

The Case of *Dynamix Communications'* Marketing Communication Mix for *Guarantee Trust Bank* in Nigeria

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Abstract

This study, "The Case of Dynamix Communications' Marketing Communication Campaign for Guarantee Trust Bank in Nigeria" is concerned with determining the marketing communications objectives of DC for GTB, ascertain why DC had to handle GTB's marketing communications; know the marketing communication strategies and tools employed by DC; know the extent to which marketing communications by DC for GTB were successful, as well as find out possible lesions to learn from such physical marketing communications. The study is qualitative in nature, and is indeed a case that demands reliance on interviews, observations, and document's review sheets as instruments of data collection. Conclusion is thus: it is professionally good for a bank to contract a communications agency to manage its marketing communications. The reality of such experience as studied show that the management of GTB acknowledges the need to leave marketing communications to experts in advertising and public relations. Through a combined use of advertisements and public relations as the broad strategies 2,500 new GTCreat8 student's accounts were opened by students at each campus visited, hence a good marketing mix that benefited the marketing campaign. Among other recommendations, the study points that other banks can take lesions from this case.

Keywords: Marketing, Communication, Marketing Communication, Communication Mix.

Introduction

Marketing communications appears to have become an important part of every business in this seemingly highly competitive contemporary society and often offers incentive to buy (Banabo and Koroye, 2011, p.3). One of the businesses that have adopted a very vigorous marketing communications is banking. In Nigeria, the banking sector has grown rapidly due to increase in awareness among customers and the banking consolidation exercise that had taken place earlier through efforts by the Central Bank of Nigeria (CBN). It is in view of the



foregoing that Lamikanra (2013, p.4) states that recently the banking experiences in Nigeria are exciting but at the same time challenging towards a more customer oriented banking that inevitably puts attention on customers. Lamikanra (2013, p.4) insist that banks have to look towards customers in general and retail banking especially in other to grow earnings. The reason is thus:

customers are redefining the agenda-for the first time in five years, excellent customer service has replaced financial stability as the primary reason for maintaining banking relationships in the retail and corporate segments. In the face of evolving customer behaviour and expectations, it has become imperative for banks to listen and understand the voice of the customer as input in shaping their strategies" (Lamikanra, 2013, p.4).

One of the ways that customers are becoming closer to their banks is the alternative banking. Again, Lamikanra, 2013, p.4 argues in favour of the preceding comment that there is a two-fold increment in the use of alternative banking methods such as the use of ATMs. Another aspect is the internet aided mobile banking payments methods which is also becoming interesting to customers. Nevertheless, Lamikanra (2013, p.4) notes that irrespective of "the proliferation of channel options, customers want banks to remember that convenience should remain a key focus because it has been observed that there is "…an increase in the number of retail banking customers that are either planning to or have recently switched banks as well as the prevalence of customers with multi-bank relationships."

Due to the foregoing, many banks seem have therefore adopted a somewhat, very aggressive and expanded marketing communications strategy that goes beyond the belts and zones of corporate banking headquarters and branches. Guarantee Trust Bank [GTB] is one of the banks that have adopted the expanded marketing communications strategies towards attracting new customers, keeping old ones, and encouraging the use of alternative banking channels or methods. According to KPGM (2013, p.6), GTB was the most customer driven and focused bank in 2012, but moved unto the second position in 2013 as the most customer focused bank. Nevertheless, KPMG (2013, p.7), insist that customer satisfaction has rather declined.

As part of its marketing communications initiative, GTB contracted Dynamix Communications [DC], a communications agency to plan and execute a comprehensive marketing communications mix and strategy towards attracting young Nigerians, especially students in tertiary institutions to open and maintain an account with GTB. Part of the master plan is the *GTcrea8campusstorm* account activation.

According to Ojudamola (2014), the DCGTcrea8 Activation Manager, GTcrea8campus storm is a 5 day activation on Nigerian campuses which is to promote the GTcrea8 account specially designed for students across Nigerian campuses with a 2.5% interest rate; it is also the only student account in Nigeria to accept direct payment of cheques and a zero balance account that makes it student friendly. Ojudamola (2014), states further that DC therefore



adopted several marketing communications strategies and tools towards achieving these. While advertising and public relations are the overall marketing communications strategies employed by DC some of the tools used are banners and posters, marked T-shirts, hand bills, publicity and announcements, music speakers, shows and displays, corporate social responsibility [CSR] as well as customer relations [CR].

Campuses visited by *GTcrea8campusstorm* include University of Port-Harcourt; University of Calabar; Benue State University, Makurdi; Cross River University of Science and Technology; University of Ilorin;Kwara Polytechnic; University of Abuja; River State University; Federal University of Technology, Akure and AdekunleAjasin University, Akungba-Akoko.

Based on the foregoing, this study seeks to understand the experiences and outcome of a case where a corporate bank will have to contract a communications agency to manage some aspect of its customer hunt in an increasingly competitive banking environment in Nigeria, and particularly target most young Nigerian students who may largely be considered unemployed.

Statement of the Problem

Many studies have been done that implicate marketing communications in the financial sector. With particular references to Banking, marketing communications studies have mostly been about marketing communications mix. Some of the studies are Banabo and Koroye, (2011) "Sales Promotion Strategies of Financial Institutes in Bayelsa State," Dawes and Brown (2000), "Postmodern Marketing Research Issues for Retail Financial Services Quantitative Marketing Research;"Grankvist, Carolina and Persson, (2004), "Promotional Strategies for Banking Services: Case Study of Nordea in Estonia;" as well as Once (2014)"Services Marketing in Banking Sector and Recent Perceptions in Marketing and Thoughts of Services," among others.

However, there exists the difficulty of locating or finding studies that look at actual actors who are physically involved in the conduct of such marketing communications and why, as well as the eventual outcome. There may be peculiar experiences worth learning from if the marketing communications target is revealed and correlated with the eventual outcome of the marketing communications campaign. With such concerns, this study is indeed burdened with the aims of GTB's marketing communications campaign handled by DC during the 2014 year.

Research Questions

The following are the questions that prompt this study:

1. What were the marketing communications objectives of GTB?



- 2. Why did DC handle GTB's marketing communications?
- 3. What were the marketing communication strategies and tools employed?
- 4. To what extent were marketing communications successful?
- 5. Are there any lesions to learn from such physical marketing communications?

Objectives of the Study

Below are the objectives of the study:

- 1. To determine the marketing communications objectives of GTB.
- 2. To ascertain why DC had to handle GTB's marketing communications.
- 3. To know the marketing communication strategies and tools employed.
- 4. To know the extent to which marketing communications by DC for GTB was successful.
- 5. To find out possible lesions to learn from such physical marketing communications.

Significance of the Study

This study is intended to bring to the fore, expert marketing communications experiences in the very competitive Nigerian Banking industry to global attention. The study adds, but quite differently to the already existing literature on marketing communications in the financial industry. Financial experts concerned with growth through communications will find this valuable. The study also stands to benefit marketing communications scholars and field persons and help create avenue for breeding empirical experiences.

Conceptual Review: Banking Marketing Communications Mix

There are a number of reasons for marketing communications in banking, according to Once (2014, p.1) such reason include: Change in demographic structure; intense competition in financial service sector, and bank's wish for increasing profit. Once (2014,p.1) points further that communication techniques aided by the internet have enhanced marketing practices and perceptions, but the most vital aspect are marketing services provided by banks; it bridges customer and the bank, hence increasing the quality and quantity of banking products. Further benefits of marketing communications include developing marketing thoughts in services like internal marketing, networking marketing, and data base marketing and relationship marketing.

It is therefore not surprising the level at which banks have been engaging marketing communications. Meiden (1996) in Gankvist, Caroline and Persson (2004, p.10) states that the financial services industry increasingly making use of marketing techniques. Quitana (2003) indicates further that such element of marketing communications competition affect banking services since quality and quantity is strived for. In doing so, all promotional mix are therefore relevant. Gankvist, Caroline and Persson (2004, p.10) argue that the public can be reached through promotions, and that all promotional mix (advertising, sales promotion,



personal selling, public relations, and direct marketing) are often needed. It is through such combinations that partners and patterns are crafted for short term or long term (Dawes and Brown, 2000).

In Nigeria, like many part of the world there has been banking reforms towards a standardised banking. GTB as one of the banks to be considered seriously is been doing quite well in terms of marketing communications, and the contract between the bank and DC can be seen as one of such efforts. According to KPGM (2013, p.6) GTB was the second most customer focused bank in 2013, scoring 76.6% ratings. The same year -2013, KPGM (2013,p.8) says that for the first time in five years, excellent customer services replaced financial stability as the principal reasons for maintaining banking relationships for retail and corporate customers.

Ojudamola (2014), insist that it should not be entirely strange that GTB is interested in marketing communications and see the need to contract such to a marketing communications agency like DC. To affirm such suggestion, a further review of the some aspects of the Nigerian banking study by KPGM (2013) conducted in January to March 2013, in Kano, Kaduna, Yola, Minna, Ilorin, Abuja, Markudi, Ibadan, Akure, Enugu, Onitsha, Nnewi, Aba, Benin, Asaba, Port-Harcourt, Calabar, and Lagos-all in Nigeria, show that GTB was first in retail banking's product, services, and pricing; GTB was second in retails bank's corporate social responsibility in transactions, methods and systems. The study by KPGM (2013, p.21-36) revealed that many young professionals started their ongoing bank accounts either as students or as a youth corps members, or because of bank's perceived popularity-the statistics show that 30% of those account holders did so as students, while 18% considered the bank's image and reputation. This means considering people at an early stage, for instance during university, and immediately after is vital to growth. A strong brand presence in the process is also important.

According to KPGM (2013, p.21-36), sustaining customer base after attraction is yet another factor to take seriously as 11% of customers state that what holds their loyalty is customer service;9% due to image and reputation. Indeed, KPGM (2013, p.32) show that young customers are less loyal, while quality of service rendered accounts for 51% disloyalty as compared to 13% of those who disloyalty is as result of lack of proximity of branches to customers. That is not to say that the presence of physical bank branches is not valuable. Funds transfer at branches accounted for 85% of the type of transfer; financial adviser at bank accounted for 91% of among the sources of information relied upon; approach the branch for complaints instead of going on-line took 93%, but only 5% through the internet -all which implies the need for serious customer relations and communications. Nevertheless, the quality of facilities and information communications technologies is also important since the study found that 18% remained with bank because of internet banking.



Theoretical Perspective: The Rational Expectations Theory

The Rational Expectations theory provides an ideological foundation to this study. Based on hypothetical reasoning derived from economic, the theory provides the framework for prediction of future values and risk. The theory assumes that since the future is not absolutely unpredictable, expectations can be assumed. The suggestion here is that it is vital to use all relevant information in forming expectations of economic variables.

John Math since in 1961 provided this way as a means of modeling expectations. The essence of the theory is to provide clue to the almost insatiable need of individuals and organisations towards a more appropriate action under uncertainty. The whole gamut of the Rational Expectations theory is hinged on optimal forecast, as such, the usage of available information, the gathering of available information, and the dissemination of available information are all very important. Based on such the aforementioned, it is assumed that outcomes that are being forecast may not differ much from the present or future market equilibrium (John 1961, p.7).

The Rational Expectations theory is a response to the shortcomings of adaptive expectations under which the future value of an economic variable is based on its' past value. 'Forwards looking' is the concern of the Rational expectations Theory; in other words, all things been equal. The strongest criticism of the rational expectation theory is the emphasis on equilibrium without acknowledging the possibility of other equilibriums-that is all things may not be equal if other equilibriums are not equal, and then the theory of Rational Expectations may fail in expectation and application (Hanish, 2005, p.84).

The Rational Expectations theory still holds sway in this study because of the following:

- Coordinated marketing communications towards future gains in the very competitive Nigerian banking system through proper dissemination of gathered information is supported by the Rational Expectations Theory.
- Striving for a present or future segment of the banking sector customer base through coordinated Integrated Marketing Communications (IMC) like that been carried out by DC for GTB under the slogan GTCreat8 finds theritical support through the assumptions of the Rational Expectations Theory.
- Errors are not a systematic occurrence. Therefore, challenges like stiff competitions in the banking industry, marketing regulations and potential marketing communication tools inefficiency etc. as well as lesions in the management and coordination of financial and human resources may not be totally avoidable. According to the Rational Expectations Theory, this means all things may not be equal.



Methodology

This is a qualitative research and adopts the case study research design. According to Kimberly and Crosling (2005), a case study research is done on a puzzle that needs to be solved. The reader of a case writing is put in the same situation that the case writer was at the before the writing began but is expected to gradually understand the case the findings, the analysis and the conclusion reached by the writer; and then, the reader can relate the conclusion to the recommendations made. The case at hand here is a situation where GTB has to contract a communications agency to plan and execute a marketing communications mix nick named *GT create8*: public relations/advertising, integrated with sales promotion and, personal selling, as well as direct marketing towards attracting young Nigerians, particularly students in tertiary institutions. The case study therefore is the experience and outcome of such an elaborate marketing communications mix adopted by a communications agency -DC for a bank -GTB. The instruments of data collection were in-depth interview guide, and qualitative review scale/appraisal sheet.

Results

What were the marketing communications objectives of *GTB*? Data in table 1 show that GTB contracted *DC* to handle its marketing communications. The Vision was that every Nigerian student will have an account with GTB. The mission was to attract more Nigerian tertiary educations students to hold accounts with them with the hope that they would maintain the accounts after graduation and continue with the accounts even as career professionals. Therefore, *DC* used several communications tools and strategies towards the said vision and mission.

Why did DC handle GTB's marketing communications? Data in table 2 show that towards locating present and future banking customers and potentials in Nigeria. *DC* sustained a 5 day campus direct contact with students on each campus visited.

This was done through a face-to-face, direct marketing of *GTB* GTCreat8 "students" account; deployment of variety of marketing communications tools; engaging management/campus stake-holders for Corporate Social Responsibilities (CSR); open a *GTBGTCreat8*"students" account for those without GTB accounts; and provide students with ATM cards and internet banking advice and platforms.

What were the marketing communication strategies and tools employed? Data in table 3 show that the marketing communication strategies used were indeed face-to-face marketing communication, direct marketing communication, stage performances and public address systems talk/announcements. Other were playing of pre-recorded music towards attracting students, distribution of hand bills, distribution of trademarked T-Shirts bearing "*GTB*"/"*GTCreat8*," display of posters/Banners/sign posts, circulation of *Agada Magazine-*a



publication of *DC* for GTB, publicity and access to *DC*magazine website and "Dynamix" on TV.

To what extent were marketing communications successful? Data in table 4 show that at each campus visited, there was huge *GTB* publicity through *Acada Magazine* circulating and covering 52 Nigerian campuses. There was also the Initiation/acceptances of Dynamix Youth Awards for *GTB*; nomination/institution of *GBT Campus-Ambassadors* to be coordinating *GTB* campus events; sensitization students about other *GTB* products, programmes and Awards; huge *GTB* publicity through acceptance of *GTB*/ *GTCreat8* T-Shirts and a minimum, 2,500 new *GTCreat8* student's accounts opened by students at each campus visited.

Are there any lesions to learn from such physical marketing communications? Data in table 5 show that natural conditions like weather and climate are never to be ignored in logistics and planning. Other challenges are thus: human resources/relations management can constitute an impediment; bureaucratic bottlenecks of the institutions and places visited; competition from other banks; marketing communications' tools like entertainment can be a distraction; banners must be placed strategically but permission may be difficult to obtain; distribution of items like T-shirts was found to become a distraction from the main event; crowd sometimes become difficult to manage. Coordinated communications are vital but can be difficult; Corporate Social Responsibility (CSR) can be seen as a right instead of corporate virtue; also, schedule of events can be parallel to school work, hence a 'distraction.' Other challenges noted are thus: expenses may be more than the budget; tools for communications like 'music' must integrate with obvious cultural/religious biases; promises must be delivered as part of corporate identity, but logistic may pose a problem, and there can be issues of fraud. Also, personnel role demarcation, management and efficiency can be challenging as well.

*Refer to Endnotes for details of data as contained in tables

Discussion of Findings

Data in show that *GTB* contracted *DC* to handle its marketing communications. The Vision was that every Nigerian student will have an account with *GTB*. The mission was to attract more Nigerian tertiary educations students to hold accounts with them with the hope that they would maintain the accounts after graduation and continue with the accounts even as career professionals. Therefore, *DC* used several communications tools and strategies towards the said vision and mission.

Data show that locating present and future banking customers and potentials in Nigeria through a 5 day campus direct contact with students on each campus vital. Lamikanra (2003, p.4) present views that tend to support the effort of *GTB*, thus: marketing communications are vital and should become a very important aspect of modern day banking. Once (2014, p.1) notes that there are lots of reasons for adopting marketing communication.



Meiden (1996) in Gankvist, Caroline and Person (2004, p.10) furher insist that banke through marketing communication agents should and adopt certain communication techniques like distribution of hand bills, face-to-face marketing communication, direct marketing communication, stage performances/announcements, banners, and further use media outlets as well. As shown above, DC adopted several communication strategies or techniques towards achieving the marketing communications objective set by GTB. some of such techniques were playing of pre-recorded music towards attracting students, , distribution of trademarked T-Shirts bearing "GTB"/"GTCreat8," display of posters/Banners/sign posts, circulation of Agada Magazine-a publication of DC for GTB, publicity and access to DCmagazine website and "Dynamix" on TV. Data show that at each campus visited, there was huge GTB publicity through AcadaMagazine circulating and covering 52 Nigerian campuses. There was also the Initiation/acceptances of Dynamix Youth Awards for GTB; nomination/institution of GBT Campus-Ambassadors to be coordinating GTB campus events; sensitization students about other GTB products, programmes and Awards; huge GTB publicity through acceptance of GTB/ GTCreat8T-Shirts and a minimum, 2,500 new GTCreat8student's accounts opened by students at each campus visited.

*Refer to Endnotes for details of data as contained in tables

According to KPGM (2013, p. 6) *GTB*, even as at 2013 was considered the second most customer focused bank and has been engaging in serious retail banking. The efforts of *GTB* towards consolidating the banking marketing objectives by contracting a professional *DC*, A marketing communication firm are a right step in the right direction. However, Data show that there can be challenges in the conduct of such marketing communications, thus: there could be problem s with weather and climate; human resources/relations management can constitute an impediment just as bureaucratic bottlenecks of the institutions and places visited. Futhermore, there is often stiff competition from other banks; marketing communications' tools like entertainment can be a distraction; banners must be placed strategically but permission may be difficult to obtain. Also, distribution of items like T-shirts can become a distraction instead of bait. Corporate Social Responsibility (CSR) can be seen as a right instead of corporate virtue of the company. There can be a problem with personnel role demarcation, management and efficiency can be challenging as well.

*Refer to Endnotes for details of data as contained in tables

Conclusion and Recommendations

The study concludes and recommends as follows:

1. The marketing communications objectives of DC for GTB are clearly stated: to attract young, but future professionals to GTB as they are still in the university, and hold them unto the services and patronage of the bank. Therefore, the study recommends that other



banks should also indulge in the usage of marketing communications skill for proactive banking, instead of reactive banking.

- 2. DC had to handle GTB's marketing communications because it is a marketing communications agency. The reputation for being a marketing communications agency therefore a challenge for DC to help GTB accomplish marketing targets. The reality of such experience shows that the management of GTB acknowledges the need to leave marketing communications to experts in advertising and public relations. The study recommends a continued trend in this reliable partnership between professional banking and professional marketing communications.
- 3. A combined use of advertisements and public relations were the broad strategies involved. The tools employed were face-to-face, direct marketing throughstage /performances and public address systems talk; play of pre-recorded music as baits to attract students; distribution of hand bills distribution of trademarked T-Shirts bearing "*GTB*"/ "*GTCreat8*;" display of posters/banners/sign posts; circulation of *Agada Magazine*-a publication of *DC* for GTB, publicity and access to *DC* magazine website and "*Dynamix*" on television. A combination of these shows a good marketing mix and stand to benefit any marketing campaign.
- 4. One of the most important success points for DC for GTB is that in every university that was visited, a minimum 2,500 new *GTCreat8* student'saccounts were opened by students at each campus visited. The marketing communications campaign also ensured a sustainable publicity for GTB since T-shirts were distributed for an ongoing publicity well after the campaign had formerly ended. Besides, DC successfully had a five-day direct marketing, personal selling, and CSR engagements with tertiary education students on behalf of GTB. The era of internet banking was once again emphasized as ATM cards were presented to every new account holder during the *GTcreat8 campus storm*. It is recommended that such marketing communication should be followed-up with various consolidated, physical and non-physical communications channels efforts in order to maintain satisfaction and loyalty.
- 5. Marketing communications are intensive ventures, both in capital and human resources. The challenges are found to be huge and possibly overwhelming. Nevertheless, there are no alternatives to trying to catch up with a target markets. The prospects of growth in the banking sector depend on marketing communications more than had earlier perceived. Other banks are therefore take clues from GTB's marketing campaign, but ensure that those are handled by experts in communications, particularly advertising, public relations, and marketing.



Endnotes

Table 1.Theme-Profile of marketing communication agenda by GTB Sub-Theme: GTCreat8 Outline by Dynamix Communications(DC)

Sub-Theme. Of Creato Outline by Dynamic Communications

- \blacktriangleright GTB contracts *DC* to handle marketing communications.
- > Vision: *GTB* hopes that every Nigerian student will have an account with GTB.
- Mission: GTB attracts more Nigerian tertiary educations students to hold accounts with them.
- \triangleright DC uses variety of communications tools and strategies to achieve vision and mission.

Source: Dynamix Communications case study, 2020

Table 2.Theme-Marketing communications strategy adopted by DC

Sub-Theme: GTCreat8 Campus Storm

- > Locating present and future banking customers and potentials in Nigeria.
- Sustained 5 day campus direct contact with students on each campus visited.
- ➤ Face-to-face, direct marketing of *GTB* GTCreat8 "students" account.
- Deployment of variety of marketing communications tools
- Engaging management/campus stake-holders for Corporate Social Responsibilities (CSR)
- > Open a *GTBGTCreat8*"students" account for those without GTB accounts.
- > Provide students with ATM cards and internet banking advice and platforms.

Source: Dynamix Communications case study, 2020.

Table 3. Theme-Marketing communications tools adopted by DC

Sub-Theme: GTCreat8 Campus Storm communications tools

- Face-to-face, direct marketing
- Stage performances and public address systems talk.
- Play of pre-recorded music as baits for students.
- Distribution of hand Bills
- Distribution of Trademarked T-Shirts bearing "GTB"/"GTCreat8"
- Display of posters/Banners/sign posts.
- Circulation of *Agada Magazine*-a publication of *DC* for GTB
- > Publicity and access to *DC*magazine website and "Dynamix" on TV.

Source: Dynamix Communications case study, 2020.

Table 4.Theme-Accomplishing marketing and corporate social responsibility objectives Sub-Theme: GTCreat8 Campus Storm successes

- Successfully staged a five day marketing communications campaign at each campus visited.
- Huge GTB publicity through Acada Magazine circulating and covering 52 Nigerian campuses.
- ▶ Institution/acceptances of Dynamix Youth Awards for GTB.



- Nomination/institution of GBT Campus-Ambassadors to be coordinating GTB campus events.
- Sensitization students about other GTB products, programmes and Awards
- > Huge GTB publicity through acceptance of GTB/ *GTCreat8*T-Shirts.
- Minimum, 2,500 new GTCreat8student's accounts opened by students at each campus visited.

Source: DynamixCommunications case study, 2020

Table 5. Theme-Challenges and Lessons for corporate marketing communications

Sub-Theme: GTCreat8 Campus Storm challenges/lessons

- Natural conditions like weather and climate are never to be ignored in logistics and planning.
- > Human resources/relations management can constitute an impediment.
- > Bureaucratic bottlenecks are always a challenge to be taken seriously.
- Other banks are also using attractive marketing communications. Hence, stiff competitions.
- Marketing communications' tools like entertainment can be a distraction is poorly managed.
 - Music has to be appropriate, timed with tempo.
 - Local music-'Nigerian dance halls' attracts crowds (youths) to dance instead marketing.
 - Local music-'Nigerian dance halls' crowds (Nigeria youths) more than foreign music.
 - foreign music is best for mornings and evenings: they distract less from marketing arena.
 - Audience primary activities are a must consider in music placements.
 - 'Dance' music is best at mid day: customers are entertained while marketers take rest.
 - Music must be very loud.
- > Banners must be placed strategically, permission is sometime difficult to obtain.
- Distribution of items like T-shirts was found to become a distraction from the main event.
- > Crowd sometimes become difficult to manage. Coordinated communications are vital.
- > Few students were also recruited as staff. Coordinated communications are vital.
- Corporate Social Responsibility (CSR) can be seen as a right instead of corporate as a virtue.
- Time table of event may be parallel to school work, hence a 'distraction.' Planning is vital.
- > Expenses may be more budget. Good fiscal planning vital, but often a challenge.
- Tools of communications like 'music' must integrate with obvious cultural/religious biases.



- Promises must be delivered as part of corporate identity, but logistic may pose a problem.
- > There can be issues of fraud. Corporate identity must be protected through security.
- > Personnel role demarcation, management and efficiency can be challenging but vital.

Source: Dynamix Communications case study, 2020.

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