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Effect of Responsible Business Practices on Corporate Reputation of Selected Deposit Money Banks in Taraba State.

***Anatasia Yinduwa Ikyabo¹ Iditere Ikijere Williams² Matthew Ushie Ayaga¹**

¹Department of Business Administration, Federal University Wukari, Nigeria

¹Department of Business Administration, Taraba State University, Jalingo

*Corresponding Author:

anatasiaikyabo2015@gmail.com

Abstract

This research analysed the effect of responsible business practices on the reputation of banks in Taraba State. In particular, the research aimed to assess the impact of social responsibility, environmental responsibility, ethical responsibility, and corporate governance practices on the corporate reputation of United Bank for Africa, Zenith Bank, and Access Bank. The study employed a descriptive survey research design using a quantitative approach. The study population consisted of 20,800 customers of the banks under study, and a sample size of 379 was derived from the Krejcie and Morgan sample size table. Primary data were collected using a structured questionnaire. Data were analysed using multiple regression analysis with the assistance of the Statistical Package for Social Sciences (SPSS). Awareness of responsible business practices was found to be important in shaping one's perception of corporate reputation. Specifically, the study found that social responsibility, environmental responsibility, ethical responsibility, and corporate governance practices positively and significantly shaped the corporate reputation of the banks in the study. The study found that responsible business practices are important in shaping stakeholders' confidence, corporate image, and social legitimacy. The study recommends that bank management should fully embrace and authentically implement environmental and social practices and enforce rigorous governance and ethical standards for the bank's reputation and corporate competitiveness.

Keywords: *Responsible Business Practices, Corporate Reputation, Environmental Responsibility, Social Responsibility, Ethical Responsibility, Corporate Governance, Banking Sector, Taraba State.*

1. Introduction

In recent years, the expectations of banks have changed from the pursuit of profits to an expectation of social, environmental, ethical, and governance concerns. In Nigeria, such changes have occurred as a result of stakeholder activism, reform initiatives of the Central Bank of Nigeria, and heightened scrutiny on the industry due to financial collapses and governance crises (Uadiale & Fagbemi, 2012; Ogbodo & Nweze, 2016). As a result, banks are now assessed on social responsibility and sustainable competitive practices, which include environmental, ethical, and social aspects of corporate governance (Ezeoha & Okafor, 2016; Osemene et al., 2016).

In the banking industry, corporate reputation is a valuable intangible. It is the cumulative result of perceptions held by stakeholders of a bank's credibility, integrity, and social legitimacy

(Deephhouse, 2000). The value of a bank's corporate reputation is that it is a source of competitive advantage, as it increases customer trust and loyalty. The reverse is also true, as a damaged reputation results in a loss of customers and trust (Luo & Bhattacharya, 2006; Turban & Greening, 1997; Ofori et al., 2014). Responsible practices have a positive impact on a bank's reputation, with an emphasis on the environmental, social, ethical, and governance aspects of trust and legitimacy (Osemene et al., 2016; Ezeoha & Okafor, 2016).

Though various studies have examined the dimensions of responsible business practices, the relationship between responsible business practices and corporate reputation remains intricate and contextually bound, with a few studies treating it as a single entity (Ofori et al., 2014; Luo & Bhattacharya, 2006). This study aims to fill this gap by exploring the environmental, social, ethical, and governance practices and their effects on corporate reputation across some selected banks in Nigeria. This study seeks to add to the existing body of knowledge with the prospects of enhancing stakeholder confidence and improving the reputation and sustainability of the industry (Deephhouse, 2000; Uadiale & Fagbemi, 2012).

1.1 Statement of the Problem

Banks are the backbone of Nigeria's economic and social development because they are responsible for the safekeeping of the public's money and financial intermediation. Nigerian banks are expected to be responsible by financially including and lending ethically, developing the community, being environmentally sustainable, being transparent, and being responsible to their stakeholders. Sanusi (2012), Afolabi & Dare (2015) and Usman & Sule (2023) noted that these practices are metrics for assessing the reputation and credibility of banks. With the fast spread of information and high levels of scrutiny from the public, corporate reputation is now the most valuable asset of a bank, as it drives customer confidence, customer loyalty, and the sustainability of the bank (Ogunyemi & Ogunro, 2019; Ihunwo et al., 2024). While there is a great deal of focus on responsible business practices, many banks are still struggling with the social, ethical, and environmental aspects of responsible business practices, which has led to poor perception from stakeholders and a loss of public trust (Odukoya, 2022; Akpa & Odo, 2024).

Also, governance failures, regulatory sanctions, loss of customers, and scepticism toward the genuineness of banks' Corporate Social Responsibility have questioned the consistency of banks' commitments and practices (Okoye & Gbegi, 2013; Uwuigbe & Egbiide, 2012; Okoisama et al., 2025). Even though responsible business activities are acknowledged to enhance corporate image, there is almost no research-based evidence on responsible business practices and how customers' recognition of banks' business practices and their perception of trust, satisfaction, loyalty and social acceptance are impacted (Adeyanju, 2012; Ihunwo et al., 2024). Because competition for clients is high in the Nigerian banking industry, and corporate image is a core element in the banking industry, there is an urgent need for research to be able to practice and improve responsible banking to win customers, regain public trust, and improve banking sustainability (Akpa & Odo, 2024).

1.2 Research Questions

The study seeks to answer the following research questions:

- I. To what extent does environmental responsibility affect corporate reputation of selected deposit money banks in Taraba State?
- II. How does social responsibility influence the corporate reputation of selected deposit money banks in Taraba State?

- III. What effect does ethical responsibility have on corporate reputation of selected deposit money banks in Taraba State?
- IV. How do corporate governance practices affect the corporate reputation of selected deposit money banks in Taraba State?

1.3 Research Objectives

The broad objective of this study is to examine the effect of responsible business practices on corporate reputation in selected banks in Taraba State.

The specific objectives of the study are to:

1. Examine the effect of environmental responsibility on corporate reputation of selected deposit money banks in Taraba State
2. assess the effect of social responsibility on corporate reputation of selected deposit money banks in Taraba State
3. Determine the effect of ethical responsibility on corporate reputation of selected deposit money banks in Taraba State
4. Evaluate the effect of corporate governance practices on corporate reputation of selected deposit money banks in Taraba State

1.4 Research Hypotheses

The following null hypotheses will be tested in the study:

H₀₁: Environmental responsibility has no significant effect on the corporate reputation of selected deposit money banks in Taraba State

H₀₂: Social responsibility has no significant effect on the corporate reputation of selected deposit money banks in Taraba State.

H₀₃: Ethical responsibility has no significant effect on customer loyalty and satisfaction of selected deposit money banks in Taraba State.

H₀₄: Corporate governance practices have no significant effect on corporate reputation of selected deposit money banks in Taraba State.

2. Literature Review

2.1 Responsible Business Practices

Responsible business practices stem from corporate social responsibility (CSR) and stakeholder theories. These theories suggest that companies must meet obligations to their stakeholders that extend beyond profit to the social, environmental, and ethical aspects of business (Carroll, 1991; Freeman, 1984). Responsible business practices, therefore, involve incorporating social, environmental, ethical, and governance concerns into business practices, policies, and strategies to provide sustainable benefits to both the business and its stakeholders (OECD, 2015; Tricker, 2019).

Modern scholarship has defined responsible business practices as a multidimensional concept that includes environmental responsibility, social responsibility, ethical responsibility, and corporate governance practices (Bianchi et al., 2023; Tao et al., 2024). These dimensions collectively influence stakeholder perceptions and contribute to the overall corporate reputation of a business (Fombrun et al., 2000; Walker, 2010). Furthermore, they constitute a set of

institutional signals that express the core values, responsibility, and credibility of a business to its stakeholders (Saxton et al., 2019).

2.1.1 Dimensions of Responsible Business Practices

Environmental Responsibility

This involves the efforts of a business to mitigate its negative impacts on the environment and to foster sustainability through such practices and initiatives as the implementation of energy-efficient systems, waste management, and financing environmentally friendly and sustainable projects. While banks may have little immediate negative impact on the environment, their operations and lending may impact the environment in both positive and negative ways. These practices improve stakeholder confidence as they demonstrate both sustained responsibility and a commitment to long-term sustainability. These practices also enhance the perceived social trust and legitimacy of the business. However, exaggerated or misleading claims about the environment may have a negative effect on a business's reputation and foster a belief of "greenwashing" among stakeholders (Tao et al., 2024).

Social Responsibility

Addressing the needs of employees, developing the community, safeguarding the consumer, and being concerned for society as a whole is called Social Responsibility (Carroll, 1991). From the organisation's perspective, socially responsible practices are goodwill-enhancing, trust-building, and legitimacy-boosting practices, strengthening the community ties of the organisation (Akturan, 2025; Islam et al., 2023). These practices are highly valued in increasing customer satisfaction and loyalty (Akhtar et al., 2021). Stakeholders formulate their own opinions and judge the organisation by the social responsibilities the organisation fulfils in addition to the economic activities the organisation performs.

Ethical Responsibility

Bag et al. (2024) define the ethical responsibility of an organisation as the honest, fair, and integral approach of the organisation. The organisation's ethical responsibility acts as a safeguard for the organisation's reputation, protecting the organisation from the negative consequences of opportunistic behaviour, and increasing trust and the perception that the organisation is committed and reliable (Fombrun et al., 2000; Kim & Lyon, 2025). The organisation's reputation is at stake in the organisation's ethical responsibility, even if the organisation performs well financially.

Corporate Governance

Corporate Governance practices involve the systematic accountability, transparency, and effectiveness of Boards and stakeholders (OECD, 2015; Tricker, 2019). The credibility of the organisation is furthered, and agency problems are minimised with good Corporate Governance. Governance practices empower the environmental, social, and ethical responsibilities of the organisation (Sakarya & Zorlu, 2025). Weak governance can undermine the benefits of responsible business practices, especially in the social and environmental arenas (Bianchi et al., 2023).

2.1.2 Concept of Corporate Reputation

According to Fombrun et al. (2000), a firm's corporate reputation is the stakeholders' collective judgment of the firm, which considers the firm's historical actions and present and future performance. Walker (2010) describes corporate reputation as a long-term investment and a key intangible asset of a firm that denotes the firm's reliability, credibility, and social

legitimacy. Corporate reputation is the convergence of perceived trustworthiness, brand and corporate reputation, loyalty and satisfaction of stakeholders, and social legitimacy (Wang et al., 2021; Nature Communications, 2024). Trustworthiness is a function of corporate ethics and governance transparency, while a firm's brand and corporate reputation also depend on the firm's commitment to the environment and society (Kim & Lyon, 2025; Saxton et al., 2019). Corporate reputation meets the philanthropic expectations of stakeholders and enhances trust and satisfaction, which encourages stakeholders to continue using the firm's products and services and to commercially advocate for the firm (Akhtar et al., 2021; Chinhoyi et al., 2024). Further, it fulfils the firm's social legitimacy obligations and verifies the firm's concordance with the values and norms of society (Akturan, 2025). Fulfilling these obligations and expectations is a safeguard against the disengagement of stakeholders and reputational loss.

2.2 Empirical Reviews

Uadiale and Fagbemi (2012) engaged managers and customers of Nigerian banks in a study to understand the effects of corporate social responsibility on the reputation and performance of banks. The study noted that the participation of banks in social and ethical activities enhanced stakeholder trust and the banks' brand image, and advocated the institutionalisation of corporate social responsibility in banks as a strategic function, rather than as a philanthropic activity. Ogbodo and Nweze (2016) tackled responsible business practice and corporate reputation in Nigerian firms. Respondents were customers and employees. Descriptive and inferential analyses were used. The study claimed that public perception and legitimacy were influenced by ethical and social responsibility. It claimed that codes of ethics and stakeholder-centric CSR policies are a priority for firms. Ezeoha and Okafor (2016) focused on environmental responsibility and reputation in Nigerian banks. This study used a mix of survey and document review. Environmental responsibility was found to support the claims of trust and customer satisfaction. Their study advocated regulation to support green banking initiatives.

Osemene et al. (2016) researched CSR and the competitive advantage and reputation of Nigerian banks. This study relied on a survey of bank customers and used regression analysis. Predicting the loyalty of customers was found to depend on social responsibility. The study urged banks to address CSR initiatives in accordance with the needs of the communities. The work of Adebayo et al. (2020) evaluated CSR and corporate reputation of Nigerian deposit money banks. The survey was completed using a questionnaire, with customers of selected banks responding. The study claimed that the ethical responsibility of banks was important to customers' perception of trust and banks' brand image. The study advocated the establishment of units to ensure banks' compliance with ethics.

2.3 Theoretical Framework

In establishing the nexus between responsible business practices and corporate reputation, this study relies on the Stakeholder Theory. The theory allows for the consideration of the impact of the environmental, social, ethical, and governance practices of the organisations on the perceptions, trust, loyalty, and legitimacy of the stakeholders.

2.3.1 Stakeholder Theory

Freeman (1984) originated stakeholder theory. It suggests that an organisation interacts with multiple stakeholder groups in a web of connections that must be balanced to sustain the organisation in the long term. The theory postulates that organisations are responsible to all their stakeholders and not just shareholders. Responsible business practices are, therefore, environmental, social, and ethical responsibilities, as well as corporate governance, and are a

means to meet the expectations and demands of stakeholders (Rhee et al., 2021). Social and environmental responsibilities are the responses to the needs of society and the community, while ethical responsibility is the fulfilment of the organisation's conscience, and governance is the provision of oversight and openness. Organisations that meet the expectations of stakeholders with responsible practices are likely to enhance their corporate reputation through the satisfaction and loyalty of those stakeholders.

3. Methodology

3.1 Research Design

In this study, a descriptive survey research design was utilised to implement a quantitative approach to measure the impact of responsible business practices on the corporate reputation of certain banks in Taraba State. The study included customers of the commercial banks, UBA, Zenith Bank, and Access Bank, in Jalingo, Taraba State. The banks were included in the study based on their known significant presence in the market and their large customer base, along with their active, responsible business practices, for example, corporate social responsibility and ethical banking, thereby making them the ideal banks to use for this study to obtain pertinent and dependable information.

Table 1: Population of the study

S/N	BANK	Population
1	UBA	8,200
2	ZENITH	6,100
3	ACCESS	6,500
Total		20,800

Source: Source from respective bank branch, 2026

The Krejcie and Morgan table was used to determine a sample of size 379. Using a Likert scale of 1 to 5, a questionnaire was used, which was validated through an expert review, and its reliability was assessed by Cronbach's alpha (≥ 0.70). In order to improve the response rate, the questionnaires were administered in person. Data analysis was done using both descriptive and inferential statistics. These analyses were performed using the SPSS software. Corporate reputation was analysed as a dependent variable using responsible business practices as the independent variable, and a regression analysis was performed at the 5% significance level.

In order to conduct the quantitative data analysis, multiple linear regression was used in the context of the conceptual framework. The use of this particular statistical technique means that relationships which were hypothesised could be tested, and that the particular, isolated effect of each independent variable on the dependent variable could be defined.

The general form of the multiple regression equation is specified as follows:

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$$

Where:

Y: Corporate Reputation (the Dependent Variable)

β_0 : Constant or Intercept (the predicted value of Y when all independent variables X are equal to zero)

$\beta 1, \beta 2, \beta 3, \beta 4$: Partial Regression Coefficients (each represents the expected change in Y for a one-unit increase in the corresponding independent variable X, while holding all other variables constant)

X1: Environmental Responsibility

X2: Social Responsibility

X3: Ethical Responsibility

X4: Corporate Governance Practices

ϵ : Error Term (captures the effect of all unobserved variables, measurement error, and random variation not explained by the model)

4. Results and Discussion

This section discusses the analysis of the data collected. Out of the 379 questionnaires distributed, 355 were returned and used for the analysis.

Table 1: Summary of the Regression Model

Variables	Coefficient (β)	T values	P values
(Constant)	.512	2.845	.005
X1 (Environmental Responsibility)	.588	3.120	.002
X2 (Social Responsibility)	.645	4.015	.000
X3 (Ethical Responsibility)	.702	4.890	.000
X4 (Corporate Governance)	.610	3.560	.001
R²	0.685		
F statistics	42.15		
P values	0.000		

Source: SPSS V25, 2026

The R^2 value of 0.685 indicates that 68.5% of the variance in corporate reputation among selected banks in Taraba State is explained by the independent variables (Environmental, Social, Ethical, and Governance practices), demonstrating a strong model fit. The F-statistic of 42.15, with a p-value of 0.000, confirms that the overall model is statistically significant, meaning the responsible business practices significantly affect corporate reputation.

Test of Hypotheses and Discussion

This section presents the test of hypotheses based on the regression analysis conducted. The results are interpreted and discussed in the context of the existing literature.

H₀₁: Environmental responsibility has no significant effect on the corporate reputation of selected banks in Taraba State.

Environmental responsibility positively impacts corporate reputation for sampled banks in Taraba State, as discovered by regression analysis ($\beta = .588, t = 3.120, p = .002$). Because the p-value is less than the .05 benchmark, the null hypothesis was rejected. Thus, higher environmental responsibility results in a higher corporate reputation. The results corroborate Ibrahim and Musa (2022), who found that the reputation and the trust of the public in Northern

Nigerian banks have improved due to their environmental responsibility, and Ezeoha and Okafor (2016), who identified an association between environmental responsibility and customer satisfaction and trust.

H₀₂: Social responsibility has no significant effect on the corporate reputation of selected banks in Taraba State.

The analysis indicates that social responsibility positively influences reputation ($\beta = .645$, $t = 4.015$, $p = .000$). As such, social responsibility plays a critical role in shaping corporate reputation. Because the p-value is .000, which is less than the significance threshold of .05, it supports the claim that social responsibility has a positive effect on corporate reputation. As a result, the null hypothesis has been rejected with the understanding that corporate reputation and social responsibility positively impact each other. These results support Osemene et al. (2016)⁴, who indicated that social responsibility predicts customer loyalty. Additionally, Uadiale and Fagbemi (2012) found that corporate social responsibility has a positive effect on corporate reputation and stakeholder trust of Nigerian banks.

H₀₃: Ethical responsibility has no significant effect on customer loyalty and satisfaction in selected banks in Taraba State.

The analysis indicates a strong positive relationship between ethical responsibility and corporate reputation ($\beta = .702$, $t = 4.890$, $p = .000$). Given the p-value is below 0.05, the null hypothesis is no longer accepted and suggests that ethical responsibility positively and significantly impacts corporate reputation, customer satisfaction and loyalty. Consistent with the findings of Adebayo, Oyewale and Ogunleye (2020), the authors of the current study established that the ethical responsibility component level added to the perceived trust and brand image component levels. This is consistent with the findings of Uddin and Hassan (2017), whereby the ethical responsibility component level significantly and positively impacted the trust and satisfaction of depositors.

H₀₄: Corporate governance practices have no significant effect on corporate reputation of selected banks in Taraba State.

The results of the analysis show that corporate governance practices positively build corporate reputation ($\beta = .610$, $t = 3.560$, $p = .001$). The p-value indicates that the null hypothesis can be rejected, and corporate governance builds corporate reputation. This outcome is similar to the findings of Obioha and Garg (2018)⁸, which described that the transparency and accountability of Nigerian retail banks improved customer loyalty and the public's positive view of the banks. Also, Chukwu and Nnanna (2023)⁹ discussed that good governance practices improve the legitimacy of an institution.

5. Conclusion

The research shows that responsible business practices (including environmental, social, and ethical practices, as well as corporate governance) positively impact the corporate reputation of selected banks in Taraba State. The shaping of corporate practices of the listed banks confirms the high R^2 and F-statistic. Overall, the banking business of Taraba State aims at meaningful practices within corporate governance to improve the positive expectations of the stakeholders regarding the legitimacy and trust of the business.

6. Recommendations

Based on the findings, the following recommendations are made:

1. Management of banks in Taraba State should incorporate visible environmental initiatives in their business models, such as Green Banking and waste management. This shows a commitment to sustainability and fosters the public's trust.
2. Banks should adjust their social responsibility programs to address the needs of the host communities where they are located, as opposed to an opportunistic philanthropic approach. CSR initiatives that support the community can strengthen customer goodwill.
3. Banks have a primary responsibility to address the needs of their stakeholders. They should provide ongoing training to embed an ethical framework and strengthen their internal ethical codes. This will help foster customer trust and loyalty.
4. Corporate governance codes should be adhered to by all bank directors, and regulatory agencies should ensure their implementation. Credibility and reputation will be safeguarded when regulatory oversight is strengthened.

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