Sustainable banking practices on social and environmental risk management in access bank of Nigeria

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Abstract. *The study is out to give an insight on how effectively risk management can be put in place in Nigeria banking industry and how various risks associated with Nigeria banks' performances can be reduced by adhering to the sustainable banking principle that promotes effective risk management in Nigerian banks. Survey research design was used. The population of the study is 19,982 members of staff that are in all the Access Bank branches across Nigeria. The officers that are needed for this research are management staff, risk officers, sustainability officers and accountants. The estimated number of risk officers and sustainability officers in all the Access bank branches across Nigeria are 1650 and 1805 respectively. The total relevant officers for this research are 257 in number which are selected from five major branches and the Headquarters of access bank in the whole of Nigeria. The sample size was 157. Data collected was analysed using statistical package for social science students (SPSS) while Chi-square was used to test the hypotheses formulated. The two hypotheses which were tested in the research work showed a clear indication of positive contribution of sustainability principles adoption on risk management, profitability and bank reputation in Access Bank Plc. The two hypotheses tested showed chi-square test values of 11.949 and 15.834 with a p. Value of 0.018 and 0.0003 which shows that the tests are statistically significant at 5% significance level. It was concluded that the*

banks through sustainability had increased its goodwill tremendously which boost their external image attracting more customers to them by way of word of mouth advertisement which is very effective in Nigeria. It was recommended that the Banks should therefore be encouraged by the government to adopt sustainable banking as an important component of their critical strategy for their long term goals and sustainability that make the life better for the people.

1. Introduction

The banking sector is uniquely positioned to further economic growth and development in Nigeria through its lending and investment activities. The context in which business decisions are made is, however, characterised by complex and growing challenges relating to population growth, urban migration, poverty, destruction of biodiversity and ecosystems, pressure on food sources, prices and security, lack of energy and infrastructure and potential climate change legislation from our trade partners, amongst others. Increasingly, it has been demonstrated that the development imperative in Nigeria should not only be economically viable, but socially relevant and environmentally responsible (Carey, 2006). Bowling, (2005) posit that sustainability is critical in maintaining institutional changes in the subset of the technological changes, economy and even the social and political landscape which may inter face with the cultural set up. The 2005 World Summit on Social Development identified Sustainable Development goals, such as economic development, social development and environmental development; these are sometimes referred as the three pillars of sustainability. Al-Tamimi, (2007) explained that the banking business by its nature is a high risk environment. It is risky in the sense that it is the only business where the proportion of borrowed funds is far higher than the owners' equity. A high level of financial leverage is usually associated with high risk. This can easily be seen in a situation where adverse rumours, whether founded or precipitated financial panic and by extension a run on a bank. According to Umoh (2002) and Ferguson (2003} few banks are able to withstand a persistent run, even in the presence of a good lender of last resort. As depositors take out their funds, the bank haemorrhages and in the absence of liquidity support, the bank is forced eventually to close its doors. Thus, the risks faced by banks are endogenous, associated with the nature of banking business itself, whilst others are exogenous to the banking system. Tschoegl, (2007) established that in the delivery of banks' core business activities. A bank may be exposed the environmental and social risk associated with the underlying business activities of the clients it finances. These risks may represent credit or reputational risk and a bank needs to incorporate E&S risks into its enterprise risk management framework. In this way, a bank can effectively assess and manage the level of E&S risk exposure associated with clients'. Bank's approach must be commensurate with the nature and scale of the client's operations.

Risk management is at the core of lending in the banking industry. Many Nigerian banks had failed in the past due to inadequate risk management exposure. This problem has continued to affect the industry with serious adverse consequences. Banks are generally subject to wide array of risks in the course of their business operations. The subject of risks today occupies a central position in the business decisions of bank management and it is not surprising that every institution is assessed an approached by customers, investors and the general public to a large extent by the way or manner it presents itself with respect to volume and allocation of risks as well as decision against them. Poor corporate governance, liquidity risk, inadequate strategic direction are some if the major risk that Nigeria banks are exposed to among others. Therefore, based on the foregoing, this study is out to give an insight on how effectively risk management can be put in place in Nigeria banking industry and how various risks associated with Nigeria banks' performances can be reduced by adhering to the sustainable banking principle that promotes effective risk management in Nigerian banks.

2. Literature Review

Sustainable banking includes definitions at the level of financial instruments (e.g. sustainable finance indices or green bonds), subsectors of the financial market (e.g. sustainable insurance or responsible banking), definitions used by international organizations (e.g. UN, World Bank or OECD), as well as national and international definitions (e.g. the G20 Sustainable Finance Study Group). Definitional challenges are not confined to an assessment of the environmental integrity of sectors (e.g. infrastructure, agriculture or energy efficiency) or themes (e.g. adaptation or circular economy business models).

3. Theoretical framework

Within the banking sector, sustainable banking practice models are needed. This means that banks should have a balanced way of banking, taking into account the interests of shareholders as well as direct and indirect stakeholders (Polonskaya and Babenko, 2012). This balanced way of banking required changes, an innovative banking model that included sustainable principles. This innovation is increasingly recognized as key to delivering a sustainable business model; including greater social and environmental sustainability (Lüdeke, 2010). The first approach to

describe and analyse the sustainability of banking principles is the stakeholder theory perspective. In many companies the primary obligation, or its way of doing business, is to maximize profits for shareholders (Stubbs and Cocklin, 2008). However, Bocken (2014) argued that a company that has a sustainable banking model takes care of all its stakeholders, including society and environment because they must be stakrholder sensitive to be able to build good reputation for the organisation which will also drive profit in the long run.

4. Empirical Review

Cornett, Erhemjamts, and Tehranian (2008) explain that there are three approaches to sustainable banking practices application in the banking sector. They posit that there is a positive relationship between the CSR activities and financial performance of banks. Nonetheless, Oyewumi (2007) argue that investing in CSR depletes the banks' financial resources, therefore, the recommendation that the banks to disclose their commitment to CSR activities to increase the banks' reputation, which will improve banks' financial performance. In the second approach, banks are encouraged to carry out activities that directly reduce the harmful effects on the environment, mitigate carbon emissions, and protect the climate. Energy and water consumption reduction and waste management, for example, have been suggested for the service industry, especially banking, to be able to reduce their costs and present a good image of their brand in addition to fulfilling their environmental responsibility.

5. Research Design

Survey research design is used. (Osuala, 2004) The population of this study is 19,982 member of staff that are in all the Access Bank branches across Nigeria. The officers that are needed for this research are management staff, risk officers, sustainability officers and accountants. The estimated number of risk officers and sustainability officers in all the Access bank branches across Nigeria are 1650 and 1805 respectively. The total relevant officers for this research are 257 in number which are selected from five major branches and the Headquarters of access bank in the whole of Nigeria. To be able to draw the right sample for the purpose of this study, Yaro Yamani formula is used to determine the sample size. The formula is given below as:

$$n = \frac{N}{1 + N(e)2}$$

Where:

n = sample size

N = population size

e = error limit

N = 257

e = 0.05

Therefore n = 157 approximately.

Data collected is analyzed using Statistical package for social science students (SPSS) which expresses the data in tables, frequencies and percentages while Chi-square was used to test the hypotheses formulated.

Table 1: *Demographic data of the respondents*

VARABLES		FREQUENCY	PERCENTAGE (%)
SEX	Male	60	38.2
	Female	97	61.8
	Total	157	100
AGE (YEARS)	25 – 30	45	28.7
	31 – 40	65	41.4
	41 – 45	24	15.3
	46 – 50	23	14.6
	Total	157	100
WORK EXPERIENCE (YEARS)	1 -5	20	12.8
	6 -10	15	9.6
	11 -15	29	18.5
	16 -20	40	25.5
	21 -25	53	33.6
	Total	157	100
EDUCATIONAL QUALIFICATION	SSCE	25	15.9
	OND	43	27.4
	B.Sc/HND	37	23.6
	M.Sc/MBA	23	14.7
	OTHERS	29	18.4
	Total	157	100
POSITION AT WORK	Accountant	65	41.4
	Sustainability officers	23	14.6
	Management staff	24	15.3
	Risk officers	45	28.7
	Total	157	100

Source: Field survey 2022.

Table 1 above shows that 38.2% of the respondents' were male while 61.8% of the respondents were female. It can also be seen that 28.7% of the respondents were between the ages of 25 and 30 years, 41.4% were between the ages of 31 and 40 years old, while 15.3% respondents were between the ages of 41 and 45 years and 14.6% of the respondents are between the ages of 46 and 50. From the information of the work experience, it can been seen that 20 respondents representing 12.8% have worked between 1 and 5 years, 15 respondents representing 9.6% have worked between 6 and 10 years, 29 respondents representing 18% have worked between 11 and 15 years while 25.5% of the respondents which are 40 in number have worked between 16 and 20 years and 53 respondents representing 33.3% of the respondents have worked between 21 and 25 years.

Table 2: *Sustainable banking practice and environmental risk management practices*

S/N	Statement	SA (%) 5	A(%) 4	U(%) 3	D(%) 2	SD(%) 1	Total (%)
1	There is a relationship between sustainable banking practices and risk management in Access Bank	35 (22.3)	28 (17.8)	32 (20.4)	27 (17.2)	35 (22.3)	157 (100)
2.	Sustainable banking practices have minimized Environmental and social risk associated with loans in Access bank	21 (13.4)	28 (17.8)	33 (21.0)	35 (54.83)	40 (25.5)	157 (100)
3	Sustainable banking practices have created necessary awareness about environmental and social risk associated with loans which was previously not the case	28 (17.8)	22 (14)	34 (21.7)	21 (13.4)	52 (33.1)	157 (100)
4	Sustainable banking practices has reduced loan disbursement to sin companies e.g. oil and gas, cement, chemicals, Breweries etc.	53 (33.8)	23 (14.7)	33 (21)	29 (18.5)	19 (12.1)	157 (100)
5	Sustainable banking practices help to improve banks reputation	32 (20.4)	28 (17.8)	37 (23.7)	28 (17.8)	32 (20.4)	157 (100)
6	Sustainable banking practices forces companies to reduce their environmental footprints	21 (13.4)	28 (17.8)	33 (21.0)	35 (54.83)	40 (25.5)	157 (100)

Source: Field survey 2022.

In the table 2 above which is to determine the how has sustainable banking practices affected risk management in Access bank between 2012 to 2019 shows that 35 of

the respondents representing 22.3% strongly agreed that a there is a relationship between sustainable banking practices and risk management in Access Bank and 28 respondents representing 17.8% agreed that sustainable banking practices have minimized Environmental and social risk associated with loans in Access bank though 32 respondents representing 20.4% strongly disagreed sustainable banking practices help to improve banks reputation.

Table 3: *Social and Environmental risk management practices*

6	There is a relationship between risk management and profitability in Access bank of Nigeria Ltd	35 (22.3)	28 (17.8)	32 (20.4)	27 (17.2)	35 (22.3)	157 (100)
7	Environmental and social risk management principle has enhanced profitability in Access bank of Nigeria	21 (13.4)	28 (17.8)	33 (21.0)	35 (54.83)	40 (25.5)	157 (100)
8	Noncompliance with Environmental and social risk management principle reduces profitability in Access bank of Nigeria Ltd	28 (17.8)	22 (14)	34 (21.7)	21 (13.4)	52 (33.1)	157 (100)
9	Environmental and social risk management principle drives profitability through customer and stakeholders satisfaction	53 (33.8)	23 (14.7)	33 (21)	29 (18.5)	19 (12.1)	157 (100)
10	Environmental and social risk management principle is a major principle that promotes both profit and wealth maximization in the banking sector.	32 (20.4)	28 (17.8)	37 (23.7)	28 (17.8)	32 (20.4)	157 (100)

Source: Field survey 2022.

From table 3 above which is analyzing how to determine the extent to which risk management practices drives growth and profitability in Access bank of Nigeria shows that 35 and 28 respondents representing 22.3% and 17.8% respectively strongly agreed and agreed with the fact that there is a relationship between risk management and profitability in Access bank of Nigeria while 21 and 52 respondents representing 13.4% and 33.1% respectively strongly disagreed and disagreed with the fact that noncompliance with Environmental and social risk management principle reduces profitability in Access bank of Nigeria.

Table 4: *Sustainable banking practices*

11	Sustainable banking principles have improved Access bank reputation in Nigeria	21 (13.4)	28 (17.8)	33 (21.0)	35 (54.83)	40 (25.5)	157 (100)
12	Continuous Environmental and social risk management practices has improve Access bank reputation	32 (20.4)	28 (17.8)	37 (23.7)	28 (17.8)	32 (20.4)	157 (100)
13	Sustainable banking principles has improved the corporate image of Access bank activities with customer	53 (33.8)	23 (14.7)	33 (21)	29 (18.5)	19 (12.1)	157 (100)
14	Environmental and social risk management practices has improved customer's perception of Access bank	28 (17.8)	21 (13.4)	33 (21.0)	35 (54.83)	40 (25.5)	157 (100)
15	Sustainable banking principles has reduced the reputational risk of Access bank	28 (17.8)	22 (14)	34 (21.7)	21 (13.4)	52 (33.1)	157 (100)

Source: Field survey 2022.

From table 4 above which is to examine how has sustainable banking principles help to improve banks reputation in Nigeria shows that not only that sustainable banking principles have improved Access bank reputation in Nigeria as supported by 53 and 23 respondents representing 33.8% and 14.7% respectively who strongly agreed and agreed to this fact however 28 respondents representing 17.8% strongly disagreed that Continuous Environmental and social risk management practices has improve Access bank reputation and 52 respondents representing 33.1% disagreed that sustainable banking principles has reduced the reputational risk of Access bank.

Generally from the analysis of the research question it was realized that Structural dimension of quality of work life which include salary, benefit and reward, safety in work environment, job security, attracting and retaining programmes and Opportunities to learn new skills has a significant impact on employees' productivity and also managerial dimension of quality of work life and social dimension of quality of work life which include balance of workload will always reduce employees' turnover.

6. Analysis of Research Hypothesis

Hypothesis One

H_0: There is no association between sustainable banking practices and Environmental and Social risk Management in Access Bank of Nigeria

Table 5: *Descriptive statistics of the Data*

Descriptive Statistics					
	N	Mean	Std. Deviation	Minimum	Maximum
Sustainable banking practices	157	2.68	1.291	1	5
Environmental and social risk management	157	2.59	1.286	1	5

Source: computation from SPSS 2020.

Table 6: *Chi-Square Test*

Test Statistics		
	Sustainable banking practices	Environmental and social risk management
Chi-Square	11.949[a]	15.834[a]
df	4	4
Asymp. Sig.	.018	.003

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 31.4.

Source: computation from SPSS 2020/2022.

The hypothesis test above shows that chi-square test value of 11.949 has a p. Value of 0.018, the second which has a chi-square value of 15.834 has a p. Value of 0.0003 and the p. Values are at 5% significance level therefore we reject the null hypothesis which states that there is no association between sustainable banking practices and Environmental and Social risk Management in Access Bank of Nigeria   We can therefore conclude that there is association between sustainable banking and Environmental and Social risk Management practices in Access Bank of Nigeria

Hypothesis II

H_0: There is no association between social and Environmental Risk management and profitability in Access Bank.

Table 7: *Descriptive statistics of the Data*

	N	Mean	Std. Deviation	Minimum	Maximum
social and Environmental Risk management	157	1.79	.211	1	5
profitability in Access Bank	157	1.07	.216	1	5

Source: computation from SPSS 2022.

Table 8: *Chi-Square Test*

	Social and Environmental Risk management	Profitability in Access Bank
Chi-Square	21.946[a]	17.337[a]
df	4	4
Asymp. Sig.	.011	.007

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 31.4.

Source: computation from SPSS 2020.

The hypothesis test above shows that chi-square test value of 21.946 has a p. Value of 0.011, the second which has a chi-square value of 17.337 has a p. Value of 0.007 and the p. Values are at 5% significance level therefore we reject the null hypothesis which states there is no association between social and Environmental Risk management and profitability in Access Bank. We can therefore conclude that there is association between social and Environmental Risk management and profitability in Access Bank.

7. Discussion of Findings

The three hypotheses which were tested in the research work showed a clear indication of positive contribution of sustainability principles adoption on risk management, profitability and bank reputation in Access Bank Plc. The first hypothesis test showed that chi-square test value of 11.949 has a p. Value of 0.018, which shows that the test is statistically significant since the p value is less than 0.05, the second which has a chi-square value of 15.834 has a p. Value of 0.0003 at 5% significance level led to the rejection of the null hypothesis which states that there is no significant relationship between sustainable banking practices and risk management practices in Access bank plc. It was therefore concluded that there is significant relationship between sustainable banking practices and risk management practices in Access bank of Nigeria. This is consistent with the findings of Elkington (2008) who pinpointed that companies that adopted sustainable banking practices enhances their values and it helped them to minimize all form of risk that they are exposed to especially when the companies concentrate on environmental and social risk management.

The second hypothesis test above showed a chi-square test value of 21.946 with a p. Value of 0.011, which is less than 0.05 and that means the test is statistically significant and the second which has a chi-square value of 17.337 has a p. Value of

0.007 and the p. Values are at 5% significance led to the rejection the null hypothesis which states that Risk management practices does not drive growth and profitability in Access bank Plc.It is therefore concluded that Risk management practices drive growth and profitability in Access bank Plc. This result is also backed by the sustainable banking theory which explains that there is a relationship between sustainable banking practice and profitability in the long run. This result is consistent with the findings of Wigwe (2018) that sustainability is of utmost importance for the growth and profitability of the banking sector and considering the critical importance of banking sector in the economy, the growth of banking sector is actually the driver for the growth.

8. Summary, Conclusion and Recommendations

Sustainable banking improves the welfare of the stakeholders and the society at large. Banks expect to be involved and promote sustainable development through corporate social responsibility through which the organization will behave ethically, contribute positively to the society welfare and improve the quality of life in local community and community society at large. (Odetayo, 2014). The bank through sustainability had increased its goodwill tremendously which boost their external image attracting more customers to them by way of word of mouth advertisement which is very effective in Nigeria to be one of the potent tools to penetrate and retain market share in the banking landscape. According to Herbert Wigwe Managing Director Officer of Access Bank, (2018) sustainability to us is responsible business practices and community investment. Our work in sustainable development primarily focuses on health, arts, spots, education gender empowerment and environment of the bank. There is no doubt that any bank that is dedicated to sustainability will safely project a steady increase in their profit accumulation and earnings per share percentage for the benefit of the shareholders and other stakeholders The Banks should therefore be encouraged to adopt sustainable banking as an important component of their critical strategy for their long term goals and sustainability. According to Collins Nweze (2018) banking thrives in an environment where lenders promote activities that make the life better for the people indeed, banking should strive to meet the triple bottom line: People, Planet and Profit.

9. Areas for Further Research

It is clear from the research that most banks are only paying service lips to sustainable banking practices given the fact that some of the banks are yet to adopt the sustainable banking principles due to reasons unknown. The reasons why some banks are yet to adopt sustainable banking principoles given the fact that it is obvious that the principle had been adopted by Acess bank and some other commercial banks.

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Appendix 1

Section a
Please tick (√) as appropriate

1.   Sex   Male   [   ]   Female [   ]

2.   Age   (a) 25 – 30 years [   ]   (b) 31 – 40 years [   ]
              (c) 41 – 45 years [   ]   (d) 46 – 50years [   ]

3.   Working Experience
              (a) 1-5   [   ]   (b) 6-10   [   ]   (c) 11-15 [   ]
              (d) 16 – 20   [   ]   (e) 21-25   [   ]

4.   Educational Qualification
              SSCE   [   ]   OND   [   ]
              B.Sc/HND   [   ]   M.Sc/MBA   [   ]
              Others   [   ]

5.   Position at work:
              Accountant   [   ]   Sustainability   [   ]
              Management   officer
              Staff   [   ]   Risk officer   [   ]

Section b

Instruction

Please, read each of the following statements carefully and tick (√) the appropriate column to show the degree of your agreement to each of the options below:

Key: 5 – Strongly Agree **4** – Agreed **3** – Undecided **2** – Strongly Disagreed **1** – Disagree

S/N	QUESTIONS	1	2	3	4	5
	To what extent does a sustainable banking practice enhance social and environmental risk management practices in Access bank plc					
6	There is a relationship between sustainable banking practices and risk management in First					
7	Sustainable banking practices have minimized Environmental and social risk associated with loans in First bank					
8	Sustainable banking practices have created necessary awareness about environmental and social risk associated with loans which was previously not the case					
9	Sustainable banking practices has reduced loan disbursement to sin companies e.g. oil and gas, cement , chemicals, Breweries etc.					
10	Sustainable banking practices help to improve banks reputation					
11	Sustainable banking practices forces companies to reduce their environmental footprints					
	To what extent does Social and Environmental risk management practices drives profitability in Access Bank plc					
12	There is a relationship between risk management and profitability in First Bank of Nigeria Ltd					
13.	Environmental and social risk management principle has enhanced profitability in First bank of Nigeria					
14.	Noncompliance with Environmental and social risk management principle reduces profitability in First Bank of Nigeria Ltd.					
15.	Environmental and social risk management principle drives profitability through customer and stakeholders satisfaction					
16.	Environmental and social risk management principle is a major principle that promotes both profit and wealth maximization in the banking sector.					
17	**To what extent does Sustainable banking principles help to improve Access Bank reputation in Nigeria**					
19	Sustainable banking principles have improved First bank reputation in Nigeria.					
20	Continuous Environmental and social risk management practices has improve First bank reputation					
21	Sustainable banking principles has improved the corporate image of First bank activities with customer					
22	Environmental and social risk management practices has improved customer's perception of First bank					
23	Sustainable banking principles has reduced the reputational risk of First bank					

Appendix 2

BRANCHES	HEADQUARTERS	A BRANCH IN PORTHARCOURT	A BRANCH IN KANO	A BRANCH IN LAGOS	TOTAL
SUSTAINABLE OFFICER	25	13	12	19	69
ACCOUNTANT	15	14	17	13	59
RISK MANAGERS	10	9	5	12	36
MANAGEMENT STAFF	25	20	20	28	93
				TOTAL	257