

**EVALUATION OF CORPORATE SOCIAL RESPONSIBILITY CAMPAIGNS UNDERTAKEN BY MONEY DEPOSIT BANKS IN NIGERIA****Ihunwo Kelechi Cornwell, Prof. R.N. Amadi & Dr. H.W. Dike****Department of Mass Communication, Faculty of Communication and Media Studies  
Rivers State University Nkpolu-Oroworukwo, Port Harcourt, Nigeria****ABSTRACT**

*This study looked at the social responsibility campaigns of Zenith and Access banks with the view to evaluate how these campaigns enhance public relations within these banks. The study examined two objectives among which were to: identify the types of CSR campaigns undertaken by money deposit banks in Nigeria. It also sought to determine what factors influence the types of CSR campaigns undertaken by money deposit banks in Nigeria. The scope of the study covered the staff and customers of Zenith and Access bank branches in Rivers State. The study adopted social responsibility theory. Survey served as the design for the study and the questionnaire and interview guide were the instruments for data collection. The study found from the data that despite the effort made by banks, in its social responsibility campaigns, customers barely feel the impact of those campaigns. This is because banks carry out mainly financial inclusive services which can be easily attributed as their regular duty and not a type of corporate social responsibility. Also, customer interest and the needs of the host communities are the factors that determines the type of public social responsibility campaign undertaken by money deposit banks in Nigeria. It was therefore recommended that Nigerian banks should prioritize CSR initiatives aligned with national development goals. Banks should ensure transparency and accountability in CSR reporting.*

**Keywords: Evaluation, Corporate Social Responsibility, Campaigns, Money Deposit Banks, Nigeria**

**INTRODUCTION**

Businesses, especially within the financial sector, significantly contribute to the economic and social advancement of their respective communities. Consequently, CSR has become an essential component of organizational operations. Money deposit banks (MDBs) are integral to Nigeria's economy, providing loans, supporting social initiatives, and fostering overall economic development. It is essential to evaluate the extent to which CSR activities have enhanced public relations for Nigerian banks in the context of the current circumstances. The banking sector is a primary driver of economic growth and development in Nigeria. As MDBs lead in financial service supply, the industry has expanded and experienced significant adjustments over the years. Major development banks (MDBs) in Nigeria are obligated to extend their functions beyond mere financial lending; they must also endeavor to enhance the quality of life for individuals and the overall economy.

According to Okpara and Idowu (2019), regulatory mandates, public expectations, and strategic corporate objectives collectively influence the motivation for CSR initiatives in Nigerian banks. The Central Bank of Nigeria mandates that banks engage in corporate social responsibility (CSR) projects, focusing specifically on healthcare, education, infrastructure development, and poverty alleviation. Due to advancements such as economic liberalization, regulatory modifications, and technological innovations, the banking sector in Nigeria has undergone significant growth and transformation throughout the years. As industry leaders, money deposit banks have expanded their operations, diversified their product offerings, and intensified their competition for client loyalty and market supremacy.

Limited research has investigated the effectiveness of CSR initiatives in enhancing public relations, despite their prevalence in Nigerian MDBs. Examining the impact of corporate social responsibility on public relations provides insight into the strategic alignment between social responsibility

activities and an organization's reputation. Well-targeted public relations (PR) strategies can optimize firms' CSR budgets by illuminating the elements that promote and hinder effective CSR communication. The increasing recognition among Multilateral Development Banks (MDBs) of their obligation to positively influence society, beyond merely enhancing profitability, has resulted in the emergence of Corporate Social Responsibility (CSR). The banking sector in Nigeria implements several CSR initiatives, including financial literacy programs, community development projects, environmental sustainability efforts, and support for healthcare and education.

This study aims to address the gap in the literature by examining the extent to which corporate social responsibility (CSR) activities have enhanced the public's opinion of Nigerian money deposit banks.

### **Statement of the Problem**

Money deposit banks (MDBs) in Nigeria are increasingly emphasizing corporate social responsibility (CSR) initiatives; nevertheless, there remains a deficiency in understanding how these efforts enhance public relations outcomes. Furthermore, how can these institutions effectively amalgamate CSR and PR to achieve their strategic objectives and foster positive relationships.

### **Objectives of the Study**

The study seeks to Evaluate the effectiveness of corporate social responsibility campaigns in money deposit banks in Nigeria. The specific objectives however, are to;

1. Identify the types of CSR campaigns undertaken by money deposit banks in Nigeria
2. Determine what factors influence the types of CSR campaigns undertaken by money deposit banks in Nigeria

### **Research Questions**

In order to achieve the set objectives for this study, the researcher has set some research questions and they are stated thus:

1. What are the types of CSR campaigns undertaken by money deposit banks in Nigeria?
2. What factors influence the types of CSR campaigns undertaken by money deposit banks in Nigeria?

### **Scope of the Study**

The research concentrated exclusively on Zenith and Access banks functioning in Nigeria. The findings may have wider ramifications for the banking sector in Nigeria and beyond; however, the main data collection and analysis were confined to Zenith and Access banks in Nigeria. The research specifically analyzed the banking system, concentrating on money deposit banks. This study focuses exclusively on Multilateral Development Banks (MDBs) because to their substantial impact on the Nigerian economy and society, despite other financial institutions also participating in Corporate Social Responsibility (CSR) initiatives.

### **Theoretical Framework**

#### **Social Responsibility Theory**

Social Responsibility Theory, which emerged in the mid-20th century, posits that organizations and individuals have ethical obligations to contribute positively to society. Initially developed within the context of media and journalism, the theory has since been extended to business and other fields. It argues that entities should not only pursue their interests but also consider the broader impacts of their actions on the community and environment (Christians & Nordenstreng, 2004).

The core principles of Social Responsibility Theory include the following:

1. **Accountability:** Organizations and individuals are accountable for their actions and the impacts they have on society.

2. **Transparency:** There should be openness in operations and decision-making processes to build trust and credibility.
3. **Public Interest:** Actions should prioritize the well-being of the public and contribute to societal good.
4. **Ethical Standard:** High ethical standards should guide behavior to ensure integrity and fairness.

Social Responsibility Theory emerged in the 1940s as a reaction to the constraints of libertarian and authoritarian press ideologies. The Hutchins Commission Report (1947) was crucial in developing the philosophy, promoting a free and accountable press that serves the public interest (Hutchins, 1947). The theory has grown to include different fields, notably corporate social responsibility (CSR), highlighting the role of firms in enhancing societal wellbeing.

Social Responsibility Theory in media promotes journalism that is independent of governmental influence while being accountable to the people. It emphasizes the significance of honest, precise, and equitable reporting. Media organizations are urged to eschew sensationalism and create a forum for varied perspectives (Siebert, Peterson, & Schramm, 1956). In the corporate sector, Social Responsibility Theory forms the foundation of Corporate Social Responsibility (CSR). Corporations are anticipated to transcend profit maximization to tackle social, environmental, and economic challenges. Corporate Social Responsibility (CSR) initiatives may encompass sustainable practices, philanthropy, ethical labor practices, and community engagement (Carroll, 1991).

The significance of this theory in the study lies in the capacity of efficient corporate social responsibility to cultivate a favorable perception among the stakeholders of deposit banks, consequently enhancing their customer base and esteem within the society in which they operate. The notion posits that organizations deliberately align with set norms and periodically engage with the needs of their host communities publicly, thereby raising societal awareness of their corporate social accomplishments.

### **Concept of Corporate Social Responsibility**

"Corporate Social Responsibility (CSR) denotes the ethical duty of corporations to make a beneficial impact on society, transcending just profit maximization. This encompasses initiatives that foster social welfare, environmental sustainability, and economic advancement. Carroll (1991) delineates four primary obligations of CSR: economic, legal, ethical, and philanthropic. These duties compel firms to adhere to legal standards, earn revenues, and participate in initiatives that enhance societal and environmental welfare."

"Corporate Social Responsibility initiatives are strategic instruments employed by corporations to cultivate and improve their reputation and connections with stakeholders. Public relations (PR) involves the management of an organization's image and communication with its stakeholders, including consumers, employees, investors, and the wider community. Corporate Social Responsibility activities can profoundly influence public perception and trust, hence augmenting public relations efforts. Kotler and Lee (2005) contend that proficient CSR activities can enhance brand image, foster consumer loyalty, and provide a competitive edge."

In Nigeria, CSR initiatives by deposit money banks are especially important due to the socio-economic difficulties confronting the nation. Nigerian banks participate in corporate social responsibility to enhance national growth and elevate their public perception. These actions are essential in a market characterized by fluctuating public trust in financial institutions. Adeyanju (2012) observes that corporate social responsibility in Nigeria serves as both a strategic necessity for banks and a reaction to regulatory demands and societal expectations.

### **The Concept of Money Deposit Banks**

Commercial banks, also referred to as money deposit banks, are essential entities within the financial system. They solicit deposits from the public, extend loans, and provide a range of financial services.

Money deposit banks are financial entities that provide deposit accounts to individuals and enterprises, take deposits, and extend loans along with various financial services. These institutions are integral to the financial system by enabling transactions, mobilizing deposits, and extending loans. Saunders and Cornett (2019) assert that money deposit banks are the principal depository institutions catering to the financial requirements of households, corporations, and governments. Mishkin (2016) and Saunders & Cornett (2019) assert that money deposit institutions fulfill several critical tasks that enhance economic stability and growth.

A fundamental purpose of money deposit institutions is to receive deposits from the public. Deposits may consist of savings accounts, checking accounts, and fixed deposits. By accepting deposits, banks offer a secure location for people and enterprises to safeguard their funds.

Commercial banks extend loans and advances to people, enterprises, and governmental entities. These loans are crucial for financing many economic activities, including home acquisition, business initiation or expansion, and government project funding. Banks impose interest on these loans, constituting a substantial source of their income.

Banks provide payments via several services, such as electronic transfers, cheques, and credit and debit card transactions. Through the provision of various payment services, banks facilitate the seamless operation of the economy by enabling the effective movement of funds (Mishkin, 2016).

### **The Concept of Public Relations**

Public relations (PR) is a strategic communication discipline that plays a vital role in shaping the perception and reputation of organizations and individuals. Public relations is defined as the practice of managing communication between an organization and its various publics to build, manage, and sustain a positive image and reputation. The Public Relations Society of America (PRSA) describes PR as "a strategic communication process that builds mutually beneficial relationships between organizations and their publics" (PRSA, 2012).

### **Key Functions of Public Relations:**

Media relations involve establishing and maintaining relationships with journalists and media outlets to secure favorable coverage. Wilcox & Cameron, (2011) state this includes issuing press releases, organizing press conferences, and facilitating interviews. Effective media relations help ensure accurate and positive representation in the media.

Crisis management is essential for handling unexpected events that could damage an organization's reputation. It involves preparing for potential crises, responding quickly and transparently, and communicating effectively to mitigate negative impacts. Successful crisis management can protect and even enhance an organization's reputation. Also, CSR activities involve an organization's efforts to contribute to societal goals and demonstrate ethical practices. PR plays a crucial role in promoting these initiatives to enhance the organization's image and foster goodwill among stakeholders (Kotler & Lee, 2005).

Internal communications focus on engaging and informing employees about organizational goals, policies, and developments. Effective internal communication fosters a positive work environment, boosts employee morale, and aligns staff with the organization's mission and values. Reputation management involves monitoring and influencing public perception of an organization. This includes managing online reviews, responding to feedback, and addressing issues proactively to maintain a positive reputation.

### **Strategies in Public Relations:**

A proficient public relations practitioner can attain objectives by employing the following strategies, endorsed by several specialists (Scott, 2015; Kaplan & Haenlein, 2010; Cutlip, Center, & Broom, 2006; Heath, 2013):

Primarily, content production is essential for capturing attention and effectively conveying your message. Social media posts, videos, infographics, and blog entries are included in this category. Credibility and trust are created through superior quality content.

Secondly, engage on social media to facilitate two-way communication with your audience, disseminate updates, and establish connections with others. Employing influencers to enhance visibility, frequent publishing, and responding to comments are all integral elements of a successful social media strategy.

Events and sponsorships provide direct connection with stakeholders and effectively enhance brand visibility. Diverse events, including product launches, charity galas, professional conferences, and webinars, can be orchestrated to cultivate connections and enhance brand visibility.

## **METHODOLOGY**

To effectively evaluate corporate social responsibility (CSR) campaigns in money deposit banks in Nigeria, the researcher used a mixed method design because this method was most appropriate. This approach combines both quantitative and qualitative methods, allowing for a comprehensive analysis of the CSR campaigns and their impact on public relations.

For the quantitative aspect, the researcher adopt the survey design. The researcher administer structured questionnaire to a large sample of bank customers and employees to gather data on the CSR campaigns of the MDBs. Surveys help quantify the level of awareness, engagement, and perceived effectiveness of the campaigns. For the qualitative aspect however, the researcher conduct in-depth interviews with key stakeholders, including bank executives, PR professionals, CSR managers, and community leaders. The researcher envisages that these interviews provided detailed insights into the motivations behind the CSR campaigns.

The population of the study is 318,801 comprises of customers and employees of Zenith and Access Bank according to the banks 2022 Annual report posted online and community members. The researcher adopted Cochran's formula for sample size calculation which give the total sample size of 384 and given the diverse nature of the population, stratified random sampling, snowballing and purposive sampling techniques were adopted for this study.

To ensure the validity of the instrument, the questionnaire and structured interview was subjected to expert review. Professors, CSR and Public Relations researchers evaluated the instrument to ensure its relevance, clarity, and ability to accurately capture the variables of interest. The reliability of the instrument was established through Cronbach's Alpha and a pilot study on test- retest method. The data generated through the questionnaires were categorised and represented in frequency tables. Later, they were analysed using simple percentages. However, the data from the interview sessions was thematically analysed. The analysis of data was centred around the research questions formulated for this study. The statistical tools employed for the analysis will be – Pearson Product Moment Correlation.

## **Presentation of Questionnaire Data**

**Table 1: Type of CSR campaigns**

Statement	SA	A	D	SD	N	$\Sigma$	Mean	Remark
a) Banks carry out environmental campaigns in Nigeria.	4 (16)	12 (36)	170 (340)	197 (197)	383	589	1.5	Disagreed
b) Money Depositing Banks embark on health and educational campaigns in their host communities.	57 (228)	42 (126)	19 (38)	265 (265)	383	657	1.7	Disagreed
c) MDBs in Rivers state carry out volunteer	17 (68)	90 (270)	171 (342)	105 (105)	383	785	2.1	Disagreed

services in their host communities.									
d) MDBs carry out financial inclusive services that make funds available for their public to access in form of loans etc.	210 (840)	63 (189)	56 (112)	54 (54)	383	1,195	3.1	Agreed	
e) Zenith and Access Banks use digital billboards to display campaigns that can enhance the social development.	102 (408)	194 (582)	46 (92)	41 (41)	383	1,123	2.9	Agreed	

**Table 2: Factors that influence the effectiveness of CSR campaigns**

Statement	SA	A	D	SD	N	Σ	Mean	Remark
a) the organizational culture in MDBs make any CSR campaigns successful.	17 (68)	99 (297)	49 (98)	218 (218)	383	681	1.8	Disagreed
b) the commitment from the bank management enhances the success of their CSR campaigns.	100 (400)	142 (426)	170 (340)	71 (71)	383	1,037	2.7	Agreed
c) the funds dedicated to each CSR campaign, is what determines the success of the campaign.	82 (328)	219 (657)	10 (20)	72 (72)	383	1,077	2.8	Agreed
d) the communication and PR strategy used in each CSR campaign influence the success of that campaign.	172 (688)	118 (354)	89 (178)	4 (4)	383	1,224	3.2	Agreed
e) the culture and social context of each CSR campaign influence the success of that campaign.	205 (820)	96 (288)	17 (34)	65 (65)	383	1,207	3.2	Agreed

### **Presentation of Interview Data**

#### **When asked how their banks consider the choice of CSR campaigns to embark on the two respondents stated that;**

The bank takes into consideration peculiar challenges and critical needs of the host community which, if carried out, assures of lasting positive impact on the people. Once these needs and challenges are ascertained after meeting with stakeholders of the community, the bank management, subject to approval by the board of directors, consider a program or set of programmes to be carried out which also aligns with its corporate responsibilities.

And that the bank shift priority to reflect on what truly matters to us as an institution and also think about the causes that resonate with and inspire us to make a change. These changes could be supporting social causes, advancing education, aiding disadvantaged individuals, or driving environmental sustainability, etc. But importantly, choosing a cause that aligns with our core values ensures a more authentic and lasting commitment – and improves the impact of our CSR programs.

**When asked what the factors that can enhance effective CRS in money deposit banks were, the respondents stated that:**

There are key factors to consider in promoting effective corporate social responsibility in money deposit banks. Chief of these factors include the application of cost reduction strategy with aggressive marketing to improve net earnings which will in turn influence on the investment on CSR, the maintenance of quality durable assets to necessitate continuous investment in corporate social responsibilities, expansion of money deposit banks on its scope of activities on investments that would generate more profits thereby enhancing its investment on corporate social responsibility, etc. The second respondent stated that “without mincing words, I strongly belief market force is essential in enhancing effective CSR in money deposit banks. Market forces play an important role in making a businessman or business organization responsible to social obligations.”

**Findings**

**Research question 1: What are the types of CSR campaigns undertaken by money deposit banks in Nigeria?**

The result shows that the respondents were a mixture of male and female above the age of 18 with the majority being between 25-31 years of age. This shows that majority of those who work in the bank and visit the banks are youths in their 20s that are actively aware of the happenings within their environment. From this sample of respondents, majority were bank customers that have done business with the bank for a while to understand the workings of the bank. Few others were intending customers who must have heard about the operational style of the bank before deciding to bank with them while the remaining respondents were bankers whose views were also sought on the subject matter based on their experience with the bank.

The results shows that the respondents agreed that they are aware of the corporate social responsibilities of Access and Zenith banks with a mean score of 3.1. However, the respondents agreed that they have not come across social responsibility projects carried out by banks. This implies that they might have heard of these projects through other means but the majority have not come in physical contact with those projects. In answering this research question, the result shows that the type of corporate social responsibility campaigns from banks are billboards and also campaigns that promises to make funds available for everyone. The respondent disagreed that banks carry out environmental campaign in Nigeria. They also disagreed that money deposit banks embark on health and educational campaigns as well as volunteer services within their host communities. The interviewees however explained that aside from the regular banking services that bank engaged in health and educational campaign, women empowerment campaign, social welfare and environmental preservation campaigns.

**Research question 2: What factors influence the types of CSR campaigns undertaken by money deposit banks in Nigeria?**

The results from the interviews were used to answer the research questions. The interviewees stated that to promote effective corporate social responsibility (CSR) in money deposit banks, several crucial factors are considered. Implementing cost reduction strategies and aggressive marketing can boost net earnings, thereby increasing CSR investments. Additionally, maintaining quality, durable assets ensures continuous investment in CSR initiatives. Expanding business operations to generate more profits also enhances CSR investments.

Market forces also play a vital role in driving responsible business practices. As one expert noted, "Market forces are essential for enhancing effective CSR in money deposit banks. They compel businesses to prioritize social obligations and responsibility." This emphasis on market forces highlights the importance of external pressures in shaping CSR strategies.

Experts agree that these factors are interrelated and critical to promoting effective CSR in the banking sector. By adopting a holistic approach that considers cost reduction, asset maintenance, business expansion, and market forces, money deposit banks can enhance their social responsibility and contribute meaningfully to the community.

## **CONCLUSION**

This study assessed corporate social responsibility (CSR) initiatives as a mechanism for improving public relations in deposit money banks in Nigeria. The results indicated that CSR efforts substantially enhance the public perception and reputation of banks. The research demonstrated that CSR programs, including educational assistance, healthcare services, and environmental sustainability, effectively cultivate favorable relationships between banks and their stakeholders. Effective CSR efforts promote public trust, loyalty, and satisfaction, hence facilitating enhanced customer retention and corporate growth.

The study emphasized the significance of transparency and communication in corporate social responsibility initiatives. Banks that transparently communicate their CSR initiatives and involve stakeholders through several channels typically derive greater advantages from their CSR endeavors. Moreover, the study demonstrated that CSR programs help alleviate adverse publicity and reputational harm. By exhibiting dedication to social initiatives, banks can mitigate complaints and restore public confidence.

The study found problems obstructing effective CSR campaign implementation in Nigerian banks, including limited money, unclear objectives, and poor stakeholder engagement.

## **RECOMMENDATIONS**

From the findings, the study recommends that:

1. Nigerian banks should prioritize CSR initiatives aligned with national development goals.
2. Banks should ensure transparency and accountability in CSR reporting.

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