual identity, brand personality, sustainable communication and human resource initiatives. Given the key role of employees in services, this scale explicitly includes an employee and customer orientation dimension that primarily reflects the extent to which employees are aware of and responsive to customer needs, and a human resources initiatives dimension that refers to training activities that enable employees to deepen customer relationships and monitor employee performance. In addition, the visual identity dimension measures specific aspects of corporate visual identity systems, such as those related to the logo, font, and the extent to which the corporate visual identity contributes to making the organization recognizable. Brand personality focuses on the favorability, strength, and uniqueness of brand associations that the brand personality can generate. Finally, the coherent communications dimension refers to the organization's knowledge of the main marketing communication tools, as well as its ability to use these tools to present a coherent message.

Conceptual Model of Corporate Brand Identity and Customers' Perception of Bank Services

Conceptual model is the model that illustrates the effect of corporate brand Identity on customers' perception of bank services. It demonstrates the perception of customer in relation to corporate brand identity of selected banks within Ilorin Metropolis. The model measure corporate brand in terms of visual identity, corporate personality, employee commitment and consistent service rendering in respect to how customers perceive bank services, Corporate brand Identity is a promise or offer that organizations make to consumers and can be placed as a product, personality, set of values and position in the consumer's mind. Brand identity is what all organizations want to visualize public perception of their brand as they really are. On the other hand, customer perception involves how customers feel about the products, services, and brand. It includes customer feelings related to the inspiration provoked by the firm and the present and future expectations of the business. Customers are the business's key assets, and thus, customer perception can be considered a primary goal of any firm. Since customer is the asset in which banks depends on to survive, there is need to create a strong corporate brand identity to shaping their perception towards positive outcome of the bank expectation. The validity of this model was determined by the findings from hypothesis test outcome from this study.

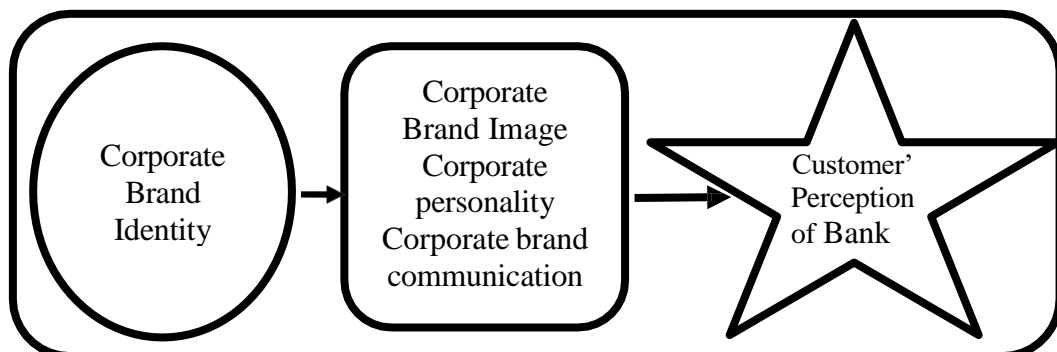


Figure 1: Research Conceptual Model of Corporate Brand Identity and Customers' Perception of Bank Services

Source: Researcher: 2024

Empirical Review

Anyogu et al. (2020) conducted a study on relationship between bank branding and customer loyalty in selected commercial banks in South East Nigeria. Brand name, brand logo, brand slogan and brand image were employed as the explanatory variables while customer loyalty was employed as the dependent variable. Relevant conceptual, theoretical and empirical literatures were analyzed. The study was anchored on consumer-brand relationship theory. Descriptive survey design was employed as the theoretical framework. The target population of this study was 5574963 customers of the sampled eight commercial banks in South East Nigeria. Sample size of 400 was obtained using Taro Yamane formula. Questionnaire was employed as the instrument of data collection. Frequency tables, percentage and correlation analysis were employed in analyzing the data. The study found that; brand name, brand logo, brand slogan, brand colour and brand image have significant relationship with customer loyalty in selected commercial banks in South East Nigeria. The study concludes that branding of bank services has significant positive relationship with customer loyalty in the sampled commercial banks in South East Nigeria

Ngugi, et al. (2019) conducted a study on the role of brand loyalty and customer satisfaction in Selected Commercial Banks in Nakuru –Kenya. The following theories directed this study, Brand relationship theory, Self-perception theory and Information integration theory. The research study was conducted through the use of descriptive research. In the research, survey method was employed where the participants who comprised of bank customers and staff were given questionnaires that the researcher analyzed the responses given. The study used a sample size of 200 from a target population of 93,800.

The sample size was drawn from customers of the selected three Kenyan commercial banks namely Equity bank, Diamond Trust Bank and Consolidated Bank which respectively represent the three tiers of Kenyan commercial banks. The study used primary data through research questionnaires. Descriptive data analysis was conducted followed by inferential analysis limited to Pearson's product moment correlation coefficient. The Pearson's Product Moment Correlation Coefficient was used to establish the significance of the relationship between variables. Analyzed data was then presented in tables. The study concluded that customers' behavior or attitude directly influence consumption decision which had highest mean while loyalty has been considered in various ways, such as repurchase intention, positive word of mouths with lowest mean in banks. The study also found that brands may differ when customers consider the level of loyalty or the size of segment with loyal customers.

Wakazi, et al. (2019) conducted acv study on the Influence of Corporate Branding on Client Satisfaction in Commercial Banks in Voi Town, Kenya. Competitive pressure in the banking industry is causing banks to resort to creation of customer satisfaction and switching barriers as some of the strategies to retain customers. However, banks still lose customers to their peers and even to non-bank financial insitutions. Thus, the effectiveness of their relationship marketing approaches is put to doubt. The purpose of this study was to examine the influence of corporate branding on client satisfaction in commercial banks in Voi Town. Using quantitative analysis on cross-sectional data collected from a sample of 135 respondents, the study found that corporate branding was correlated with customer satisfaction. This satisfaction was enhanced by corporate branding, which made a bank more distinct from its competitors. This study recommends that commercial banks have regular staff training on their brand so as to improve the connection between the brand and their service delivery, thus, leading to

improved customer experience. The study concluded that customer satisfaction is a key driver of success Commercial Banks in Voi Town, Kenya.

Methodology

This study utilized descriptive survey research design. Information and data were gathered from primary source. The population of this study consists of the customers of selected banks of study includes United Bank for African (UBA), Union Bank of Nigeria (UBN), Eco Bank Nigeria Plc, First Bank of Nigeria and Guaranteed Bank (GTB) in Ilorin metropolis, kwara State. The study utilized convenience sampling technique to drawn sample of 236 for the study. This sampling technique was used to administered questionnaire to available bank customers selected as respondents. Adopted questionnaire structured on a 5-point Likert scale were used to obtain responses from participants. Each respondent's rating is scored as Strongly Agrees = 1, Agrees = 2, Neutral = 3, Disagrees = 4, and Strongly Disagrees = 5. An individual's score is determined by the sum of all possible points (Gay et al cited in Tanujaya, et al., 2022). Content validity was used to determine the validity of the scale, and the reliability test value was calculated as 0.85 using the Cronbach Alpha test. A simple linear regression statistical regression tool was used to test the hypothesis via the Statistical Package for Social Sciences (SPSS) 20.

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.854	.857	20

Data Analyses and interpretation

Hypothesis One

H₀₁: Corporate brand image has no significant effect on customers' perception of bank services.

Table 1

Model Summary H1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H1	.850 ^a	.722	.688	26.80846

a. Predictors: (Constant), Corporate brand image

b. Dependent Variable: Customers' perception of bank services

Table 1 shows the results of the analysis revealing the relationship between corporate brand image and customers' perception of bank services. The results showed that corporate brand image had a significant effect on customers' perception of bank services. The findings indicate that corporate brand image could be used to predict the outcome of customers' perception of bank services; This means that if corporate brand image increases customers' perception of bank services could also improve. According to the R-square value of (0.722), corporate brand image can explain 72.2% of the variance in customers' perception of bank services

Table 2

ANOVA H1

Model	Sum of Squares	Df	Mean Square	F	Sig.
H1 Regression	14960.450	1	14960.450	20.816	.002 ^b
Residual	5749.550	114	718.694		
Total	20710.000	115			

a. Dependent Variable: Customers' perception of bank services

b. Predictors: (Constant), Corporate brand image

Table 3

Coefficients

Model	Unstandardised Coeff.		Standardized Coeff.	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	-47.050						
1 Corporate brand image	27.350	.094	.850	-2.366	.000	1.000.	1.000
		.003		4.562	.000		

a. Dependent Variable: Customers' perception of bank services.

Decision Rule

According to Table 2 and 3, the F test calculated by analysis of variance (ANOVA) was $F(1, 114) = 20.816$ and coefficients indicated ($\beta = .850, t = 4.562, p < 0.000$). The significance associated with p-value of 0.000 ($p < 0.05$) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that corporate brand image has a significant effect on customers' perception of bank services

Hypothesis Two

H₀₂: Corporate brand personality has no significant effect on customers' perception of bank services.

Table 4

Model Summary^b H2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
H2	.825 ^a	.680	.640	30.79529

a. Predictors: (Constant), Corporate brand personality

b. Dependent Variable: Customers' perception of bank services

Table 4 shows the results of the analysis revealing the relationship between corporate brand personality and customers' perception of bank services. The results showed that corporate brand personality had a significant effect on customers' perception of bank services. The findings indicate that corporate brand personality could be used to predict the outcome of customers' perception of bank services; This means that if corporate brand personality increases, customers' perception of bank services could also improve. According to the R-square value of (0.680), corporate brand personality can explain 68% of the variance

in customers' perception of bank services.

Table 5

ANOVA H2

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	16131.200	1	16131.200	17.010	.000 ^b
H1 Residual	7586.800	114	948.350		
Total	23718.000	115			

a. Dependent Variable: Customers' perception of bank services

Table 6
Coefficients

Model	Unstandardised Coeff.		Standardized Coeff.	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)							
1 Corporate brand personality	-50.200 28.400	.094 .003	.825	-2.198 4.124	.000 .000	1.000.	1.000

a. Dependent Variable: Customers' perception of bank services

b. Predictors: (Constant), Corporate brand personality

Decision Rule

According to Table 5 and 6, the F test calculated by analysis of variance (ANOVA) is $F(1, 114) = 17.010$ and coefficients indicated ($\beta = .825, t = 4.124, p < .000$). The significance associated with p-value of 0.000 ($p \text{ value} < 0.05$) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that corporate brand personality has significant effect on customers' perception of bank services.

Hypothesis Three

H₀₃: Corporate brand communication has no significant effect on customers' perception of bank services.

Table 7

Model Summary^b H3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.849a	.721	.687	26.42868

a. Predictors: (Constant), Corporate brand communication

b. Dependent Variable: Customers' perception of bank services

Table 7 shows the results of the analysis revealing the relationship between corporate brand communication and customers' perception of bank services. The results showed that corporate brand communication had a significant effect on customers' perception of bank services. The findings indicate that corporate brand communication could be used to predict the outcome of customers' perception of bank services; This means that if corporate brand communication increases, customers' perception of bank services could also improve. According to the R-square value of (0.721), corporate brand communication can explain 72.1% of the variance in customers' perception of bank services.

Table 8**ANOVAa H3**

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	14472.200	1	14472.200	20.720	.000 ^b
Residual	5587.800	114	698.475		
Total	20060.000	115			

a. Dependent Variable: Customers' perception of bank services

b. Predictors: (Constant), Corporate brand communication

Table 9**Coefficients**

Model	Unstandardised Coeff.		Standardized Coeff.	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)							
1Corporate brand communication	-45.700	.094	.849	-2.332	.000	1.000.	1.000
	26.900	.003		4.552	.000		

a. Dependent Variable: Customers' perception of bank services

Decision Rule

According to Table 8 and 9, the F test calculated by analysis of variance (ANOVA) is $F(1, 114) = 20.720$ and coefficients indicated ($\beta = .825$, $t = 4.124$, $p < .000$). The significance associated with p-value of 0.000 (p value < 0.05) is significant. It seems that simple regression fits the data well. Therefore, null hypothesis was rejected that corporate brand communication has significant effect on customers' perception of bank services.

Discussion of findings

Hypothesis one shows that corporate brand image has a significant effect on customers' perception of bank services. The finding comply with Hello Darwin (2023) who postulates that a company's reputation is greatly enhanced when its identity is clearly identified and its values are well defined. Having strong noble and symbolic values, the company makes it easier for customers to adhere to and adopt it. Furthermore, when the company's actions follow this identity and values, then the company's reputation and image are enhanced. This helps to maintain customers' trust in the company. Having a strong identity and well-defined values allows a company to stand out and attract customers who share the same beliefs. This ensures that the company is perceived as trustworthy and reliable. A company's reputation is crucial to its success because it influences customers' perceptions and their decision to do business with it.

Therefore, a good reputation is essential to maintain and develop a loyal customer base.

Hypothesis two shows that corporate brand personality has significant effect on customers' perception of bank services. Tarver (2024) stated that brand personality is a framework that helps a company or organization shape the way people perceive its product, service, or mission. A company's brand personality elicits an emotional response from a specific consumer segment. The goal of building a brand personality is to inspire positive actions from consumers that benefit the company. Consumers are more likely to spend money on products from a company with a brand personality.

Hypothesis three shows that corporate brand communication has a significant effect on customers' perception of bank services. The findings was in line with the results are consistent with Sharma (2024) who postulates that corporate brand communication helps in creating and maintaining a consistent brand image and corporate identity. With a better corporate image, employee and customer loyalty to the brand is enhanced. Companies can communicate their true essence to customers. This helps in building a specific brand reputation among customers, which ultimately contributes to brand equity. Business communication also teaches leadership qualities that are important for managing and motivating teams. This allows companies to strengthen the cohesion of their team. Companies can restore a positive reputation through corporate communication. In this way, they can avoid the blockade of rumors.

Conclusion, Recommendations, Limitation and suggestion for further studies

In conclusion, the findings revealed that corporate brand image, corporate brand personality and corporate brand communication have significant effect on customers' perception of bank services.

Moreover, from the findings corporate brand identity as a unique identification that pertains to a single personality or multiple personalities. It precedes and represents the basis for brand image. Corporate brand identity is as all about how every organisation is uniquely defined by its in-built characteristics which make up its identity. Corporate brand is not just all about the attractiveness of the image but the concise representation of the organisation in the mind of the targeted audience. It is the totality of employees and the management's perceptions, feelings and thoughts about their organisation. These perspectives are based on the principles and set values that they place on the organisation.

The recommendation of the study are as follows based on the findings

Banks management staffs should improve on their corporate brand image to attract more positive customers' perception of their services.

They should also modify on their corporate brand personality to encourage bountiful customers' perception of their services.

Banks staffs in general should inculcate consistency in their mode of corporate brand communication to attract positive customers' perception of their services.

The study limits its conceptual and geographical scope to electronic corporate brand identity and customers' perception of bank services in Ilorin metropolis in Kwara State due to financial and time constraint experienced by the researcher. Also, the study can also be suggested for further study by expanding it beyond Ilorin metropolis in Kwara State and extend the study to other geographical areas in Nigeria further assessment, gap and findings that may enhance customers' perception of bank services.

References

- Adrian, T. (2023, April 11). Global financial system tested by higher inflation and interest rates: Rapid monetary policy tightening after years of low rates is exposing fault lines. [Web post] Retrieved from <https://www.imf.org/en/Blogs/Articles/2023/04/11/global-financial-system-tested-by-higher-inflation-and-interest-rates>
- Agarwal, S, Hussein, T. & Raman, V. (2021). The impact of branding on bank customer choices through structural equation modeling *Journal of Xi'an University of Architecture & Technology*. 13(10) 399-406.
- Anyogu, C. A. & Asiagwu, E., E. (2020). Bank branding techniques and customer loyalty in selected commercial banks in south east, nigeria. *International journal of business & law research* 8(1):136-144,
- Budi E S., Puji H., Fattah H., Rosmiza B. & Mardiningsih (2020). The effects of corporate identity management, internal brand, and corporate culture on employee brand support behavior (Study of Halal-Oriented SME Employees in East Java) *Advances in Social Science, Education and Humanities Research*, volume 560 Proceedings of the 2nd Annual Conference on Blended Learning, Educational Technology and Innovation (ACBLETI 2020)
- Crocker D. (2020, December, 29) What Is a Brand: An overview of corporate branding. {Web post}, Retrieved from <https://chevronediting.com.au/what-is-a-brand/>
- Gao, L.; Melero-Polo, I.& Sese, F.J. (2020). Customer equity drivers, customer experience quality, and customer profitability in banking services: The moderating role of social influence. *Journal of Service Research*. 23, 174–193.
- Herman, S.M. (2022). Impact of service quality on customer satisfaction: Study in Educational Institutions ADPEBI *international journal of business and social sciences* 2(1),39-45
- HelloDarwin (2023, November 24). Why is it important to have a good brand image? *Hellodarwin*. <https://hellodarwin.com/blog/good-brand-image-importance>
- Jamil, M. H. & Batool, S. (2021). Sustainability Practices in Corporate Branding of VOLVOMaster Thesis Halmstad University Master's Programme in Strategic Entrepreneurship, 60 credits
- Kubeyinje, G. T. and Omigie, S. O., (2022). The Influence of Service Quality Dimensions on Customer Satisfaction in the Nigerian Banking Industry. *Oradea Journal of Business and Economics*, 7(special), 67 - 76.
- Murtala G. Lawan G.J. & Ahmed H. U. (2017) Determinants of customers' bank selection decision in north eastern Nigeria (evidence from Bauchi state) *Nigerian Journal of Management Technology & Development* ISSN: 2006-1676 Volume 8 (1) 154-162
- Mbama, C.I.; Ezepue, P.; Alboul, L.& Beer, M. (2018). Digital banking, customer experience and financial performance: UK bank managers' perceptions. *J. Res. Interact. Mark.*, 12, 432–451.
- Ngugi G. K, Nyaboga, Y & Omari, S. (2019). Role of Brand Loyalty and Customer Satisfaction in Selected Commercial Banks in Nakuru – Kenya. *International Journals of Academics & Research*, 2 (1), 35 -48
- Oru, G. U. & Madumere, H. I. (2022). Influence of customer complaint management on marketing performance of banks. *Journal of Social Sciences and Humanities* 2(2). 1-16.
- Rashed, A. (2020). Influence of service quality on customer satisfaction and customer loyalty in the private banking sector of Bangladesh: A PLS Approach *Journal of Marketing and Information System* 1(3); 8-17
- Spengelink A., Westerlaken, R. & Suleri, J. (2022) Exploring the impact of rebranding on stakeholders: a case study of Hotel Management School NHL Stenden, *Research in Hospitality Management*, 12:1, 71-79, DOI: 10.1080/22243534.2022.2080939
- Tarver, E. (2022, April 11). Brand Identity: What it is and how to build one. [Web post] Retrieved from <https://www.investopedia.com/terms/b/brand-identity.asp>

- Tarver, E. (2024, June 2) What Is Brand Personality? How It Works and Examples. Investopedia. <https://www.investopedia.com/terms/b/brand-personality.asp>
- Sharma, J. (2024, May 31). Corporate communication: importance and types. shiksha. <https://www.shiksha.com/online-courses/articles/corporate-communication-importance-and-types>
- Torbira, L. L. & Ameh, J. O. (2019) Customer perception of bank services in Nigeria: Implications for bank financial performance. *Journal of Finance, Banking and Investment*, 4, (1), 224-237
- Tulcanaza-Prieto, A. B., Aguilar-Rodríguez, I. E. & Lee, C. W. (2022). Customer Perception and Its Influence on the Financial Performance in the Ecuadorian Banking Environment. *Sustainability* 14(6960), 1-14
- Wakazi A. & Ogada, M. (2019) Influence of corporate branding on client Satisfaction In Commercial Banks in Voi Town, Kenya. *International Journal of Development and Management Review (injodemar)* 14 (1), 66-75.
- Yunusa M. K. and Babagana K. (2023). Effect of service quality on customer satisfaction in commercial banks in Yobe state. *African Journal of business and economic development*, 3(4), 68- 87.

