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IMPACT OF BRANDING STRATEGIES ON CUSTOMER PATRONAGE IN THE NIGERIAN BANKING INDUSTRY

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ABSTRACT

This study examines the impact of branding strategies on customer patronage in the Nigerian banking industry. A structured questionnaire was administered to 384 respondents, and the data were analyzed using descriptive statistics and multiple linear regression with SPSS version 26. The results indicate that brand positioning ($\beta = 0.314$, $p = 0.001$), brand communication ($\beta = 0.012$, $p = 0.043$), brand recognition ($\beta = 0.337$, $p = 0.000$), and service quality ($\beta = 0.142$, $p = 0.012$) all have statistically significant positive effects on customer patronage. The findings are grounded in Brand Equity Theory, Relationship Marketing Theory, Signaling Theory, and Service Quality Theory, underscoring the importance of strategic branding in the banking sector. It is recommended that banks invest in branding initiatives that clearly communicate their value propositions, maintain consistent and transparent communication with customers, and strengthen their brand identities. Future research could explore the moderating role of digital innovation in the relationship between branding and customer engagement.

Keywords: *Branding Strategies, Customer Patronage, Nigerian Banking Industry, Service Quality, Brand Recognition*

INTRODUCTION

Strategic branding has become a central pillar of competitive advantage in the global banking sector, as institutions strive to differentiate themselves in increasingly saturated and technologically evolving markets. In emerging economies like Nigeria, branding is not merely a symbolic exercise but a strategic imperative for building customer loyalty, trust, and sustained patronage. Following significant sectoral reforms—including the 2005 banking consolidation and the recent fintech disruptions—Nigerian banks face intensified competition, shifting consumer expectations, and evolving regulatory landscapes (Awaji-Ima & Carr, 2022; Olamide & Dixon-Ogbechi, 2022). In this context, strategic branding serves as a critical mechanism for banks seeking to retain existing customers and attract new ones.

Branding in banking extends beyond logos and slogans; it encompasses deliberate efforts to shape customer perceptions through brand positioning, communication, recognition, and service quality (Nwabuzo et al., 2024). These dimensions influence both the emotional and rational aspects of consumer decision-making—particularly important in financial services, where trust and long-term relationships are essential (Adetiloye et al., 2021). Nigerian banks increasingly employ multi-channel digital communication platforms, personalized marketing, and experiential engagement to craft consistent brand narratives and build emotional connections with customers (Aniebiet et al., 2024).

Despite these efforts, gaps remain in understanding how specific branding strategies translate into measurable customer behavior within Nigeria's complex banking landscape. Empirical studies often generalize the effects of branding or isolate it from service quality and customer experience variables. However, customer patronage is shaped by a constellation of factors, including emotional loyalty, perceived brand equity, and service responsiveness (Obananya, 2020; Akani, 2023). There is a pressing need for empirical clarification of how individual branding components—such as brand positioning or recognition—contribute to customer retention and engagement.

Furthermore, inconsistencies in branding across touchpoints and challenges in maintaining authenticity can dilute the intended impact of branding efforts. Nkpurukwe et al. (2020) emphasize that fragmented messaging or service gaps can undermine brand credibility. To remain competitive, Nigerian banks must continuously innovate their branding strategies by adopting approaches such as co-branding, corporate social responsibility, and digital personalization to reflect evolving customer values and market dynamics (Temu & Joy, 2025).

This study investigates the impact of branding strategies on customer patronage in the Nigerian banking industry, focusing on four strategic elements: brand positioning, brand communication, brand recognition, and service quality. It aims to identify which elements significantly influence customer behavior and how banks can refine their branding efforts accordingly. It is hoped that the findings will provide actionable insights for all kinds of banking service providers—such as banking professionals, marketing strategists, and policymakers seeking to strengthen brand-driven customer loyalty.

LITERATURE REVIEW

Theoretical Foundation

The study draws on three established theories that explain how branding strategies influence customer patronage in the banking industry. These theories illuminate the ways in which branding shapes customer perceptions, choices, and retention patterns.

According to Brand Equity Theory, formulated by David Aaker in 1991, businesses gain additional value through branding, as it enhances customer recognition, perceived quality, and brand loyalty. The theory identifies key components of brand equity, including brand awareness, brand associations, perceived quality, brand loyalty, and proprietary brand assets. Awaji-Ima and Carr (2022) note that strong brand equity in Nigerian banking institutions promotes customer retention, as customers are more likely to trust banks that consistently deliver high service quality.

This theory provides a solid foundation for the study, as it effectively explains how branding contributes to customer loyalty through improved brand perceptions.

The Customer-Based Brand Equity (CBBE) Model, introduced by Kevin Lane Keller in 1993, focuses on how customers develop strong brand equity based on their understanding and perception of the brand. Nwabuzo, Olannye, and Odita (2024) found that Nigerian banks that apply CBBE principles achieve higher levels of customer engagement, as customers associate their services with trust and superior quality. The selection of this model is justified, as it emphasizes customer-driven branding strategies that are critical for success in competitive banking environments.

Relationship Marketing Theory, established by Leonard L. Berry in 1983, asserts that long-term business success depends on maintaining strong customer relationships. According to the theory, trust, effective communication, and valuable service delivery are essential for fostering lasting connections. In the Nigerian banking context, Obananya (2020) observes that personalized services and consistent customer engagement—hallmarks of relationship marketing—contribute significantly to increased patronage. This theory is appropriate for the study as it allows for the examination of branding strategies rooted in relationship-building and their impact on customer satisfaction and loyalty.

Hypotheses Development

The development of hypotheses in this study is grounded in literature that explores the relationship between branding strategies and customer patronage. In the banking industry, branding strategies serve as vital tools for shaping customer perceptions and influencing decision-making. This section investigates the influence of brand positioning, brand communication, brand recognition, and service quality on customer patronage, presenting hypotheses supported by prior research.

<u>Brand Positioning and Customer Patronage</u>

Brand positioning involves creating a distinct and favorable image of a brand in the minds of target customers. It requires strategic efforts to communicate the brand's unique value proposition effectively. According to Nkechi, Jimoh, and Chidozie (2022), effective brand positioning enhances customer patronage by aligning brand messaging with customer expectations. In Nigeria's banking sector, positioning strategies often emphasize reliability, innovation, and personalized service to attract and retain customers. Lion (2024) notes that banks perceived as trustworthy and customer-centric tend to enjoy higher patronage levels. Customers often associate well-positioned brands with consistent service quality. Furthermore, positioning strategies that stress convenience and accessibility resonate with customers seeking hassle-free banking experiences. Olunuga and Agbesuyi (2021) underscore the importance of product diversity in brand positioning, arguing that banks offering a wide range of services to meet varied customer needs are more likely to retain existing customers and attract new ones. Thus, the strategic positioning of banking services as inclusive and customer-friendly significantly influences customer patronage.

H1: Brand positioning has a significant positive impact on customer patronage in the Nigerian banking industry.

<u>Brand Communication and Customer Patronage</u>

Brand communication entails conveying a brand's value proposition across multiple channels to foster customer understanding and engagement. Effective communication ensures that customers perceive the brand positively, thereby influencing their decision to continue patronizing it. Al Mousa (2022) found that clear and consistent brand communication enhances brand value, which in turn increases customer loyalty. Makudza (2021) emphasizes the role of personalized communication in strengthening emotional connections with customers, particularly in the banking sector. Digital platforms that support interactive communication contribute significantly to customer engagement. Kamath, Pai, and Prabhu (2020) highlight that banks employing multi-channel communication strategies—including social media, email, and in-branch interactions—are more successful at customer retention. Effective brand communication not only conveys the benefits of banking services but also reassures customers of the brand's reliability and commitment to quality.

H2: Brand communication has a significant positive impact on customer patronage in the Nigerian banking industry.

Brand Recognition and Customer Patronage

Brand recognition refers to the extent to which customers can identify a brand through its attributes and communication efforts. Recognizable brands often enjoy a competitive advantage, as familiarity fosters trust and preference. Levy (2022) emphasizes that brand recognition, particularly in digital banking, plays a vital role in customer acquisition and retention. Zephaniah, Ogba, and Izogo (2020) argue that customers are more likely to engage with banks that have distinctive logos, slogans, and service characteristics. Recognition serves as a heuristic that simplifies decision-making in a market saturated with similar service offerings. Chauhan, Akhtar, and Gupta (2022) also highlight the importance of digital branding in improving brand recognition. Their study indicates that banks with a consistent online presence are perceived as more credible, leading to higher levels of customer patronage.

H3: Brand recognition has a significant positive impact on customer patronage in the Nigerian banking industry.

Service Quality and Customer Patronage

Service quality remains a fundamental determinant of customer satisfaction and patronage in the banking industry. It refers to the bank's ability to consistently meet or exceed customer expectations. Boateng (2019) contends that perceived service quality significantly influences customers' decisions to maintain relationships with their banks. Yasin et al. (2020) found that the quality of online services is particularly impactful in driving customer loyalty. As reliance on digital platforms grows, banks that provide seamless and efficient digital services are more likely to attract and retain customers. Imouokhome et al. (2020) also emphasize that relationship marketing practices enhance perceived service quality, which in turn supports sustained patronage. Key service quality dimensions such as responsiveness, reliability, and empathy are instrumental in shaping customers' perceptions and behavioral intentions.

H4: Service quality has a significant positive impact on customer patronage in the Nigerian banking industry.

METHODOLOGY

Research Design

This study employed a survey research design to collect primary data from customers of various banks across Nigeria. The survey method was chosen for its effectiveness in capturing individuals' perceptions, opinions, and behaviors regarding branding strategies and their influence on customer patronage. A structured questionnaire was developed and administered to gather relevant information. The questionnaire was designed with clear, concise, and easily comprehensible questions to minimize response errors.

Population of the Study

The population for this study consists of customers of commercial banks operating in Nigeria. This includes individuals who actively engage with banking services, whether through physical branch visits or digital platforms. The focus on this group is appropriate, as their direct interaction with banking services makes them well-suited to provide insights into the impact of branding strategies on customer patronage.

Sample Size

The sample size was determined using Cochran's formula, which provides a statistically reliable estimate for survey-based research. The formula is as follows:

$$n = (Z^2 \times p \times q) / e^2$$

Where:

n = Sample size

Z = Z-value for the desired confidence level (1.96 for 95% confidence)

p = Estimated proportion of the population with the attribute of interest (0.5 when unknown)

$q = 1 – p$ (0.5)

e = Margin of error (0.05)

Substituting the values:

$n = (1.96^2 \times 0.5 \times 0.5) / 0.05^2$

$n = (3.8416 \times 0.25) / 0.0025$

$n = 0.9604 / 0.0025 = 384.16$

Thus, the sample size was approximated to 384 respondents.

Sampling Technique

A stratified random sampling technique was employed to ensure that various demographic segments within the population—such as age, income level, and banking experience—were adequately represented. The population was divided into distinct strata based on these characteristics, and respondents were randomly selected from each stratum. This approach minimized bias and enhanced the generalizability of the findings.

Questionnaire Design

The questionnaire was structured to capture key aspects of branding strategies and customer patronage. It was divided into sections addressing demographic information, brand positioning, brand communication, brand recognition, service quality, and customer patronage. A five-point Likert scale was used to measure respondents' perceptions, with the following response options:

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

This format ensured consistency and facilitated the quantitative analysis of the variables under investigation.

Model Specification

The study employed a functional model to examine the relationship between branding strategies and customer patronage. The model is specified as:

Patronage = f(Brand Positioning, Brand Communication, Brand Recognition, Service Quality)

This functional relationship is expressed in the regression equation below:

$$\text{Patronage} = \beta_0 + \beta_1(BP) + \beta_2(BC) + \beta_3(BR) + \beta_4(SQ) + \varepsilon$$

Where:
Patronage = Customer patronage
BP = Brand Positioning
BC = Brand Communication
BR = Brand Recognition
SQ = Service Quality
β_0 = Intercept
β_1, β_2, β_3, β_4 = Regression coefficients
ε = Error term

Data Collection Procedure

Data were collected through structured questionnaires administered to customers of four purposively selected commercial banks in Nigeria: First Bank of Nigeria, Access Bank, Zenith Bank, and Guaranty Trust Bank. These banks were chosen for their national presence, large customer base, digital service integration, and strong branding initiatives. A mixed-mode distribution strategy was adopted: 60% of the questionnaires were administered physically at selected branches in Lagos, while 40% were distributed electronically via online platforms to broaden participation. A total of 384 questionnaires were administered and successfully retrieved, forming the final sample for analysis. Respondents were assured of anonymity and confidentiality to encourage honest and accurate responses.

Method of Analysis

The collected data were analyzed using both descriptive and inferential statistical techniques. Descriptive statistics, including frequency distributions and percentages, were used to summarize the demographic characteristics of the respondents and their perceptions of branding strategies. To test the study’s hypotheses, multiple linear regression analysis was conducted to examine the relationships and predictive power of brand positioning, brand communication, brand recognition, and service quality on customer patronage. The statistical analysis was performed using the Statistical Package for the Social Sciences (SPSS) version 26, known for its reliability and robust analytical capabilities.

FINDINGS
Demographic Analysis

Table 1: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percent
Gender	Male	203	52.9%
	Female	181	47.1%
	Total	384	100.0%
Age	Under 18	27	7.0%
	18-25 years	82	21.4%
	26-35 years	118	30.7%
	36-45 years	97	25.3%
	46 years and above	60	15.6%
	Total	384	100.0%
Educational Background	Primary School	19	4.9%
	Secondary School	27	7.0%
	Diploma/Certificate	42	10.9%
	Bachelor's Degree	218	56.8%
	Postgraduate Degree	78	20.3%
	Total	384	100.0%
Employment Status	Employed (full-time)	177	46.1%
	Employed (part-time)	52	13.5%
	Self-employed	63	16.4%
	Unemployed	31	8.1%
	Student	43	11.2%
	Retired	18	4.7%
	Total	384	100.0%
Banking Services	Savings Account	138	35.9%
	Current Account	93	24.2%
	Fixed Deposit	29	7.6%
	Online/Mobile Banking	104	27.1%
	Loan/Credit Services	13	3.4%
	Investment Services	7	1.8%
	Total	384	100.0%

Source: Researcher’s Field Survey

The respondents are predominantly within the 26–35 age group (30.7%), followed by those aged 36–45 (25.3%). This suggests that the study captures insights from economically active and financially engaged individuals. A significant proportion of respondents (56.8%) hold a bachelor’s degree, while 20.3% have a postgraduate degree, reflecting a well-educated customer base likely to understand banking services and branding strategies. Most respondents are employed full-time (46.1%), with 16.4% self-employed. The presence of students (11.2%) and unemployed individuals (8.1%) indicates diversity in employment status, offering varied perspectives on banking. Savings accounts are the most commonly used service (35.9%), followed by online/mobile banking (27.1%) and current accounts (24.2%), highlighting the increasing adoption of digital banking in Nigeria.

Regression Analysis

Table 2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.800a	.641	.625	.43489	1.740

a. Predictors: (Constant), brand positioning, brand communication, brand recognition, and service quality
b. Dependent Variable: customer patronage

The model summary indicates that the independent variables brand positioning, brand communication, brand recognition, and service quality collectively explain 64.1% of the variance in customer patronage ($R^2 = 0.641$). The Adjusted R^2 of 0.625 suggests that even when adjusting for the number of predictors, the model remains robust. The Durbin-Watson statistic of 1.740 is close to 2, indicating that there is no significant autocorrelation in the residuals, which confirms the reliability of the regression results

Table 3 ANOVA For Overall Significance

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	38.463	4	7.693	40.674	.000b
Residual	21.561	379	.189		
Total	60.024	383			

Dependent Variable: Customer Patronage

The ANOVA table shows a significant F-statistic of 40.674 with a p-value of 0.000, indicating that the overall regression model is statistically significant. This confirms that branding strategies, as a group, significantly impact customer patronage.

Table 4: Coefficients

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	-.132	.363		-.364	.716
Brand repositioning	.314	.092	.261	3.391	.001
Brand communication	.012	.118	.009	2.103	.043
Brand recognition	.337	.088	.338	3.848	.000
Service quality	.142	.111	.124	2.282	.012

a. Dependent Variable: customer patronage

Hypothesis Testing and Interpretation

H1: Brand positioning has a significant positive impact on customer patronage in the Nigerian banking industry.
The results show that brand positioning has a positive and statistically significant effect on customer patronage ($\beta = 0.314$, $p = 0.001$). This suggests that a one-unit increase in brand positioning leads to a 0.314-unit increase in customer patronage, holding other factors constant. Thus, Hypothesis 1 is supported.

H2: Brand communication has a significant positive impact on customer patronage.
Brand communication also shows a positive and statistically significant effect ($\beta = 0.012$, $p = 0.043$). Although the effect size is relatively small, it confirms that clear and consistent communication enhances customer trust and engagement. Hypothesis 2 is therefore supported.

H3: Brand recognition has a significant positive impact on customer patronage.
Brand recognition is the strongest predictor in the model ($\beta = 0.337$, $p = 0.000$), indicating that familiarity with the brand significantly boosts customer patronage. This supports Hypothesis 3.

H4: Service quality has a significant positive impact on customer patronage.
Service quality also has a statistically significant and positive effect ($\beta = 0.142$, $p = 0.012$), confirming that better service delivery promotes customer loyalty. Hypothesis 4 is supported.

DISCUSSION

The findings from this study reaffirm the importance of branding strategies in shaping customer patronage within the Nigerian banking industry. The significant positive impact of brand positioning confirms that clearly defined and well-communicated brand values enhance customer engagement and loyalty. When banks effectively convey a compelling value proposition that aligns with customer needs, they foster trust and build long-term relationships. This result is consistent with the findings of Nkechi, Jimoh, and Chidozie (2022), who observed that brand clarity positively influences customer retention. It also aligns with Brand Equity Theory (Aaker, 1991), which emphasizes the role of favorable brand associations in consumer decision-making.

Brand communication, while statistically significant, exhibited a much smaller effect size ($\beta = 0.012$) compared to other variables. This finding is noteworthy and somewhat counterintuitive, considering the banking sector's increasing reliance on multi-channel communication strategies. One possible explanation is message fatigue, where customers, exposed to frequent and often repetitive messaging, become desensitized to branding content (Keller, 2020). Alternatively, it may reflect a gap between communication and perceived value, in which customers receive information but do not find it meaningful or distinctive. This contrasts with findings from more digitally mature markets, such as the UK and Singapore, where brand communication is often a stronger predictor of patronage due to more advanced personalization capabilities (e.g., Chandra et. al., 2022). Nevertheless, the result remains consistent with Relationship Marketing Theory (Berry, 1983), which posits that meaningful and personalized communication—rather than communication volume—is the key driver of long-term customer relationships.

The analysis also reveals that brand recognition is a statistically significant and influential predictor of customer patronage. This supports the idea that familiarity and visual identity play a central role in shaping customer preferences. In Nigeria's crowded and sometimes opaque banking environment, consumers tend to gravitate toward brands they can easily identify and recall. This finding aligns with the work of Levy (2022), who reported a similar pattern among retail banking customers in South Africa. Signaling Theory further reinforces this notion, suggesting that brand cues—such as logos, slogans, and consistent service experiences—serve as trusted indicators of quality and reliability in markets characterized by information asymmetry.

Service quality also emerged as a strong determinant of customer patronage, supporting the classical view that reliable and empathetic service delivery promotes customer retention. This finding aligns with the study by Boateng (2019), who emphasized that high service quality significantly influences customer loyalty in Ghanaian banks. According to Service Quality Theory (Parasuraman et al., 1985), service dimensions such as responsiveness, reliability, and assurance are critical in shaping consumer satisfaction and subsequent behavior. Notably, in developing markets like Nigeria—where infrastructural inconsistencies and challenges in digital transformation persist—customers are especially responsive to improvements in service quality, which they perceive as indicators of brand credibility.

CONCLUSION & RECOMMENDATIONS

This study set out to examine the impact of branding strategies on customer patronage in the Nigerian banking industry. Specifically, it explored the roles of brand positioning, brand communication, brand recognition, and service quality in influencing customer behavior. The findings demonstrate that all four branding strategies significantly affect customer patronage, underscoring the strategic importance of branding in Nigeria's competitive banking environment.

The results highlight the need for banks to design branding initiatives that align with customer expectations and preferences. By implementing strategies that foster trust, promote brand recognition, and enhance customer engagement, banks can improve both customer loyalty and competitive advantage. Based on these insights, it is recommended that banks:

- Invest in branding activities that clearly communicate their value proposition,
- Ensure consistent and transparent communication with customers,
- Strengthen their brand identity across all customer touchpoints,
- Continuously improve service quality through customer-centric practices.

Limitations:

This study is limited by its cross-sectional design, its focus on urban areas, and a sample skewed toward younger, highly educated respondents (primarily aged 26–35 with bachelor's degrees). These factors may limit the generalizability of the findings to Nigeria's broader banking population. Additionally, reliance on self-reported data introduces the potential for response bias.

Recommendations for Future Research:

Future studies should consider longitudinal designs to assess changes over time, diversify demographic representation to include rural and less-educated populations, and explore the moderating effects of digital innovations—such as mobile banking apps and AI-driven platforms—on the relationship between branding strategies and customer patronage.

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