

Corporate Social Responsibilities (CSR) and Corporate Reputation – Case of Gauranty Trust Bank (GTB) in Kano - Nigeria

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Abstract

The study sought to investigate Guaranty Trust Bank (GTB) customers ranked favorite for corporate social responsibility (CSR) initiative and determine which initiative has the greatest effect on corporate reputation toward the bank. A sample 397 customers as respondent was employed in the study. The methodology used by this study is descriptive and cause effects as the method gathering primary data from respondents for analysis. The findings revealed that the variable was positive and has significant effect on CSR program except legal responsibility in which customers of (GTB) need the corporations should add more support on legal activities in the community as the marketing strategies plan to win in the pace of competitors.

Keywords: Corporate Social Responsibility, Corporate Reputation, Gauranty Trust Bank

1. INTRODUCTION

CSR concept can be mention as the voluntary offer to the community by the corporations as to add value to their activities as business strategic plan to win the mind of the customers in the area where the corporation operating. Understanding CSR is important because it represent nothing less than an attempt to define the future of our society (Hammouda & Salem, 2021). CSR, corporate responsibility, corporate citizenship and sustainability all matter because they influence all aspects of business. And businesses matter because they create much of the wealth and well-being in society. As such CSR is increasingly crucial to business and societal success (Wert her and Chandler, 2010). It is the points to the concept of CSR, therefore is deciding where companies fit within the social fabric. By addressing business ethic corporate governance environmental concerns, and other issues, society create, a dynamic context in which firm operate (Alkadash & Aljileedi, 2020).

By commitment of corporations will gain the good recommendation as better corporate citizens from the various angel, whether local or international community at large. The expectation of any business to maximizing profits. So, in this practiced, corporations should think about the environmental condition first, as the factors that it will result in good outcome which any organization need to consider which it would yield progress in the long run. Most company should consider used of CSR-component to win the customers heart, means that corporations should apply techniques in protecting environment against harm, where they operate (Carlini & Grace, 2021).

According to Triple Botton line (TBL) CSR it been concern as the strategic plan of corporations' obligations on people, the planet and profits. The human capital is also considered as human capital and planet mention as natural capital. TBL except the concept of CSR as the way to know the business improvement. Also, not only the company improvement or profitability, but also efficiency and how to handle the human and it natural capital as according to stakeholder mention that environment should be consider to obeyed harmful things against the environment as whole (Gillan, Koch, & Starks, 2021; Goby & Karimova, 2021).

Carroll (1991) suggested that CSR break into four levels: Philanthropic, economic, ethical, legal responsibilities. Philanthropic responsibility refers to voluntary giving and society, economic responsibility refers to the profitability of the organization, while legal responsibility is composed with laws and regulation. As for the ethical perspective, the organizations operation should go beyond the laws to do the right thing in fair and justice's way.

This paper aims to examine the effect of CSR on Dala community customers' expectation in GTB. We are interested in exploring whether customers of Dala community consider organizations CSR before investing their money into

transaction with the organization. In addition, this study will identify the awareness level of customers of Dala community toward CSR initiative. The findings of this study will be useful for many organizations, by understanding the stated quo of customers' importance of the CSR activities within the community where organization was operating. It will be additional contribution to the body of existing literatures.

2. LITERATURE REVIEW

The research organized to use the Carroll's definition of CSR since there is no specific definition of CSR, but this study choice Carroll model as it's composed the four component of CSR, example philanthropic responsibility, economic responsibility, ethical responsibility and finally legal responsibility, so in according to Carroll's definition it comprises the statement of must organization of the same initiative activities toward community development as Carroll mention that corporations need to have the society where they operate in the mind, because community also is a group that add value to organizations achievement. Let take GTB as example, this corporation has the same method stated by Carroll's model as they initiative toward the community where they business activities run. According to GTB (2014) annual report stated that they have four pillars of community initiative program, which include Education, Community development, Arts and Environment. When look at GTB motto and compare it with the Carroll model it seems to be the same structure. Whereas this study will investigate the activities done by GTB in Dala community, and present it for more awareness to people of the society and other community as whole.

2.1. Corporate Social Responsibility

Based on this study, CSR refers to as corporate or business responsibility that make business decisions, the products and services they offer, their efforts to achieve an honest culture, the way they manage the social, environmental and economic impacts of business activities and their relationships with their employees, customers and other key stakeholders (Moran, Chavez, & Hubbard, 2019; Ullah, Hussain, & Sagoo, 2020). In addition to having an interest in the Business and its operations as a charitable service by a business organization going out of its method to start the actions that will influence definitely in its host community, environment and the people that CSR as corporate matter, it explain how organization can best use it as the position of need for the stakeholders, which CSR organized and enhance corporate performance as well as "the commitment of business to contribute to sustainable economic development, working with employees, their relations, the local community, and society to develop their excellence of life, in ways that are both good for business and good for development" (Carroll & Shabana, 2010, Ekwujuru 2009 and Kotler & Lee (2005).

2.2. Philanthropic Responsibility

Philanthropic activities: philanthropic responsibility is a charitable responsibility where business contributes in terms of financial resources or implementation of something, such as contributions to the arts, education, or communities. There was a seeming shift in social expectations towards the general domains of CSR in the banking sector and its preferences. There is a need for the endorsement of social expectations in CSR that are more directly linked to the bank's business activities and customers (Lentner, 2011). As far as stakeholders are concerned, the main prospects of customers comprise safe products and suitable information provision. Workers want a safe workplace that is free from discrimination, and the respect of human dignity, while competitors expect fair competition. Banks are not only needed to watch the direct environmental impacts of their own operations, but also the impacts of their lending activities (Thompson & Cowton, 2004). From a social aspect, there has been a new development in recent years, namely helping the poor. One example is the micro loan programmed through low-income banking (Tzu-Kuan, 2013). The backdrop to this is the UN's Principles for Responsible Investment, which stresses the importance of inclusive finance" for vulnerable groups which otherwise, could not afford financial products and services.

2.3. Economic Responsibility

In addition, corporations have an economic responsibility towards themselves, that is, making profits to be able to continue providing goods and services that society needs and wants at reasonable prices this is the traditional reason for having banks, in other words to increase the owners' welfare, ensure profitability and growth. One of the means of this is financial innovation.

Kasmad, et al (2011) since individual and corporate financial interests are constantly changing, banks create new opportunities for risk management and the effective mediation of resources. This involves developing new products, redefining the existing ones and creating new channels. Interaction with stakeholders has a crucial role in determining these new products.

2.4. Ethical Responsibility

Ethical responsibility: according author ethical responsibility embodies those standards and expectations that reflect a concern for what clients, employees, shareholders, and the community regard as fair-minded, just, or in keeping with the respect or protection of stakeholders' moral rights. Rahizah, et al. (2011) believed that the codes of ethics that exemplify charitable restraints also contain the simple principles of fair conduct, honesty, respect and transparency in the financial sector. The moral standards and prospects of stakeholders are most obvious in the stakeholder discourse, which places unrestrained ethics into practice. They draw attention to the fact that the compliance approach, which is aimed at compliance with statutes, often does not favor the establishment of ethical business practices and business culture.

2.5. Legal Responsibility

Legal responsibility in other hand, we can state that legal responsibility includes abiding the rules of incorporation stated before starting business, environmental laws and employment laws while also abide by laws and rules governing rival in the marketplace. In practice, statutes are supplemented by the compliance with the guidance of various supervisory bodies and trade associations, which is signified by the compliance function. Such statutes include Authority in Hungary; Compliance and the Compliance function in banks, the Guidelines on Internal Governance or the Guidelines on Certain Aspects of the market in financial instrument directives (MIFID) compliance function requirements in the European Union; and the Foreign Account Tax Compliance Act, the Dodd-Frank Wall Street Reform and Consumer Protection Act (2010) or the UK Bribery Act2010 (Wieland, 2013) at international level.

2.6. Stakeholder Theory of Corporate Social Responsibility

Stakeholder theory is founded on the idea that outside the shareholders there are numerous agents with an interest in the actions and decisions of companies. Stakeholders are “groups of individuals who benefit from or are harmed by, and whose rights are violated or respected by corporate actions.” (Freeman, 1998, pp. 174) As well as shareholders, stakeholders comprise customers, creditors, suppliers, employees, and the communities at large. Stakeholder theory declares that firms have a social responsibility that needs them to ponder the well-being of all parties affected by their activities. An organization should not only think through its investors in the decision-making process, but also anybody who is pretentious by business decisions.

3. HYPOTHESIS DEVELOPMENT

This section tries to analyze the relation between the CSR and corporate reputation of the bank. Mobin, et al (2015) on the other hand, state customer trust may be regarded as a result of the company's participating in CSR activities. The solid connection between CSR initiatives and Corporate Reputation provides evidence that a company engaged in socially responsible activities can expect various beneficial outcomes. This study tries to link between CSR, Corporate Reputation relationships in the marketing activities which it measures the perception of the customer against CSR done in the community. Although CSR is known to be one of the most effective ways of marketing, there is only limited research studying on the effects of CSR on banking sector outcomes.

Imran, A (2011), found significant positive influence of CSR on building corporate reputation of doing good and developing customer purchase intentions. This highlights the importance of the 'softer' appearance of business reputation. With the way of time social opportunities of firms have augmented the community well-being. Worldwide, consumers expect firms to be accountable for diverse movements, going from guaranteeing excellence in products at the lowest prices, to environmental safeguard, to giving member of society objectively; to assisting resolve economic and social issues confronted by the community.

- *H1: Philanthropic responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.*

Jungsun, et al. (2017) the result revealed that ethical CSR had the durable impact on corporate reputation followed by economic and philanthropic-CSR has significance, this project we will established to know the relations exist as among them.

- *H2: Ethical responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.*

According to an examination conducted by (Zulhamari et al 2013) reveal that were as CSR have initiatives related to corporate reputation, predicting a positive relationship between ethical or cultural-CSR and corporate reputation, was also supported. However, said that expecting a positive relationship between legality and corporate reputation was not

supported, whereas stated that CSR as initiative impact on corporate reputation directly we measure it in this thesis to know the relations.

- *H3: Legal responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.*

Hassan et al (2014) ascertains that the CSR has relation with the corporate reputation. He further recommends that corporate reputation a legal is an indicator of the corporate credibility, trust, reliability and responsibility. Corporates that produce high-quality products, use the right publicity, do businesses concerned about social and environmental responsibility, and fulfil their obligations toward stakeholders can create the advantage of good reputation, as in this study will use this hypothesis as the dimension to determine the relation between them two variable.

- *H4: Economic responsibility-CSR of GTB has a a positive and significant effect on corporate reputation in Dala Community, Nigeria.*

According to Jacob, (2012) suggest that the link between economic responsibility-CSR and reputation is influenced by the economic environment in which the firms operate, meanwhile economic responsibility company used to add value to society by employing youth the community so that we are going to test it to know the reality of this notion.

4. Methodology

A survey was used as the of method of gathering primary data from respondents, the reason being that surveys are effective in obtaining opinions, and descriptions as well as in investigating cause and effect relationships Ghauri and Gronhaug 2005).

5. Data Analysis

5.1. Response Rate

Data were collected from customers of GTB in Dala community, Kano state, Nigeria as shown in Table 1. There were (400) questionnaires distributed and (397) were returned. Result in an effective sample size of 397 usable completed questionnaires. All the questionnaire answers were from GTB customers.

Table 1. Technical Details of the Research

Geographical Location	Dala Community, Kano State, Nigeria
Methodology	Structured questionnaire
Sampling Procedures	Simple convenience sampling
Study population	15,000 customers of Guaranty Trust Bank, Dala Branch Bachirawa
The sample size and questionnaire distributed	400 respondents
Response rate	397 (99.25%)
Unanswered items	0.75%
Level of Confidence	95%

5.2. Individual Profile of Respondents

The results shown in Table 2 and 3 indicate differences in the demographics of the respondents in term of its positions; include Gender, Age, and Level of Educational.

Table 2. Gender of Respondents

Gender	Frequency	Percent	Valid Percent
Male	266	67.0	67.0
Female	131	33.0	33.0
Total	397	100.0	100.0

As illustrated in the table 2, the profiles indicate that male as they have higher numbers (266) respondents follow by female respondents about (131) as representing (67.0%) and (33.0%), respectively.

The following analysis base on the Age of the respondents of the GTB customers as the majority of age is within 29-39 years as shown in Table 3 which represent (39.3%) follow by the 18-28years (38.8%), also 40-59 years which represent the percentage (18.1%) and the last one is the age of 59 and above carry (3.8%). This result is consistent with the study carry by Luca et al (2011).

Table 3. Age of Respondents

Age	Frequency	Percent	Valid Percent
18-28 years	154	38.8	38.8
29-39 years	156	39.3	39.3
40-59 years	72	18.1	18.1
More than 59 years	15	3.8	3.8
Total	397	100.0	100.0

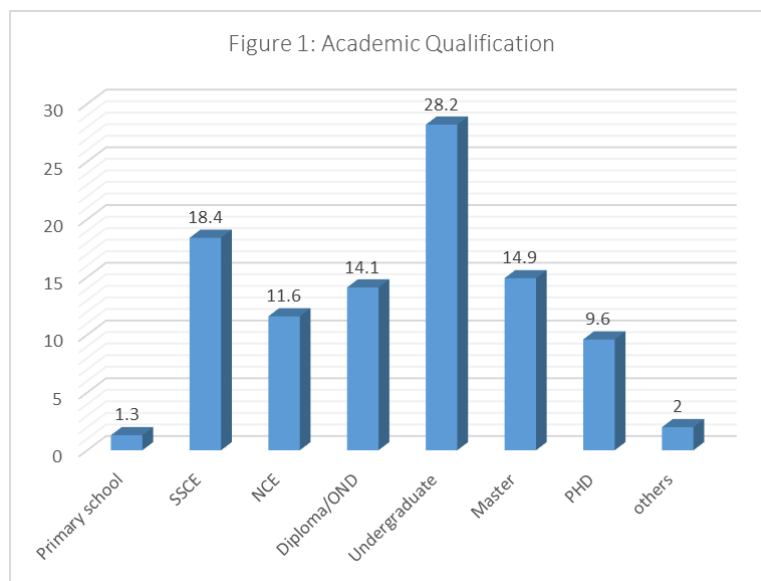


Fig 1. Academic Qualification

Under this demographic the level of the education of the respondent in this study is as follow as shown in Figure 1, primary school included in this study (1.3%), Senior Secondary Certificate Examination (SSCE) holds (18.4%), National Certificate in Education (NCE) (11.6%), Diploma/OND (14.1%), Undergraduate (28.2%), Master (14.9%), PHD (9.6%) and Others (2.0%). So in the above analysis of the respondents participates in this program shown that the level of education involved in this study, the highest numbers fall on undergraduate that have accounts in the GTB.

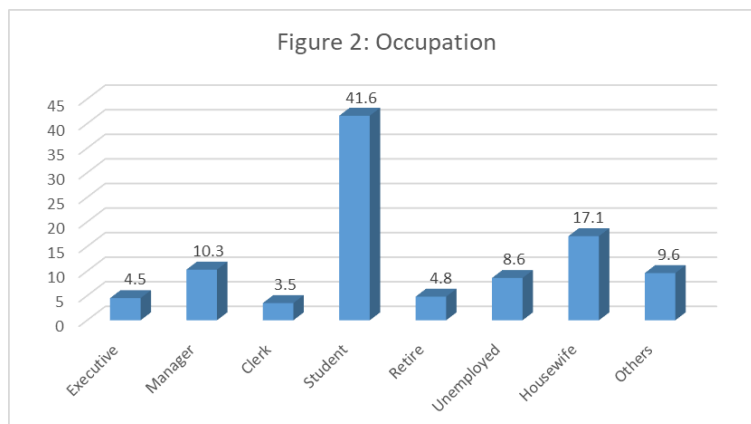


Fig 2. Occupation

In the above, Figure (2) show the information about the occupation of the respondents, the executive (4.5%), manager (10.3%), clerk (3.5%), student (41.6%), retired (4.8%), unemployed (8.6%), housewife (17.1%) and others (9.6%), respectively. Under occupation student carry large position follow by the housewife. GTB customers are all (100%), respondents of the bank.

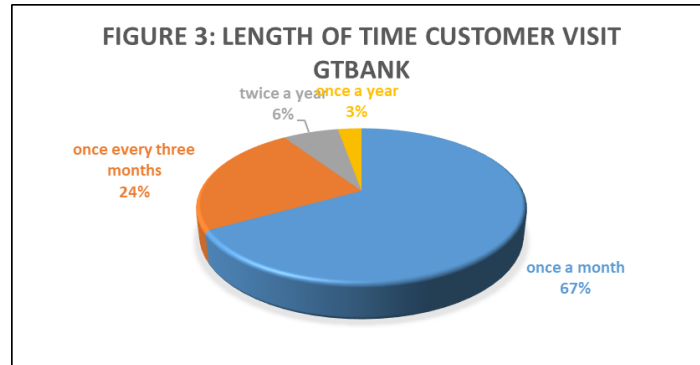


Fig 3. Customers Visit Time

However, Figure 3 show the number of times customer of the GTB visit bank a year, first of all, once a month (66.9%), once every three months (23.7%), twice a year (6.6%) and once a year (2.8%,) in this analysis shown that most customers of the GTB visit bank once a month follows by once every three months.

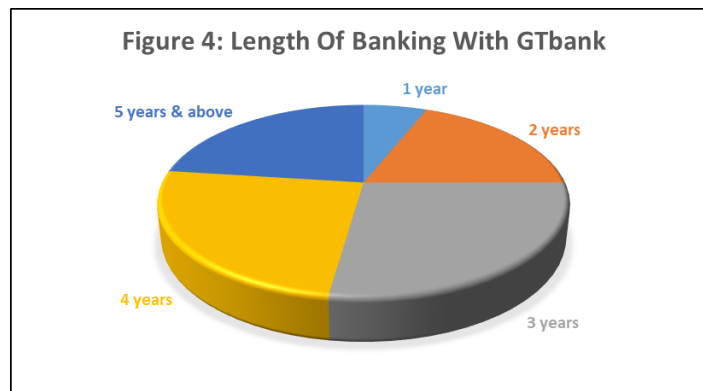


Fig 4. Number of Visits

Moreover, Figure 4 show length of customers of GTB been banking with GTB 1 year (6.0%), 2 years (18.9%), 3 years (27.2%), 4 years (24.7%) and 5 years (22.9%), means that the customer’s banking with GTB for 3years are very higher than other forms.

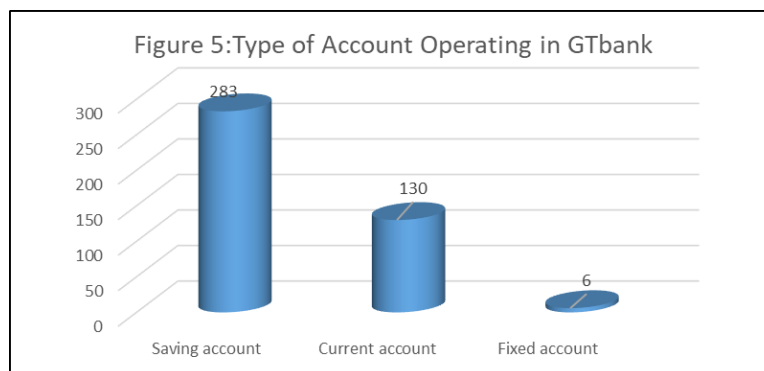


Fig 5. Account Operations

Inside the figure 5 also mention the type of account operating in GTB as saving account has (71%), current account (32.7%) and fixed account (1.5%), so, in this study shown that the majority of the customer been responding to this analysis have saving account more than any form of account in the bank.

Table 4. Account of Customers with other Banks

	Frequency	Percent	Valid Percent
First bank	70	17.6	17.6
Diamond bank	41	10.3	10.3
UBA	17	4.3	4.3
Sky bank	20	5.0	5.0
Zenith	30	7.6	7.6
Sterling	15	3.8	3.8
Union	23	5.8	5.8
Unity bank	22	5.5	5.5
Fidelity bank	41	10.3	10.3
Jaiz	21	5.3	5.3
FCMBank	18	3.8	3.8
Eco bank	18	4.5	4.5
Oceanic	10	2.5	2.5

The above Table (4) Profile of the respondent’s difference bank account, which customer has in another bank and other bank services inside the above table. Let begins by describing the account which each respondent is mentioned in this study, the result stated that first bank (17.6%), diamond bank (10.3%), Uba bank (4.3%), skye bank (5.0 %), zenith bank (7.6%), stearling bank (3.8%), union bank (5.8%), unity bank (5.5%), fidelity bank (10.3%), jaiz bank (5.3%), fcmb bank (4.5%), ecobank (4.5%) and oceanic bank (2.5%), respectably, as mention the customers of GTB have other bank account in first bank more than other bank mention in the study.

Table 5. GTB Banking Service

Products	Frequency	Percent	Valid Percent
Banking advice	9	2.3	2.3
Telephone banking	8	2.0	2.0
Banking by cellular phone	9	2.3	2.3
Credit card	29	7.3	7.3
Safety deposit boxes	5	1.3	1.3
Money transfers	28	7.1	7.1
Account link to social grant	6	1.5	1.5
Foreign exchange services	6	1.5	1.5
Insurance	8	2.0	2.0
Internet banking	48	12.1	12.1
Mobile banking	95	23.9	23.9
Banking by mail	13	3.3	3.3
Debit cards	222	55.9	55.9
Financial counselling services	3	.8	.8
Token	25	6.3	6.3

Table 5 shows the other services render by GTB to customers as banking advice (2.3%), telephone banking (2.0%), banking by cellular phone (2.3%), credit card (7.3%), safety deposit boxes (1.3%), money transfer (7.1%), account link of social grant (1.5%), foreign exchange services (1.5%), insurance (2.0%), internet banking (12.1%), mobile banking (23.9%), banking by mail (3.3%), debit card (55.9%), financial counselling services (0.8%) and token (6.3%). In according to this survey shown that debit card services, by GTB among the customers is very large then others services.

5.3. Direct Effect and between CSR Corporate Reputation

In this study the direct effect was tested on the measurement for the constructs. The result of the regression analysis was shown in the Table 6.

Table 6. Hypothesis Test CSR and Corporate Reputation

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		Decision Rule
	B	Std. Error	Beta			Tolerance	VIF	
Constant	2.156	.179		8.119	.000			
CSR	.502	.043	.503	3.913	.000	.000	1.000	Positive and Significant

R=0.503^a R-Square= 0.253 Adjusted R Square= 0.251 Durbin-Watson= 1.953
ANOVA: F=133.557 Sig=0.000^b
Dependent variable Corporate reputation

- **GTB-CSR has a positive and significant effect on GTB Corporate reputation (CSR-CREP)**

The result obtained in this study as a direct effect, between CSR and Corporate reputation. In Table 6, the result revealed that corporate reputation can be influenced when there is Corporate social responsibility ($\beta = 0.502^{***}$, $P < 0.01$). The ANOVA is significant at $F= 133.557$, Durbin watson=1.953. The R2 of the construct explain 25.3% of the variance of CSR. This result is used to answer Hypotheses H1. In the above study carried out in this study in the Table 6, the result obtained shows that corporate social responsibility of GTB has a positive and significant effect on corporate reputation towards GTB products. In addition, the study that Majid et al (2013) their result show also show the strong relationship between CSR and corporate reputation, meanwhile this study also shows the strong the CSR and corporate reputation as positive relationship

Table 7. The Result of Hypothesis Testing For Respected of Direct Path Analysis of Corporate Reputation and CSR

Hypothesis Statement	Estimate	P- Value	Result of Hypothesis
H : GTB-CSR has a positive and significant effect on GTB Corporate reputation	.502	.000	Supported

- **The Relationship between Corporate Reputation and CSR Components**

In this study the effect of the sub-hypotheses was tested between corporate reputation and CSR Components in the regression analysis as shown in the Table 8. The ANOVA is significant at $F= 45.116$, Durbin Watson =1.910. The R2 of the construct explain 31.5% of the variance of patronage intention. The tolerance level ranges from 0.539-0.709 and the VIF ranges from 1.421- 1.855 which meet the required conditions stated by Menard (1995). This result is used to answer Hypotheses H2

Table 8. Regression Analysis of Corporate Reputation and Dimension of CSR

	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics		Decision Rule
	B	Std. Error	Beta			Tolerance	VIF	
Constant	2.007	.175		11.45	.000			
PR	.124	.031	.202	4.059	.000	.704	1.421	Positive and Significant
ETR	.147	.049	.170	2.985	.003	.539	1.855	Positive and Significant
LR	.009	.038	.012	0.230	.818	.666	1.502	Positive and Not Significant
ER	.276	.040	.342	6.885	.000	.709	1.410	Positive and Significant

R=0.561^a R-Square= 0.315 Adjusted R Square= 0.308 Durbin-Watson= 1.910 ANOVA: F=45.116 Sig=0.000^b
Dependent Variable: Corporate Reputation

- **Philanthropic responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.**

In Table 8, the result revealed that Philanthropic responsibility can influence corporate reputation ($\beta = 0.124^{***}$, $P < 0.01$). This result is used to answer Hypotheses H1. In the above regression Table 8, the result obtained show that Philanthropic responsibility of CSR of GTB relationship toward corporate reputation of GTB products is significant.

Therefore, H is supported. Group number 1 (Group number 1 - Default model) Estimates (Group number 1 - Default model) Scalar Estimates (Group number 1 - Default model) Maximum Likelihood Estimates Regression Weights: (Group number 1 - Default model).

- **Ethical responsibility-CSR of GTB has a positive and significant effect on corporate reputation.**

In Table 8, the result revealed that ethical responsibility can influence corporate reputation ($\beta = 0.03^{**}$, $P < 0.05$). This result is used to answer Hypotheses H2. In the above regression Table 8, the result obtained show that ethical responsibility of CSR of GTB relationship toward corporate reputation of GTB products is significant. Therefore, H2 is supported.

- **Legal responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.**

In Table 8, the result revealed that legal responsibility can influence corporate reputation ($\beta = 0.009$, $P < 0.05$). This result is used to answer Hypotheses H3. In the above regression Table 8 the result obtained show that legal responsibility of CSR of GTB relationship toward corporate reputation of GTB products is not significant. Therefore, H3 is not supported.

- **Economic responsibility-CSR of GTB has a positive and significant effect on corporate reputation in Dala Community, Nigeria.**

In Table 8, the result revealed that economic responsibility can influence corporate reputation ($\beta = 0.276^{***}$, $P < 0.01$). This result is used to answer Hypotheses H4. In the above regression Table 8, the result obtained show that economic responsibility of CSR of GTB relationship toward corporate reputation of GTB products is significant. Therefore, H4 is supported.

6. FINDINGS AND DISCUSSION

This study revealed that CSR has a positive and significant effect on corporate reputation with customers of GTB. Many studies have been carried out in the past to determine the relationship between CSR and corporate reputation but they are rather narrative and suggestive. The findings of this study are supported by Majid, et al. (2013) who concluded a strong relationship between CSR and corporate reputations. This study also affirmed Zulhamri and Yuhanis's (2013) conclusion that for every model of CSR to play, the better way of achievement must be towards developing reputation for its successes. This result shows that corporate reputation is an important factor in the eyes of the consumers. This study is one of the few empirical analyses on CSR and corporate reputation.

The result further revealed that ethical, economic and philanthropic responsibilities contribute positively towards corporate reputation. This result is confirmed by Carroll (1991). This study integrated the four principles of Carroll's model. Although various studies have been carried out on Carroll's Model, few studies have carried out the empirical analysis.

7. CONCLUSION AND LIMITATION

Also GTB has adopted CSR in the marketing of their products, but the use is yet to be at its optimum level, that is, there are still some key areas for which they need to employ Corporate Social Responsibility (CSR) but not currently exploring. For example, old school buildings can be rehabilitated and equipped with furniture while rural roads can be reconstructed for easy access to the urban centres, to enable the rural farmers market their farm produce. Further, erosion problems need to be controlled while toilets in the market places require attention. In each of these recommended CSR projects, GTB could place their brand to make the populace more informed about the company which will help in making the company more accepted in that community. GTB should engage in more rigorous CSR that will involve philanthropic, economic, legal and ethical activities of Dala community in order to gain more customers from other class group.

Conclusively, it was also acknowledged that companies with CSR are concentrating more on deriving such benefits such as increased sales and profitability, building cordial relationship, increasing brand trust and customer loyalty and improving the image of the company where they operate, which gives them an edge over their competitors while cost would be reduced to the detriment of other possible benefits.

Despite the fact that this study has made an immersed contribution to the body of knowledge, it is also faced with some limitations. However, including every possible element, review of an extended range of factors was not possible due to time and resource constraints. The scope of the study needed to be planned, and the factors used were judged appropriate to the evidence sought in terms of the objectives of the exercise and the hypotheses derived from this study.

Also, this study exclusively used the quantitative data and methods, so, future research might use the qualitative method such as interview and unstructured questionnaire or possibly use the mixed methods which combine both qualitative and quantitative methods. Since this research is focusing on the quantitative techniques approach, future research should investigate other banks that this study has not covered. Further, as this study uses regression analysis, it

is recommended that future research uses Structural Equation Model (Model) that will structure the whole items in a structured model.

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