COMMUNICATING CORPORATE SOCIAL RESPONSIBILITY IN THE GHANAIAN BANKING INDUSTRY. A CASE OF BARCLAYS BANK GHANA LIMITED

BY

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DECLARATION

With the exception of the quoted references and acknowledged sources, I hereby declare that this dissertation is the result of my own research undertaken under the supervision of Professor Kwame Karikari at the School of Communication Studies, University of Ghana, Legon and that it has not been presented to any other examining body for the award of another degree.

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DEDICATION

To my daughters, Nhyira and Akyerde; for all those times I left you in pursuit of higher education.
ACKNOWLEDGEMENT

I am thankful to God Almighty for his grace and mercies throughout the course and for the successful completion of my dissertation.

I also want to thank all the lecturers of the School of Communication Studies for the knowledge they imparted to me during my stay. My profound and sincerest gratitude goes to my supervisor, Professor Kwame Kairikari for his immense contribution and tolerance.

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To my husband, sisters and children, I am very grateful for all of your support and say thank you and God richly bless you all.

To all my friends and course mates especially: Cyril Nai of Barclays Bank of Ghana Limited, Theodore Agomedah- Tetteh, Eric Boateng and Richard Ansong, I say a big thank you. I appreciate all of your diverse and immense contributions to my success story.
ABSTRACT

Business corporations worldwide have been encouraged to behave ethically towards the community, environment and society in which they operate. This ethical behaviour is referred to as corporate social responsibility (CSR). Sethi (1975), indicates that CSR points toward bringing corporate behaviour up to a stance similar to existing societal norms, values, and expectations of performance.

The responsibility implied on these business corporations brings to bear on their operations some other dimensions which are worth studying. Included in the dimensions of behaving socially responsible is how businesses communicate it. CSR activities by organisations to an extent provide opportunities for them to partake in public dialogue, define their rights, roles, and responsibilities in society (Bostdorff & Vibbert, 1994).

Studying the communication dimension of CSR in the context of businesses in Ghana, this study adopted a qualitative method using Barclays Bank Ghana Limited as a sample case from the population of banks in Ghana. Interviews were used in gathering data, while descriptive narrative approach was used in analysing the data gathered.

The study reported that, communication in Barclays Bank Ghana Limited involved transmission of information either through internal or external channels which could take forms of oral or written. It was also observed that, the audience group at any point in time also determined the type of communication tool that the bank employed. Concerning CSR activity frequency and communication means; it was reported that, the bank at all times communicated its CSR activities to the world through means which primarily depended on factors such as location of the activity, size of beneficiaries as well as amount invested in the activity.

Recommendations for future studies into the subject area by this study includes; a general comparative case study among several banks in the country. It also recommends an impact analysis of the CSR activity that is being communicated as well as message content analysis of CSR communications by banks within the Ghanaian banking industry.
# TABLE OF CONTENT

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>DECLARATION</td>
<td>i</td>
</tr>
<tr>
<td>DEDICATION</td>
<td>ii</td>
</tr>
<tr>
<td>ACKNOWLEDGEMENT</td>
<td>iii</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>iv</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>vii</td>
</tr>
</tbody>
</table>

## CHAPTER ONE: INTRODUCTION AND BACKGROUND TO THE STUDY ............ 1

1.0 Introduction .................................................................................. 1
1.1 Research Introduction and Background ......................................... 1
1.2 Brief Profile of Barclays Bank Ghana Limited .............................. 3
1.3 Research Problem ........................................................................... 5
1.4 Research Purpose ........................................................................... 7
1.5 Research Aims and Objectives ..................................................... 7
1.6 Research Questions ........................................................................ 8
1.7 Research Significance .................................................................... 8
1.8 Definition of Key Terms in the Study .......................................... 9
1.9 Organisation of the Study ............................................................ 10

## CHAPTER TWO: LITERATURE REVIEW ............................................ 12

2.0 Introduction .................................................................................. 12
2.1 Corporate Social Responsibility in Organisations ....................... 12
2.2 Communicating Corporate Social Responsibility in Banks ............ 15
2.3 Stakeholder Theory ....................................................................... 15
2.4 Legitimacy Theory ........................................................................ 17
2.5 Theoretical Review on CSR Communication ................................... 18
2.6 Determinants of Channels for Communicating CSR ...................... 21
2.7 CSR Reporting, Disclosure and Communication ............................ 24
2.8 Review of Related Empirical Studies ........................................... 25
2.9 Conceptual Framework for the Study ............................................ 27

## CHAPTER THREE: RESEARCH METHODOLOGY ................................ 30

3.0 Introduction .................................................................................. 30
3.1 Research Design ............................................................................ 30
3.2 Study Population .......................................................................... 31
3.3 Sample Selection .......................................................................... 31
3.4 Data Collection ............................................................................. 31
3.5 Data Analysis .............................................................................. 32
3.6 Ethical Review .............................................................................. 33
CHAPTER FOUR: ANALYSIS OF FINDINGS

4.0 Introduction to the Chapter ................................................................. 34
4.1 Brief Profile of Respondents to the Study .............................................. 34
4.2 The Communication Function in Barclays Bank Ghana Limited .......... 35
4.3 CSR in Barclays Bank Ghana Limited................................................... 37
4.4 Frequency, Channels and Importance of Communicating CSR ............ 39
4.5 Content of Some CSR Messages by Barclays Bank .............................. 43
4.6 Challenges facing CSR Communication in Barclays Bank ................. 46
4.7 Discussion of Findings ....................................................................... 48

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS ............................... 52

5.0 Introduction .......................................................................................... 52
5.1 Summary of Findings .......................................................................... 52
5.2 Limitations to the Study ...................................................................... 55
5.3 Conclusion of Findings ........................................................................ 56
5.4 Recommendations ............................................................................. 57

BIBLIOGRAPHY ............................................................................................ 58

APPENDIX ....................................................................................................... 68

INTERVIEW GUIDE FOR THE STUDY ............................................................. 68
LIST OF FIGURES

Figure 1: Conceptual Framework for the Study ................................................................. 28
CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

1.0 INTRODUCTION

This chapter presents the background of the research, and then the gap in research that this study seeks to address; in other words, the research problem. Additionally this chapter presents the objectives alongside the research questions to be answered in the course of the study, as well as the significance of the research to the subject area. Finally this chapter presents a synopsis of how chapters have been arranged in the study.

1.1 RESEARCH INTRODUCTION AND BACKGROUND

Business organisations worldwide tend to struggle with the additional role of meeting the demands of current generation apart from their conventional task of ensuring returns to stockholders (Babalola, 2012). Businesses worldwide are being called upon to accept accountability for the ways their operations impact societies and the natural environment. Further requests on these businesses demand the inclusion of social and environmental concerns in business operations and in interactions with stakeholders (Marrewijk & Werre, 2002). Organisations have established varieties of strategies for handling this inclusion of societal needs and matching how well organisations are incorporating social responsibility methods into both strategy and daily operations worldwide (Babalola, 2012). Many business organisations have not only accepted the idea of corporate social responsibility but consider it a core business function, very essential to their success. In recent times, it has become the fashion for business organisations, irrespective of size, to consider corporate social responsibility as both a business strategy and a practical action plan (Dobers, 2009).
The corporate social responsibility initiative is now practically incorporated in the entire value chain, beyond individual firms (Mefford, 2011). Corporate social responsibility is a doctrine that encourages expanded social guardianship by businesses and organisations. Corporate social responsibility suggests that, in addition to their traditional financial obligations to stockholders, businesses embrace responsibilities toward a larger group of stakeholders (customers, employees and the community at large) (Hernández-Murillo & Martinek, 2009). Emphasising further, Babalola (2012) indicates that, “In its stronger form, the concept of corporate social responsibility stresses that businesses have obligations to consider the interests of customers, employees, shareholders, communities, as well as the ecological ‘footprint’ in all aspects of their operations”. A few examples of CSR include charitable giving to community programmes, commitment to environmental sustainability projects, and efforts to nurture a diverse and safe workplace (KPMG, 2008).

Taking into consideration the nature of corporate social responsibility programmes and activities, Dawkins & Lewis (2003), suggest many stakeholders including investment firms, non-governmental organisations, government and regulatory agencies, employees, and the general public at large may want to search for information concerning company policy on governance, environmental issues, social programmes, community involvement and so on. Eventually, providing this information becomes essential to the daily tactical and even strategic operations of the business organisation. In some instances, delivering this information plays a crucial role in minimising risks associated with corporate social responsibility-related issues. Companies do not only adopt corporate social responsibility as part of their mission, they have to also communicate corporate social responsibility to stakeholders (Bromn & Vironi, 2001).
Even though the concept of corporate social responsibility has been evolving since the 1930’s (Carroll, 1991; 1999), series of corporate scandals and business changes that occurred in the early 1990’s (Vogel, 2005) made corporate social responsibility a pervasive phenomenon (Doh & Guay, 2006). Accordingly, discussions regarding corporate social responsibility have intensified over the past decade (Munilla & Miles, 2005). Numerous theoretical and popular press articles and books have focused on the theoretical and operational shift to the triple bottom line — social, economic, and the environmental dimensions (Elkington, 1998) and corporate social responsibility as a business necessity. Yet an often-overlooked aspect of corporate social responsibility research and practitioner attention is communicating corporate social responsibility. To this point, this study seeks to qualitatively examine using Barclays Bank Ghana Limited as a case study, to highlight how banks in the Ghanaian banking industry communicate corporate social responsibility to stakeholders.

1.2 BRIEF PROFILE OF BARCLAYS BANK GHANA LIMITED

Barclays Bank Ghana Limited has been in operation since 1917 and it is part of the Barclays Retail and Business Banking (RBB) Group under Barclays PLC. Its vision is to become the best bank in Ghana, making lives much easier for its customers, employees and other stakeholders. Barclays Bank Ghana Limited has an extensive retail and corporate banking network in the country, comprising 60 branches, three agencies, 10 Premier Life Centres, two Premier suites and eight Local Business Centres. As part of its agenda to bringing banking to the doorstep of every Ghanaian, Barclays has 140 ATMs spread across nationwide. Barclays offers a wide range of Corporate, Retail and Treasury products and services targeted particularly at business and corporate clients, while extending personal products and services to retail customers. Barclays
also offers local business banking products and services to Small and Medium scale enterprises and indigenous businesses (Barclays Bank Ghana, 2012).

In 2011, Barclays Bank Ghana re-launched its Premier banking with new suites available to high net worth customers for exclusive private banking. The Premier proposition also offers customers dedicated Relationship Managers, lifestyle alliances, global access to Premier lounges at airports, amongst others (Barclays Bank Ghana, 2011). Industries financed by Barclays Bank Ghana in Ghana include the agro producing/processing industry; mining industry, as well as formal and informal businesses in various sectors of Ghana’s economy (Bank of Ghana, 2012).

A major global financial services provider, Barclays is engaged in retail banking, credit cards, corporate banking, investment banking, wealth management and investment management services, with an extensive international presence in Europe, the Americas, Africa and Asia. Barclays has over 300 years of history and expertise in banking, and operates in over 50 countries. With approximately 144,000 employees, Barclays boasts of over 48 million customers and clients across the world (Barclays Bank Ghana, 2011).

Barclays is committed to providing opportunities for the youth of the world, including Ghana to have a better future. Through Citizenship agenda – its community investment and for that matter, corporate social responsibility programme, Barclays pledges to reach and better the lives of five million young people by the year 2015 (Barclays Bank Ghana, 2012). “5 million Young Futures is Barclays public pledge to invest money and colleagues’ time and expertise in community programmes that enhance the employability, enterprise and financial literacy skills of the next generation”(Barclays Bank Ghana, 2012).
1.3 RESEARCH PROBLEM

The concept of corporate social responsibility according to Frankental (2001), is vague and ambiguous; the confusion (Dahlrud, 2006) generates high equivocality (Weick, 1995) which in turn produces a great deal of organisational communication variation (Ziek, 2009). The intention behind the variations in themselves vary, and the debate concerning corporate social responsibility is shifting from the usual public relations, reputation management, and cause marketing to issues of competitive advantage and good corporate governance, thus, the need for a more proactive and transparent communication about corporate social responsibility (Amaladoss & Manohar, 2013). The rising need for business organisations to be positively perceived by their stakeholders alongside being competitive has created situations for companies; whether profit making or non-profit making companies to communicate their social responsibility initiatives through regular mandatory and even non-mandatory reporting means (Birch, 2003).

Although corporate governance and corporate sustainability are continuing business priorities, communication often remains the missing link in their practice (Dawkins, 2004). Several studies have been carried out on subjects within the still-evolving field of corporate social responsibility and its communication realm; nonetheless, most of these considerations focus on issues in the developed worlds, there seems to be a fair quantum of studies on emerging worlds as well, with rare attention on African economies (Amaladoss & Manohar, 2013; Ziek, 2009; Werther & Chandler, 2006; Jones, Comfort & Hillier, 2006; Stainer, 2006; Carlisle & Faulkner, 2005; Cramer, Heijden & Jonker, 2004).

In Ghana, several authors have studied corporate social responsibility and its impact on business organisations in different facets. Ofori & Hinson (2007), studied corporate social responsibility
perspective of leading firms in Ghana. Ansah (2013), also carried out a comparative analysis and business imperative of corporate social responsibility in Ghana, and reported that, CSR programmes were community-focus initiatives, programmes on education as well as programmes in developing communities. He suggested government pass a law on corporate social responsibility in Ghana and a course on corporate social responsibility to train experts in that area. Amponsah-Tawiah & Dartey-Baah (2011), in studying corporate social responsibility in Ghana, among mining companies, reported that, corporate social responsibility in such companies tended to focus on external environment to the neglect of the internal environment from where employees operate. Of all these studies done in Ghana, only Hinson, Boateng & Madichie (2010), did something close to communicating corporate social responsibility, and even with that, their focus was on corporate social responsibility activity reportage on banks’ websites in Ghana.

To a larger extent, there seems to be no or scarce study on how organisations clearly communicate their corporate social responsibility activities and programmes in Ghana. CSR has become a new area of interest to corporate activity so it is important that banks and all organisations are able to communicate well their activities to all their stakeholders, so that they are seen as socially responsible.

Hence, this study comes in handy to collect, analyse and synthesise data in a qualitative approach to report how Barclays Bank Ghana Limited, as a business organisation, communicates corporate social responsibility in Ghana. Again, this research would help to educate Barclays Bank and similar entities on any weaknesses or strengths that may exist, not only with regards to channels employed to communicating CSR activities, but to subsequently help them maximise the importance of communication.
1.4 RESEARCH PURPOSE

Although a great deal of studies have focused on communicating corporate social responsibility in the developed world, literature on the theme is diverse and takes into consideration an overabundance of theories and approaches. What seems missing is a simple, inclusive assessment of how organisations explicitly communicate the behaviours that constitute corporate social responsibility. This study provides an illustration of the accounts that constitute corporate social responsibility communication in Barclays Bank Ghana Limited.

1.5 RESEARCH AIMS AND OBJECTIVES

This study aims at filling the gap existing in terms of literature on the topic in Ghana by carefully examining, analysing, and reporting on how Barclays Bank as a business organisation in Ghana communicates corporate social responsibility. It is also the aim of this study to:

- Review empirical studies carried out within the subject area to draw themes that will assist this study to come up with a conceptual framework to explain how organisations communicate corporate social responsibility in Ghana.
- Give an overview of how Barclays Bank Ghana Limited carries out their corporate social responsibility activities, the benefits they get and the challenges they confront.
- Determine the channels employed in communicating corporate social responsibility activities by the bank, and make recommendations based on propositions in literature.
- Analyse the messages in some of the communication activities Barclays Bank Ghana undertakes.
1.6 RESEARCH QUESTIONS

The study will be guided by the following research questions:

i. How does Barclays Bank carry out the communication function process in the organisation?

ii. By what means; and how frequently does the bank communicate its corporate social responsibility activities, and to which audience(s)?

iii. What are the importance and consequences underlining the bank’s intentions for communicating its corporate social responsibility activities?

iv. What is the intention behind some of the contents in a message that is communicated through any one channel by the bank to its audience?

v. What are some of the challenges that the bank confronts in communicating its corporate social responsibility activities?

1.7 RESEARCH SIGNIFICANCE

This study will serve as an added contribution to existing works of other authors which have discussed issues on communicating corporate social responsibility in organisations. The study albeit an academic study, examines factors that influence how Barclays Bank, as a business organisation, in Ghana communicates corporate social responsibility, the challenges, and attempts a discussion on ways and means to mitigate the challenges. The subsequent mitigation of these challenges would help Barclays Bank and the Ghanaian banking industry to maximise the essence of communicating CSR activities to stakeholders. Since CSR has become a new area of interest to corporate governance structures, it is essential that organisations, banks included, are able to effectively and accurately communicate to all their stakeholders, so that these publics
would know about the activities. It is very important that the Ghanaian society sees the banking industry as socially responsible organisations, and it is only when these banks effectively tell the people about their CSR activities that they can be seen as such. The study is perhaps useful to management more especially those in charge of public relations in banks to appreciate at first hand as well as expand their knowledge scope on the research topic. Lastly, this study also makes recommendations for future studies in the subject area.

1.8 DEFINITION OF KEY TERMS IN THE STUDY

A key term is simply a systematic definition of operational words in a study. In this study, the key terms in this study are: communication and corporate social responsibility. For clarity, each of the key terms is defined below.

1.8.1 Communication

Communication is a resolute activity of exchanging information and meaning across space and time using various technical or natural means, whichever is available or preferred. The National Communication Association (NCA) (2015), expresses the view that communication is a discipline that concentrates its efforts on how people are able to use messages to generate meanings within and across various contexts, cultures, channels, and media with the aim of expressing or exchanging information about a phenomenon, an idea, or an activity.

1.8.2 Corporate Social Responsibility

The fullness of corporate social responsibility as a phenomenon can be explained from the three words that make up for the phrase: corporate, social, and responsibility. Corporate social responsibility covers the relationship between organizations and the societies with which they interact. Corporate social responsibility refers to operating a business or an organisation in a
manner that accounts for the social and environmental impact created by the business (Carroll, 1979). In other words, corporate social responsibility means a commitment to developing policies that integrate responsible practices into daily business operations, and to report on the progress made by the organisation or business toward implementing these practices. Corporate social responsibility also includes the inherent responsibilities on both sides of these relationships, which is to society and the business (Handy, 2002).

1.8.3 Communicating Corporate Social Responsibility

For the purpose of this study, communicating corporate social responsibility is defined as ‘a resolute means of exchanging information and meaning on commitments towards integrating responsible practices in the society across space and time using various technical or natural means, whichever is available or preferred to society in its widest sense and on many levels, to include all stakeholder and constituent groups that maintain an ongoing interest in the organization’s operations.

1.9 ORGANISATION OF THE STUDY

This study is structured into five chapters. Chapter one deals with the background to the study, profile of the company under study, problem statement, rationale of the study, objectives of the study, research questions, methodology, as well as the limitations of the study.

Chapter two, addresses in detail, reviews of significant literature on communicating corporate social responsibility among banks in the Ghanaian banking industry using Barclays as a case study. This chapter also details the relevance, challenges as well as the impact of communicating corporate social responsibility on organisational performance.
Chapter three concentrates on the methodology adopted for the study. This section discusses the research design, research population, sample selection, data gathering, data analysis and limitations to the methodology.

Chapter four presents alongside literature an analysis, interpretation and discussions of findings to the study. Finally chapter five attempts a summary and draws inferences from findings to arrive at conclusions for the research work and proceeds to make recommendations for future studies into the study area.
CHAPTER TWO

LITERATURE REVIEW

2.0 INTRODUCTION

This chapter presents a synopsis of what corporate social responsibility in businesses entail as well as expounding on the forms and how communicating corporate social responsibility has been in organisations particularly banks. The chapter then attempts to explain some theoretical reasons that are likely to explain motives behind communicating socially responsible activities; for that matter the chapter reviews literature on the stakeholder theory and the legitimacy theory. Having explained the theoretical viewpoints for communicating socially responsible behaviours, the chapter continues to review literature on theoretical arguments in CSR communication, expounds on determinants of channels for CSR communication; CSR reporting, disclosure and communication. Lastly, the chapter reviews related empirical works and concludes with a conceptual framework to help in putting findings of the study in context.

2.1 CORPORATE SOCIAL RESPONSIBILITY IN ORGANISATIONS

There is no universal definition of corporate social responsibility; different authors describe it in different ways, and there are several perceptions of the term according to the context and themes in which it is placed (Bolanle, Olanrewaju & Muyideen, 2012). These contexts and themes as argued by Kakabadse, Rozuel & Lee-Davies, (2005), range from Corporate Social Responsibility to Sustainable Development, from Business Ethics to Corporate Social Contract, from Corporate Accountability to Business in Society and from Corporate Citizenship to Corporate Governance. These varied themes in themselves are interesting and demonstrates the richness of the concept as well as the criticality of research (Carroll, 1999; Ougaard & Nielsen, 2002). All the same,
definitions of corporate social responsibility, thus ranges from highly conceptual to very practical or managerial statements.

Bowen (1953), refers to corporate social responsibility as the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of society. Sethi (1975), also indicates that, corporate social responsibility implies bringing corporate behaviour up to a level where it is similar with the prevailing social norms, values, and expectations of performance. Jones (1980), too defines corporate social responsibility as, ‘the notion that corporations have an obligation to constituent groups in society other than stockholders and beyond that prescribed by law and union contract’. The basic idea as suggested by Wood (1991), is businesses and societies are interwoven rather than distinct entities, hence the essence of corporate social responsibility.

Egels (2005), is of the view that, definitions by advocates increasingly cover a wide range of issues such as plant closures, employee relations, human rights, corporate ethics, community relations and the environment. Ruggie (2002), is also of the view that, corporate social responsibility is a strategy for demonstrating good faith, social legitimacy, and a commitment that goes beyond the financial bottom line. Baker (2003), defines corporate social responsibility as how companies manage business processes to produce an overall positive impact on society.

The World Business Council for Sustainable Development (WBCSD) (2010), also defines corporate social responsibility as the continuing commitment by businesses to behave ethically and contribute to economic development while improving the quality of life of the work force and their families as well as the local community and society at large.

In a much broader sense, McWilliams & Siegel (2001), define corporate social responsibility as “actions that appear to further some social good, beyond the interests of the firm and that which
is required by law”. Although the concept of corporate social responsibility has been advocated for decades and is commonly employed by corporations globally, agreement on how corporate social responsibility should be defined remains a contentious debate amongst academia, businesses and society (Smith, 2011). This gap, according to Smith (2011), tends to be problematic for business organisations because in most instances, they are progressively being required to align with societal norms while generating financial returns.

Observing from the views and definitions proposed in literature on corporate social responsibility, it seems to suggest that, corporate social responsibility was born when corporations were born and societies began accommodating them (Bichta, 2003). The ‘core’ of corporate social responsibility is what French philosopher Rousseau posited to be ‘the social contract’ between businesses and societies or communities. Rousseau conceptualised the relationship between business and society as being a ‘symbiosis’.

The social contract indicates the relationship between society and business. Business organisations host their operations within societies, and in exchange, societies expect these business organisations to show responsibility for aspects of their operations’ impact on the environment (Bichta, 2000). Inferably, society recognises organisations as agents, particularly in the eyes of the law, and authorises them to use land, natural resources and offer employment. From the business point of view, they attempt to improve the quality of life of the society. One can further argue on the social contract by adding to it that, businesses are socially, morally and politically ‘bounded’ to improve the quality of life of society. In simple terms, businesses need to fulfil their part of the ‘bargain’ in the social contract by being bettering and giving back to the communities in which they operate.
2.2 COMMUNICATING CORPORATE SOCIAL RESPONSIBILITY IN BANKS

Communicating corporate social responsibility by corporations and business organisations worldwide provides an opportunity for them to enter public dialogue, define their rights, roles, and responsibilities in society (Bostdorff & Vibbert, 1994). In communicating corporate social responsibility, business organisations present value premises, legitimacy claims, create as well as maintain positive relationship with diverse groups of stakeholders (O’Connor & Shumate, 2010). Globalisation; the free flow of information and wider stakeholder activism, demand business organisations do their businesses in a socially responsible and transparent manner. An organisation may be active in corporate social responsibility programmes, either as charity or as a strategic driver, but unless the business organisation makes an effort and chooses the right means to communicate them to its stakeholders, corporate social responsibility efforts are not going to make any impact on its business (Amaladoss & Manohar, 2013).

Through communication to stakeholders, Cheney & Christensen (2001), argue that, companies attempt to prepare the way for analysing social, political and even economic issues of the day, including the organisation’s responsibility to society. Deetz, (2007), believes corporate social responsibility can be described as a “value-laden concept wherein corporate social responsibility and value representation concerns are not about whether values, but whose and what values, are represented in business decisions, hence the need to communicate those decisions to stakeholders”.

2.3 STAKEHOLDER THEORY

Freeman (1984), defines stakeholders as individuals or group of individuals that can directly or indirectly affect, or be affected by activities of a firm. Business stakeholders can be viewed as
both internal and external. Internal stakeholders include functional departments, employees, and interested internal parties. External stakeholders include customers, competitors, advertising agencies, and regulators (Miller & Lewis, 1991). For effective implementation of corporate social responsibility programmes, the various relationships should be identified and interests understood.

Waddock, Bodwell & Graves (2002), present the view of stakeholders and characterise them as primary or secondary. According to them, primary stakeholders are those whose continued participation is necessary for business survival; they consist of employees, customers, investors, suppliers, and shareholders that provide the necessary infrastructure. Secondary stakeholders, on the other hand, are not usually engaged in transactions with the main organisation and are not essential for its survival.

They consist of the media, trade associations, non-governmental organisations, along with other interest groups. Primary and secondary stakeholders exert different pressures and priorities. For example, Thomas, Schermerhorn & Dienhart (2004), note, “Unhappy customers may be viewed with less urgency than negative press stories that can damage a business”. For Hart & Sharma (2004), remote stakeholders at the fringe of operations can exert pressure calling into question the firm’s legitimacy and right to exist.

According to Mitchell, Agle & Wood (1997), the three critical elements in assessing stakeholder influence are their power, legitimacy and urgency of issues. Stakeholder power is “the ability to exercise one’s will over others” (Schaefer, 2002) whereas legitimacy relates to socially accepted and expected structures that help define whose concerns or claims really count. Urgency on the other hand captures the dynamics of the time-sensitive nature of stakeholder interactions.
(Mitchell et al., 1997). Power and legitimacy may be interdependent but the urgency component sets the stage for dynamic interaction that focuses on addressing and resolving issues (Maignan, Ferrell & Ferrell, 2005).

As noted by Harrison & Freeman (1999), major stakeholders may have different needs and a “fine-grained approach may be needed to ascertain even differences within major stakeholder groups, such as customers, employees, suppliers, and investors”. Maignan & Ferrell (2004), however, observe that, some number of individual stakeholders share similar expectations about corporate practices and impacts which are considered to be pleasing or desirable. They further indicate that, some of these stakeholders decide to join formal organisations dedicated to be better defenders and advocates of these values and norms. Individual stakeholders, even when they do not join these formal organisations, may also embrace and discuss issues collectively.

From the above discussions, it is well articulated that secondary stakeholders, even though (they) are not critical in providing the needed resources for the survival of organisations, communicating to meet their interests and values cannot be overlooked in decision making and implementation processes by corporate organizations. Concisely, Leap & Loughry (2004), capture this view when they state, “cultivating a stakeholder friendly culture that is responsive to those common needs can be a source of competitive advantage for a firm”.

### 2.4 LEGITIMACY THEORY

Corporate social responsibility can also be explained from the legitimacy standpoint as firms, engage in corporate socially responsible activities in their quest to gain, improve or maintain legitimacy (Moir, 2001). This standpoint correlates to the stakeholder point of view. Suchmann, (1995), emphasises that a business organisation’s legitimacy is tied to its behavioural patterns
and the general view that this pattern is acceptable by society at large. The core of the legitimacy theory as explain expounded on by Suchmann (1995), asserts a generalised perception or assumption that the actions of an entity are desirable, proper or appropriate within some socially constructed systems of norms, values, beliefs and definitions. The legitimacy theory emphasises a social contract between the business and society.

Business organisations operating under the legitimacy approach disclose their corporate social responsible activities to show a socially responsible image so as to legitimise their behaviours to their stakeholders.

2.5 THEORETICAL REVIEW ON CSR COMMUNICATION

Communication is pivotal to society and the management of organisational behaviour (Francesco & Gold, 1998) and dialogue between people is the main business activity. Corporate communications recognises the importance of managed communication in relationships and includes forms of communication used for corporate purposes (Varey & White, 2000). The quality of the communicative interaction determines the success of a company (Grof, 2001), and without effective communication, organisations will experience difficulties and probably even failure (Francesco & Gold, 1998). The effectiveness and sort of communication within an organisation is moreover related to the style of management and to the type of organisation (Grof, 2001).

There is an interrelationship between internal and external communication channels and Kreps (1990), expatiates on this. According to him, internal communication channels are used to direct and control activities in an organisation in order to accomplish goals. These goals are based on information gathered from the organisation’s relevant environment through the use of external
communication channels. The purpose of internal and external communication of an organisation is basically the interaction of values and aims that result from corporate communications (Kreps, 1990). According to him, they are usually identified and carried out in forms as follows:

- Obtaining and transferring information from the environment (external communication)
- Absorbing environmental values into company strategy and culture (internal communication)
- Coordinating activities within the company (internal communication)
- Communicating company strategy (both internal and external communication)
- Establishing alliances and fidelities (both internal and external communication)

This study draws on both communication and disclosure literature in an attempt to build a descriptive research framework. From the standpoint of communication, existing literature examines the following communication dimensions on communication behaviours.

### 2.5.1 Communication Frequency

Communication frequency refers to frequency as the number of times information is transmitted between functions (Mohr & Nevin, 1990; Fisher, Maltz & Jaworski, 1997). The more frequent entities communicate, the greater the collaboration among them. (Rama & Massey, 2007; Kyriazis & Massey, 2008). Nonetheless, many management information systems studies refer to the volume of information transmitted between trading partners through electronic means such as the internet (Massetti & Zmud, 1996; Cai, Jun & Yang, 2006). However, Fisher et al. (1997), are of the view that, communication frequency alone is not enough for effective relationships between stakeholders.
2.5.2 Communication Quality

Communication quality is defined as how credible, understandable, relevant and useful the information is for task completion (Fisher et al. 1997; Menon, Bharadwaj, Adidam & Edison, 1999; Rama & Massey, 2007).

2.5.3 Communication Openness

Communication openness refers to the formal and informal sharing of timely information between relationships that exist in and out of a business organisation setup (Smith & Barclay, 1998). For communication openness, businesses tend not to keep anything from society; all intentions for any corporate social action are laid bare to society.

2.5.4 Bidirectional Communication

Bidirectional communication stands for information sharing as a two-way process and includes feedback (Mohr & Nevin, 1990; Fisher et al., 1997; Smith & Barclay 1998; Massey & Kyriazis 2007). This means that in communicating social responsibility, firms anticipate feedback from stakeholders such as investors, board members, members of staff, targeted audiences or beneficiaries of CSR activities, media partners, and so on.

2.5.5 Communication Diversity

Communication diversity refers to the number of distinct types of documents or information exchanged between two different parties (Mohr & Spekman, 1994; Cai et al., 2006). In this instance, it refers to situations where business organisations consider the number of different types of information that is communicated to stakeholders in their quest or pursuit to communicate social responsibility activities. From the disclosure perspective, there are many studies from literature with a variety of interpretations of the meaning of governance and sustainability reporting.
A narrow perspective concentrates on the relationship between a company and its shareholders with a focus on financial outcomes (Healy & Palepu, 2001; Letza, Sun & Kirkbride, 2004) and looks at agency theory to explain voluntary disclosure. According to agency theory, one way of reducing agency costs is to increase the levels of corporate disclosure (Jensen & Meckling, 1976; Healy & Palepu, 2001). The broader perspective, however, considers the need to create long-term sustainable value in the interest of all stakeholders and considers social and environmental outcomes, as well as financial outcomes.

2.6 DETERMINANTS OF CHANNELS FOR COMMUNICATING CSR

Many channels have been used to communicate corporate social responsibility; from the annual report (Cerin, 2002; Neu et al. 1998) to non-financial reporting (Hooghiemstra, 2000; Chatterji & Levine, 2006; Haddock-Fraser & Fraser, 2008) to web pages (Coupland, 2005; Guimarães-Costa & Pina e Cunha, 2008; Esrock & Leichty 1999). Subsequently, adding to the methods and genres, the general approach or channel employed in communicating corporate social responsibility varies by organisation and is dependent on many factors, such as location (Chappel & Moon, 2005; Baughn et al., 2007; Welford et al., 2007), size (Esrock & Leichty, 1998; Spence et al., 2003; Graafland et al., 2003) and the departmental origin of the communicative behaviour (L’Etang, 1994; Frankental, 2001; Hockerts & Moir, 2004; Chamorro & Bañegil, 2006; Porter & Kramer, 2006). Other channels used in communicating CSR activities include advertisement, press releases, companies’ brochures and diaries, etc.

Against this background, it can be inferred that there are diverse methods for companies to communicate their CSR depending on the stakeholders or publics they are attempting to influence with the information. For instance, Zeik (2008), is of the view that, many companies in
several countries are bounded by regulation to produce and distribute annual financial reports. Often they become all-encompassing instruments for both financial and social information. Indeed, more and more organisations use annual reports as vehicles for publishing corporate social responsible activities.

Morhardt, Baird & Freeman (2002), note with respect to non-financial reporting that; “even though reporting of environmental and social information is not mandatory, to move toward greater transparency and disclosure of corporate social behaviours, numerous companies have committed to producing non-financial reports”. Adding to Morhardt et al’s (2002) assertion, Cerin (2002), indicates these reports offer a kind of transparency into the corporate environment and social strategy as well as performance, which prior to their usage, was unavailable. Moreover, Neu et al. (1998:269), in an analysis of environmental disclosures of several companies, argue that annual reports “provide organisations with an effective method of managing external impressions”.

The internet in the view of Hinson et al. (2010), has become a major medium of corporate communications, and thus most corporate institutions use it as a means for information disclosure to the public. Du et al.(2010), say Internet platforms such as corporate website and social media platforms can be used to communicate CSR activities to a company’s publics. According to them, companies can dedicate sections of their website to corporate social responsibility communications, and also use social media like Facebook and Twitter to invite customers and the general public to join the company in pursuing a specific social or environmental cause.

Guimarães-Costa & Pina e Cunha (2008), propose the internet is comparatively the best medium accessible for companies to communicate information on socially responsible activities.
Coupland (2005), also indicate specifically that, web pages present corporations an opening to play a part in ‘setting the agenda’ on public policy issues. Furthermore, organisational websites, according to Flanagin (2000), form a critical stage of development in present-day organisational scene. In addition, communication of corporate social activities via the corporate website has gained grounds in several countries due to the digital revolution (Esrock & Leichty, 1999).

They explain that, CSR communication through the corporate website enables companies to engage in multi-stakeholder dialogue which is a practical challenge for traditional communication channels of CSR. The Internet, with the advancement in technology, offers companies the opportunity to engage and share CSR information with different stakeholders and in diverse ways. Esrock & Leichty (2000:328), point out that “unlike traditional mass media channels, a single web site can have multiple sections, each targeted to a different audience”. This feature of the internet allows companies to provide information targeted to different stakeholders and to obtain feedback from them.

It must however be noted that corporate websites also have some limitation as a CSR communication channel. An aspect of CSR communication via websites which can be regarded as a limitation when compared with annual reports is related to narrative material that has no bearing with CSR activities being placed in proximity with the CSR report (Neu et al., 1998). Further, there is also a demarcation problem with the websites because the companies use them for other things in for example campaigns and for products and the CSR report can be confused as an advertisement or a publicity campaign.

Elaborating on location as a consideration for determining the channel to use in communicating social responsibilities, Chappel & Moon (2005), suggest corporate entities in less regulated operational environments such as under developed countries, have a high degree of laxity in
reporting social behaviour. These occurrences, the authors explain are due to the view that, societies in such locations are at any time, thought to have companies embark upon social projects. Furthermore, Graafland et al. (2003), indicate sizes of companies to a large extent determines the level of responsibility towards the society. Invariably, small companies communicate little (small) information and large companies communicate large volumes of information.

2.7 CSR REPORTING, DISCLOSURE AND COMMUNICATION

Gray, Owen & Maunders (1987), postulate that, corporate social responsibility reporting can be defined as ‘a process of communicating the social and environmental effects of organisation’s economic actions to particular interest groups within society or to society at large’. Additionally, corporate social responsibility disclosure refers to information made available by companies relating to their activities, aspirations and public image with regard to environmental, community, employee, and consumer issues (Gray, Kouhy & Lavers, 1995). Hence, corporate social responsibility disclosure or reporting takes into consideration a widespread and diverse range of matters which include: product information, environmental impact of corporate operations, employment practices and relations, and supplier and customer interactions (Sotorrío & Sánchez, 2010). Hamid (2004), also indicates that, the size, listing status and age of businesses are positively associated with social responsibility disclosure, whereas profitability may not. This inferably means that, business organisations in communicating corporate social responsibility, report what they want to, or have disclosed.

This implies that disclosure could either be voluntary or involuntary. Although governments have directly or indirectly encouraged disclosure, corporate social responsibility reporting has
mostly been a voluntary activity oriented at being accountable to a segment of stakeholders or stakeholders in general (Kolk, 2008). The Theory that explains voluntary disclosure is the signalling theory or information problem theory. This assumes that firms may use Internet disclosure to keep pace with other firms in the same industry or to signal to investors that the firm is profitable and to support their continuation and compensation (Craven & Marston, 1999; Oyelere, Laswad & Fisher, 2003).

Therefore, corporate social responsibility communication for the purpose of this study shall be defined as the process of verbally or non-verbally reporting disclosed information concerning socially responsible and ethical behaviours of business organisations, towards the environment in which they operate by sending information across a medium which is capable to convey the ideas to intended audiences.

2.8 REVIEW OF RELATED EMPIRICAL STUDIES

Several authors have carried out studies which in one way or the other relate to the issue of communicating corporate social responsibility among corporate organisations, and reported findings which boil down to companies sticking their heads out to inform society about how they have made society a much better place for habitation (Knox, Maklan & French, 2005).

Branco & Rodrigues (2006), in studying communication of corporate social responsibility by Portuguese banks, ascertained whether Portuguese banks use their web sites as a medium to disclose social responsibility information and identify the kind of information they disclose, and compare such disclosure with similar disclosure in annual reports. They find that, banks with a higher visibility among consumers seem to exhibit greater concern to improve the corporate
image through social responsibility information disclosure. Results, thus, suggest that legitimacy theory may be an explanation of social responsibility disclosure by Portuguese banks.

Amaladoss & Manohar (2013), report that some companies lack an inclusive and strategic approach to corporate social responsibility communication, in studying communicating corporate social responsibility in emerging economies. In an attempt to recommend solutions, the authors develop a participatory ‘top-down’ and ‘inside-out’ approach to management of companies in emerging economies. Sones (2007), also examines corporate social responsibility communication practices of five major pharmaceutical companies in the United States and finds that companies provide both internal and external stakeholders with an understanding of how their responsible efforts are consistent in their mission and value messaging.

Morsing, Shultz &Neilson (2005), in studying three Danish companies report that, 66% of the population are hesitant towards companies communicating about their corporate social responsibility activities, even though they have a high regard for socially responsible companies. Slightly similar results are found in Money & Hillenbrand (2005), who also claim that, there is a clear message to businesses that it is important to firstly be responsible to employees and customers before tackling community projects.

Nevertheless, most of the studies carried out in how companies communicate corporate social responsibility tend to focus on how these companies do it using their websites (Esrock & Leichty, 1998; Adams & Frost, 2006; Capriott & Moreno, 2007; Tagesson, Blank, Broberg & Collin, 2009; Wanderley, Lucian, Farache & Filho, 2008; Hinson et al., 2010). For instance, in their study on how banks operating in Ghana communicate their corporate social responsibility programmes and intentions via their corporate websites, Hinson et al (2010), find this. They report that, some of the banks that win the most corporate social responsibility awards at the
Ghana banking awards have poor corporate social responsibility communication content on their corporate websites. They also note that banks that have never won corporate social responsibility award previously seem to have a better organised structure in respect of their corporate social responsibility activities on their websites. These findings they report clearly demonstrate the challenges that exist in transferring bricks-and-mortar organisational capability online environments.

Esrock & Leichty (1998), also report that, although almost all the companies have websites, corporate websites are still not being utilised to their full potential as a medium for communicating about socially responsible activities. Kuo, Yeh & Yu, (2011), study the disclosures of corporate social responsibility and environmental management by Chinese firms and conclude that environmentally sensitive industries and state-owned enterprises are significantly more committed to environmental information disclosure. From the above cited studies, it could be emphasized that, wider stakeholder interests and their information needs to a large extent provide reasons for why companies of necessity have to disclose, report and communicate their governance and sustainability practices towards society.

2.9 CONCEPTUAL FRAMEWORK FOR THE STUDY

Given the importance of stakeholders to corporate social responsibility practice, it is worthy taking note that the stakeholder approach to corporate social responsibility focuses on primary corporate social responsibility concept (Bowmann-Larsen & Wiggen, 2004), social responsibility communication (Moreno & Capriotti, 2009), and social responsibility disclosures by financial institutions (Ofori & Hinson, 2007). For the purposes of this study, the model below explains the
conceputal model that will be used in an attempt to evaluate how corporations especially Barclays Bank Ghana limited communicates its corporate social responsibility activities.

From the diagram below, the study proposes that in analysing how corporate organisations communicate their corporate social responsibility activities, one should observe the views of the business organisation in relation to corporate social responsibility programmes. This means it should be observed whether or not the business organisation’s view of corporate social responsibility is borne out of their quest to ethically contribute to the development of human capital or not. Having established the organisation’s view of corporate social responsibility, the next process in the framework suggests probes should be made to determine whether or not the business organisation discloses its corporate social activities, what explains the intentions behind disclosing such information, and to which audience it is intended to go to. Next, it would be necessary to identify the means through which the organisation reports the disclosed information, what the dimensions of what is being communicated are; in the sense of, how frequent is what is being communicated, the quality, openness and diversity as well as whether what is being communicated is bidirectional or not.
Figure 1: Conceptual Framework for the Study


Last but not least of the process stage is to examine the benefits that accrue, as well as, challenges that organisations confront as they communicate CSR activities to stakeholders. In this instance, benefits mean the feedback (positive) to the business organisation, and challenges imply feedback (negative) from what is being communicated to intended stakeholders. However, what determines whether a feedback is positive or negative to a large extent, is a function of the intention with which communication to stakeholders was carried out.
CHAPTER THREE

RESEARCH METHODOLOGY

3.0 INTRODUCTION TO CHAPTER

This chapter deals with sources of data for the study, the sampling techniques and the sample units and size for the research. It also presents the data collection, method adopted as well as how the data was analysed for the study for ultimate analysis and interpretation.

3.1 RESEARCH DESIGN

Every research study is unique in its own way, especially with how it is undertaken. It demands that a well-structured approach is followed in the collection of data for subsequent discussions. This study adopted a qualitative approach using a simple sample survey. In this study, an interview guide was designed and administered to respondents while responses recorded are analysed narratively and descriptively. Gall, Gall, & Borg (2003), argue that, the general interview guide approach is more structured than the informal conversational interview although there is still quite a bit of flexibility in its composition.

Additionally, content analysis was employed to analyse some materials on communication that were acquired in the course of the study from one the respondents. By definition Berelson (1954), indicates that content analysis approach is a technique for carrying out an objective, systematic, as well as a quantitative description of the manifest content of communication. Nonetheless, later definitions emphasised the abandonment of requirements of quantification. Holstí (1969), mentioned that attention in the use of the method has now shifted to using inferences, objectivity, and systematisation of special characters of message contents.
Responses were all presented using descriptive narratives and aims predominantly at describing, observing and documenting aspects of a situation as it naturally occurs rather than explaining them (Polit & Hungler, 1999).

3.2 STUDY POPULATION

The population of a study comprises all the elements or respondents to which the study concerns. In this study, the population was the banking industry in Ghana, included are commercial banks, rural banks, etc.

3.3 SAMPLE SELECTION

A sample of a population is the selected portion of the population that is being studied for the purpose of observation. In this study, Barclays Bank Ghana Limited Company is the sample selected from the total population of banks in Ghana. This sample was settled because the study did not require statistical inferences about the characteristics of the population as well as convenience to the researcher in acquiring the required data for the successful completion of this study. Hence, the findings in this study to a large extent pertain to practices in Barclays Bank Ghana Limited.

3.4 DATA COLLECTION

In the process of gathering data for this study, interview sessions were carried out at the Corporate Affairs Department of Barclays Bank Ghana Limited. This department is situated at the Head Office of the bank, which is at the Accra High Street. Each interview session lasted on average about thirty (30) minutes. Prior to the interview, respondents declined the suggestion to
record what they were saying; instead, the researcher had to make notes on issues regarded necessary to the discussions.

Data collected for this study comprised both primary data and secondary. Primary data for this study was basically collected through responses gathered from the face-to-face interview with two respondents who were officials of Barclays Bank Ghana Limited (Head of Corporate Affairs and Communications Manager). The two officials were selected for the study because of the centralised system of communication set-up of the bank. All of Barclays Bank’s entire communication flows from the corporate affairs department to both its internal and external publics. The interview guide taking into consideration both closed and open ended question varieties, was prepared in a manner that would sufficiently address the substantial needs of the study.

In like manner, secondary data for the study was largely gathered from the company’s website and publications, as well as other journal articles relevant to this study from internet sources like Google Scholarly, Science Direct, Wiley Online, JSTOR and Emerald. In some instances management reports and memos were considered.

3.5 DATA ANALYSIS

The data collected are evaluated using qualitative and descriptive approaches. Information gathered from all parts in the interview is presented descriptively; in the event where tables and charts are useful, Microsoft Excel analysis toolkit was used to present these charts and tables for further elaboration of responses gathered from the interview.

Analysing the data gathered qualitatively, responses gathered from the respondents to the interview were analysed with reference to existing literature in the area of the study to assist in
achieving reliable findings. The responses provided by the respondents were presented and discussed using a narrative approach. The aim of the analysis was to uncover emerging themes, relationships, similarities and any irregularities as well as associations to theories, practices or policies with regard to communicating corporate social responsibility among Ghanaian banks, especially Barclays Bank Ghana Limited Company.

3.6 ETHICAL REVIEW
Ethical issues were taken into serious consideration in the process of planning, designing, conducting, analysing and reporting on this study. The participants were therefore informed of the purpose of this study and assured that, responses to questions posed would be treated confidentially.
CHAPTER FOUR

ANALYSIS OF FINDINGS

4.0 INTRODUCTION TO THE CHAPTER

This chapter presents analysis of data collected from the face-to-face interview with the officers directly in charge of corporate communications who happened to be in the rank of managers at Barclays Bank Ghana Limited. It presents the discussions of findings on communicating corporate social responsibility in Barclays Bank Ghana Limited. The chapter provides a brief profile description on the responding officers, as well as establishes the communication channels and media frequently in use by the bank to communicate corporate social responsibility. The chapter further assesses the benefits and challenges the communication process encounters and presents a discussion of these findings in light of theoretical literature to draw themes and patterns.

4.1 BRIEF PROFILE OF RESPONDENTS TO THE STUDY

Two management officials of the bank responded to the structured interview to this study. The researcher interviewed these two because they were directly in charge of the communication system of Barclays, which is centralised, from the Corporate Affairs department. Below is a description of the respondents.

**Respondent 1**: One of the respondents to the interview is the manager in charge of public relations of the bank. This respondent is a female and aged between 46-55 years. She holds qualifications in human resource practices, law, communication, as well as a post graduate
degree. She has been working for over 15 years now and has worked in her current position as head of Corporate Affairs for 3 years.

**Respondent 2:** The second respondent to the interview is the manager responsible for communication in the bank. The respondent is a male and aged between 36-45 years. He holds a post graduate degree in communication studies and has been practising as a communication expert for about 10 years. He has currently worked in his position as communications manager for the past four years.

### 4.2 THE COMMUNICATION FUNCTION IN BARCLAYS BANK GHANA LIMITED

As part of the aims and objectives of the study i.e.to highlight how communication is carried out in Barclays Bank Ghana Limited, the researcher enquired of how communication is carried out by the bank. In responding to this, one of the respondents, attempted to describe how the bank sees communication:

“Communication at Barclays Bank Ghana Limited is simply the transmission of a message or information in an understandable way. This transmission is normally from a sender to a receiver. So management could be the sender, and staff could also be the receiver, it depends on who is transmitting the information”.

(Respondent 1: Head of Corporate Affairs, 28th January, 2014)

Adding to the definition, the second respondent indicated that communication being effective is very crucial and its benefits to the company are immeasurable. The respondent continued by saying:
“It accounts for the difference between success and failure, in other words, profit or loss. Poor communication reduces the quality of services as well as productivity of staff, and weakens the corporate reputation of the bank. The more effective communication is in the bank, the more productive and understanding processes are in Barclays”.

(Respondent 2: Communications Manager, 28th January, 2014)

Commenting on the channels the bank adopts to communicate its processes, both respondents were of the view that communication in the bank uses internal channels and external channels, forms of communication could also be written, or orally. For internal channels, respondents mentioned that, it was normally used in communicating information within the bank and its branches, its board and shareholders. Some of the tools employed in communicating these information include: memos, written reports, corporate emails or intranet, newsletters, personal letters, notice boards, face-to-face communication, and recently, social media platforms such as ‘whatsapp’. Some of the external channels include: using the print media, internet or the broadcast media.

Under this channel (external), it was gathered from the responses expressed that Barclays employs the use of corporate webpage, web-blogs, newspaper publications and advertisement as well as radio and television shows and advertisements. To this assertion, respondents to the interview mentioned that:

“Everything you want to know about our CSR activities is on our corporate website. It is regularly updated so you can trust that the
information is not stale. Besides we are able to reach a wider audience through our websites which is cheaper compared to TV or radio broadcasts.”

(Respondent 2: Communications Manager, 28th January, 2014)

“We are able to interact with each of our different stakeholders because of the many sections. This helps us to obtain feedback from our valued customers and audiences”.

(Respondent 1: Head of Corporate Affairs, 28th January, 2014)

4.3 CSR IN BARCLAYS BANK GHANA LIMITED

Gathering responses to answer the question on corporate social responsibility in the bank, both respondents indicated that carrying out corporate social responsibility programmes or activities is the bank’s response to ethically contribute to the development of human capital and resources in society. Quoting from respondents to that regard the managers said:

“citizenship or corporate social responsibility programme carried out in Barclays focuses on financial literacy, education and entrepreneurial development of the youth and other issues such as streetism — (situation where young people abandon their homes and come to dwell on streets in pursuit of better economic and financial rewards at the expense of basic developmental needs such as education) — and computer literacy in the society”.

(Respondent 2: Communications Manager, 28th January, 2014)
Inferring from the responses, it was observed that Barclays frequently works and continues to work with Non-Governmental Organisations (NGOs) and Governmental Organisations that tend to align their activities with the focal areas of the bank’s objective. In providing examples to the assertion above, the respondents cited ‘Integrated Youth Development through Sports Play’ programme which was jointly undertaken by the bank in partnership with ‘Right to Play’ (an NGO). Elaborating further, the communications manager mentioned that this programme was carried out in Accra specifically within the Nima and Maamobi suburbs. The purpose of this corporate responsibility as stated by the respondent was:

“…, to provide young people within these communities’ skills that will help them remain focused and determined to achieve their ambitions as well as provide reasons and means to eliminate streetism in the community. On this project, Barclays committed an amount of GH¢ 60,000.00 alongside volunteering employees to assist in any way possible as well appointing the Chief Operations Officer of the bank as executive volunteer to champion the interest of the bank in the community programme”.

(Respondent 2: Communications Manager, 28th January, 2014)

Again, in citing an example to elaborate the bank’s corporate social responsibilities which is geared toward enhancing financial literacy and education, he mentioned “Banking on Change” programme. Giving details to the assertion the communications manager pointed out:

“Banking on Change was undertaken with aid agencies like Plan & CARE International some four years back. The purpose of this
corporate social duty was to improve the quality of life of the poor by extending and developing access to basic financial services”.

(Respondent 2: Communications Manager, 28th January, 2014)

Providing some statistics to the assertion, by the manager in relation to ‘Banking on Change’ programme, the indication gathered was that over 79,000 Ghanaians benefited and are still benefiting from the initiative, especially through the establishment of more than 3500 Village Savings and Loans Associations (VSLAs) across eight regions in Ghana.

Furthermore, both respondents pointed out that Barclays Bank supports its sustainability agenda with 1% of its pre-tax profits, and about 80% of members of staff in the bank get involved in voluntary community programmes across the country on a yearly basis. To expound on the claim above, the respondent mentioned:

“…when it comes to financial literacy for example, we have a lot of expertise in that field. So members of staff who volunteer mentor these young people to be skilled in that area. We introduce them to basic saving skills, book-keeping skills, simple and accounting to help them manage their businesses better, fundamental banking tips, and so on,”

(Respondent 2: Communications Manager, 28th January, 2014)

4.4 FREQUENCY, CHANNELS AND IMPORTANCE OF COMMUNICATING CSR

Responding to the question posed by the interviewer in relation to the frequency, means and reasons for communicating corporate social responsibility in Barclays Bank Ghana Limited, both
respondents indicated that Barclays Bank Ghana communicates its corporate social activities very frequently. Quoting one of the commentaries that were captured from the interview to in relation to the assertion made one of the communications manager say:

“…, as a matter of fact anytime we do something in the community, we immediately inform members of staff right away via the intranet or other internal channels. In fact, we talk about it at the least opportunity we get; whether the bank is paying a courtesy call on the president of the country, launching projects in rural communities, or meeting ally institutions elsewhere in the world. For instance, with the community level projects carried out by the bank, we talk about the value and what we are giving back to society. In most cases, those are the messages we communicate with regard to our CSR activities”.

(Respondent 2: Communications Manager, 28th January, 2014)

Responding to the means usually employed in communicating corporate social responsible activities, the Head of Corporate Communications explained that the means employed to an extent depended and continues to depend on the magnitude of the corporate social activity carried out or the targeted audience. Emphatically, the respondent commented that:

“Sometimes the location of the activity, size of beneficiaries or amount used, period within which the activity is carried, etc... determine the means by which corporate social activity is reported; when communicating corporate social responsibility to internal
audience like shareholders, board members, management and staff, memos, special reports, newsletters, annual reports, emails and oral communication in board rooms are used. On the other hand, if we are communicating to external audiences such as regulators, citizens, investors, creditors, and the world at large, primarily we make use of our corporate website, newspaper publications, radio and television talk shows. For instance, if the bank carries out a social activity by building or renovating a surgical block of a teaching hospital in the country, the bank will communicate this through the print media, like newspaper publications, and electronic media on radio and television, as well as on websites. All the same it will be reported internally too, via the intranet, emails, newsletters, notice boards, posters and all the rest”.

(Respondent 1: Head of Corporate Affairs, 28th January, 2014)

Furthermore, the manager in charge of communication added that:

“..., sometimes we communicate internally through screen savers for members of staff. I think this is a very effective channel of communication since one cannot help but notice these images and messages used as screen savers once the computer is switched on. We communicate through our diaries and I particularly like CSR communication in annual reports because the annual report is seen to have a degree of trustworthiness not associated with other
corporate communication media. See, for the simple reason that CSR communication of an organisation’s activities is in the annual report and added to the audited financial statements gives it a measure of credibility that other communication channels cannot be assumed to have. Em... I think the fact that auditors must read such material gives the annual report some kind of authenticity”.

(Respondent 2: Communications Manager, 28th January, 2014)

One of the primary focuses of this study too was to unearth some of the motives in other words, the importance, and consequences underlining the bank’s intent for communicating corporate social responsibility. Reacting to this prompt through the interview, one of the respondents to the interview mentioned that:

“..., silence about corporate social responsibility reportage by corporate organisations like Barclays does not really help and is not an option to pursue; more effective communication of effective corporate social responsibility is vital. It makes the difference between a good reputation for a company and a bad one”.  

(Respondent 2: Communications Manager, 28th January, 2014)

Additionally it was also gathered that the main importance underlining communicating corporate social responsibility by the bank was that, in communicating their corporate social activity, they were able to develop goodwill that helped them sometimes in crisis; it helped to increase customer loyalty, at the same time assisting customers to better understand some of the operations of the bank. Communicating corporate social activities ensured healthy relations are
built with stakeholders, both internal and external stakeholders. Communicating corporate social responsibility further enhanced corporate reputation of the bank, staff loyalty, and increases volume of sales in terms of deposits. Above all, communicating corporate social activities produced a competitive edge for the bank.

Gathering from the responses by the researcher, it was revealed that, the internal means of communicating socially responsible behaviours was primarily to create awareness among employees and related members of staff of the bank. On the other hand, external communication means such as the use of newspapers publications, radio, and television, was primarily to enhance the corporate image and marketing driven initiatives of the bank.

4.5 CONTENT OF SOME CSR MESSAGES BY BARCLAYS BANK

Observing and analysing some of the corporate social responsibility message contents of the bank and the media through which it was communicated and to which audience, one respondent (communications manager) provided two scripted documents on corporate social responsibility messages delivered by some officials of the bank for my attention and later on collected them. The notes made captured some speaking points of the managing director of the bank. The documents were “Speaking Points for the Managing Director of Barclays Bank Ghana at the launch of Blazing Trails partnership with British Council on November 23, 2012, at the British Council’ and ‘Speaking Points for the Managing Director Barclays Bank Ghana at the launch of Integrated Youth Development through Sports Play partnership with Right to Play on November 14, 2012, at Nima’.

A careful observation done by the researcher on these two documents revealed that the beneficiaries of the corporate social duty were mostly people in the youth brackets in the

University of Ghana http://ugspace.ug.edu.gh
respective communities. In communicating these corporate social activities, the bank used external communication which took an oral form in both instances. The speeches were broadcast live on radio and on television. The audience during the delivery of the speech at the British Council comprised high profile dignitaries such as government officials and corporate executives. On the other hand, the speech delivered by the managing director of the Barclays Bank Ghana bank at Nima had members of the community in which the activity was carried out as his audience.

Carefully examining the contents of the two messages, it was observed that, message (speech) communicated by the Managing Director was consistent in terms of the activities carried out. This showed an indication that Barclays’ strategies of corporate social responsibility programmes were being supported by their messages. Both messages focused on conveying information on what the bank had done regarding youth development.

However, in the two messages that were observed by the researcher, it was revealed that, the manner in which the messages were delivered and the type of expressions used differed at each occasion, and can be partly attributed to the audience composition. During the delivery at Nima for instance, the Managing Director repeatedly stressed on how hopeful and committed the bank was in ensuring youth empowerment. Below is a verbatim quote from the speech delivered by the Managing Director which indicates the bank’s expression of hope and commitment.

“Having partnered with the Right to Play in carrying out this development project, we want to assure everyone in this community that, as a bank who identifies with this society, our focus is on the young people .... Barclays is committed to supporting the youth and young people because they are the next generation. The future of our world depends on them. Barclays will continue to partner
organisations such as ‘Right to Play’ to provide young people with skills that will help bring hope and confidence to every youth. Therefore, every youth is encouraged to take advantage of these opportunities to enhance their skill while securing a better future’.


The speech presented at the British Council, on the other hand, had more formal expressions and loaded texts. For instance:

“Barclays Citizenship agenda focuses on three key skills development for young people, and they include: financial skills, enterprise skills and life skills. All these social duties the bank pursues, are expected to prepare and empower young people to contribute positively to their own development and that of the communities”

(MD of Barclays Bank Ghana Limited: November 23, 2012, at the British Council, Accra)

Commenting on the observations made by the researcher, both respondents to the interview emphasised the assertion made earlier to the fact that several factors such as audience, place, etc… influence what was communicated by the bank at any point in time. The head of Corporate Affairs pointed out that:

“..., these programmes were broadcast live on television and on radio because, the corporate responsible activities carried out had a dimension that touched on some courtesies made by government and some international agencies with similar focus on youth development and empowerment”.

45
4.6 CHALLENGES FACING CSR COMMUNICATION IN BARCLAYS BANK

Responding to questions on challenges facing the bank in reporting corporate social responsible activities, both respondents said that, challenges could either be internal or external. Internal in the sense that, forces ‘within’ the company inhibit the process of communicating; and external, being that forces ‘without’ the company hinder the communication processes of corporate social responsibility.

Expounding on the internal challenges, specific reference was made to …. (Board preferences, media selection, tone of message carried out). In explaining what some of the terms meant, board preferences was explained as occasions where in spite of benefits accruing or challenges that will confront the bank in uncertain situations are ignored based on a decision from the board of directors of the company.

Media selection was explained simply as, selecting the channel through which corporate responsible acts are communicated to the stakeholders and the general public. To this assertion, one of the managers commented:

“…. in a strict sense, management seems to have limited control in communicating corporate social responsibility carried out. And for that reason, managers must and have learnt to rely on the powers of other stakeholders to engage in communicating corporate social responsibility”.

(Respondent 2: Communications Manager, 28th January, 2014)
Some of the stakeholders both managers pointed to include: employees, opinion leaders in communities, and customers. Commenting on Board preferences as an internal challenge, it was gathered from the interviews that, there were (or could be) times where before a corporate socially responsible act is made known in the public domain, it was first consented to by the board. In that regards, communicating corporate socially responsible behaviours and deeds to the community would be left as a function of board preferences.

Expiating further on the external challenges in reporting corporate social responsibility, the respondents indicated that some of the challenges they guard against externally in communicating corporate social responsibility included: provoking suspicion about self-complacency, criticism for having self-serving motives in their corporate social responsibility actions, the assumption that, the company is trying to hide or run away from something such as tax, environmental levies, the risk of attracting negative reactions and reputational damages despite the intentions of a genuine ethical behaviour. Thus, being misinterpreted as regards what is truly being communicated by the bank.

Additionally, both respondents also drew attention to challenges that often appears to be simultaneous in nature; which is they are in part due to occurrences in the internal environment as well as in part also due to the external environment. To such challenges, one of the managers referred to it as ‘hybrid challenges’. To this the respondent 1 is quoted:

“..., instances where challenges arise from factors which are both internal and at the same time external environments, I call it hybrid challenges. Hybrid challenges are typically challenges that come from outside the organisation and subsequently influence the internal setup of the bank.”
Amplifying the information on hybrid challenges with an example, the respondent cited increment in taxes and regulatory levies influencing board preferences for corporate social activities. The respondent also mentioned high cost of securing media attention to carry out corporate responsible messages influencing the choice of media for the company; the high cost which is an external force impresses on management’s decision to (or not to) use either the radio or television as a media to communicate its socially responsible behaviours. Comments captured during the interview from one of the respondents was:

“The print and electronic media are gradually becoming too commercialised. And the interesting thing is that, these monies that are used to secure media attention could as well be used to finance some of the community’s social challenges, so the ultimate decision is to partly neglect the media and concentrate on communicating it internally”.

(Respondent 2: Communications Manager, 28th January, 2014)

4.7 DISCUSSION OF FINDINGS

In analysing responses to this study alongside the proposed conceptual framework, it is observed that Barclays Bank Ghana’s perspective of corporate social responsibility encompasses issues that make them behave ethically towards the environment. The bank’s ethical behaviour impacts communal issues, environmental issues, ethical issues, employee related issues, etc. This finding
of the bank’s perspective is pretty similar to other findings in relation to views of other banks regarding corporate social responsibility programmes as reported by Branco & Rodrigues (2006).

In a related study on how Portuguese banks communicate social responsibility, Branco & Rodrigues (2006) note that most banks in Portugal’s perspective of corporate social responsibility relate to environmental, ethical, societal, community and national issues. Hinson et al., (2010) in a related study on Ghanaian banks also report that corporate social responsibility in most Ghanaian banks focuses on environmental, communal, social related issues. However, a closer observation again reveals that, Barclays Bank Ghana’s view is somehow narrowly limited to their scope of services as seen in their interest in entrepreneurial development programmes in society.

Disclosure as explained by Gray et al., (1995) is in simple terms instances where corporate organisations make available information relating to their activities, aspirations and public image with regard to environmental, community, employee, and consumer issues. Through the responses gathered in the course of the interview, it was observed that, Barclays Bank Ghana discloses its corporate social activities. Attempting an explanation for the approach in selecting and disclosing information relating to corporate social activities, it appears the stakeholders theory best explains the reason behind the bank’s choice of disclosing corporate social related information. The stakeholder approach as postulated by Birth et al., (2008), serves as a guideline by which an organisation (if it aims to be socially responsible) might select particular operational systems and programmes (be they human or technological ones) or social relationships that reflect its commitment to social responsibility.

This explains why Barclays Bank Ghana’s corporate social responsibility is primarily focused on financial literacy, and developing youth entrepreneurial businesses. However, another aspect of
the bank’s corporate social responsibility programmes that is disclosed also tends to lean towards the intentions of gaining, improving as well as maintaining legitimacy. For illustration, programmes on ‘streetism’ which is literally the situation where young people abandon their homes to come and dwell on streets in principal cities in the country, in pursuit of better economic and financial rewards at the expense of basic developmental needs such as education, can best be explained from the legitimacy approach to disclosure of corporate social responsible activities by the bank. This approach is similar to findings reported by Hinson et al., (2010).

In a generic sense, the stakeholder and legitimacy theories suggest that, banks with greater number of branches are likely to disclose and communicate more socially responsible information than banks with fewer branches. This is because; banks with greater number of branches have a greater duty to behave responsibly due to their visibility and brand image. Additionally, listed banks are expected to disclose more social responsible information than unlisted banks because, it seems only natural that listed banks are more visible than unlisted banks (Archel Domench, 2003).

In presenting the social and environmental effects of Barclays Bank’s economic actions to stakeholders, it was observed that, the bank employs electronic, print and broadcast means (channels) to get these activities reported to stakeholders. As to how effective the means are the research did not question them. Putting this finding side by side other studies more especially in communication studies, this observation was made. Barclays Bank employs all available means in reporting its corporate social responsibility provided the targeted audience are going to get and understand what is being transmitted to them.

As to the scope of what is being communicated, it was observed from the responses that, information normally disclosed and reported by the bank in relation to their corporate social
activities is frequently communicated, (this is similar to Fisher et al., (1997)), information as reported is open, in that what is communicated is formally and informally shared timely between the bank and its stakeholders (this is similar to Smith & Barclay, 1998). Information communicated in relation to corporate social activities are bidirectional in the sense that, they receive feedback from stakeholders. This finding corresponds to Massey & Kyriazis, (2007)’s. However, the study is not able to comment on the diversity of what is communicated in reporting disclosed information relating to corporate social activities, as well as the quality of what is being communicated.
CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 INTRODUCTION

This chapter comprises the summary of the findings and the conclusions of the study. It also makes recommendations that can be drawn from the study.

In chapter four, data were analysed to achieve the research objectives. The overriding objectives were as follows:

1. To give an overview of how Barclays Bank Ghana Limited carries out their corporate social responsibility activities.
2. To determine existing ways employed in communicating corporate social responsibility activities in Barclays Bank Ghana Limited.
3. To highlight some of the benefits and challenges in evaluating communicating corporate social responsibility by Barclays Bank Ghana Limited.

This study sought to provide a descriptive study into the subject matter. The analysis done is summarised below.

5.1 SUMMARY OF FINDINGS

In summary, the study found out that, communication in Barclays Bank involved the transmission of information from a sender to a receiver. In addition, transmission could either be through internal or external channels, either channel could take forms of oral or written. In carrying out the communication function in Barclays Bank, memos, reports, emails or intranet,
newsletter, notice boards, face-to-face, print media, internet and broadcasting media are all used. However, the audience group also determined which type of communication tool that would be employed. It also came to light that, in recent times, the bank has also adopted the use of social media platforms too in carrying out their communication function.

Concerning corporate social responsibility activities in Barclays, it turned out that, the bank’s view of corporate social responsibility is an ethical response to contributing to the development of society in which the bank carried out its day-to-day operations. Furthermore, it was also observed that, corporate social responsibility programmes in Barclays primarily focused on financial literacy such as the ‘Banking on Change’ programme, education, and entrepreneurial development of the youth such as the ‘Integrated Youth Development through Sports Play’ programme.

Further responses indicated that, about 1% of pre-tax profits were earmarked to carry out corporate social responsibility activities by the bank, as well as volunteering close to 80% of employed staff in carrying out community programmes across the country on a yearly basis. It must also be noted that the bank in carrying out its corporate social activities also partnered non-governmental and governmental organisations to carry out its social activities.

In summarising findings on the frequency, means and reasons for communicating corporate social responsible activities, it became evident that Barclays Bank Ghana, used diverse channels to communicate its CSR activities to its stakeholders, aptly summed up in the words of the communications manager, “Barclays Bank at any opportunity it gets, talks about anything it does for the society, at any time, and anywhere”. With regard to the means by which these activities are communicated, it came up that, the means primarily depended on some factors such as, location of the activity, size of beneficiaries as well as amount invested in the activity. In
addition, the audience targeted also to an extent determined the means by which such information was communicated. Often, they relayed information relating to corporate social responsibility activities in newspaper publications, radio and television talk shows and adverts, webpage postings and bill board advertisings to communicate to most often, external audience such as regulators, investor community, customers and the nation at large. This normally was intended to help build the corporate image of the bank. On the other hand, annual reports, company newsletters and face-to-face communication means were used in communicating corporate social activities with internal audiences like shareholders, board members, management and employees. This is also normally intended to create awareness among the internal stakeholders on projects the bank has undertaken.

A quick comment on the benefits that accrue to the bank, although this research study did not seek to carry out an impact analysis of the messages communicated; showed that, it enhanced the corporate reputation of the bank, whilst developing goodwill for the company. It was also observed from some quick explanations to some questions posed during the course of the interview that, communicating corporate socially responsible activities in a way, increased customer loyalty, as well as helping customers to have a better understanding of the operations of the bank.

Some of the challenges that confront the bank in communicating these socially related information included, board preferences, media selection and the mode of communication as internal forces that influence the process of communicating corporate social responsibility. On the other hand, factors such as, provoking suspicion about self-complacency, criticism for having self-serving motives in their corporate social responsibility actions, the assumption that, the company was trying to hide or run away from something such as tax, environmental levies,
the risk of attracting negative reactions and reputational damages despite the intentions of a genuine ethical behaviour, externally influenced the process by which Barclays Bank Ghana Limited communicates corporate social responsibility activities to stakeholders of the bank. In attempting to provide a solution to some of these challenges, both respondents recommended that, the fostering of more partnerships between the bank and other stakeholders, such as the media houses should be encouraged.

5.2 LIMITATIONS TO THE STUDY

Limitations to the nature of such research work are inevitable. The researcher encountered limitations such as the unwillingness of respondents to fully disclose information or answer objectively questions due to the claim of corporate confidentiality. However, for the purposes of this study, respondents were assured of confidentiality and strict use of information for academic studies.

Another limitation to this research work was the number of samples, randomly selected for the purposes of this research. First, the sample was not selected based on any industrial analysis, or capital based analysis, instead, it was randomly selected on the assumption that, Barclays Bank Ghana Limited Company is a bank operating in the Ghanaian market.

McNamara(2009), posits that, the way questions are potentially worded in an interview guide depends upon the researcher who is conducting the interview, and that, one of the obvious issues with such approaches is the lack of consistency in the way research questions are posed. This is premised on the fact that, a researcher can interchange the way he or she poses questions, and with that in mind, respondent(s) may or may not consistently answer the same question(s) based on how they were posed by the interviewer or the researcher. However for this study, the
researcher tried all possible means to be consistent with the way and manner questions were posed to respondent.

Another limitation to research works which adopt the interview approach is the likely difficulty with coding the data for further analysis (Creswell, 2007). Although the data provided by participants are rich and solid with qualitative data, it can be a more cumbersome process for the researcher to sift through the narrative responses in order to fully and accurately reflect an overall perspective of all interview responses through the coding process. However, for this study, Miles & Huberman (1994)’s approach to analysis of qualitative data was adopted, and this made coding and presentation much easier. In this research, responses to the questions were straightforward and simple to understand, holding no ambiguities.

5.3 CONCLUSION OF FINDINGS.

In conclusion it can be said that, Barclays Bank approaches corporate social responsibility as an ethical obligation towards the environment and society. Frequently, information concerning corporate social activities is disclosed by Barclays Bank. In pursuing and disclosing such activities, Barclays’ approach can best be explained from a stakeholder theory approach. Although the stakeholder approach best explains the approaches for pursuing and disclosing corporate social activities, at some points, disclosure of these activities are made in order to gain legitimacy. Hence, a justification that the legitimacy theory underpins Barclays’ disclosure actions.

In reporting what was disclosed, it was observed that, the bank adopts electronic, print and broadcasting means to get information reported to stakeholders. These means could be formal or informal and internal or external. Reports (annual, special, etc…), adverts and talk shows
(television and radio), face-to-face communication are all the forms through which or by which Barclays reports and discloses information on corporate social activities.

5.4 RECOMMENDATIONS

The study recommends future studies be considered on a comparative case study, where several other banks in the Ghanaian banking industry would be considered for analysis. This question is worthy of investigating because corporations are increasingly called on to contribute in advancing economies and providing a social safety net; yet little or no research has identified the social value premises made in corporate social responsibility statements and how corporate social responsibility serves to define corporate preferences about their responsibility to society.

Lastly, the study recommends future studies be made into the content of messages of corporate social responsible activities carried out by business organisations. By this, the study recommends impact analysis of the message content of organisations’ corporate social responsibility activities.
BIBLIOGRAPHY


APPENDIX

INTERVIEW GUIDE FOR THE STUDY

1. Would you briefly describe yourself? (Your gender, age, educational background, total number of work experience, position occupied and duration in current position?)

2. What is your company’s view about the communication process in the organisation?

3. What is the bank’s stance in relation to corporate social responsibility programmes?

4. What constitutes some of the activities in the bank’s corporate social responsibility programmes?

5. What is the frequency with which corporate social responsibility activities undertaken by the bank is communicated to stakeholders involved?

6. Through what means are these corporate social activities communicated?

7. What are some of the reasons behind the company’s intentions of communicating their corporate social responsibility activities?

8. What are some of the challenges communicating corporate social activities expose the bank to?

9. In your view as an officer in charge of communication for the bank, what would you recommend to management in dealing with the identified challenges?

THANK YOU.