

A Study on Follow-Up on Seeking Sponsorship from Financial Institutions, Unions and Associations on Campus for the Building of the UCC Chaplaincy Multi-Purpose Worship Centre (6000-Capacity)

Rev. Dr. Patrick Quampah
Chaplaincy Unit, University of Cape Coast, Cape Coast, Ghana

ABSTRACT

This follow-up report provides a comprehensive analysis of the institutional responses to a sponsorship drive for the construction of a 6,000-capacity Worship Centre at the University of Cape Coast (UCC). Qualitative and quantitative approaches were used in the study. The follow-up with targeted financial institutions and campus unions revealed critical challenges, characterized by a near lack of recall or awareness of the initial proposal, indicating a systemic breakdown in internal mail handling and correspondence tracking. Beyond this operational shortfall, the study identifies a fundamental strategic misalignment between the project's religious nature and the stringent, quantifiable criteria of modern corporate sponsorship frameworks. Financial institutions, guided by ESG principles and stringent regulatory compliance, prioritize initiatives offering measurable, inclusive, and brand-safe returns, creating a significant barrier for a faith-based infrastructure project perceived as high-risk and difficult to quantify. Despite these challenges, the findings indicate a potential pathway for future support. Some unions expressed a willingness to reconsider the proposal pending improved financial circumstances, suggesting the door for engagement is not entirely closed. The report concludes that success hinges on a fundamental strategic reframing of the proposal. Recommendations include overhauling communication protocols to ensure traceability and direct engagement, meticulously targeting institutions with compatible CSR pillars, and, most critically, repositioning the Worship Centre's value proposition to emphasize its tangible contributions to student development, mental wellness, and interfaith harmony—outcomes that align with national development goals and corporate ESG metrics. Diversifying the funding strategy to aggressively include internal stakeholders like the SRC, GRASAG, and alumni associations is also proposed as a vital step toward making this essential campus facility a reality.

Keywords: Chaplaincy committee, financial institutions, associations, unions, sponsorship

DOI: 10.7176/JCSD/76-01

Publication date: June 30th 2026

1. Introduction

The University of Cape Coast (UCC) Chaplaincy committee, under the chairmanship of Prof. Aaron T. Asare, serves as the central spiritual hub for a diverse student population encompassing various Christian denominations and Islamic traditions Mulyono (2024). This religious pluralism, while enriching campus life, has highlighted the inadequacy of existing worship infrastructure originally designed for a significantly smaller student body decades ago. Current facilities can no longer accommodate essential activities including weekly interdenominational services, faith-based organization meetings, large-scale religious conferences, interfaith dialogues, and chaplaincy programs (Johnson & Laurence, 2012). Recognizing these pressing needs, the UCC Chaplaincy Committee initiated a project to construct a 6,000-capacity Central Worship Centre envisioned as a multipurpose spiritual hub that would foster interdenominational harmony, support moral development programs, make the organisation of university wide programs (matriculations, congregations, thanksgiving services etc) and enhance holistic student development (Ansari, 2022).

On March 15, 2024, formal sponsorship requests were issued to these banks on campus; Ghana Commercial Bank, Zenith Bank, Consolidated Bank Ghana, Societe Generale, Fidelity Bank, and ABSA Bank, as well as unions such as UCC Credit Union, UTAG, TEWU, and GAUA (University of Cape Coast Chaplaincy Committee, 2024). The letters detailed project objectives, estimated costs, sponsorship benefits, and requested financial or in-kind support. This study aims to systematically analyse institutional responses and propose actionable recommendations and alternative funding mechanisms for this vital campus development project. The findings will contribute to broader discussions about faith-based infrastructure funding in African higher education and corporate social responsibility practices in Ghana's financial sector (Johnson & Laurence, 2012).

2. Literature Review

The literature review shows that the role of university chaplaincies in fostering inclusive religious harmony and psycho-social development is well acknowledged. A number of authors have recognized their critical function;

for example, research has provided evidence for the chaplaincy's role in promoting moral development and interfaith harmony within diverse student populations, a background established by scholars such as Mulyono (2024) and Ansari (2022).

In short, the literature pertaining to corporate sponsorship strongly suggests that financial institutions employ demanding frameworks. A series of recent studies has indicated that these frameworks prioritize clarity and measurable outcomes, creating a significant structural barrier for proposals like religious infrastructure projects that struggle to meet these criteria (Societe Generale Ghana, 2024; GCB Bank PLC, 2024). This vetting process is a cornerstone of corporate governance, a field deeply concerned with operational vulnerabilities. Seminal contributions have been made by Zweighaft (2017), whose work on business email compromise establishes that financial institutions are exposed to threats that exploit internal procedural gaps, particularly a lack of formal tracking for inbound communications. However, a closer look at the literature on operational vulnerabilities, however, reveals a number of gaps and shortcomings. Zweighaft (2017), has almost exclusively focused on external malicious threats, such as fraud. This question of internal administrative neglect has previously never been addressed because it is often perceived as a mundane operational issue rather than a critical research vulnerability. Although there are many studies on cybersecurity, the research in how poor mail handling creates institutional risks remains limited. Therefore, an important issue in the literature is the under-explored link between internal administrative neglect and the loss of strategic opportunities.

This literature review also shows that, corporate social responsibility (CSR) has undergone a significant evolution in its strategic purpose. A number of authors have recognized this shift; for instance, research has provided evidence for the transition of CSR from a voluntary philanthropic effort into a core strategic business function aimed at enhancing reputational capital and stakeholder value, as articulated by Al-Haddad et al., (2024). Prior research suggests that this strategic orientation directly influences the selection of initiatives that financial institutions are willing to sponsor. A series of recent studies has indicated that banks in Ghana explicitly prioritize thematic areas such as education, health, environmental sustainability, youth development, and SME empowerment, a focus clearly documented in the reports of Absa Bank Ghana (2024) and Fidelity Bank Ghana (2023).

CSR inclusivity, however, reveals a number of gaps and shortcomings. Although results appear consistent with prior research on the community-oriented nature of these focus areas, they appear inconsistent with the potential for excluding certain community institutions. The literature on the explicit exclusion of religious activities within these strategic frameworks is less consistent and often implied rather than directly stated. This has been previously assessed only to a very limited extent because of its sensitive nature. Previous studies have almost exclusively focused on included categories, while the rationale behind exclusions remains under-examined. This question of regulatory and perceptual barriers has previously never been addressed in sufficient depth, leaving a number of questions regarding the precise mechanisms of this reluctance to be addressed. Therefore, this paper addresses the need for a clearer understanding of how strategic CSR frameworks actively define boundaries that can marginalize valuable community projects.

Cornwell and Coote (2017) strongly suggests that corporate sponsorships are seldom altruistic. They argue that these partnerships are instead evaluated on their potential for measurable return, whether through public goodwill, market visibility, or brand alignment. This has been discussed by a great number of authors in literature as a fundamental principle of strategic corporate social investment. For example, recent research suggests that this calculative approach creates a significant barrier for certain types of proposals. In the light of this reported framework, it is conceivable that when sponsorships are linked to religious causes, they risk being perceived as sectarian or exclusionary. This is particularly critical in Ghana's religiously pluralistic and constitutionally secular environment (GhanaWeb, 2025), a context that is well documented. Prior research emphasizes that financial institutions may fear reputational damage from being seen to favor one religious group over another. This question of perceived partiality is arguably an important question to be addressed, especially on public university campuses where neutrality is expected institutional value. This section would through light on some of the problems encountered in the extant research, namely that the literature often assumes corporate risk aversion but has previously assessed only to a very limited extent the specific mechanisms of this aversion in relation to religion within pluralistic societies.

Conversely the potential for securing future sponsorship support, particularly from financial institutions, is significant but contingent upon a demonstrable return on investment. Recent industry analysis reveals a robust global sponsorship market, with expenditure reaching tens of billions of dollars annually, indicating a strong appetite for strategic partnerships (Meenaghan, 2013). However, a key empirical finding from Meenaghan's

(2013) study is that the period of financial scrutiny has fundamentally changed sponsor expectations. There is now intense pressure for greater accountability and a proven demand for sophisticated methodologies to measure sponsorship performance beyond mere brand exposure.

Moreover, the literature review shows that regulatory frameworks present a formidable complicating factor. It was reported in literature that the Bank of Ghana (2019) has established strict Anti-Money Laundering (AML) and Counter-Financing of Terrorism (CFT) regulations, and a number of authors have recognized that religious organizations often face heightened scrutiny under these rules. Prior research suggests that compliance requirements, such as validating legal status and verifying signatories, create an additional administrative layer that can deter corporate engagement. Concurrently, a series of recent studies has indicated a strategic pivot within the financial sector; for example, recent research suggests that many banks are shifting toward ESG (Environmental, Social, and Governance) reporting frameworks which prioritize quantifiable social impact aligned with global benchmarks like the UN Sustainable Development Goals (SDGs). This strategic evolution has been driven by the need for measurable, reportable outcomes.

However, a closer look at the literature on the value of faith-based projects reveals a number of gaps and shortcomings in how this value is perceived within corporate and regulatory frameworks. There are many studies documenting the social benefits of such infrastructure; for instance, research has provided evidence for its contribution to campus cohesion, emotional resilience, and moral formation, as emphasized by Johnson & Laurence (2012) and Ansari (2022).

3. Research Design

This study employed qualitative and quantitative case study design to explore the experiences, responses, and challenges encountered during the follow-up process on sponsorship requests submitted to financial institutions and associations on the University of Cape Coast (UCC) campus. A case study approach was considered appropriate due to its ability to provide an in-depth understanding of real-life institutional dynamics, communication patterns, and decision-making processes related to corporate sponsorship (Yin, 2018).

The population for this study comprised campus-based branches of major financial institutions and professional associations that were targeted for sponsorship. These included Ghana Commercial Bank (GCB), Zenith Bank, Fidelity Bank, ABSA Bank, Societe Generale, Consolidated Bank Ghana (CBG), and UCC-based associations such as UTAG, GAUA, TEWU, and UCC Credit Union. A purposive sampling technique was employed to select individuals occupying leadership or decision-making roles (e.g., branch managers, operations managers, presidents, and secretaries) who were in a position to receive, evaluate, or respond to sponsorship requests.

A total of 10 institutional representatives were engaged during the follow-up process. Primary data were collected through semi-structured interviews and follow-up visits conducted between March and May 2024. These interviews were guided by a flexible protocol that allowed for probing of themes such as recall of the original request, forwarding procedures, institutional constraints, and future sponsorship intentions. Detailed field notes were recorded during interactions, and follow-up correspondence was documented for analysis.

4. Data Analysis and Discussions

Thematic analysis was used to analyze the qualitative data collected from interviews and observations. Following Braun and Clarke's (2006) framework data were transcribed and coded into recurring patterns that emerged from the responses of the different institutions. Five major themes were identified: (1) lack of recall or awareness of previous submissions, (2) forwarding of requests to head offices, (3) conditional support or requirements, (4) uncertainty due to financial constraints, and (5) potential for future support. These themes provided insights into institutional behavior, the effectiveness of communication strategies, and the broader socio-financial context influencing sponsorship decisions

4.1 Theme 1: Lack of Recall or Awareness of Previous Submissions

Five out of the 13 financial institutions, unions and associations engaged in the study claimed to have no memory of the letter of sponsorship submitted to them.

Zenith Bank: The Relationship Manager, claimed to have no memory of the letter submitted last year.

Consolidated Bank of Ghana: The Branch Manager, also claimed to have no memory of the letter.

Societe Generale: The Manager stated that she had no idea about the letter.

UCC Credit Union: The Operations Manager, claimed to have no knowledge of the letter.

UTAG Secretary and President: Both claimed not to be aware of or have received the sponsorship letter from the Chaplaincy Unit of the University.

A deeply concerning pattern emerged during the follow-up on the sponsorship proposal: a near lack of recall or awareness of the submission across all contacted institutions, including Zenith Bank, Consolidated Bank of Ghana, Societe Generale Ghana, the UCC Credit Union, and the University Teachers Association of Ghana (UTAG). This widespread lack of awareness regarding the sponsorship proposal is most directly attributable to systemic deficiencies in the handling of correspondence and internal mail management within the financial institutions and unions. The consistent claims of no memory or knowledge from various relationship and branch managers suggest a critical breakdown in the formal logging, tracking, and routing of external communications. As argued by Zweighaft (2017), such a failure indicates that inbound letters, especially those not pertaining to immediate financial transactions, likely lack a standardized process for acknowledgment, digitization, or assignment to a responsible officer, causing them to be misplaced, forgotten, or discarded without ever entering a proper workflow. This operational shortcoming not only hinders potential community partnerships but also exposes a significant vulnerability in administrative protocols, where valuable opportunities can be lost simply through poor corporate mailroom practices.

4.2 Theme 2: Forwarding of Requests to Head Offices

Ghana Commercial Bank: The Branch Manager informed that the letter had been forwarded to the Head Office.

Fidelity Bank UCC Branch: The manager stated that the letter had been forwarded to the Head Office.

ABSA Bank: The Manager informed that the letter was sent to the Head Office for consideration.

That is three out of the 13 financial institutions, unions and associations engaged in the study said they had forwarded the letter of sponsorship submitted to them to their Head Offices. The forwarding of letters to head offices, as observed in multiple institutions, reflects corporate bureaucracy and centralized decision-making, which was identified in the literature as a structural barrier. Cornwell and Coote (2017) emphasized that decisions about sponsorship are not just about community value but are often tied to brand alignment and risk management. As such, decentral branches may have limited autonomy in approving proposals that are not already aligned with the head office's strategic CSR focus.

4.3 Theme 3: Conditional Support or Requirements

Consolidated Bank of Ghana: The Branch Manager advised opening an account with CBG, emphasizing the need to assess the profitability of working with the Chaplaincy. As noted in the literature, one of the key challenges religious institutions face is the strategic misalignment with corporate CSR systems that prioritize measurable impact and formalized processes (Absa Bank Ghana, 2024; Societe Generale Ghana, 2024). The banks' failure to recall prior letters may point to inadequacy in the mechanism of handling mails or the lack of framing the request within recognizable CSR parameters, thus leading to low retention or attention within internal communication channels.

This echoes Cornwell and Coote's (2017) view that sponsorships are rarely altruistic but seek reciprocal value. Thus, religiously affiliated proposals may struggle to demonstrate such value within the prevailing CSR logic unless reframed to emphasize developmental outcomes (Ansari, 2022). The requirement to open an account indicates a gatekeeping approach, suggesting institutions want to assess financial engagement before making social investments. Conversely, due to the anti-money laundering regulations of the Bank of Ghana (2019), The UCC Chaplaincy Committee, may still fall within a regulatory gray zone, though well-structured, making banks hesitant to associate their CSR budgets with potential compliance risks.

A clear structural mismatch exists between the corporate sponsorship strategies of major Ghanaian banks and traditional religious infrastructure projects. As outlined in their recent frameworks, institutions like Societe Generale Ghana (2024) and GCB Bank PLC (2024) now prioritize initiatives that demonstrate transparent governance, measurable social outcomes, and unequivocal inclusivity: criteria designed to align with modern ESG principles and ensure broad brand safety. A project for a worship centre, by its very nature, struggles to fulfill these specific corporate mandates; its primary outcomes of spiritual fellowship are profound yet difficult to quantify, and can be perceived as exclusionary, contrary to the banks' requirement for projects that engage the entire public. This fundamental disconnects, as noted by both Societe Generale Ghana (2024) and GCB Bank PLC (2024), creates a significant barrier to funding, explaining why even the most community-beneficial proposals from respected religious bodies, such as the UCC's Worship Centre, often fail to advance beyond the initial review stage, irrespective of their intrinsic merit.

4.4 Theme 4: Uncertainty Due to Financial Constraints

GAUA President: Mentioned that GAUA is considering the sponsorship request but noted that "there is no ready cash."

TEWU Chairman: Stated that their dues haven't been paid, implying that financial constraints might affect their ability to provide support.

The reported financial limitations of the 2 unions, GAUA and TEWU are consistent with the literature's recognition of the economic pressures and prioritization strategies that influence CSR decisions (Fidelity Bank Ghana, 2023). The associations' and banks' hesitation; stating unavailable funds or delayed dues, reflects not just a lack of resources but also an underlying prioritization of other CSR areas deemed more strategic or publicly rewarding, such as health, education, and environmental sustainability (Al-Haddad et al., 2024).

4.5 Theme 5: Potential for Future Support

GAUA President: Promised to get back after further deliberations.

TEWU Chairman: Expressed hope that once their dues are paid, they might be able to support, indicating potential for future consideration.

The promise of support of these 2 unions indicates that, although current limitations prevented immediate commitments, they expressed willingness to reconsider the proposal in the future. This opens up opportunities aligned with the literature's recommendation for strategic reframing. Meenaghan (2013) argue that faith-based organizations can improve sponsorship outcomes by aligning their proposals with national development goals (e.g., SDGs), ensuring regulatory compliance, and emphasizing inclusive, educational, and psychosocial benefits. The potential for future support suggests that if the Chaplaincy repositions its project to reflect broader social impact and regulatory clarity, it may increase its chances of securing funding.

5. Findings

The follow-up conducted regarding the request for financial assistance from campus-based financial institutions and associations for the construction of the 6,000-capacity (multi-purpose) worship center revealed several key findings. A primary finding of this study is a systemic administrative failure within the financial and institutional sectors, characterized by a near lack of recall or awareness of the submitted sponsorship proposal. Representatives from Zenith Bank, Consolidated Bank of Ghana, Societe Generale, UCC Credit Union, and UTAG all claimed to have no knowledge or memory of the correspondence. This pattern indicates a critical breakdown in the formal logging, tracking, and routing of external communications, suggesting that inbound letters not pertaining to immediate financial transactions are often lost due to the absence of a standardized process for acknowledgment. This operational shortcoming not only hinders community partnership development but also exposes a significant vulnerability in administrative protocols, echoing concerns in the literature about how poor internal controls can create risks and cause valuable opportunities to be lost.

The study further identified a clear structural and strategic misalignment between the corporate sponsorship frameworks of Ghanaian banks and the nature of a religious infrastructure project. Institutions such as GCB Bank PLC (2024) and Societe Generale Ghana (2024) prioritize initiatives that demonstrate measurable social outcomes, broad inclusivity; criteria a worship centre inherently struggles to fulfill due to its spiritually focused and denominationally. This fundamental disconnect was operationalized through the consistent forwarding of requests to distant head offices, reflecting centralized, bureaucratic decision-making, and the imposition of conditional requirements, such as the mandate to open an account to assess profitability. These actions, as noted in the literature, indicate that sponsorship decisions are driven by brand alignment and reciprocal value rather than altruism, creating a significant barrier for proposals perceived as low-return.

Finally, the findings reveal that financial constraints and prioritization strategies act as a significant filter for sponsorship approval. Unions like GAUA and TEWU cited a lack of ready cash and unpaid dues as immediate barriers to support, reflecting the economic pressures that influence corporate social investment decisions. However, this was not solely a story of rejection; the expressed potential for future support indicates a window of opportunity. This willingness to reconsider suggests that the proposal is not fundamentally undesirable but requires strategic reframing to better align with the developmental goals and risk-management priorities that guide institutional funding, as recommended by prior research.

6. Conclusion

In conclusion, this study demonstrates that the failure of the UCC Worship Centre proposal to secure sponsorship immediately and potentially was not a simple matter of rejection but the result of a confluence of critical factors: a systemic administrative failure within financial institutions that caused the proposal to be lost or ignored, a fundamental structural misalignment between the project's religious nature and the corporates' demand for measurable, inclusive, and brand-safe ESG outcomes, and the prevailing financial constraints that

prioritize strategically aligned investments. Ultimately, these findings suggest that for such community-centered religious proposals to navigate the complex ecosystem of corporate sponsorship, they must be strategically reframed to emphasize tangible social benefits within recognized national development frameworks, while institutions must concurrently strengthen their internal communication protocols to avoid losing valuable partnership opportunities through mere administrative oversight.

7. Recommendations

In light of the findings and the underlying factors contributing to the non-response from financial institutions, the University of Cape Coast Chaplaincy and similar organizations seeking sponsorship for religious or community infrastructure should adopt a strategic and structured approach to future engagements.

First, it is strongly recommended that the Chaplaincy fundamentally overhaul its approach to external outreach by adopting a multi-channel, traceable, and professionalized communication strategy. To circumvent the vulnerabilities of traditional mail systems, all future sponsorship proposals should be delivered both as a physical hard copy and as a digitally signed PDF sent via email directly to a designated senior manager or CSR officer, followed by a phone call for acknowledgment and a scheduled presentation meeting. This process ensures a direct audit trail, immediate acknowledgment, and personalizes the request, moving it from an anonymous piece of mail to a prioritized engagement.

Secondly, it is essential to research and target financial institutions whose Corporate Social Responsibility (CSR) policies do not explicitly exclude religious organizations. Identifying banks whose CSR pillars align indirectly with the goals of the worship center such as education, community development, or wellness can create opportunities for strategic framing of the project. The Chaplaincy Committee should also reframe the value proposition from a simple “donation” request to a mutually beneficial “strategic partnership.” Emphasis should be placed on how the worship center serves as a multi-purpose facility that could be used by the University for major programmes, supports student development, interfaith dialogue, and community outreach, thereby contributing to broader societal goals that resonate with a bank’s public image and CSR objectives.

Recognizing the limitations of traditional bank sponsorship, the Chaplaincy is encouraged to consider alternative funding models such as faith-based organizations, alumni associations, private donors, and grassroots fundraising, which may be more inclined to support religious infrastructure projects.

A significant and often underutilized group of stakeholders includes internal student and staff bodies such as the Student Representative Council (SRC), Graduate Students’ Association of Ghana (GRASAG), Distance Education, and Sandwich students. These groups represent thousands of beneficiaries of the proposed Worship Centre and can be mobilized both as advocates and contributors. SRC and GRASAG, in particular, can allocate portions of their annual budgets or lobby university management for co-funding the project. Distance and Sandwich students; though often peripheral in campus activities, form a sizable and growing population whose involvement in special fundraising drives (virtual campaigns, pledges, or alumni integration) could add momentum and legitimacy to the initiative. Including these groups in planning and visibility efforts will not only expand the support base but also signal broad-based institutional buy-in, which is attractive to external funders.

Finally, the Chaplaincy should view sponsorship not as a one-off event but as part of a longer journey of relationship-building. Hosting appreciation events for previous sponsors, inviting financial institutions to Chaplaincy programs, and involving them in student-focused initiatives can gradually cultivate trust. Even if initial requests are declined, sustained engagement can create openings for future collaboration as institutional priorities evolve.

By implementing these strategic, inclusive, and adaptive recommendations, the UCC Chaplaincy can increase the likelihood of securing sustainable support for its Worship Centre project, while also contributing to a broader discourse on how religious and development goals can intersect more meaningfully within Ghana’s higher education landscape.

REFERENCES

- Absa Bank Ghana. (2024). Our approach to corporate citizenship. Retrieved from <https://www.absa.com.gh/citizenship/>
- Al-Haddad, S., Al-Sartawi, A. M., & Al-Sartawi, A. A. (2024). The impact of corporate social responsibility on financial and non-financial performance: A systematic review of the banking industry. *Sustainability*, 16(10), 4052. <https://pmc.ncbi.nlm.nih.gov/articles/PMC11079252/>

- Ansari, B. W. (2022). Chaplain Formation and Interreligious Studies.
- Bank of Ghana. (2019). Revised AML/CFT guideline (as amended). Retrieved from <https://www.bog.gov.gh/wp-content/uploads/2019/09/Revised-AML-CFT-Guideline-AS-AMENDED-Final.pdf>
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101. <https://doi.org/10.1191/1478088706qp063oa>
- Consolidated Bank Ghana. (2024). 2024 audited accounts - CBG. Retrieved from <https://cbg.com.gh/assets/2024-audited-accounts---cbg.pdf>
- Cornwell, T. B., & Coote, L. V. (2017a). Inferring corporate motives: How deal characteristics shape sponsorship perceptions. *Journal of Advertising*, 46(2), 265-279. (https://www.researchgate.net/publication/317035913_Inferring_Corporate_Motives_How_Deal_Characteristics_Shape_Sponsorship_Perceptions)
- Fidelity Bank. (2023). Corporate Social Responsibility. Retrieved from <https://www.fidelitybank.com.gh/investors/sustainability/corporate-social-responsibility>
- GCB Bank PLC. (2024). 2024 ESG status update. Retrieved from <https://www.gcbbank.com.gh/downloads/reports/438-2024-esg-status-update/file>
- GhanaWeb. (2025). A call to the Christian community in Ghana: Defend our secular Constitution against the introduction of Islamic banking. Retrieved from (<https://mobile.ghanaweb.com/GhanaHomePage/features/A-call-to-the-Christian-community-in-Ghana-Defend-our-Secular-Constitution-against-the-introduction-of-Islamic-banking-1986284>)
- Johnson, K., & Laurence, P. (2012). Multi-faith religious spaces on college and university campuses. *Religion & Education*, 39(1), 48-63.
- Meenaghan, T. (2013). Measuring sponsorship performance: Challenge and direction. *Psychology & Marketing*, 30(5), 385-393.
- Mulyono, Y. B. (2024). *Guiding Light (The Vital Role and Responsibilities of the University Chaplain)*. Cendekia Publisher.
- Societe Generale. (2024a). Universal registration document 2024. Retrieved from <https://www.societegenerale.com/sites/default/files/documents/2024-03/universal-registration-document-2024.pdf>
- Yin, R. K. (2018). *Case Study Research and Applications: Design and Methods* (6th ed.). SAGE Publications.
- Zenith Bank. (2017). Zenith Bank leadership through service. Retrieved from <https://www.zenithbank.com.gh/media-centre/news/zenith-bank-leadership-through-service/>
- Zweighaft, D. (2017). Business email compromise and executive impersonation: are financial institutions exposed?. *Journal of Investment Compliance*, 18(1), 1-7.