



AN INSIGHT INTO THE MODALITIES AND PROTOCOLS OF CHOOSING ENVIRONMENTAL CORPORATE SOCIAL RESPONSIBILITY PROJECTS BY THE COMMERCIAL BANKS IN BAUCHI.

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ABSTRACT: *This study looked into and provided insights into the procedures and guidelines commercial banks in Bauchi's metropolitan area use to select environmental CSR initiatives by exploring the preferences of commercial banks in Bauchi Metropolis regarding environmental Corporate Social Responsibility (CSR) initiatives, an area underrepresented in Nigerian CSR activities compared to health and education. Staff members from 18 commercial banks (representing 28 branches) were given a standardized questionnaire. Responses on the choice, prioritization, and execution of CSR projects were examined using descriptive and inferential methods, such as ANOVA. Of the 180 responders in the sample, 39.4% were women and 60.6% were men. 60.6% of participants had more than ten years of experience, and the majority (61.1%) had a university degree. ANOVA results revealed statistically significant preferences for project types, with the highest prioritizing going to waste management ($p < 0.05$) and public sanitation ($p < 0.05$), suggesting a common understanding of the city's environmental degradation. Green spaces and landscape beautification initiatives, however, were given less priority, indicating a preference for initiatives deemed more urgent or useful. The study found that although commercial banks in Bauchi are becoming more involved in environmental corporate social responsibility (CSR), the scope of these programs is narrow, prioritizing short-term, noticeable effects over long-term sustainability activities. To enhance urban aesthetics and encourage environmental stewardship, it was suggested that commercial banks broaden their CSR offerings to incorporate green infrastructure, such as urban beautification. Barriers to promoting green initiatives and tactics to promote wider environmental involvement in commercial banks' CSR efforts should be the subject of future research.*

KEYWORDS: Corporate Social Responsibility, Commercial Banks.



INTRODUCTION

To promote financial firms, particularly commercial banks, to integrate green banking concepts into the way they operate, the Central Bank of Nigeria released recommendations. These recommendations encouraged ethical banking operations, such as social and environmental risk management, even though they were not based on corporate social Responsibility (CSR) initiatives (Central Bank of Nigeria, 2020). The Bankers' Committee and the CBN worked together to create the Nigerian Sustainable Banking Principles (NSBPs). These guidelines inspired banks to voluntarily incorporate sustainability into their daily operations. Although non-regulatory in nature, the Nigerian Sustainable Banking Principles (2020) offered banks a structure to adhere to when executing corporate social responsibility endeavours. Nigerian banks understand that they must participate in CSR initiatives to live up to the demands of their stakeholders, which include the community, investors, and consumers. CSR was viewed by several financial institutions as a means of increasing confidence among stakeholders and goodwill. International CSR guidelines and norms may have affected some Nigerian banks, particularly those with worldwide connections or presence. Stakeholder Expectations (2020) states that these banks voluntarily matched their CSR initiatives with international norms.

According to Belasri, Gomes, and Pijourlet (2020), corporate social responsibility (CSR) has become a crucial component of company operations worldwide and reflects firms' desire to make beneficial contributions to society in addition to their core economic goals. This paradigm shift is also evident in Nigeria, where commercial banks—important participants in the country's financial sector—are beginning to understand the role that CSR plays in helping scientists promote sustainable development. Supporting environmental projects is an important aspect of corporate social responsibility (CSR) in Nigeria. This has gained attention because of the nation's environmental problems, which include deforestation, pollution, and climate change. The idea behind corporate social responsibility, or CSR, is that banks should care about things other than profits. One part of corporate social responsibility (CSR) is environmental protection; another is attempting to address societal issues like hunger and poverty, either directly or indirectly through CSR. Banks can benefit any community, regardless of how advanced it may appear to be. According to the Federal Environmental Protection Agency (1992; Ashraf, Khan, & Tariq, 2017), this can take the shape of environmental projects, environmental education, sensitization campaigns, and the provision of infrastructure including drainage systems, pipe-borne water, and recreational parks.

Environmental projects are actions taken by environmentalists to protect and conserve renewable resources that support humans as well as animals' existence, according to Bui & Huynh (2020). According to experts, an environmental project involves an environmental facility because the Environmental Act uses those phrases (Bani-Khaled & El-Dalabeeh, 2021). Desalting drainage systems, planting trees, fumigating public spaces, waste management, sanitary inspections, supply of public restrooms, creation of green spaces, landscaping and roundabout beautification, consumption scavenging and recycling, building waste collection centres, waste bin distribution, environmental education campaigns, monthly environmental sanitation exercises, the establishment of plant nursery development units, mitigation of erosion, agroforestry and sanitary landfill construction are a few well-known environmental focused projects. To address this, we must recognize the significance of environmental initiatives and urge commercial banking institutions to support them fully in lieu of other industries like health and education (Dalwai, Mohammadi, Chugh, & Salehi, 2021). Commercial banks must support environmental initiatives at every stage of the innovation and



market transformation cycle, from research and development to demonstrations, implementation, and dissemination, and all the way up to the commercial viability of infrastructure projects and technologies. However, because they include several interrelated hazards, meeting the demands of particular industries and financing the transformation is challenging (Kimua, Anbumozhi, and Kalirajan, 2018).

Literature-based evidence suggests that corporate social responsibility (CSR) has not been successful in encouraging businesses to fully participate in societal and national development in Nigeria. Rather, it has been moulded by cultural factors that represent the people's ethnicity, religion, and customs, which place a strong emphasis on living in a community and supporting one another (Osemeke, Adegbite & Adegbite, 2016). Despite the increasing recognition on a global scale of the importance of Corporate Social Responsibility (CSR) for commercial banks, there remains a lack of clarity with respect to the practices, motivations, and preferences of Nigerian commercial banks with respect to environmental projects falling under the purview of CSR (Adeleke, 2014).

Given Nigeria's urgent environmental concerns, which include deforestation, pollution, and the effects of climate change, this trend is a growing cause for significant concern. Several social, economic, and corporate social responsibility (CSR) projects have been carried out by certain commercial banks in the Bauchi metropolis. These projects include the construction of classrooms, campus gates, and school health facilities. However, there is no documentation of their support for or completion of critical projects related to the environment such as the establishment of waste dump sites, landscaping, and green beautification of the urban centres in which they operate—not to mention the provision of clean drinking water or appropriate public convenience. As a result, this study looked into and provided insights into the procedures and guidelines commercial banks in Bauchi's metropolitan area use to select environmental CSR initiatives.

LITERATURE REVIEW

Environmental corporate social responsibility (CSR) refers to an organization's actions taken to protect the environment, address climate change, cut down on waste, and lower emissions. These days, regulatory organizations require corporate entities to meet environmental requirements, which are typically met through various international organizations for standardization (ISO) certifications. As a result, environmental conservation is given top priority in all parts of corporate entities' activities. As per Li et al. (2022), enterprises can enhance their reputation and achieve sustainable environmental development by fulfilling their environmental and social responsibilities. According to Awan et al. (2019), companies that have earned a CSR certification for their social and environmental standards are more likely to draw in customers. It has been acknowledged that implementing CSR initiatives is a viable way to lower manufacturing costs, waste, and environmental harm (Li et al., 2022). According to earlier research (Abbas, 2020; Suganthi, 2019), corporate social responsibility (CSR) initiatives directly and favourably affect corporate green performance, green adoption, and sustainable corporate performance.



Corporate Social Responsibility in Nigerian Banking Industry

In the Nigerian banking sector, corporate social responsibility, or CSR, refers to a bank's pledge to conduct business morally, give back to the community, and reduce environmental harm. When it comes to CSR in the banking industry, banks are expected to go above and beyond their basic financial duties and take part in activities that improve the local communities and surroundings. Matuszaka and associates (2019). According to Samina (2012), banks worldwide—in both developed and developing nations—are implementing a range of social initiatives to promote socially sustainable development. It is an idea that applies to many other kinds of businesses, but because the banking industry is made up of such a diverse mix of people, banks are especially affected by it (Adeleke, 2014). Businesses that have adopted CSR activities stand to gain from improved acceptability and prestige (Mogaji et al., 2021). The Nigerian Federal Executive Council (FEC) authorized the creation of corporate social responsibility (CSR) policy on May 14, 2008, with the goal of encouraging moral behaviour in Nigerian enterprises (Idowu, 2014). The study by Mogaji et al. (2021) examined how Nigerian banks use corporate social responsibility (CSR) activities to empower women based on the examination of literature. The study concentrated on CSR reporting in banking institutions in Nigeria, with a focus on women's empowerment in particular. The key data source is the publicly available annual and sustainability reports of certain banks, which offer insightful information about the different CSR initiatives these banks do to promote women.

The study's conclusions showed that Nigerian banks encourage women on four different levels, each of which is designed to meet the specific demands of a particular category of women. These levels include economic, social, and health-related empowerment, which are relevant to women in a variety of roles, including mothers, businesswomen, and career-oriented individuals. Evidence also suggested that there is growing interest in providing healthcare, financial products, services, training, and financial support to improve women's opportunities and well-being; these externally oriented CSR initiatives also help the banks' external esteem and good reputation. As a whole, the Mogaji et al. (2021) study shed light on the significant CSR efforts of Nigerian banks towards women's empowerment. The study elucidated the multifaceted strategy employed by these banks to provide assistance to women across multiple domains, catering to both internal and external stakeholders.

In a similar vein, Idowu (2014) investigated Corporate Social Responsibility (CSR) within the banking sector in Nigeria. Using their 2011 annual reports of account, six randomly chosen commercial banks' CSR endeavours, expenditures, and initiatives were the subject of the study. The purpose of the study was to clarify these banks' true commitment to corporate social responsibility (CSR) and how it affects their stakeholders and communities. The findings showed that the tested banks invested less than 3% of their after-tax profit in CSR projects on average. Despite assertions of CSR involvement, the study made the case that these costs can be viewed as insincere lip service, casting doubt on banks' sincere desire to improve the communities in which they operate. The banks' CSR efforts were mostly focused on financial and economic issues, as well as social, community health, and environmental issues. Even so, these fields are crucial to sustainability and community development.

MATERIALS AND METHODS

The Bauchi Metropolis was the site of this investigation. The state capital of Bauchi is called Bauchi. It is located in Nigeria's northeastern area. The majority of people living in Bauchi Metropolis work as civil servants, with various artisanal and unskilled occupations coming in second and third. The protracted insurgency that has broken out in its surrounding state, especially in Borno, Yobe, Adamawa, and some areas of Gombe, has caused Bauchi's metropolis to grow quickly, ultimately benefiting the city's main banks. Because of its status as the state's "centre of administrative, political, and commercial activities leading to an increase in banking activities which ultimately result in wider usage of bank activities," Bauchi Metropolitan was selected for this study. Furthermore, it serves as the entrance to the other northeastern states of Nigeria. The city of Bauchi is an appropriate site for this investigation. While working to carry out environmental improvements, we hope that the results of this study will be beneficial to other nearby states. The investigation was carried out among the city of Bauchi's commercial banks.

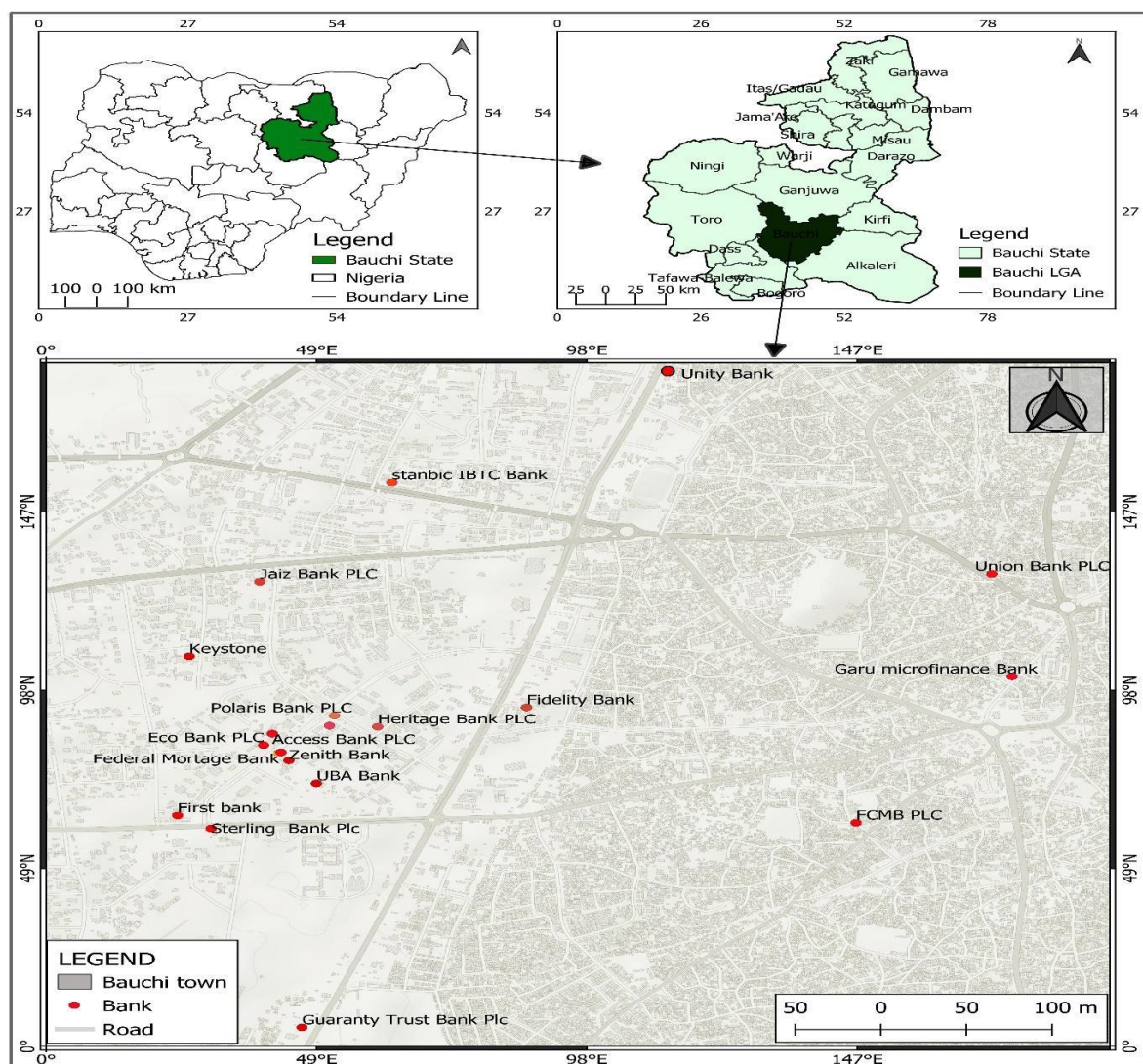


Figure. 1 Map of Nigeria and Bauchi State, showing commercial banks in Bauchi Metropolis.



The population and sample size

The study's participants included all eighteen commercial banks located in the metropolitan area of Bauchi. There are, however, 28 banks because several have multiple branches. Nevertheless, only 18 of these 28 commercial banks—excluding the 10 branch banks—were chosen for the survey.

Table 1: Commercial Banks in Bauchi Metropolis

S/N	Banks Names	Frequency
1	Access Bank	2
2	Eco Bank	1
3	Fidelity Bank	2
4	Fcmb Bank	3
5	First Bank	2
6	GTB Bank	1
7	Heritage Bank	1
8	Jaiz Bank	2
9	Polaris Bank	2
10	Sterling Bank	1
11	Stanbic IBTC Bank	1
12	Keystone Bank	1
13	Taj Bank	1
14	UBA Bank	3
15	Union Bank	1
16	Unity Bank	2
17	Wema Bank	1
18	Zenith Bank	1
	Total	28

(Field survey, 2024)

Data Collection

The respondents were directly given a structured questionnaire to complete to collect data for this study. It has been suggested that this method is the most trustworthy for contingent valuation investigations (Guo et al., 2014). It provides a way for the respondents to get more clarification on what to value and the advantages that go along with it. For this study, judgmental sampling was used, which entails first identifying particular banks or branches and then surveying the employees who are most pertinent to the research. Using professional judgment or their own prior knowledge, the researcher chose which units to sample using the non-probability sampling technique known as judgmental sampling.

A pilot study was conducted on commercial banks in the city of Bauchi to make sure the measuring instrument was clear. Because these banks had the same features, the researcher thought that their selection was appropriate. The reliability coefficient, sometimes known as the reliability Alpha, provided information on the research's dependability for data gathering. The letter "r" stands for it, and it is represented by a value between 0 and 1.00, where $r=0$ denotes no reliability and $r=1.00$ denotes complete reliability.



Data Analysis

The researcher used both descriptive and inferential statistical methods to test the data that was collected from the field. By presenting an average score, the mean sheds light on the responses' overall or central tendencies. This method makes it possible to analyze the data simply, which facilitates the identification of the most important variables and attitudes about CSR initiatives. Since ANOVA is a potent statistical method that enables the comparison of means across many groups, it was utilized for the inferential part of the analysis. It allows the researcher to ascertain whether there are statistically significant variations in the commercial banks' preference levels for different ECSR initiatives. ANOVA provides a greater knowledge of the banks' preferences by comparing the means of several groups, which helps to discover which projects receive more priority and the underlying causes.

RESULTS AND DISCUSSION

Demographic Distribution

Table 2: Demographic distribution for Gender, education, role and Experience

Variable	Frequency	Percentage
Gender		
Female	71	39.4%
Male	109	60.6%
Education		
College/Polytechnic	10	5.6%
University	110	61.1%
Master's Degree	60	33.3%
Role		
Manager	33	18.3%
Teller	33	18.3%
Customer care representative	38	21.1%
Loan Officer	38	21.1%
Others	38	21.1%
Experience		
5-10 year	71	39.4%
> 10 years	109	60.6%

(Field Survey, 2024)

The gender distribution of bank employees in the survey, as shown in the above table 2, shows that men outnumber women in the workforce: of the 180 bank employees, 60.6% (109



respondents) are men and 39.4% (71 respondents) are women. This is a result of a greater percentage of men working in the banking industry across the institutions assessed. The cumulative proportion verifies that the majority of respondents are men, which raises the possibility of gender disparities in staffing or survey response rates in these banks. A university degree is the most prevalent educational qualification held by 61.1% (110 respondents) of the bank employees questioned, indicating a significantly high level of educational background. Furthermore, out of 60 respondents, 33.3% hold a master's degree, indicating that the banking industry places a high priority on postgraduate study. Just 5.6% (10 respondents) of the sample hold a college or polytechnic degree. This shows that highly educated employees are generally employed by banking organizations, which is probably a reflection of the industry's need for competent and knowledgeable workers to oversee intricate financial operations.

The poll participants were bank employees in a variety of jobs, with Customer Care Representatives and Loan Officers making up 21.1% of the sample as a whole. 18.3% of respondents were managers, 18.3% were tellers, and 21.1% were in the "Others" group. This distribution shows that a variety of roles within the banking industry are fairly represented, with a sizable percentage of the workforce engaged in loan administration and direct client interaction—two crucial aspects of banking operations. Based on the survey responses, the majority of bank employees—60.6%, or 109 people—have more than ten years of experience in the field. The remaining 39.4% (71 respondents) have between 5-10 years of experience. Given that the majority of the staff is well-established in their careers, it appears that the banking industry values and keeps experienced individuals. The survey's banking institutions benefit from a seasoned and competent workforce, which is critical for preserving stability and expertise in financial services, as seen by the respondents' high degree of experience.

Age of Respondents

Table 3: Respondents' age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 26.00	2	1.1	1.1	1.1
27.00	1	.6	.6	1.7
29.00	6	3.3	3.3	5.0
30.00	7	3.9	3.9	8.9
31.00	6	3.3	3.3	12.2
32.00	11	6.1	6.1	18.3
33.00	6	3.3	3.3	21.7
34.00	8	4.4	4.4	26.1
35.00	11	6.1	6.1	32.2
36.00	4	2.2	2.2	34.4
37.00	12	6.7	6.7	41.1
38.00	9	5.0	5.0	46.1
39.00	11	6.1	6.1	52.2
40.00	8	4.4	4.4	56.7
41.00	7	3.9	3.9	60.6



42.00	18	10.0	10.0	70.6
43.00	15	8.3	8.3	78.9
44.00	7	3.9	3.9	82.8
45.00	14	7.8	7.8	90.6
46.00	2	1.1	1.1	91.7
47.00	4	2.2	2.2	93.9
49.00	3	1.7	1.7	95.6
50.00	2	1.1	1.1	96.7
51.00	5	2.8	2.8	99.4
55.00	1	.6	.6	100.0
Total	180	100.0	100.0	

(Field Survey, 2024)

The ages of the bank staff members who participated in the study ranged widely in age, from 26 to 55. There is a greater concentration of middle-aged workers, especially those in their early 40s, according to the data. The greatest age group, for example, is 42 years old, which accounts for 10% (18 respondents) of the sample. 43-year-olds make up 8.3% (15 respondents). This implies that the questioned sample's banking workforce is primarily made up of seasoned professionals who are probably in higher-level positions. The cumulative numbers show that over 70% of responses are over 42 years old, indicating a bias towards more seasoned, mature bank workers.

Table 4: List of Banks in the Bauchi metropolis

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid GTbank	10	5.6	5.6	5.6
Zenith bank	10	5.6	5.6	11.1
First bank	10	5.6	5.6	16.7
Access bank	10	5.6	5.6	22.2
Eco bank	10	5.6	5.6	27.8
Fidelity bank	10	5.6	5.6	33.3
FCMB	10	5.6	5.6	38.9
Heritage bank	10	5.6	5.6	44.4
Jaiz	10	5.6	5.6	50.0
Polaris bank	10	5.6	5.6	55.6
Sterling bank	10	5.6	5.6	61.1
Stanbic IBTC bank	10	5.6	5.6	66.7
Keystone bank	10	5.6	5.6	72.2
Taj bank	10	5.6	5.6	77.8
UBA	10	5.6	5.6	83.3
Union bank	10	5.6	5.6	88.9
Unity bank	10	5.6	5.6	94.4
Wema bank	10	5.6	5.6	100.0
Total	180	100.0	100.0	

(Field Survey, 2024)



Employees from 18 different banks were equally represented in the poll; 10 respondents, or 5.6% of the sample, were from each bank. The survey's equitable distribution among institutions, including First Bank, Zenith Bank, GTBank, and others, guarantees that it included a wide range of viewpoints from employees operating in various banking settings. In light of the variety of institutional practices and industry cultures, a fair portrayal of staff experiences and attitudes is essential to gain a thorough picture of the banking sector.

Table 5: The most preferred environmental corporate social responsibility (ECSR) project by commercial banks in Bauchi metropolis and the reasons for that

Statement	SD	D	N	A	SA	TOTAL
Your bank has likelihood of undertaking Tree planting as it most preferred ECSR project.	15 (8.3%)	49 (27.2%)	29 (16.1%)	49 (27.2%)	38 (21.1%)	180
Your bank has likelihood of undertaking Waste management as it most preferred ECSR project.	0	34 (18.9%)	67 (37.2%)	62 (34.4%)	17 (9.4%)	180
Your bank has likelihood of undertaking Renewable Energy as it most preferred ECSR project.	32 (17.8%)	26 (14.4%)	46 (25.6%)	57 (31.7%)	19 (10.6%)	180
Your bank has likelihood of undertaking Water Conservation as it most preferred ECSR project.	25 (13.9%)	28 (15.6%)	28 (15.6%)	73 (40.6%)	26 (14.4%)	180
Your bank has likelihood of undertaking Desilting of drainages as it most preferred ECSR project.	32 (17.8%)	25 (13.9%)	69 (38.3%)	34 (18.9%)	20 (11.1%)	180
Your bank has likelihood of undertaking Sanitary Inspection as it most preferred ECSR project.	8 (4.4%)	35 (19.4%)	64 (35.6%)	47 (26.1%)	26 (14.4%)	180
Your bank has likelihood of undertaking Landscaping and beautification of roundabout as it most preferred ECSR project.	0	26 (14.4%)	35 (19.4%)	94 (52.2%)	25 (13.9%)	180
Your bank has likelihood of undertaking Establishment of plants nursery development units as it most preferred ECSR project.	0	38 (21.1%)	79 (43.9%)	63 (35.0%)	0	180
Your bank has likelihood of undertaking Provision of	17 (9.4%)	44 (24.4%)	52 (28.9%)	33 (18.3%)	34 (18.9%)	180



public toilets as it most preferred ECSR project.						
Your bank has likelihood of undertaking Provision of green areas as it most preferred ECSR project.	10 (5.6%)	37 (20.6%)	88 (48.9%)	45 (25.0%)	0	180
Your bank has likelihood of undertaking Construction of waste collection centers as it most preferred ECSR project.	37 (20.6%)	27 (15.0%)	63 (35.0%)	32 (17.8%)	21 (11.7%)	180

KEYS: SD Strongly Disagree, D Disagree, N Neutral, A Agree, SA Strongly Agree

(Field Survey, 2024)

Diverse perspectives of the bank's propensity to engage in various Environmental Corporate Social Responsibility (ECSR) initiatives are seen in the frequency table. There is a wide range of opinions regarding tree planting: a sizable portion of respondents agree (27.2%), oppose (27.2%), and are neutral (16.1%). There is more moderate support (34.4%) and neutrality (37.2%) for waste management, with only 18.9% disapproving. The public's opinion on renewable energy is moderate, with 31.7% agreeing and 10.6% strongly agreeing, while 32.2% disagree. Strong support exists for water conservation, as evidenced by the highest level of agreement (40.6%) and the lowest degree of dissent (29.5%). Drainage desalting exhibits a high degree of neutrality (38.3%) and low levels of support overall, with just 18.9% and 11.1% strongly agreeing. Responses to the sanitary inspection are balanced, with strong neutrality (35.6%) and moderate agreement (26.1%). Projects aimed at beautifying and landscaping enjoy significant support—52.2% of respondents agree, and 13.9% strongly agree. The creation of plant nursery development units and the provision of public restrooms are met with moderate support and high neutrality, respectively, suggesting hesitancy or doubt on the part of the respondents. The provision of green spaces receives the highest percentage of moderate support (25%), and neutrality (48.9%). Ultimately, there is a considerable degree of neutrality (35%) and comparatively little support for the development of garbage collection centres, with 17.8% agreeing and 11.7% strongly agreeing. Overall, the data shows varying degrees of neutrality and support for different ECSR projects, which reflects respondents' varying priorities and viewpoints.



Table 6: ANOVA to Unveil the Most Preferred Environmental Corporate Social Responsibility (ECSR) Project by Commercial Banks in Bauchi Metropolis

	Sum of Squares	df	Mean Square	F	Sig.
Your bank has likelihood of undertaking Tree planting as it most preferred ECSR project.	125.044	17	7.356	6.880	.000
Between Groups					
Within Groups	173.200	162	1.069		
Total	298.244	179			
Your bank has likelihood of undertaking Waste management as it most preferred ECSR project.	61.644	17	3.626	7.252	.000
Between Groups					
Within Groups	81.000	162	.500		
Total	142.644	179			
Your bank has likelihood of undertaking Renewable Energy as it most preferred ECSR project.	120.961	17	7.115	6.948	.000
Between Groups					
Within Groups	165.900	162	1.024		
Total	286.861	179			
Your bank has likelihood of undertaking Water Conservation as it most preferred ECSR project.	139.828	17	8.225	8.715	.000
Between Groups					
Within Groups	152.900	162	.944		
Total	292.728	179			
Your bank has likelihood of undertaking Desalting of drainages as it most preferred ECSR project.	103.050	17	6.062	6.036	.000
Between Groups					
Within Groups	162.700	162	1.004		
Total	265.750	179			
Your bank has likelihood of undertaking Sanitary Inspection as it most preferred ECSR project.	94.200	17	5.541	8.087	.000
Between Groups					
Within Groups	111.000	162	.685		
Total	205.200	179			
Your bank has likelihood of undertaking Landscaping and beautification of roundabout as it most preferred ECSR project.	42.844	17	2.520	4.091	.000
Between Groups					
Within Groups	99.800	162	.616		
Total	142.644	179			
Your bank has likelihood of undertaking Establishment of plants nursery development units as it most preferred ECSR project.	35.828	17	2.108	5.534	.000
Between Groups					
Within Groups	61.700	162	.381		
Total	97.528	179			
Your bank has likelihood of undertaking Provision of public toilets as it most preferred ECSR project.	82.161	17	4.833	3.997	.000
Between Groups					
Within Groups	195.900	162	1.209		
Total	278.061	179			
Your bank has likelihood of undertaking Provision of green areas as it most preferred ECSR project.	49.000	17	2.882	6.467	.000
Between Groups					
Within Groups	72.200	162	.446		
Total	121.200	179			



Your bank has likelihood of undertaking Construction of waste collection centres as it most preferred project.	Between Groups	123.450	17	7.262	7.195	.000
	Within Groups	163.500	162	1.009		
	Total	286.950	179			

(Field Survey, 2024)

The possibility that different Environmental Corporate Social Responsibility (ECSR) initiatives will be selected by different banks was tested using ANOVA, and the results show that the banks' tastes differ significantly. For example, there was a statistically significant difference between the banks based on the study of the preference for tree-planting programs, which produced an F-value of 6.880 with a p-value of 0.000. Similar to the preference for waste management programs, there was a significant difference in this area as well (F-value: 7.252, p-value: 0.000). F-values of 6.948, 8.715, and 7.195, respectively, all with p-values of 0.000, further highlighted the significant difference in preferences. This tendency was observed across various ECSR projects, such as waste collection centres, renewable energy, and water conservation.

These findings imply that banks have different tastes and do not all favour the same kinds of ECSR projects. For instance, although certain banks may give priority to renewable energy projects, others may place a greater emphasis on waste management or water conservation. The statistically significant p-values for each of the ECSR projects under review highlight the fact that these variations are not chance but rather represent actual, fundamental disparities in the relative values that banks place on various environmental initiatives. This implies that every bank has a unique CSR strategy and approach based on its own priorities and possibly its assessment of what will enhance its reputation and satisfy stakeholders the most. The results of this investigation support those of Ibiniyi and Aikomo (2023), who found that Nigerian banks participate in and use a range of ECSR initiatives.

CONCLUSION

Banks in the Bauchi metropolitan have a pronounced preference for specific projects, with public sanitation activities such as the supply of public toilets standing out despite a broad commitment to environmental initiatives. The community's wishes and the banks' ECSR projects seem to be in line, yet the lack of a substantial statistical departure implies that, even though the alignment is typically favourable, more qualitative information could improve comprehension.



RECOMMENDATION AND FUTURE RESEARCH

This study's findings suggest that banks should work to more closely match their overall business strategies with their environmental CSR initiatives. Enhanced social impact and business value can be achieved through better integration of CSR initiatives with corporate goals through more precisely defined strategic planning. Additionally, banks must create more thorough and open plans for carrying out ECSR initiatives. Project execution can be made more successful and efficient by using well-organized blueprints and clear instructions. Banks ought to think about giving public sanitation projects priority given the strong preference for them. Improving basic public necessities like sanitation can make a big difference in the wellbeing of the community.

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