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Sustainability on the Horizon? An investigation into Sustainable Banking Practices in an Emerging Economy

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Abstract

Purpose – This study investigates sustainability practices in the banking industry, focusing on a developing economy. It employs the triple-bottom-line framework to answer the following research question: How do banks in Nigeria conceptualise sustainability, and what role does it play in their banking practices?

Design/approach/methodology – This study adopts a social constructivist approach in its exploration of banking sustainability practices in an emerging economy, and the research design is a purpose-based (exploratory) approach. The qualitative data was collected from 33 bank personnel from various bank units and departments through semi-structured interviews in order to achieve the research objective.

Findings – The study reveals a lack of sustainability policies and programmes, as banks focus mainly on profitability. It uncovers unfair treatments of bank workers through casualisation, low wages, and work overload. It indicates that most banks in developing countries ignore environmental considerations, as they still carry out paper-based transactions and use diesel-powered generators, which cause various negative environmental impacts. It also confirms that governments and banks in the country are not doing enough to propagate sustainable practices and banks have also not taken advantage of the sustainability concept to promote their brands; instead, they consider it as requiring additional operational costs..

Practical implications –The findings demonstrate the need for banks to see sustainability from a marketing point of view and adopt sustainable practices to create additional value that will improve their brand image and enhance their competitiveness.

Originality/value –The importance of sustainability in the banking industry in emerging economies is considered a viable means of contributing to the overall development goals of the United Nations as the world tries to preserve the environment. It also highlights the consequences of inaction or unsustainable banking practices.

Keywords: sustainability, corporate social responsibility, banking, emerging economy, Nigeria

Paper type: research paper

Introduction

The continuous population growth after the industrial revolution and the resultant increase in the production of goods and services to satisfy the growing needs and demands of the world's population is putting pressure on the planet because human activities and the exploitation of natural resources to meet human necessities hurt the environment, leading to a social disparity across the globe (Elliott, 2012; Blewitt, 2014). As a result, the world faces social and ecological problems such as pollution, high levels of carbon emissions, global warming, climate change, poverty, hunger, economic inequality, and unclean water (Rogers et al., 2012; Sachs, 2015). Therefore, it can be argued that the rapid industrialisation of the past two centuries has had enormous negative environmental and social impacts on the world (Pearce et al., 2013; Elkington, 1994; Kumar et al., 2020). Furthermore, Elliott (2012) notes that the rise of materialism and consumerism will create an unsustainable future with negative impacts on the planet.

Recently, different campaigns have been carried out in favour of sustainable practices in everyday life. Scholars and practitioners have proposed various sustainable development practices to reduce adverse effects on communities and minimise the damaging effects of exploiting natural resources on society. The Earth's finite resources will not be able to support the world's growing population (Kumar and Prakash, 2019). As a result, every government and organisation must address sustainability issues within their environments. Accordingly, the United Nations and governments worldwide have made concerted efforts to integrate sustainability into various social and environmental programmes (Kishore and Ajai, 2019). Consequently, the past decades have witnessed the development of various sustainability codes of conduct by different United Nations-affiliated organisations whose goal is to enhance global sustainability programmes and performance. Notable among them are the Global Reporting Initiative, the United Nations Global Compact principles, and the Equator Principles (Mitra and Schmidpeter, 2017; Kishore and Ajai, 2019). Furthermore, all organisations are being encouraged to participate in these initiatives and integrate sustainability into their corporate strategies. As a result, sustainability has become an essential aspect of global business operations. Thus, corporations are being encouraged to incorporate sustainable practices using the triple-bottom-line (TBL) framework (profit, people, and planet) of sustainability in their business operations (Kishore and Ajai, 2019). Researchers have therefore conducted several studies on sustainable banking in developed countries (e.g., Jeucken, 2001; Scholtens, 2009; Weber, 2016; Carè, 2018; Kishore and Ajai, 2019). However, only a few studies have been conducted in emerging economies (e.g., Khan et al., 2011; Prakash et al., 2018) with a rather limited focus– a gap in the literature. This study aims to fill that gap by investigating a yet unexplored area in the banking sector in a developing economy: the Nigerian banking context.

Banks actively promote sustainability as an integral part of economic development in many advanced countries (Kumar and Prakash, 2020). This study investigates current sustainable practices in banks in an emerging economy, arguing that such banks have made limited efforts to integrate sustainability into their banking operations. Most of the banks' activities in emerging economies are restricted to the practice of paperless banking, the installation of solar panels at their branches to power their banking operations, and the encouragement of the adoption of the use of Internet- and mobile-banking services and of ATMs for banking transactions (Biswas, 2011; Kishore and Ajai, 2019). No concise and standardised framework offers comprehensive ideas on how banks in developing nations can successfully incorporate sustainable banking practices' environmental and social dimensions in their corporate and business strategies. Moreover, the available studies on sustainability do not consider the extent of sustainable banking performances in developing economies.

Therefore, the present study reviews the extent of banks' sustainable practices in a developing economy. The research's main objective is to understand the level of sustainability practices in the banking sector of an emerging economy, while the research question is: How do banks in Nigeria conceptualise sustainability, and what role does it play in their banking practices? In order to answer this question, the article applies the TBL framework as a theoretical lens in examining sustainable banking practices in Nigeria. The article is structured as follows. The subsequent section reviews the existing literature on sustainability. The section that follows presents the methodology in relation to the data collection. The next part of the study is an outline of the findings and an analysis thereof. A discussion of the results follows. The final section of the study is the article's conclusion, implications for research, and limitations.

Background

The mounting evidence of climate change and other ecological challenges as well as the reality of the impacts of human activities on the environment, are compelling multinational corporations and other firms to play an active role in preserving the planet for future generations (Jayanti and Gowda, 2014; Ogunkan, 2022). Although sustainability has gained momentum in developed countries (Mahmood et al., 2019), the concept is still in its infancy in emerging economies. This has drawn the attention of scholars from developing economies. For example, many prior sustainability studies of developing economies (e.g., Anochiwa et al., 2020; Omodero and Uwalomwa, 2021; Nicolas, 2022; Akadiri et al., 2022) have been undertaken in various sectors of the economy, including energy, agriculture, transportation, manufacturing, and production. Only a few focus on the services industry. For example, Okoye et al. (2020) link energy consumption for business and home use to economic development in Nigeria; at the same time, such energy consumption has adverse effects on the environment. Similarly, Khan et al.'s (2020) study affirm the relationship between Pakistan's energy usage, economic development, and carbon dioxide emissions. Thus, prior studies have shown that energy consumption, including economic growth, increase carbon dioxide emissions (Omodero and Uwalomwa, 2021; Nicolas, 2022; Akadiri et al., 2022).

Like many other developing countries, the Nigerian business world shares sustainability concerns (e.g. poverty, rising energy costs, carbon emissions, water shortages, waste management, soil pollution, agricultural waste, and environmental degradation) with other parts of the world (Oghenejoboh et al., 2021; Ogunkan, 2022). As a result, industry managers in emerging markets have been taking steps to contribute meaningfully to sustainability practices in society. However, more actions are still needed in Nigeria, as many factors contribute to unsustainable practices. For example, due to the inadequate power supply in Nigeria, organisations use generators to power their equipment to provide products and services, leading to increased carbon dioxide emissions, higher material costs, and a poor waste management culture (Jayanti and Gowda, 2014; Nicolas, 2022).

In addition, a critical literature review shows that the Nigerian government's sustainability policies have not put the expected pressure on organisations to comply with the sustainability code of practice along the three focal areas of the TBL framework (Achumba et al, 2013; Oyedepo, 2014). Nigeria is an emerging economy, the most populous black nation, with over 200 million people and limited sustainability programmes. A growing body of evidence in the extant literature demonstrates that the increasing global population and urbanisation are putting pressure on biodiversity. Thus, it is projected that Nigeria and a few other developing countries in Africa and Asia will constitute over 35% of the urban increase in the near future, adversely affecting the environment (Uchehara et al., 2022). There is growing concern about the need for organisations to incorporate sustainable best practices in their business operations to protect and preserve the environment (Orji et al., 2019; Adewuyi et al., 2020; Uchehara et al., 2022). However, despite these various assertions in different industries, sustainability studies have remained inadequate in relation to developing economies, especially in the banking sector. Therefore, this study examines sustainability best practices in the banking sector of an emerging economy (Nigeria) to draw parallels to global sustainability best practices.

Sustainability in brief

Sustainability has become a ubiquitous paradigm for improving global quality of life and inclusive growth. It has emerged as the socioeconomic and environmental development mantra in the past three decades. Its importance in society cannot be overemphasised as nations begin to practice replenishment as they use environmental resources for socioeconomic activities. Sustainability aims to preserve the natural ecological environment for future generations. However, despite the enormous benefits of sustainable practices, scholars have not yet agreed on a precise definition of sustainability; thus, the term has been defined in many different ways (e.g. Mebratu, 1998; Newman, 2005; Holden et al., 2017; Silvestre and Tirca, 2019; Schroeder et al., 2019; Kumar et al., 2020). The concept was first defined in the Brundtland Commission Report of 1987, entitled 'Our Common Future'. It is regarded as the origin of other definitions, as it is the most commonly cited by researchers (e.g. Veron, 2001; Steurer et al., 2005; Osorio et al., 2005; Kumar et al., 2020). The Brundtland Commission Report defines sustainability as 'development that fulfils the needs of the present generations without compromising the ability of future generations to meet their needs' (Brundtland Report, 1987). However, despite this seemingly clear explanation of the basic concept of sustainability, various scholars have interpreted it differently, and the definition of the term has become an academic debate (Osorio et al., 2005; Hopwood et al., 2005). Accordingly, the concept of sustainability has continually evolved. It initially focused solely on practices relating to the environment. But as time has passed, economic, ethical, and social development-related dimensions were introduced to the sustainability concept to address general issues concerning sustainability in society.

The concept of sustainability first arose at the United Nations Human Environment Conference of 1972. The various discussions on sustainable development during the conference resulted in the emergence of different policy formulations that laid the foundation for the United Nations Environmental Program. Consequently, the term became generally acceptable between 1972 and 1992 through various conferences, consultations, seminars, and similar events (Kumar et al., 2020). The consequence is the political importance that became attached to it by world leaders due to the publication of the Brundtland Commission Report in 1987. The publication of the Brundtland Commission Report led to the generally accepted common sustainable development principles on climate change, global warming, social disparity, poverty, population explosion, environmental degradation, and more. However, the Environment and Development Rio Declaration of 1992 led to the introduction of 18 principles of sustainable development that underline that long-term economic progress can only be guaranteed when it is linked with the protection of the environment. Therefore, focusing on a healthy and productive life without threatening the needs of present and future generations is necessary. As a result, several interpretations of the concept of sustainability have been made in different contexts (Veron, 2001; Kumar et al., 2020). The general acceptance of the sustainability concept is attributed to various factors, such as poverty; artificial environmental disasters; global warming; rising social inequality; increasing social disparity; unsustainable production and consumption patterns; and growing awareness and concerns regarding the healthy future of humanity (Hopwood et al., 2005). Governments worldwide are now beginning to take these sustainable issues as an urgent matter of global concern, with many world leaders organising meetings to devise modalities to formulate policy measures for sustainable development programmes in every society (Sneddon et al., 2006).

Banking sustainability

The term 'banking sustainability' refers to the incorporation of ethical, social, and environmental issues in banking operations (Goyal and Joshi, 2011; Khan et al., 2011; Weber and Feltmate, 2016; Carè, 2018; Kumar et al., 2020; Moufty, 2022; Hamidi and Worthington, 2023). This contention seems to agree with another definition given by Kumar and Prakash (2019) but from a different perspective which indicates that, it involves integrating different contemporary approaches to banking operations, such as social, responsible, ethical, and green banking. Meanwhile, there have been many suggestions in the literature (e.g. Carroll, 1979; Jeucken and Bouma, 1999; Cleene and Wood, 2004; Baumgartner and Ebner, 2010; Tan et al., 2017; Hamidi and Worthington, 2021; Moufty et al., 2022) of the best ways for businesses to respond to sustainability issues.

For example, Carroll (1979) categorises such responses to sustainability into four phases, varying from 'do nothing' to 'do much'. Applying this to banking, the first category is defensive banking, whereby all sustainability issues are ignored by the bank (Cleene and Wood, 2004; Jeucken and Bouma, 1999), and there may even be attempts by the bank to oppose new environmental regulations, especially when they are perceived as being directly or indirectly detrimental to the interests of the bank (Jeucken and Bouma, 1999). In other words, defensive banks see sustainability as an additional expense that should be avoided and therefore do not support legislation on sustainability (Baumgartner and Ebner, 2010).

The second category is preventive or protective banking, whereby banks systematically manage environmental and social risks (Cleene and Wood, 2004). Jeucken and Bouma (1999) demonstrate that due to social pressure, the need to continually generate revenue, reduce costs, minimise risks, and abide by legal rules and regulations, most banks often incorporate a preventive approach into their daily banking operations. For example, preventive banks focus on internal banking operations, such as introducing paperless transactions and reducing water and energy use (Tan et al., 2017).

The third category is offensive banking, which Cleene and Wood (2004) describe as the banks' strategic management of environmental and social risks. In offensive banking, the bank starts to realise the opportunities associated with sustainability practices (e.g. sustainable financial products or services and new market opportunities) (Tan et al., 2017). Jeucken and Bouma (1999) explain that offensive banks consider the impacts of their internal and external activities on society and are constantly seeking solutions that would be mutually beneficial to the bank and the community (e.g. producing green financial products) (Baumgartner and Ebner, 2010).

The fourth category is the sustainable banking stage. Here, banks adopt sustainable practices by incorporating all components required in the preventive and offensive steps to offer solutions that benefit all society's stakeholders in their banking operations. Such banks pursue sustainable banking to achieve their overall business objectives. Such banks adopt the TBL framework, and sustainability goals drive the new banking products and services designs (Baumgartner and Ebner, 2010).

According to the United Nations Environmental Program and the World Bank (2017), banks can adopt sustainability practices in two main ways. First, they can contribute to society's sustainable development goals by incorporating social, environmental, and ethical responsibilities into their operations. Banks' environmental consideration projects, which include paperless banking, energy efficiency, recycling, and social improvement initiatives like financial literacy and financial inclusion, can help preserve the environment and improve people's quality of life. Second, they can contribute to social and environmental development by incorporating environmental and social considerations in their core banking strategies, like developing sustainable financial products and financing activities that positively impact society's wellbeing (Kumar et al., 2020). Kumar and Prakash (2020) emphasise that issues concerning sustainable development should be incorporated into core banking operations as a central strategic pillar in banking. Weber and Remer (2011) suggest applying three basic principles to incorporate sustainable practices into the banking system. The first principle involves integrating environmental concerns and social advancement conduct into core banking operations. The second involves incorporating sustainability practices in day-to-day banking activities. The third promotes adopting sustainable development practices regarding the quantifiable business results reported to all the stakeholders. Islam et al. (2016) argue that banks should report and disclose such sustainable practices annually. Such practices include business responsibility reports, sustainability reports, and corporate social responsibility reports. However, Moufty et al. (2022) categorise banks according to three classifications based on their level of sustainability-reporting practices. Group one is the beginner category and includes banks that undertake minimum disclosure. Group two is the considerate type and includes banks with an average commitment to sustainability disclosure. Finally, group three, the leader, includes banks that disclose much sustainability information.

Prior studies (e.g. Weber and Feltmate, 2016; Ziolo et al., 2017; Carè, 2018; Jan et al., 2022) argue that implementing banking sustainability practices can also be used for commercial benefit. For example, banks that incorporate sustainable practices always have a favourable outlook and competitive advantage in the market (Kumar et al., 2020). Meanwhile, in a country like Nigeria, a developing economy, people's awareness about expectations of the roles and responsibilities of banks is low (Oboro and Onuorah, 2022). Nevertheless, Nigerian banks are driven by global best practices established to encourage the development of innovative ways of offering sustainable banking practices (Okodugha, 2021). Accordingly, several financial-inclusion initiatives have been developed, and cashless and online-banking transactions have been encouraged (Nwagwu, 2020; Ikpor et al., 20022). However, Ikpor et al. (2022) argue that the Nigerian banking industry's response to implementing sustainable banking practices could have been faster and better aligned with global best practices to support societal good. Kumar and Prakash (2019) argue further that the banking policies of developing nations like India (and even Nigeria) must be robust, with verifiable and workable policy guidelines to promote sustainability in core banking services. In addition, emergent theoretical insights (e.g. Eisenhardt and Graebner, 2007) have improved the prospects of further developing the concept of sustainable banking in an emerging market.

The triple-bottom-line framework

This section explains the TBL sustainable development framework. The term 'triple bottom line' was coined by Elkington (1994) to describe sustainability according to three dimensions: the economic, social, and environmental dimensions. TBL was further developed in the mid-1990s when the consulting group AccountAbility coined the term. Elkington (1998) later propagated it in his book *Cannibals with Forks: The Triple Bottom Line of 21st-Century Business*. The TBL framework expands organisational performance evaluation ideas to include financial considerations, social justice, and a quality environment (Elkington, 1999). Similarly, scholars have also termed the TBL approach as the '3Ps': the planet, people, and profit (Elkington, 2013; Alhaddi, 2015; Zak, 2015; Kumar et al., 2020). The underlying assumption of Kumar and Prakash's (2020) TBL framework is that organisations' performance should not be measured solely based on financial performance but also by the social and environmental impacts of their activities (Norman and MacDonald, 2004; Slaper and Hall, 2011; Zak, 2015; Subramaniam et al., 2017). Therefore, profit maximisation should not be the sole focus of businesses. Companies should also strive to deal with sustainability, as it concerns every stakeholder (e.g., customers, employees, suppliers, policymakers, regulators, governments, and society) (Norman and MacDonald, 2004; Zak, 2015). Therefore, the three spheres of sustainability – the economic, social, and environmental dimensions (profit, people, and the planet) – and the various critical issues linked with them are presented in Figure 1 below:

Figure 1 about here

The triple bottom line and sustainable banking

The economic dimension of the triple bottom line in relation to banking

The economic dimension of the TBL framework is the easiest of the three dimensions to evaluate. The financial dimension is usually assessed using traditional performance indicators, such as sales volume, revenue generation, profit margin, overall return on investment, and shareholder value (Hamidi and Worthington, 2021). However, many other industry-specific evaluation methods are available in every industry to measure organisational performance as an aspect of the economic dimension of sustainability, which is also applicable in the banking industry and is used to evaluate banking sustainability strategies and operations. The economic facet suggests that businesses should make a reasonable return on investment to help sustain their continued existence. At the same time, they must be responsible to society by promoting charitable courses and producing environmentally friendly products and services that are healthy for human consumption while trying to make a profit (Hamidi and Worthington, 2023). Thus, the economic dimension of sustainability encourages banks to make a profit through ethical means.

The social dimension of the triple bottom line in relation to banking

The social dimension of the TBL framework refers to the idea that business organisations' responsibilities extend beyond simple compliance with various regulations and must also include other societal considerations (e.g. reasonable remuneration for employees, production of healthy products for consumers, and promotion of the general wellbeing of society). Kocornik-Mina et al. (2021) suggest that social development practices compel organisations to consider many social issues when conducting business operations. Therefore, social banking practices have evolved to enable the realisation of social development goals through sustainable banking practices. Benedikter (2011) refers to social banking as 'banking with a conscience', as it encourages banks to incorporate social considerations into their banking operations by investing in social programmes, such as assisting poor and vulnerable individuals in society. The focal point of the social dimension of the TBL framework in relation to banking is to advance society's greater good (Chibba, 2009; Weber and Remer, 2011; Lehner, 2016; Kocornik-Mina et al., 2021).

The environmental dimension of the triple bottom line in relation to banking

The environmental dimension of the TBL framework in relation to banking refers to the impact of banking operations on the ecosystem. Jan et al. (2022) argue that even though banking activities do not directly impact the environment, their lending and financing activities indirectly adversely affect the ecosystem. As a result, scholars have introduced the concept of sustainable banking to minimise the adverse effect of banking activities on the environment. Sustainable banking emphasises that various core banking operations should consider the direct or indirect impacts of such actions on the environment (Dewi and Dewi, 2017). Similarly, Hamidi and Worthington's (2023) assertion is that implementing sustainable banking practices in the financial services industry will promote a healthy environment, increase banking operational efficiency, and reduce costs. Nagariya et al. (2022) confirm that sustainable banking strategies (such as digitalising and automating banking operations, using eco-friendly technologies, and making environmentally friendly investment decisions) are essential in ensuring our environment remains safe and preserved for future generations. Yadav and Pathak (2014) also argue that the negative ecological impacts of banking directly affect a bank's reputation and return on investment. Saeudy et al. (2021) opine that banks' introduction of sustainable banking products and services, energy-efficient technology, zero-carbon footprints, and green buildings positively help preserve the environment and reduce banking-related risks, such as reputational risk, credit risk, and legal risk. Jeucken (2001) concludes that environmentally responsible banks can develop a good and positive image and reputation, resulting in a competitive advantage.

Methodology

The study is qualitative and relies on multiple field data sources, primarily in-depth interviews, to reveal conceptualisations constructed through rigorous coding and interpretation procedures. Thus, the research design is a purpose-based (exploratory) approach. The primary data collection method was a series of qualitative interviews with 33 bank staff members in various units and departments, as shown in Table 1. The study uses a qualitative approach in order to conform with the principles of inductive research (Schwandt 2015; Billups, 2019) which offers opportunities to theoretically and empirically generalise the study findings. Furthermore, since the investigation is exploratory, it provides an avenue for generating data that applies to the research question. The semi-structured interview method gave the researchers the flexibility of words and sequence guided by the interviewees' responses (Gbadamosi, 2009; Galletta, 2013; Schuster, 2023). The interviews focused on banks' sustainability practices and the impacts thereof on bank reputation, bank performance, and society. The interviews were conducted face-to-face, which the researchers considered appropriate for the study's exploratory nature.

Sampling method

The researchers employed the purposive sampling method to identify appropriate participants for the study, as they carefully selected the participants who could best provide insightful answers to the research question. Patton (2015) suggests that the logic underpinning purposive sampling and the fact that it enables the researchers to choose the right respondents, through whom authentic information about a phenomenon can be directly retrieved, is essential for an in-depth qualitative study such as the present research. Therefore, since the study aims to understand sustainable banking practices among Nigerian banks comprehensively, it required the selection of respondents from upper-managerial staff in different bank units and departments (Bryman, 2015). The interview sessions took place between January and June 2023. Therefore, the researchers ensured the participants were managerial-level bank professionals in various departments. As a result, the researchers verified that the chosen respondents for the study met the eligibility criteria for the study (participants were required to be current bank employees in managerial positions).

Data collection

The present study's data collection process was exploratory, and 33 mid- to senior-level bank staff members were interviewed to gather the required data. The bank executives were selected from different commercial banks in Nigeria, anonymously presented as Banks A, B, C, D, E, F, and G. Five mid-level managers from each bank were chosen through purposive sampling for the semi-structured interviews. The participants were selected based on their banking knowledge and positions: regional operations manager, regional marketing manager, branch manager, relationship manager, or branch operations manager. The reason for choosing these categories of bank employees for the interviews is that they could provide accurate answers to the interview questions on Nigerian banks' sustainability practices. They were eventually contacted, and the formal interviews were pre-arranged. Most participants were contacted via telephone and the researchers' professional network contacts in those locations. Consequently, the interview meetings were held in different locations with different categories of bank managers in the Nigerian banking sector. All formal interviews were digitally recorded and were later transcribed. The interviews lasted between 45 and 90 minutes. The discussions were face-to-face, conducted online and at the bank premises after the branches were closed for the day's business.

Each interview began with broad questions on the participants' managerial roles at their banks. The interviews were generally conversational in order to explore current bank sustainability practices in Nigerian society. The interviews were semi-structured and open-ended, linking prior conceptualisations and interpretive analyses to exploring sustainability practices in the Nigerian banking system. The researchers allowed room for additional investigations to gain more in-depth insights into the issues raised by the study participants by acquiring information on their lived experiences. Although an initial interview guide was used, most conversations moved into areas that emerged from within the interviews. Consequently, the participants provided valuable and insightful answers to most questions raised and discussed during the semi-structured interviews. Thus, their responses help generate in-depth knowledge and understanding of banks' different activities in sustainable banking development. The participants' detailed profiles are presented in Table 1 below:

Table 1 about here

Data analysis

Data analysis commenced after the saturation point was reached – when the participants provided no new information. The data analysis was based on the conceptual framework (Figure 1) and was conducted after the data transcription. First, the researchers undertook the content analysis of each interview item, as Crossman and Bordia (2022) suggest, in order to identify significant themes relevant to the study. The following activities underline the central issues and core statements related to the conceptual framework in Figure 1 (Bell et al., 2023). The researchers then classified each interview by highlighting interesting themes and topics as well as noting additional significant statements concerning the conceptual framework (Bell et al., 2023).

Each stage of the data analysis was documented for further interpretation. The coding process was conducted in two phases. First, the critical issues relating to sustainable banking practices were categorised as economic, social, or environmental problems per the conceptual framework. Next, the interview material was studied in depth in order to be able to identify the various interviewee responses. This procedure allowed the emerging themes and strengthened them with appropriate justifications. In addition, the process enabled the presentation of the most critical constructs described during the interviews in a pattern (i.e., putting coding together in sequences). The indicators were sorted accordingly. At the same time, the researchers undertook content and topic-based analyses to justify and verify the authenticity of the study. Ultimately, the qualitative research findings offer insights into numerous sustainable banking issues in the Nigerian banking industry.

Findings

This section presents the research findings according to the three main themes of the TBL framework: profit, people, and planet. 'Profit' represents the economic dimension, 'people' represents the social dimension, and 'planet' means the environment. Each theme represents a distinct set of participants' experiences of sustainable banking operations from the standpoint of the TBL framework. They provide insights into the reality of sustainability practices in the Nigerian banking industry and are presented below:

The profit dimension: Banks' economic performance and sustainability

The study reveals that banks have consistently improved in economic development. Despite this success, the study findings show that Nigerian banks have not done enough in sustainability practices. Although sustainability programmes in the Nigerian banking sector are lacking, the study found some policies designed by the government to promote sustainable banking practices among commercial banks in Nigeria. Almost all the participants confirmed that sustainability practices are enshrined mandatorily in the code of conduct of Nigerian commercial banks. However, they are yet to implement sustainability programmes in their core banking operations. Nigerian banks' quest for profit maximisation, increased capitalisation, a growing customer base, and continuous existence have overshadowed their professional practices. Nigerian banks are thus ignoring the need to adopt sustainable banking practices that support the immediate environment. Over the decades, most Nigerian banks have remained profitable, declaring substantial annual profits. They have not considered introducing sustainable practices sufficiently into their banking operations. Further investigations reveal that banks' quest for profitability at the expense of sustainability is responsible for their current attitude towards adopting sustainable practices. Many bank executives see sustainability from the cost point of view rather than the marketing point of view. They see sustainability as a programme that will result in their organisation incurring more costs, thereby reducing their profitability in a highly competitive industry with high expectations regarding return on investment. As one participant commented:

> *Commercial banks in Nigeria have yet to introduce sustainable practices in their business operations. No bank is talking about sustainability here; the banks mainly focus on increasing their profit declarations year in and year out… As a branch manager, I have never been introduced to any sustainability banking policies by my bank. Instead, the bank makes us focus mainly on providing core banking services to numerous customers to satisfy them… Our priority as a bank is to provide quality banking services that meet or exceed customer expectations… So, in my years of banking experience working with three different banks in Nigeria, I have yet to witness the sustainability agenda of any of the banks I have worked with.* (Branch manager, S/No 3 in Table 1)

One operations manager's assertion that banks in Nigeria have yet to embrace sustainability in their operations was echoed by other participants, giving credence to the arguments made by other respondents during earlier interviews:

> *I have not seen any policy promoting the adoption of sustainability at a bank where I have worked or am currently working. However, we have undergone many core banking training sessions on improving bank performance. Still, none of such banking training involves bank sustainability training. So, banks are yet to include sustainability practices in their banking operations. Until banks begin to train their staff on inculcating sustainability into their banking operations and use it to promote their brands, Nigerian banks may still be far from adopting sustainable banking practices.* (Operations manager, S/No 4 in Table 1)

Nigerian banks have a significant role in contributing to economic development for the betterment of all. However, Fatma et al. (2022) contend that sustainable practices do not just make corporate organisations like banks give back to society. They also help them act in their self-interest and maximise profit by using them to promote their brand image and be competitive in the market. A participant's comment below further demonstrates the current situation of sustainability programmes among Nigerian banks:

> *The concept of sustainability has yet to be introduced to our operational banking services. But factually, as a banker, I am only trained to provide the core banking services. So, I focus strictly on my core banking duties to satisfy the bank customers. Therefore, I am obliged to adopt banking practices that focus on profitability to achieve stakeholders' overall objectives, without considering sustainability*. (Operations manager, S/No 9 in table 1)

The above quotations demonstrate Nigerian banking executives' half-hearted attitude towards sustainability. Another participant commented on the issue of why banks need to incorporate the idea of sustainability in their banking practices if they aim to be competitive in the global financial services industry:

> *Banks rely on traditional and digital marketing campaigns to promote their brands and banking products and services. Therefore, we focus more on advertisements and rendering excellent banking services and well-coordinated relationship marketing campaigns to attract customers. However, I believe the banks can do more to promote their products and services by introducing sustainability into their banking services to differentiate them from competitors and promote the brand. Therefore, as a regional marketing manager, I firmly believe that the bank management executives can redesign the bank's operations manual to include sustainability to promote the bank's image.* (Regional marketing manager, S/No 9 in table 1)

The people dimension: Banks' social participation and sustainability

Concerning the 'people' category of the TBL framework, the study findings reveal that the social dimension of sustainability has not been incorporated into bank practices in Nigeria. Further analysis from the various participants illustrates the unfair treatment of employees in the Nigerian banking industry. Many participants reported on the unequal treatment of staff members in the banking system. For example, to reduce operational costs and increase profitability, the banks have been found to employ graduates as casual workers, primarily as frontline staff members (cashiers and tellers) and marketers. Casual workers earn far less than average bankers, who are full-time staff. Additionally, they are not entitled to career-progression opportunities and do not enjoy many benefits available to full-time staff members. This practice contradicts the basic principles of sustainability as enshrined in the United Nations Charter, which promotes the fair treatment of workers, with good wages and favourable working conditions. It demotivates a bank's casual staff members from being committed to their jobs, resulting in poor output and customer dissatisfaction, thereby negatively impacting the bank's performance. The following quotations from the participants buttress this point:

> *As a learned person, the reliance on casual workers for cheap labour by Nigerian banks is hindering the global sustainability effort of the United Nations. As an insider, I can confirm that my bank focuses more on employing cheap labour to reduce the cost of banking operations at the expense of sustainable best practices. However, I believe the banks can do more to promote sustainable practices by recruiting more full-time workers and reducing the casualisation of workers – if possible, ending it entirely. This means all staff should be treated fairly within the banking system, with career-progression prospects and job security. I believe this will help the bank to increase productivity, efficiency, and employee commitment. Customer satisfaction increases when employees are happy, translating to loyal customers. Therefore, as an operations manager, who usually has a constant interface with the operations staff, I know how they feel on the job. Their morale is usually down and has dropped drastically in recent years, thus affecting their mental health and productivity. Therefore, I believe that my bank can redesign its operations manual to create equal opportunities for all staff within the system. For example, as a bank, we can discontinue casual workers or introduce a career part to motivate them.* (Operations manager, S/No 14 in table 1)

> *This idea of the casualisation of workers is more harmful to the banks than the benefits. As a branch manager with many years of banking experience, I have also experienced this situation. So, I know how it feels to be a casual worker in the bank. I was never happy on the job for the two years and five months I worked as a casual worker in one of the prominent commercial banks in Nigeria until I got a better employment offer from another bank. It was*

frustrating, and I was not committed to the job while serving as a bank's casual worker. But, when I eventually got a full-time job in another competing bank with a prospect for career progression, I did my best. I showed more commitment and dedication to my job because of the various motivational packages for full-time employees. It later translated to customer satisfaction, further increasing my branch's profitability. (Branch manager, S/No 8 in table 1)

The pressure of a high workload is another issue related to sustainability that the participants reported. The study findings show that most banks do not employ enough workers to meet their ever-increasing customers' daily banking transaction needs. Thus, excessive workload strains the few available employees, as they are usually overwhelmed with customer transactions, which reduces their efficiency. This is concerning, and until the Nigerian government does more to encourage the adoption of sustainability by banks, this current negative attitude of Nigerian banks towards sustainability will continue. The following quotes from the participants support this argument:

It is common knowledge that bankers in the Nigerian banking industry are constantly under pressure from top-management executives [and are given] unrealistic targets. This pressure [has] affected my job efficiency and performance as a relationship marketing manager. It makes the job uninteresting, as I get tired and frustrated, leading to job dissatisfaction and, at times, mental-health challenges. I sometimes contemplate leaving the banking industry, as most Nigerian banks have similar operating systems, including recruitment, working conditions, workloads, and target pressure. If banks can correct these abnormalities, I will remain in the industry, as I enjoy working as a banker. It is a profession I love so much, but the unwarranted pressure from management makes it uninteresting. (Relationship manager, S/No 5 in table 1)

Additionally, the data analysis further reveals critical insights regarding the low level of sensitivity to sustainability in Nigeria. First, the data suggests that many people in Nigeria do not know much about sustainability and its environmental relevance. Unfortunately, the government is also not doing enough to sensitise the public to the importance of sustainable practices in Nigerian society. For example, several reports on sustainability have been given to commercial banks by the Central Bank of Nigeria, but none have been implemented. Many participants commented that most bank customers do not know much about sustainability, and it will take time to increase its awareness in Nigerian society. Second, how sustainable practices improve the environment is not adequately understood. More than 90% of the research participants mentioned that sustainability is still in its infancy in Nigerian society. The government must do more to increase awareness and promote sustainable practices in organisations and the wider community. The quotations below exemplify the participants' shared experiences:

> *I have always heard about sustainability outside the banking industry. However, the banks I have worked with, and even my present bank, have yet to create awareness campaigns on the need for sustainability practices in banking operations.* (Operations manager, S/No 19 in table 1)

> *I do not think my bank is aware of the positive role of sustainability in marketing; otherwise, they would have made it a duty to include it as part of their marketing campaign strategies to promote the bank in the Nigerian financial market.* (Branch manager, S/No 13 in table 1)

> *For me, sustainability is not seen as a priority by my bank. Otherwise, they would include it in our operations manual and enforce it. For example, Nigeria's economy is cash-based, which negatively impacts the banks' operations and the environment. So, banks can launch a digital marketing campaign aimed at encouraging cashless and online banking transactions that are devoid of using paper. Such a measure will reduce paper usage in our banking system by gradually phasing out paper documentation for banking transactions (e.g., completing banking teller forms for cash deposits and withdrawal slips for cash withdrawals).* (Regional operations manager, S/No 1 in table 1)

Increasing sustainability awareness by organisations and various government bodies in Nigeria is essential. Unfortunately, the study findings show that action has not been taken to recognise that ending poverty and other deprivations must be combined with strategies that protect the environment (e.g., tackling climate change and preserving the oceans and forests) and improve the overall welfare of people (including healthcare and education). This approach aligns with

Whittingham et al.'s (2023) postulation on reducing societal poverty and inequality through sustainable practices. Most participants feel that the sincerity of the Nigerian government and organisations (i.e., banks) in promoting sustainability still needs to be proven. The participants also commented on the long-term adverse effects of not taking any action to promote sustainability, as this will undoubtedly contribute to environmental degradation in Nigeria. Most participants conceded, however, that more sustained pressure and efforts are needed to increase corporate participation in sustainability in Nigeria. As the participants commented:

> *The pressure on the banks from the government and society itself is non-existent. Therefore, the banks are not pressured to do more on sustainability. However, although the government has introduced many sustainability programmes in the banking industry, it has neither created much-expected public awareness nor triggered banks' participation in sustainability practices in Nigeria… I would be happy to see if my bank can introduce sustainability practices in their banking operations.* (Regional operations manager, S/No 21 in table 1)

> *As a regional marketing manager in the field, I move from one place to another, trying to market my bank's products and services and attract customers to my bank through direct marketing campaigns and building long-term relationships with existing customers through relationship marketing. In my interactive marketing functions, I realised that customers need to understand the basic tenets of sustainability and its importance in society. Unfortunately, individual actions and business activities contradict the concept of sustainability. So, my bank has much to do in sensitising its eight million customers to embrace sustainability for society's betterment.* (Regional marketing manager, S/No 27 in table 1)

The planet dimension: Banks' environmental protection and sustainability

Regarding the preservation of the planet, the study's findings indicate that Nigerian banks are doing very little to preserve the environment. Therefore, the study proves a need for more environment-conscious policies in the Nigerian banking industry. This theme was recurrent throughout the data collection. Virtually all the participants admitted that their banks do not have environment-conscious policies and arguably demonstrate banks' careless attitudes towards sustainable practices. For example, the study reveals that most banks in Nigeria still operate paper-based transactions, such as requiring deposit and withdrawal slips for customers' cash deposits and withdrawals across the counter in the banking hall. This practice puts pressure on the environment. Another example, as revealed by the participants, is using generator sets to power their branches because of the country's inadequate electricity supply, which adds to environmental pollution and leads to ecological degradation. Some banks are beginning to introduce solar energy as an alternative power supply source for their branches. This approach, however, has been introduced to reduce the cost of operations and has not been introduced based on environmental considerations. The participants concluded that until there is special regulatory attention and enforcement in relation to sustainability, there is no sign that Nigerian banks will embrace sustainable practices soon. One participant commented:

> *As a commercial bank employee and a branch manager, I have not seen any developed blueprint by my bank to guide our conduct towards protecting the environment. I think Nigerian banks need to introduce sustainable practices in their business operations bearing in mind the impacts of their operations on the environment. Until that is done, banks' contribution towards sustainability in Nigeria will remain an illusion.* (Branch manager, S/No 23 in table 1)

Consequently, all the participants agreed that adopting sustainable practices in banks is a positive step that will help preserve the environment for future generations. A participant's comment below further supports this argument:

> *I think the world will be better if we apply sustainable banking practices in Nigeria. So, I do not doubt that sustainability will help preserve the environment for future generations. But government and management efforts are required to promote sustainable practices in our banking system. It can be pursued vigorously to increase banks' participation in this critical task. For example, my bank can reduce the use of cash deposits and withdrawal slips to embrace sustainability, as they constitute environmental hazards. Instead, it should encourage using digital banking platforms and cashless transactions to reduce such ecological impacts of banking activities on societies. I believe introducing such practices to our banking system will also help my bank to improve its image, which is a source of attracting customers and differentiating the bank from other competitors.* (Operations manager, S/No 24 in table 1)

The above quotations demonstrate Nigerian banks' half-hearted attitude towards sustainability. Therefore, the findings align with those of Jaiyeoba et al.'s (2023) study, which clearly states that if an organisation gives back to society through sustainable practices, its image is promoted in the market. Nigerian banks cannot be an exception; they must practice sustainability as is obtainable among banks in advanced countries like the UK and the US to remain competitive in the global financial market. As the participants commented:

> *The only way for my bank to be competitive and remain relevant in the global financial market is to adopt sustainability in our banking operations, as we are expanding into foreign markets within Africa and overseas, with a subsidiary in the UK. My bank's sustainability move will help them compete favourably within Africa and overseas.* (Relationship manager, S/No 20 in table 1)

> *As a branch manager, implementing sustainability in my bank will help promote sustainable environmental practices through various campaigns to educate the public. However, I know it will not be easy to change people's unsustainable habits. Still, it is achievable if the banks can commit resources towards promoting sustainable projects in our environment.* (Branch manager, S/No 31 in table 1)

Nevertheless, the present study demonstrates that sustainability is already gaining momentum in the Nigerian banking sector through charitable and philanthropic projects that some of the banks have introduced to support the environment. The following comment from one of the participants confirmed this position:

> *I am a female banker with years of banking experience. I have witnessed some charitable projects my bank is doing to support the environment. Nevertheless, this approach is still in its infancy and needs improvement to help society. Since most banks' sustainability efforts are restricted to a few charities and maybe some sponsorships, I think banks can build on that approach and expand the scope of their activities to include sustainability in their banking operations.* (Relationship manager, S/No 33 in table 1)

Finally, the above findings indicate that sustainability is a critical practice yet to be fully adopted in the Nigerian banking industry. Yet, surprisingly, the Central Bank of Nigeria, the government's regulatory authority, has not been doing enough to encourage sustainable practices in the Nigerian banking sector, as highlighted by different scholars (e.g. He and Harris, 2020; Pfajfar et al., 2022). This can project their brand in a positive light, unlike the current situation.

Discussion and conclusion

The research findings highlight the current reality of sustainable business practices in the Nigerian banking sector. The study reveals that Nigerian banks mainly concentrate on profit maximisation, assured capitalisation, continued existence, and growing their customer base – without any clear agenda for sustainability. Although the upper-management bank executives are aware of the need for sustainable practices in the industry and their importance in society, they have not been able to match their understanding with action plans that would transform the currently unsustainable banking practices into sustainable ones (Durrani et al., 2020; Hamidi and Worthington, 2023). The findings illustrate that Nigeria's current situation is characterised by organisations (banks) aggressively promoting their wellbeing (self-interest) without considering the environment. Therefore, in line with the core tenets of corporate social responsibility (e.g., Nwagwu, 2020; Ikpor, 2021; Moufty, 2022), the present business models adopted by banks in the Nigerian banking industry are not morally right, because they only help the banks maximise their profits, without any adequate plan to give back to their host communities.

Meanwhile, the TBL framework (e.g., Elkington, 1998; Laurell et al., 2018) proposes that organisations focusing solely on profit maximisation are incorrect and may even be considered irresponsible. Thus, attention should also be given to the sustainable aspects of banking operations in order to reduce the negative impacts of banking activities on the immediate environment. Thus, every organisation, regardless of its location, should contribute towards global sustainability programmes for the betterment of all. Therefore, the present study questions the morality of an act that destroys the environment and people's economic and social lives and wellbeing, without providing any support or remedies to minimise the negative impacts of such business activities on the environment. The present research thus suggests that banks in Nigeria should leverage the TBL framework to embed sustainability in their banking policy manuals and ensure its implementation to improve people's socioeconomic situations and the environment.

The study findings also illustrate the government's introduction of various policies on sustainability. Still, they have not taken any actionable strategies or implemented any specific programmes to carry out those policies, and they have not encouraged corporate organisations (i.e., banks) to increase and widen the scope of implementing such sustainable practices in their diverse business operations in Nigeria. Many Nigerian banks sometimes practice' greenwashing' to deceive the unsuspecting public by pretending to have sustainability programmes in their banking operations. These behaviours, carried out in the banks' self-interest, strictly focus on return on investment for shareholders, and they may be characterised as unsustainable practices. They should be reviewed by banks and other organisations operating in Nigeria. Such organisations should contribute to the overall development of Nigerian society through sustainable business practices as obtainable in developed countries like the UK (e.g., Robins et al., 2020). This paper argues that banks that successfully integrate sustainability into their operations will enjoy good customer patronage, thereby promoting their competitive advantage.

In contrast, banks and other organisations that ignore the call for sustainability practices might lose customers to competitors that practice sustainability. Moufty et al. (2022) argue that banks that integrate sustainability into their banking operations will give back to society and promote their products and services, thus increasing their profitability. Unfortunately, the present situation and practices in the Nigerian banking industry are unsustainable and have negative environmental impacts. Kumar et al. (2020) observe that banks' involvement in corporate social responsibility is essential for helping replenish and develop the environment. Furthermore, the study findings indicate that people must comprehensively understand and appreciate the applicability of banks' sustainable practices in the industry. This means sustainability awareness is still in its infancy in developing economies and requires governments' urgent attention to increase public awareness. This approach aligns with the core tenets of the TBL framework (Kumar and Prakash, 2020).

The present study makes significant contributions to the extant literature on sustainability. First, although many studies have investigated various sustainability issues in the professionalism and operations of banking operations in Nigeria (e.g., Nwagwu, 2020; Mogaji et al., 2021; Ikpor et al., 2022), prior studies have largely overlooked the impact of banking operations on the environment. Most of the extant studies on sustainability focus on the manufacturing sectors, and only a few focus on the banking industry. This study enriches our understanding of sustainability issues in developing economies' banking industries by conceptualising the literature using the TBL framework. Second, and perhaps more importantly, it illuminates the issue of how an organisation can use the core tenets of banking sustainability to promote their core banking operations while giving back to society. In other words, corporate social responsibility can become a means by which banks in Nigeria promote their banking products and services.

In summary, this article has provided nuanced insights into the unsustainable conduct of senior bank managers, which seeks to satisfy their self-interest of profit maximisation and ignores the negative impacts of business activities on the environment. These conclusions highlight the irrationalities of business owners and other notable organisations and their reluctance to engage in sustainable practices for the betterment of all.

Study implications

The findings of the present study suggest salient implications for practice. First, the findings show that Nigerian banks blatantly demonstrate that they do not give sustainability the priority it deserves. This indicates a lack of an environment-conscious approach to banking operations, which may negatively impact Nigerian society. Thus, banks need to do more concerning sustainability to help improve societal wellbeing and brand image. Further investigation on sustainability among other organisations in other industries in Nigeria (e.g., manufacturing, production, and other services sectors) and the general sustainability orientation in that environment may help shed further light on this phenomenon. Second, the study findings also show that Nigerian banks do not use sustainability to appeal to their target market audience to gain a competitive advantage in the industry. Therefore, banks need to see sustainability from a marketing point of view and adopt sustainable practices to create additional value that will place them above their competitors. This will help the banks promote their banking products and services, enhance profit maximisation, and make provisions for environmental wellbeing. The study thus makes a valuable contribution to sustainability knowledge.

Study limitations and recommendations for future research

The study has limitations, many of which lend themselves to future research directions. This study is qualitative and, like other prior qualitative studies, is based on a small sample size, making generalisation of the findings difficult. Additionally, the study findings are specific to Nigerian banks – results in other developing countries may differ. Since the researchers adopted a qualitative methodology for this study, future research may employ quantitative methods to investigate the extent of sustainable practices in Nigeria and other parts of Africa.

Furthermore, the researchers used the TBL framework in its investigation of sustainability in Nigeria; future research may employ an alternative conceptual framework to ascertain various organisational behaviours to promote sustainability in Nigeria. It may shed new light on the insightful experiences already highlighted in this study. Finally, another limitation is that the researchers mostly used Microsoft Teams and Skype as media for the data collection during the semi-structured interviews. Therefore, the researchers could not effectively monitor the participants' non-verbal cues, which would not have been an issue in face-to-face interviews. Nevertheless, using these technologies in the data collection allowed the researchers to reach the participants in a time- and cost-efficient manner, providing alternative possibilities for data collection (Archibald et al., 2019).

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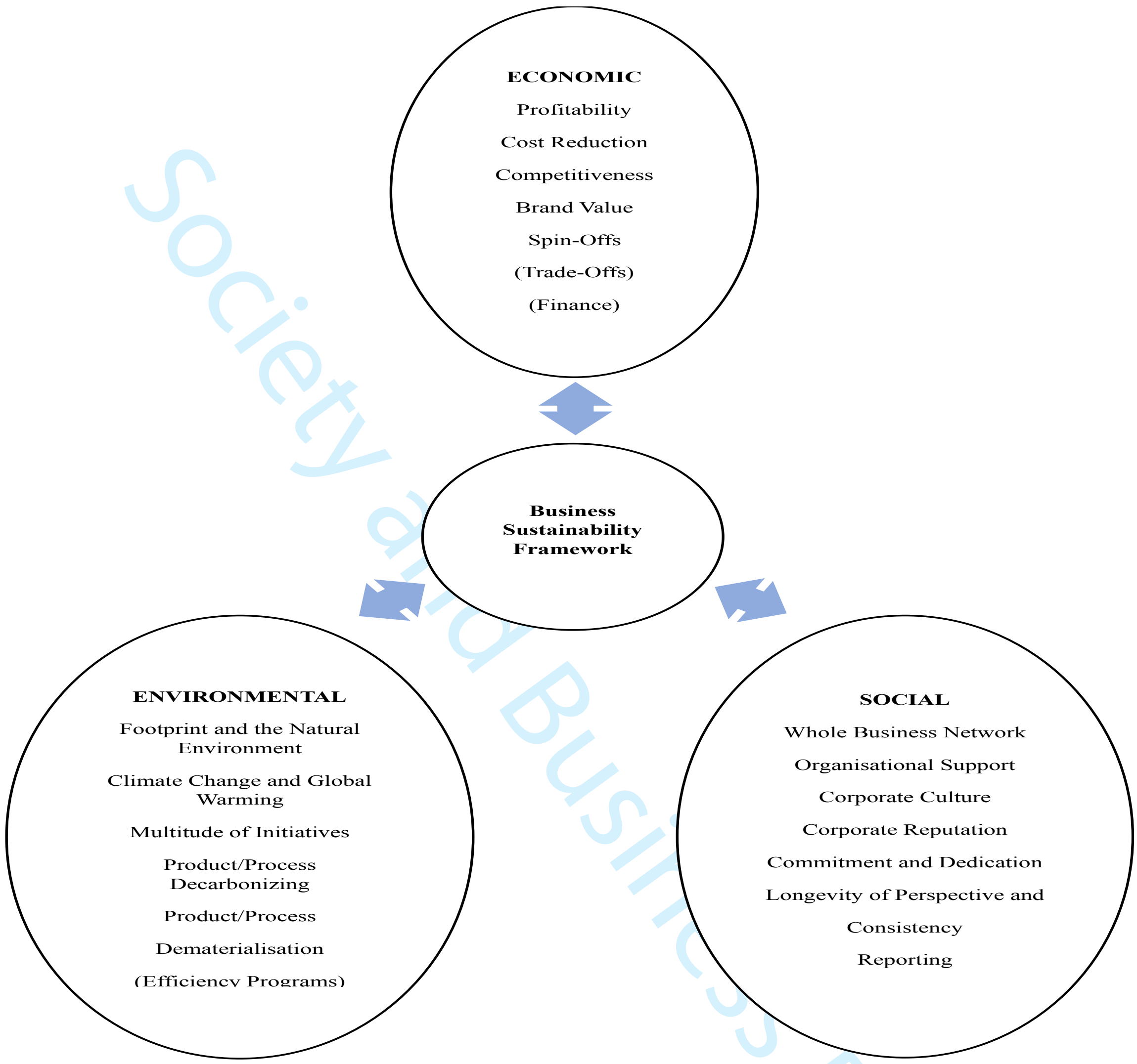

Figure 1 The triple-bottom-line framework (Laurell et al., 2018, p. 523).

Table 1. Participant profiles.

S/No	Pseudonym	Gender	Age	Position	Banks	Years of work experience	Job status
1	John Iyayi	Male	48	Regional operations manager	A	15	Present
2	Ibrahim Kumo	Male	52	Regional marketing manager	A	16	Present
3	Shotayo Sunday	Male	37	Branch manager	A	14	Present
4	Louise Fredrick	Male	35	Operations manager	A	9	Past
5	Tina Osas	Female	31	Relationship manager	A	6	Present
6	Salihu Mohammed	Male	51	Regional operations manager	B	12	Present
7	Sanusi Usman	Male	50	Regional marketing manager	B	15	Present
8	Charles Ogechukwu	Male	34	Branch manager	B	10	Past
9	Adams Joe	Male	33	Operations manager	B	11	Present
10	Ali Pantami	Male	29	Relationship manager	B	13	Present
11	Aisha Sulaiman	Female	48	Regional operations manager	C	17	Past
12	Bala Ibrahim	Male	52	Regional marketing manager	C	14	Present
13	Mohammad Sulaiman	Male	37	Branch manager	C	12	Present
14	Zakari Shehu	Male	35	Operations manager	C	10	Present
15	Sani Shuaib	Male	31	Relationship manager	C	8	Present
16	Mohammad Gidado	Male	44	Regional operations manager	D	14	Present
17	Musa Gambo	Male	47	Regional marketing manager	D	16	Present
18	Abubakar Sulaiman	Male	32	Branch manager	D	8	Present
19	Abdullahi Yahya	Male	30	Operations manager	D	6	Past
20	Ishaku Idris	Male	28	Relationship manager	D	5	Present
21	Maina Bukkar	Male	45	Regional operations manager	E	4	Present
22	Malgwi Hassan	Male	47	Regional marketing manager	E	6	Present
23	John Sunday	Male	33	Branch manager	E	7	Past
24	Joy Alexandra	Female	28	Operations manager	E	8	Present
25	Mohammed Otaru	Male	32	Relationship manager	E	7	Present
26	Francis Sylvester	Male	40	Regional operations manager	F	10	Present
27	Bashir Kwami	Male	45	Regional marketing manager	F	19	Past
28	Inuwa Salisu	Male	31	Branch manager	F	5	Present
29	Adebayo Abimbola	Male	32	Operations manager	F	7	Present
30	Fatima Omuya	Female	27	Relationship manager	F	11	Present

31	Musa Abduljalal	Male	35	Branch manager	G	8	Past
32	Patrick Uzembe	Male	33	Operations manager	G	7	Present
33	Joseph Imafidon	Male	29	Relationship manager	G	5	Present