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The Influence Of Corporate Social Responsibility On Brand Image In The Banking Industry In Uyo, Akwa Ibom State

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Abstract

This study examined the influence of corporate social responsibility on brand image in the banking industry in Uyo, Akwa Ibom State. The study adopted a descriptive research design. With the population of one million, twenty-three thousand and five hundred (1,023,500) customers employed for this study. This was obtained from the five (5) selected second generation banks in Uyo metropolis. Using Taro Yamene's formula for sample size determination, a sample size of 400 was derived. Data for the study were collected using structured copies of questionnaire and 2 research hypotheses formulated for the study and were tested using simple regression model at a 5% level of significance. From the data analysis, findings revealed that the independent variables of ethical responsibility and philanthropic responsibility significantly affect brand image in the banking industry in Uyo Metropolis. Based on the findings, it was concluded that corporate social responsibility significantly affects brand image in the banking industry in Uyo, Akwa Ibom State. Thus, it was recommended that banks should find a way to innovate their corporate social responsibility practices in order to foster a brand image that will lead to increased customer base and increased profitability. Also, banks should undertake more morally justified corporate social responsibility initiatives which will help them strengthen community welfare and their brand image.

Keywords: Corporate Social Responsibility, Brand Image, Banking Industry, Ethical Responsibility, Philanthropic Responsibility.

Introduction

Corporate Social Responsibility (CSR) has emerged as one of the most important strategic tools used by organizations to build and sustain a positive relationship with their stakeholders. In the contemporary business environment, organizations are no longer assessed solely on the basis of profitability and service delivery; they are also evaluated by the extent to which they contribute to the welfare of society (Poudyal and Yukongdi, 2020). This growing expectation has made CSR a critical aspect of corporate strategy, especially in highly competitive industries such as banking.

Corporate Social Responsibility refers to the deliberate efforts and ethical obligations of organizations to contribute to the economic, social, and environmental well-being of the communities in which they operate (Kwagga, Samuel and Medugu, 2023). It involves business practices and policies designed to promote societal development beyond the primary aim of profit-making. CSR activities may include educational sponsorships, healthcare support, environmental sanitation, youth empowerment programs, poverty alleviation schemes, infrastructure development, and other community-oriented projects. Through these initiatives, organizations demonstrate their commitment to sustainable development and social welfare.

The banking industry, as one of the major pillars of economic development, plays a significant role in national growth and community transformation. Banks serve as financial intermediaries that facilitate savings, investments, loans, and other financial services essential for economic activities. Due to their visibility and influence in society, banks are often expected to engage actively in CSR initiatives that improve the standard of living of the people and support community development (Poudyal and Yukongdi, 2020). In many cities, including Uyo, banks participate in various social responsibility programs such as scholarship awards, entrepreneurship training, and support for small businesses, community health outreach, and environmental sustainability campaigns.

Brand image, on the other hand, refers to the perception, beliefs, impressions, and feelings that customers and the general public hold about a particular organisation or brand, it is the overall mental picture that people form about a company based on their experiences, interactions, and information received from different sources. According to Lee (2011), a strong and positive brand image is essential for the success of any organisation because it enhances customer trust, loyalty, satisfaction, and patronage, in the banking sector, where trust and credibility are fundamental, brand image significantly influences customers' decisions regarding the choice of financial institutions (Kwagga, Samuel and Medugu, 2023).

In recent years, the role of CSR in shaping brand image has attracted considerable attention from researchers and practitioners. Lee (2011) opined that many organizations now view CSR not only as a moral obligation but also as a strategic marketing tool for enhancing corporate reputation and strengthening customer relationship this is because organisation which engage in meaningful social responsibility activities are more likely to be perceived as caring, trustworthy and socially responsible institutions by their customers. To this end, positive perception can improve the brand image of the bank and provide a competitive advantage in the market.

In Uyo, the capital city of Akwa Ibom Stare, the banking industry is characterized by intense competition among various commercial banks seeking to expand their customer base and maintain market relevance. As a result, banks increasingly adopt CSR initiatives as a means of improving their public image and differentiating themselves from competitors. However, despite the growing involvement of banks in CSR activities, it remains necessary to examine the extent to which these efforts actually influence the brand image of banks in the minds of customers and the general public. Therefore, this study seeks to examine the influence of Corporate Social Responsibility (CSR) on brand image in the banking industry in Uyo.

Statement of the Problem

The banking industry in Uyo operates in a competitive environment where customers have multiple options in choosing financial institutions, in such a setting, maintaining a positive brand image has become increasingly important for banks seeking to retain existing customers and attract new ones. Despite the increasing adoption of Corporate Social Responsibility (CSR) initiatives by banks, there is still uncertainty regarding the extent to which these activities influence the perception and image of the banks among customers and the general public. Some customers may view CSR programs as genuine efforts towards societal development, while others may perceive them merely as promotional strategies aimed at improving corporate reputation.

Furthermore, some banks invest significantly in community development and social welfare programs, yet may still experience issues relating to customer dissatisfaction, poor public perception, and reduced loyalty. This raises concerns as to whether CSR efforts truly translated into a stronger brand image within the banking sector. Therefore, the problem of this study was to determine the extent to which Corporate Social Responsibility influences brand image in the banking industry in Uyo.

Objectives of the Study

The main objective of this study was to examine the influence of Corporate Social Responsibility on Brand Image in the Banking Industry in Uyo, Akwa Ibom State. Specifically, the research was designed to,

- Examine the influence of Ethical Responsibility on Brand Image in the Banking Industry in Uyo.
- Examine the influence of Philanthropic Responsibility on Brand Image in the Banking Industry in Uyo.

Research Questions

The following research questions were formulated from the objectives of the study;

i. Does Ethical Responsibility influence Brand Image in the Banking Industry in Uyo?

ii. Does Philanthropic Responsibility influence Brand Image in the Banking Industry in Uyo?

Review of Related Literature

Conceptual Framework

Independent Variables **Dependent Variable**

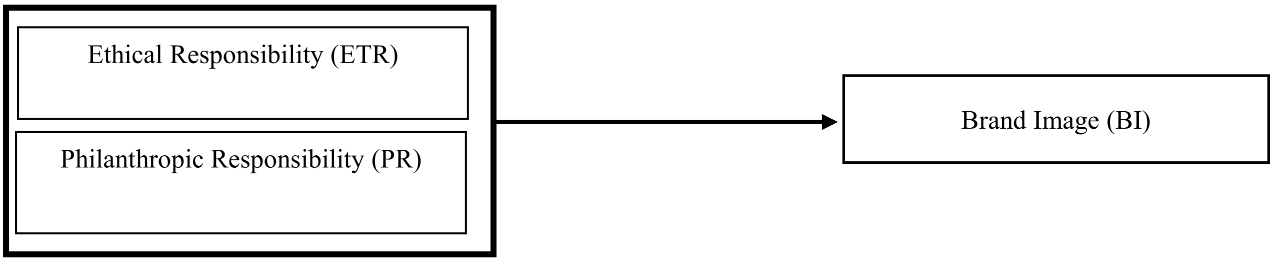

Figure2.1: A Conceptual Framework Showing the Link between Corporate Social Responsibility and Brand Image

Source: Researcher's Model, (2026)

An Overview of Corporate Social Responsibility (CSR)

Concept of Corporate Social Responsibility (CSR) is a concept that is fast becoming an important subject of discussion in myriad business and academic corridors, as a tool for modern business management. CSR represents an ongoing self-regulation activities and effort initiated by businesses to encourage ethical behaviour aimed at promoting quality work-life balances and prosperity of local communities and society within which they operate (Kwagga, Samuel and Medugu, 2023).

CSR as a commercial strategy began in the United States in the 1960s and has progressively become popular worldwide. The European Commission defines CSR as an enterprise's responsibility for its impact on society (Kwagga, Samuel and Medugu, 2023). This definition identifies basic tenets of CSR, including attention to stakeholders, friendly disposition to social, economic, and environmental issues. It pertains to companies' voluntary behaviours and performances that go beyond the scope of basic business relationships. CSR is a self-regulating practice that ensures that the firm is sensitive to its stakeholders (Kwagga, Samuel and Medugu, 2023).

There is no agreed definition of CSR. For instance, CSR is defined by Lee (2011) as part of any organization's commitment to achieve its goals. Meanwhile, Lord and Richard (2010) defined CSR as the continuous commitment by businesses to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as of the local community and society at large. CSR is the conception that an enterprise is responsible or held responsible for its impact on all relevant stakeholders (European Union, 2006). CSR draws attention to the ethical value of other corporations, that is, other organizations may mention some high profile stages to be considered but will be adopted and addressed in its CSR for the achievement of business, such as ethics and sustainability.

Engagement in corporate social responsibility (CSR) programs by organizations is evident in various ways. CSR could be implemented in the form of sponsorships, cash donations, volunteering activities, creating a foundation that works for the betterment of society, and so on. Access to information, changing business strategies, cut-throat competition, and creating meaningful work for society, have made CSR an important strategic tool for many organizations. CSR is the antidote for companies to prosper in the world where every step is being watched. Today, in order to build and maintain a favorable reputation, CSR serves as an essential element for a competitive advantage of the firm (Poudyal and Yukongdi, 2020). For strengthening customer relationship, CSR is one of the innovative means for companies as it helps to increase customers' trust and loyalty and enhance brand image.

Drivers of CSR

Ethical Responsibility

Ethical responsibility outlines that even if the law does not require, companies are expected to do the right thing. There are countries where the law does not state anything on the ethical treatment of the workforce or solid wastes, and so on, however, knowing that it is the wrong thing to do, companies are expected to do it correctly. To become socially responsible, this CSR component has been made essential by the business ethics movement.

Ethical norms can be interpreted through individual conscience and the anticipations of external stakeholders. The watchword of the London Stock Exchange, "My word is my bond," embodies the basic ethical principles of honesty and sincerity, which, together with trust, are customarily linked to the financial sector (Decker & Sale, 2009). The codes of ethics that personify voluntary limitations also include the basic ideologies of honesty, fair conduct, respect, and transparency in the financial sector. The ethical values and expectations of stakeholders are most apparent in the stakeholder dialogue, which puts communicative ethics into practice. Assuming ethical duties indicates that organizations will uphold the behaviors, customs, and standards that, despite not being enshrined in law, are still expected. Businesses are expected to follow both the letter and the "spirit" of the law as part of their ethical obligations. Another part of the ethical expectation is that corporations will operate fairly and objectively even in situations where regulations do not specify how to proceed or provide guidance. Consequently, ethical obligations accept socially accepted or banned behaviors, standards, regulations, and procedures even if they are not spelled down in the law (Kwagga, Samuel and Medugu, 2023).

With regard to protecting the moral rights of stakeholders, it is expected that businesses will be accountable for and responsive to the full spectrum of norms, standards, values, principles, and expectations that reflect and honor what customers, employees, owners, and the community deem to be consistent (Sule and Salisu, 2023).

Philanthropic Responsibility

Societies expect the companies to contribute to various societal projects even if it does not align with the firm's direct goal. This is a way for firms to act as a responsible corporate citizen and engage oneself for the betterment of society other than the business partners and shareholders. It is important for managers and employees to participate in voluntary and charitable activities within their local communities, especially in projects that enhance a community's quality of life (Sule and Salisu, 2023). The distinguishing characteristic between philanthropic and ethical responsibilities is that philanthropic responsibilities are not expected in an ethical or moral sense. Philanthropy is located at the most voluntary and discretionary dimension of corporate responsibility and has not always been linked to profits or the ethical culture of the firm.

Corporate philanthropy includes all of a company's optional or voluntary endeavors. Although philanthropy or corporate giving may not be a literal responsibility, it is now often anticipated by firms and is part of the public's general expectations (Kwagga, Samuel and Medugu, 2023). These activities are undoubtedly elective or discretionary in terms of both their scope and nature. They are motivated by the company's desire to engage in social activities that are not prescribed by legislation, demanded of business ethically, or widely expected of business. However, some companies do make charitable contributions in part for ethical reasons. They wish to act in a morally upright manner for society. The general population is aware that firms "give back," and the main distinction between the four-part model's ethical and philanthropic categories is that business donating isn't always assumed to be morally or ethically right. Although society accepts such donations, it does not categorize businesses as "unethical" based on their giving habits or if they are contributing at the appropriate level.

Brand Image

A brand is a distinctive identity of a producer, seller or services and goods that can either be a symbol or a name, which helps the company to differentiate its offerings from its competitors. Likewise, the American Marketing Association (AMA) defines a brand as a reflection and perception of a brand in the heart and minds of people. Brands are the combination of emotions and beliefs of people of what the brand should be (AMA, 2010). Consumers' knowledge and beliefs regarding the brand along with its non-product attribute leads to the brand image of a brand for each customer. Brand image is personal and symbolizes the consumers' attachment and association with the brand comprising of all the brand-related descriptive and evaluative data information (Kwagga, Samuel and Medugu, 2023). The message of the brand has a strong influence compared to that of its competitors when a consumer has a favorable brand image for the particular brand (Kwagga, Samuel and Medugu, 2023). Thus, when it comes to the important determinant of a buyer's behavior, brand image is definitely one of them.

Brand Image is one of the very renowned concepts in marketing. A brand image is the constellations of pictures and ideas in people's minds that sum up their knowledge of the brand and their main attitudes towards it. This definition shows that the brand image is the subjective concept rather than an objective concept formed in the consumer's mind. Associations related to the brand are grouped together to form an image in the consumer's mind (Sule and Salisu, 2023). Thus, consumers are more peculiar about brand associations and product attributes to determine value for money. It is product attributes that initiate the purchase and brand image comes at later stage, however, it does have significant role to play in consumer buying behavior. Like the name, image, logo and color of a product are easily acceptable and leave a mark on consumer's mind due to neutrality and unique aesthetics. However, if the associations like self-expressive benefits, personalities and emotional benefits are introduced it will further enhance the brand image of Telenor in terms of quality and value. All its marketing efforts are totally focused on improving product and corporate image or one can say brand image.

CSR and Brand Image

With the importance of corporate social responsibility rising, consumers' expectations on companies' commitment to CSR are growing. When a firm's strategy regarding positioning is CSR program based, it can be seen that the core values are filled by corporate social responsibility concept (Poudyal and Yukongdi, 2020). To ensure the brand from attacks, companies can integrate CSR into the marketing strategy (Poudyal and Yukongdi, 2020). The company which communicates the CSR to manage customer's expectations has an added bonus, as it becomes a strategic branding tool to influence and retain customers (Poudyal and Yukongdi, 2020). CSR programs shape a positive customer's attitude along with positive behavior. Thus, the utmost reason to be participating in CSR activities is to strengthen the brand image for companies. Today, rather than just being a contributing factor to the customer's social value, corporate social responsibility is becoming an essential aspect of every business which affects the brand image in a positive manner, thus, it is being considered of strategic importance (Poudyal and Yukongdi, 2020).

Additionally, CSR helps to engage the consumers in brand loyalty as it creates a positive influence on brand image. Furthermore, an increment of word of mouth and positive purchase intentions is an outcome of established brand image (Poudyal and Yukongdi, 2020). Most commercial banks have adopted a number of best practices when trying to create differentiation in brand recognition through corporate social responsibilities which include focusing on strengths, developing a strong marketing campaign, a unique logo and brand and a unique image in order to have a sustainable competitive advantage. There is a positive and significant association between a bank's CSR score and its financial size and quality. CSR, therefore, is not about free gifts and voluntary work **(**Manyange, 2013**)**. It is a strategy by organizations to deploy their resources in a way that helps the organizations build its brand image, brand position and company reputation through a mutually productive and sustainable business relationship with its community members. If well implemented, CSR is a win-win initiative for both the organization and the CSR beneficiaries.

The Banking Sector in Uyo

Banks act as financial intermediaries in our society, they price and value financial assets, they monitor borrowers, they manage financial risks and they organize the payment system (Sule and Salisu, 2023). By performing these functions, banks have a huge impact on the society. They usually require firms and households to adopt certain behavior in order to increase the chances that these lenders will pay interest and amortizations. The banking industry in Uyo is well established with a myriad of commercial banks which are categorized as large, medium and small banks. Competition is very high between these banks and also the demand for banking services is also increasing with the gradual increase in economic growth. There is need to enhance value delivery for the clients to stay competitive in the industry. Banks tend to increase branches to beat competition but the new trend is to improve service delivery and harness technology to serve customers better hence increased revenue ((Sule and Salisu, 2023).

Brand image is the consumers' perception about the brand. As such, it will guide a future development of a possible bound between consumers and organizations that have its highest expression through consumer loyalty, and the willingness of the consumer in paying a premium price. Positive CSR behaviors can facilitate brand building. CSR help brands to increase the public awareness in society and also enhance its uniqueness as customers usually prefer to purchase the products produced by companies with high social responsibility. Cooperative banks, from inception in the 19th century, have been seen as innovative and revolutionary enterprises capable for resolving economic and social problems, even in the face of market failure. They have embedded as they were within local areas and communities as a result creating strong relationships amongst their members based on trust and reciprocity and significantly increasing banking access to small and medium enterprises (SMEs), farmers and low income households, fostering local economic and social development (Sule and Salisu, 2023).

Theoretical Framework

Stakeholder Theory (Freeman, 1984)

Stakeholder theory, which was propounded by Freeman (1984), is the mirror image of corporate social responsibility. Instead of starting with a business and looking out into the world to see what ethical obligations are there, stakeholder theory begins with the world. It lists and describes those individuals and groups who will be affected by (or affect) the company's actions. In a single sentence, stakeholder theory affirms that those whose lives are touched by a corporation hold a right and obligation to participate in directing it. The purpose of the firm, underneath this theory, is to maximize profit on a collective bottom line, with profit defined not as money but as human welfare (Manyange, 2013).

Company managers are primarily charged not with representing the interests of shareholders (the owners of the company) but with the more social task of coordinating the interests of stakeholders, balancing them in the case of conflict and maximizing the sum of benefits over the medium and long term. Corporate directors, in other words, spend part of the day just as directors always have: explaining to board members and shareholders how it is that the current plans will boost profits (Manyange, 2013). They spend other parts of the day, however, talking with other stakeholders about their interests: they ask for input from local environmentalists about how pollution could be limited, they seek advice from consumers about how product safety could be improved and so on. At every turn, stakeholders are treated (to some extent) like shareholders, as people whose interests need to be served and whose voices carry the real force Clarkson (1998).

The stakeholder theory is a fundamental concept within the field of CSR literature. It argues that businesses have a broader responsibility beyond solely serving the interests of their shareholders. However, their duty extends beyond a narrow focus and includes the responsibility of meeting the diverse requirements and expectations of various stakeholders (Bello *et al.,* 2021). The stakeholders involved in this context extend beyond the shareholders and encompass a diverse range of groups, such as employees, customers, local communities, suppliers, and the environment. This theory posits that firms have a fundamental ethical responsibility towards a range of stakeholders, and fulfilling this responsibility can have a substantial impact on their reputation and brand perception. The stakeholder theory places great importance on the ethical obligation of companies to actively interact with their diverse stakeholders, leading to significant implications.

When corporations proactively engage in CSR efforts to address the concerns and interests of stakeholders, it can significantly enhance their brand image. The positive impact stems from the perception that the company is not solely motivated by profit but also demonstrates a genuine concern for the overall well-being and welfare of the broader community. Accordingly, stakeholder theory posits that organizations have the ability to foster enduring trust and loyalty among a diverse range of stakeholders through the implementation of a more inclusive and ethically accountable strategy.

Empirical Framework

Sule and Salisu (2023) examined Corporate Social Responsibility and Its Effects on Brand Trust in Bank: Evidence from Nigeria. The purpose of this study is to determine how corporate social responsibility (CSR) affects consumer trust in the banking industry. The study's emphasis is on CSR's four primary facets: economic, legal, ethical, and philanthropic. A model was used in this study to demonstrate the effects of several CSR elements on brand trust. A questionnaire was distributed to 400 bank clients, and 397 responses were received, valid and entered for descriptive and cause effects as the method of gathering primary data from respondents for analysis. The results showed that clients view CSR initiatives as a key component when engaging with banks. When banks engage in these activities, their brand trust is strengthened, and CSR activities and brand trust have statistically been linked in favorable and substantial ways. Customers of banks have different perceptions of the relevance of these activities. The findings would be enhanced by a larger sample size, the inclusion of more stakeholders, such as employees and managers, and the replication of the study in other nations. In order to improve their corporate reputation, banks are encouraged to take into account the study's variables in their operations and promote CSR. The topic of CSR has been covered in a lot of research, but only a small number of them focus on the banking industry and the Dala Kano, notably in Nigeria. For a better understanding of CSR initiatives and their implications on brand trust, this study recommends further research in the field.

Pham, Dinh and Tran (2025) in their study the Impact of Corporate Social Responsibility on Customer Loyalty: Evidence from the Commercial Banks in Viet Nam aimed at investigating the impact of corporate social responsibility (CSR) on customer loyalty, while also evaluating the role of mediating variables in this association. Additionally, the study aims to explore the factors that affect customer loyalty, such as the demographic variables of gender, average income, and education level. Based on model testing on PLS software with the data collected from 300 customers using services at Vietnamese commercial banks, the results show that CSR positively affects customer loyalty and intermediate factors such as corporate reputation, trust, and customer satisfaction have a positive significant in the relationship between CSR and customer loyalty. Besides, education, average income, and gender do not significantly affect customer loyalty. Therefore, the study emphasizes the importance of investing in CSR, thereby building personalized CSR strategies to meet the desires of each customer segment. Commitment and implementation of practical actions by commercial banks are essential for sustainable development and create competitive advantages for these organizations in restoring trust and enhancing customer loyalty.

Dapi and Phiri (2015) conducted a study on the impact of corporate social responsibility on brand loyalty. The key objectives of the study for the article were to determine consumer attitudes towards specific CSR programs, determine the impact of CSR on brand image and brand loyalty and determine what kinds of CSR programs are considered to be adequate by consumers to qualify as socially responsible. A quantitative survey was done using customers of the South African mobile phone service provider Vodacom. A self-administered questionnaire was used as the primary data collection instrument. The main findings of the study were that although most consumers were not aware of what CSR as a concept is, they felt that companies are obligated to be socially responsible. Most importantly however, it was determined that the knowledge of a firm's CSR initiatives may lead to enhanced corporate image and brand loyalty. From the findings, this article recommends that corporations need to take a more proactive rather than a reactive approach to societal and environmental issues. It also recommends that companies need to be more transparent about their CSR initiatives to consumers which in turn leads to increased stakeholder engagement.

Kwagga, Samuel and Medugu (2023) examined the Impact of Corporate Social Responsibility on Brand Image of MTN in Nigeria. The study viewed CSR from the lenses of economic CR activities, social CSR activities and environmental CSR activities. Survey research design was adopted to carry out the research in Kaduna metropolis. Purposive sampling technique was used to arrive at 278 business men and women and other subscribers to MTN network. Questionnaire was used to collect primary data. With the aid of ordinary least square regression analysis, the data were analyzed and the result shows that economic CSR activities, social CSR activities and environmental CSR activities impact brand image of MTN Nigeria. The study concludes that economic, social and environmental CSR activities play important roles in determining brand image of MTN; and recommends that management of MTN Nigeria should find a way to innovate their CSR responsibility practices. By engaging in CSR initiatives MTN Nigeria will foster a brand image that will lead to increased customer base and increased profitability. The study also recommends that MTN should undertake more morally justified CSR initiatives that will help to strengthen community welfare and their brand image.

Arslan and Zaman (2014) in their study the Impact of Corporate Social Responsibility on Brand Image: A Study on Telecom Brands. The study examined the impact of corporate social responsibility on brand image determined by using the advance econometric techniques. Brand image consists of all associations in the mind of consumers of that brand. Brand image is considered the basic and significant important part of brand equity. The findings of study support the positive effect of corporate social responsibilities. The findings are also helpful for professionals and researchers.

Araújo, Pereira and Santos (2023) conducted a study on the Effect of Corporate Social Responsibility on Brand Image and Brand Equity and Its Impact on Consumer Satisfaction. This paper aims to study the effect of corporate social responsibility (CSR) on brand image and brand equity and its impact on consumer satisfaction. The study follows a quantitative methodology, using the implementation of an online questionnaire distributed to people who bought, during the pandemic, a product that used a CSR action. Subsequently, data were analyzed through Smart PLS, following the Structural Equation Model. It was possible to conclude that the CSR initiatives positively affect consumer satisfaction through the mediating effect of brand image and brand equity. Further, brand image and brand equity improve when companies use CSR initiatives, and, despite what previous research has concluded, consumer satisfaction is not affected directly when CSR initiatives are used. This research has also showed that CSR's impact on brand image is higher for men, and CSR initiatives' impact on brand equity is also higher for regular purchase consumers.

Methodology

Research Design

The study employed descriptive research design to examine the relationship between independent and dependent variables. The descriptive research design enables the researcher to collect data from all aspect of the variables through a structured questionnaire.

Area of the Study

This study was conducted in Uyo metropolis of Akwa Ibom State. Uyo is the state capital of Akwa Ibom state. Uyo became the capital of the state on September 23, 1987 following the creation of Akwa Ibom state from the former Cross River State. Uyo L.G.A is made up of four clans: Etoi, Oku, Offot and Ikono. It is bounded in the North by Etinan and Abak L.G.A's, in the south by Itu L.G.A and in the west by Ikot Ekpene and Obot Akara L.G.A's. The inhabitants are mostly traders and civil servants.

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The population of Uyo, according to the 2006 Nigerian Census is 309,573 with a land area of 923,768 km^2 with geographical coordinates of 503′ 00′′ latitude and 756′ 00′′ longitude. With many banks in Uyo metropolis, the city was deemed suitable in carrying out this study.

Sample Size and Sampling Technique

Since the population was known, the researcher adopted the Taro Yamene's formula to obtain the sample size. Thus, we have;

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

Where n= sample size

N= population size= 1,023,500

e=error margin=5% or 0.05%

$$n = \frac{1,023,500}{1+1,023,500\,(0.05)^2}$$

$$n = \frac{1,023,500}{1+1,023,500\,(0.0025)}$$

$$n = \frac{1,023,500}{1+2,558.75}$$

$$n = \frac{1,023,500}{2,559.75}$$

n= 399.8= 400(approximation)

Therefore, the sample size used for the study was 400.

The researcher adopted the purposive sampling method by relying on her own judgment in choosing the customers who participated in the survey. In administering the questionnaire, respondents were selected with the help of the research assistants who were trained by the researcher on how to carry out the research process. The selected banks were assigned 25 copies of the questionnaire to be filled by their customers (16*25=400). In the absence of the customers, the questionnaire copies were dropped with the bank security of each bank under study who helped in administering it to the customers.

Sources of the Data

Data for this research were collected from primary source. The primary data were obtained with the use of questionnaire, designed to enable respondents express their independent opinions. The researcher also employed the use of secondary data where the bank's annual database was assessed.

Validity of Research Instrument

A pilot survey was conducted to test the validity of the questionnaire. The test covered all the items measured. The content validity of the instrument was determined by my supervisors who matched the variables of the instruments with the research questions in order to determine whether or not the instruments measured what they were supposed to measure. They successfully assessed the instrument and made suggestions. The suggestions were taken care of and changes made where necessary. This idea was to make sure that questionnaire covered what it is supposed to cover. This makes the questionnaires to be deemed valid to be employed to collect data in the main study.

Method of Data Collection

Data were collected using a questionnaire-based survey of individuals who were bank customers. Google forms were sent to respondents with the help of frontline officers of banks, managers and various organizations who were approached through personal contacts in order to receive email addresses along with the list of respondents. However, as banks and other organizations were reluctant to disclose the identity of the respondents, the list was not provided, instead, they circulated the Google form themselves. Furthermore, in order to avoid receiving incompletely filled forms, all the fields were made mandatory or 'required' in the Google form. A total of 320 respondents completed the survey. For the development of the questionnaire, the first section contained a simple question which helped to screen out the respondents. The question was regarding whether the prospective respondent had a bank account or not. The purpose of doing so was to determine if the respondent met the criterion to participate in the study. The second section included questions relating to the respondents' demographic characteristics while the third and fourth sections in the survey contained the questions that were related to the independent variables (i.e., two components of CSR) and the dependent variable (brand image). These variables were measured on the basis of a 5-point Likert response scale ranging from "Strongly Disagree" (coded 1) to "Strongly Agree" (coded 5).

Method of Data Analysis

The analysis of data for this study was done based on the data collected from the respondents using a self-structured questionnaire. Simple Linear Regression was used in testing the hypotheses at a 5% level of significance. The simple percentage was adopted in analysing the respondent's bio data.

Data Presentation, Analysis, Discussion of Findings

Data Presentation

In this subsection of the study, the key variables of the study were presented- Brand Image (BI), ethical responsibility (ETR) and philanthropic responsibility (PR). The computed data were based on the opinion of the respondent's collected using questionnaire. The dependent variable of the study Brand Image (BI) while the independent variable was corporate social responsibility measured using ethical responsibility (ETR) and philanthropic responsibility (PR

Data Analysis

The simple linear regression statistics showing the effect of Ethical Responsibility on Brand Image in the Banking Industry in Uyo.

Table 1: Simple Linear Regression Output

Variable	Beta (β)	t-Stat.	P-Value	Remark	R	R^2	F-ratio
Constant	0.236	5.157	0.000	Insignificant	0.976	0.952	7957.589 prob.<0.05
ETR	0.986	89.205	0.000	Significant			

Source: Researcher's Computation, (2026).

*Dependent Variable=BI

From Table 1, R^2 showed that 95.2% variation in Brand Image (BI) was caused by the influence of Ethical Responsibility (ETR). From the computed value of F-statistics of 7,957.589 (prob.<0.05), it was discovered that R^2 was significant in explaining the influence of ETR on BI of Banking Industry in Uyo. ETR indicated a positive and significant influence on BI (t-stat.>1.966, p-value<0.05) of Banking Industry in Uyo. It implied that a percentage increase in ETR will result to 98.6% increase in BI.

The constant (β_o) of 23.6% showed the level of BI of this study as ETR was held constant and significant (t-stat.>1.966, p-value<0.05). The null hypothesis, which states that Ethical Responsibility has no significant influence on Brand Image in the Banking Industry in Uyo was rejected and the alternative hypothesis, which states that Ethical Responsibility significantly influences Brand Image in the Banking Industry in Uyo, was accepted on the rationale of t-statistics and p-value computed (t-stat.>1.966, p-value<0.05).

The simple linear regression statistics showing the effect of Philanthropic Responsibility on Brand Image in the Banking Industry in Uyo.

Table 2: Simple Linear Regression Output

Variable	Beta (β)	t-Stat.	P-Value	Remark	R	R^2	F-ratio
Constant	0.038	1.235	0.217	Significant	0.990	0.980	19510.782 prob.>0.05
PR	1.018	139.681	0.000	Significant			

Source: Researcher's Computation, (2026) *Dependent Variable=BI

From Table 2, R^2 showed that 98.0% variation in Brand Image (BI) was caused by the influence of Philanthropic Responsibility (PR). From the computed value of F-statistics of 19,510.782 (prob.>0.05), it was discovered that R^2 was insignificant in explaining the influence of PR on BI of Banking Industry in Uyo. PR indicated a positive and significant influence on BI (t-stat.>1.966, p-value>0.05) of Banking Industry in Uyo. It implied that a percentage increase in PR will result to 101.8% increase in BI.

The constant (β_o) of 3.8% showed the level of BI of this study as PR was held constant and insignificant (t-stat.<1.966, p-value>0.05). The null hypothesis, which states that Philanthropic Responsibility has no significant influence on Brand Image in the Banking Industry in Uyo was rejected and the alternative hypothesis, which states that Philanthropic Responsibility significantly influences Brand Image in the Banking Industry in Uyo, was accepted on the rationale of t-statistics and p-value computed (t-stat.>1.966, p-value<0.05).

Discussion of Findings

The main objective of this study was to examine the influence of Corporate Social Responsibility on Brand Image in the Banking Industry in Uyo, Akwa Ibom State. The Cooperate Social Responsibility strategies considered for this study were ethical responsibility and philanthropic responsibility to see how they affect Brand Image of Banking Industry in Uyo, Akwa Ibom State. To achieve the study objectives, a simple linear regression model was used to test each of the independent variable. The major findings revealed were as follows:

- The result also revealed that Ethical Responsibility significantly influences Brand Image in the Banking Industry in Uyo. This means that bank that treats their employees fairly and are honest in their communication with their customers can induce their brand image. These findings are consistent with that of Poudyal and Yukongdi (2020), Sule and Salisu (2023) and Kwagga, Samuel and Medugu (2023) but contradict the work Dapi and Phiri (2015) that see consumer's loyalty as factors affecting brand image.
- The result showed that Philanthropic Responsibility significantly influences Brand Image in the Banking Industry in Uyo. This implies that supporting community development projects and engaging in social welfare activities can help increase bank's brand image. This is in line with Kananen (2024) but disagree with Khan, Benhamed, Soliman and Khalifa (2024).

Summary, Conclusion and Recommendations

Summary of the Findings

The main objective of this study was to examine the influence of Corporate Social Responsibility on Brand Image in the Banking Industry in Uyo, Akwa Ibom State. The Cooperate Social Responsibility strategies considered for this study were ethical responsibility and philanthropic responsibility to see how they affect Brand Image of Banking Industry in Uyo, Akwa Ibom State. To achieve the study objectives, a simple linear regression model was used to test each of the independent variable. Relevant data were collected with the use of questionnaire from the customers who owned a bank account with any of the selected banks in Uyo. From the analysis of data, the independent variables (ethical responsibility and philanthropic responsibility) had a positive and significant effect on the dependent variables (Brand Image). This suggests that for banks to increase their brand image, all the strategies of Corporate Social Responsibility must be employed to build more brand reputation and patronage.

Conclusion

Based on the findings of this study, the following conclusions were made:

i. Ethical Responsibility significantly affects Brand Image in the Banking Industry in Uyo, Akwa Ibom State.
ii. Philanthropic Responsibility significantly affects Brand Image in the Banking Industry in Uyo, Akwa Ibom State.

Recommendations

Based on the above findings, the following recommendations were made;

1. Based on the significant effect of ethical responsibility on brand image in the banking industry in Uyo, Akwa Ibom State, banks should avoid unethical business practices to in order to enforce positive image of their brand.

2. Based on the significant effect of should undertake more morally justified CSR initiatives which will help them strengthen community welfare and their brand image.

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