The practice of only financial accounting-based reporting in the past is regarded as socially and environmentally unfriendly. This study, therefore, examines the impact of triple bottom line-based reporting on the accounting information disclosure of some selected money deposit banks in Nigeria. This study employed a survey research design. A sample of 300 staff of the selected banks were purposively selected from study population of eight selected banks in Nigeria. Primary data was collected through the questionnaire to elicit data from the respondents. The data collected was analyzed using correlation analysis, analysis of variances (ANOVA) and multiple regression models using SPSS version 20. The study found that the P-value of 0.00 < 0.01. Thus, TBL reporting has a positive effect on accounting information disclosure of banks in Nigeria. This study concluded that the activities of banks have moved beyond reporting only financial accounting information at the expense of accounting for social and environmental effects of these banks on the communities where they operate in Nigeria. This study recommends that the accountants should be financially motivated to acquire adequate knowledge on how to account for social and environmental activities of their companies.

Key words: accounting information disclosure, banks, triple bottom-line.
Introduction

Globally, it is highly imperative to have an improvement on the ways the banks and other corporate organizations have been disclosing social-economic information in their annual accounts and reports. The failures to close these gaps and address the issues relating to social and environmental impact of the organizations on the communities where they operate have been a serious concern to researchers in literature. Accounting for social and environmental responsibilities of business organization have become important issues of concern on the part of consumers as they will prefer to invest their resources in only those companies that are ready to give back in term of social and environmental contributions to their communities or individuals where such companies operate their activities. However, considering TBL reporting, it is worthwhile for organizations to note that the importance of society and environment expectations cannot be ignored when building brands, focusing on customer relationships and implementing business strategies. Thus, any organization in respect of their size or legal forms, small or big, profit or non-profit making are expected to build-up cordial relationships and good loyalty with their customers. It is a known fact that costumers will prefer to utilize their financial resources on only those products and services that will meet their needs by making their purchases to be a difference, hence they need to be socially and adequately informed through harmonious relationship with them. In response to this urgent need, many business entities all over the world especially in developed economies have for the past many years, been reporting greater amounts of non-financial information about their operations which give birth to the triple bottom line (TBL) reporting. Consumers are becoming more aware of environmental issues and will want to spend their money on more eco-friendly products and services (Okafor et al., 2013). This trend makes triple bottom line reporting to become an important issue to be addressed by every business organization (Okafor et al., 2013). For a business to build its competitive advantage requires a rethink on its business strategies by incluing social and environmental issues in their annual reports (Okafor et al., 2013). Meeting stakeholder expectations as a condition for sustainability is as necessary as the need to achieve overall strategic business objectives (Ballou et al., 2006).

A review of related literature such as Crowther (2000); Deegan (2001); Faux (2004); Wang & Lin (2007); Michael et al. (2008); Suttipun (2012); Onyali et al. (2015) and a host of others confirmed that over the years, increasing number of organizations in both the private and public sectors have been developing TBL reporting to account for their performance as a concerted effort to incorporate
of their businesses through the incorporation of TBL reporting in the annual accounts and reports. Embracing TBL practice will enable business organizations to understand that they are being held for specific responsibilities developed by internal and external forces in the organizations. For this reason, firms would need to focus on the contributions their operations on the progress of the community in which they operate. Furthermore, the financial reporting practice of the entities in Nigeria is considered socially and environmental unfriendly because the economic accounting in the country was accused of contributing to the escalation of environmental damages, ecological and social crisis because the financial statements that are the product of the accounting information and the basis of reporting performances and making of decision can only provide financial accounting information, while social and environmental accounting information tends to be ignored leading to the conclusion that the social and environmental aspects of entities’ reports have been erroneously misinformed. It is cleared that TBL reporting is not an easy task for incorporate into the existing economic based reporting of business entities and as a result requires continuous campaign through regular research as a way reminding those concerned. As the era of reporting business activities solemnly on financial performance has almost become a past and because the studies on the impact of TBL reporting on accounting information disclosure of business organizations are woefully tin and rear in literature especially in Nigeria, this study therefore, set to examine the impact of TBL reporting on the accounting information disclosure of deposit money banks in Nigeria. Specifically, this study will evaluate the impact of economic reporting, social responsibility accounting, and environmental accounting on the accounting information disclosure of the selected deposit money banks in Nigeria.

**Literature Review**

**Triple Bottom Line Reporting**

TBL is a clear concept that based on the combination of social, environmental, and economic lines (bottoms) of reporting the activities of a business for sustainability (Perrius & Tencat, 2006). TBL stresses that the pursuit of sustainable development is not just only in reconciling potential conflicts between economic growth and ecological sustainability but also a social dimension for sustainability (Ballou et al., 2006). The TBL is a simple and increasingly popular way to organize firms’ action for sustainability (Michael et al., 2008).
John Elkington’s TBL created a new framework to measure both financial and non-financial performance during the mid-1990s (Suttipun, 2012). The term “Triple bottom line” of Elkington emphasizes that sustainability has three dimensions: Economic prosperity, environmental quality and the social justice (Michael et al., 2008). The key to corporate sustainability is the concept of the triple bottom line which means that business success is no longer defined only by monetary gains but also by the impact of an organization’s activities on society as a whole. In recent years, an attention has been directed to triple-bottom-line reporting defined by Elkington (1997) as reporting line that provides information about the economic, environmental and social performance of an entity (Ballou et al., 2006; Amos & Atu, 2016). There are three main focuses of TBL: People, planet, and profit (Global Reporting Initiative, 2000; Osisioma, 2010).

Triple Bottom Line reporting (TBLR) according to Amos et al. (2016) refers to a method of measuring the economic, environmental, and community service impacts of an organization rather than the traditional practice of measuring just only the financial bottom line. Ballou et al. (2006) further explain that TBLR or sustainability accounting focuses on the value to society that is created or destroyed by an organization’s activities or business. TBLR is a method used in business accounting to further expand stakeholders’ knowledge of the company. It goes beyond the traditional financial aspects but reveals the company’s impact on the world around it (Ballou et al., 2006). TBLR is a concerted effort to incorporate economic, environmental and social considerations into a company’s evaluation and decision-making processes (Ballou et al., 2006). TBLR, if properly implemented, will provide information to enable others to assess the sustainability of organizations’ operations (Okafor et al., 2013). The perspective taken is that for an organization to sustain, it must be financially secured, as evidenced through such measures as profitability; it must minimize, or ideally eliminate its negative environmental impacts and it must act in conformity with societal expectations.

**Economic Bottom Line**

Economic bottom line is the process of reporting financial performance of a business in the annual accounts and reports. It pertains to the capability of the economy as one of the subsystems of sustainability to survive and evolve into the future in order to support future generations (Spangenberg, 2005). The economic line ties the growth of the organization to the growth of the economy and how well it contributes to support it. In other words, it focuses on the economic value provided by the organization to the surrounding system in a way that prospers it and promotes for its capability to support future generations (Onyali et al., 2015). The economic bottom line of TBL framework refers to the impact of the organization’s TBL practices on the economic system (Elkington, 1997).

**Social Bottom Line**

Social bottom line accounts for the social responsibilities of a firm during the reporting period. The social bottom line of TBL refers to conducting beneficial and fair business practices to the labour, human capital, and the community (Elkington, 1997). The idea is that these practices provide value to the society and give back to the community. Examples of these practices may include fair wages and providing health care coverage. Aside from the moral aspect of being good to the society, disregarding social responsibility can affect the performance and sustainability of the business. Recent examples in the industries have revealed that there are economic costs associated with ignoring social responsibility. Simply put, the social performance focuses on the interaction between the community and the organization and addresses issues related to community involvement, employee relations, and fair wages (Onyali et al., 2015).

**Environmental Bottom Line**

Environmental bottom line is also called an environmental accounting. Sustainable development is considered as the development that meets the needs of the present without compromising the ability of the future generations to meet their own needs (Onyali et al., 2015). It pertains to the efficient use of energy recourses, reducing greenhouse gas emissions, and minimizing the ecological footprint, etc. (Goel, 2010). The environmental bottom line of TBL refers to engaging in practices that do not compromise the environmental resources for future generations.

**Benefits of TBL Reporting**

TBLR incorporates presenting what the business is doing well, along with areas that need improvement. Reporting in this way demonstrates a drive towards increased transparency, which can mitigate concerns by stakeholders on hidden information (Michael et al., 2008). TBLR is a societal and ecological agreement between the community and businesses. TBL reporting demonstrates to stakeholders that the business is taking accountability to a higher level. This reporting maintains and raises expectations of companies and improves global clout (Michael et al., 2008). The process of building a sustainable
environment can lead to other revelations on how the business world can lend a helping hand in protecting the natural resources that are quickly evaporating (Ballou et al., 2006). Finally, one can argue that companies have a social responsibility to be accountable for the resources that they use and waste. Reporting on a company’s sustainability gives a benchmark for the future (Ballou et al., 2006). Despite all the criticisms against TBL, Elkington’s original definition of TBL concept and its application will continue to be having positive effects on firms’ sustainability and growth.

**Challenges Facing TBL Reporting**

In terms of TBL implementation, there are not generally or widely accepted accounting standards or metrics to measure environmental or social performance (Adams et al., 2004). Another hindrance of the triple bottom line accounting is that it is difficult to compare the people and planet accounts in terms of cash and the way the profit is measured. The three separate accounts cannot be added or combined, and must be considered separately (Jasch et al., 2005). Mintz (2011); Rogers and Hudson (2011) observe that as the managers’ attention to the social and environmental impacts of their organizations has increased, it is difficult to develop accounting standard similar to those in financial accounting. Mintz (2011) recommends that organizations should develop key performance indicators (KPI) or quantifiable measures linked to their own missions, goals, and stakeholder expectations. Care should be taken as businesses need to internalize their social and environmental impacts as they also need to instill the realities of the economic environment into their environmental and social policies.

**Criticisms against TBL Reporting**

Critics are typically slow to praise and quick to criticize (Mish & Scammon, 2010). The Critics of TBL reporting, Norman and MacDonald (2004), question whether the paradigm of TBL is anything but a marketing strategy. Norman et al. (2004) argue that, prior to the TBL model, the belief in attaining corporate social responsibility (CSR) had already led to a broader movement sometimes referred to as Social and Ethical Accounting, Auditing, and Reporting (SEAAR), producing a variety of competing standards. According to prior studies, one worry is the possibility that a company’s actions might not support their intentions (Michael et al., 2008). As the company strives to meet the goals of sustainability, opponents may focus on the ethical problems uncovered through the process. Accusations by critics could lead to poor company perception while the company undertakes a shift to a new more socially sound environmental focus (Ballou et al., 2006). With this potential initial backlash, companies might be hesitant to embrace a TBL agenda, or become extremely introverted during the shift toward TBL reporting (Ballou et al., 2006).

**Accounting Information Disclosure**

Accounting information system is a powerful tool that collates data about the different financial transactions of a business to help management keep record of what happens or affects the organization (Oladejo, 2008). Accounting information can be assembled and evaluated in a way that can help the stakeholders to make informed decisions concerning the operation, survival and growth of the firm. Following the trends in other countries in the early 1990s, some companies started offering accounting information about their environmental performance. Initially, the information was provided (voluntarily) in the annual report and tended to be self-mandatory (Michael et al., 2008). From about the mid-1990s, the standard of environmental performance reporting arguably improved as various environmental reporting guidelines were issued internationally (Ballou et al., 2006). The ways accounting information are being disclosed need modification as to cater for environmental and social responsibly accounting and reporting in Nigeria and in other parts of the world. Towards building a successful new model that will enhance performance reports of business organizations and as the users of accounting information are on their increase necessitate TBL reporting system (Simpson et al., 2012).

**Theoretical Review - Stakeholder Theory**

The stakeholder theory was introduced by Freeman (1984). Stakeholders have been defined to include those whose relationship to the enterprise cannot be completely contracted for, but upon whose cooperation and creativity depends for its survival and prosperity (Cheng & Fan, 2010). The argument of Freeman in the theory was that in order for a firm to survive, a company needs that its stakeholder groups give their support to its corporate objectives; and in order to formulate suitable objectives, executives need to take concerns of these stakeholder groups into account (Freeman et al., 2007). Freeman’s stakeholder theory explained the specific corporate actions and activities using a stakeholder-agency approach that concerned with how relationships with stakeholders are managed by companies in terms of the acknowledgement of stakeholder accountability (Freeman et al., 2007).
Freeman in 1984 then proposed a broader, now classic definition of the stakeholder concept as any group or individual who can affect or is affected by the achievement of the organization’s objective (Lepineux, 2004). Stakeholders were first defined as those groups without their support the organization would cease to exist (Freeman et al., 2007). The shareowners, employees, customers, suppliers, lenders, and society are included in the list of stakeholders (Lepineux, 2004).

The main societal stakeholders are global society, civil societies of the countries where a company is located and/or operates, local communities surrounding its establishments, international institutions, governments, activist groups, non-governmental organizations, civic associations, and the media. Thus, societal stakeholders comprise three intermediate categories: global society, national societies, and social groups or institutions. Similarly business stakeholders include three kinds of actors: shareholders, internal stakeholders, and external business stakeholders. The last of classification consists of a developed typology of the stakeholder spectrum. The main business stakeholders are shareholders, executives and managers, employees and workers, trade unions, customers, suppliers, subcontractors, banks, investors, competitors, and business organizations (Lepineux, 2004; Ratanajongkol et al., 2006).

From the review above, the theory viewed that the corporate social, economic and ecological sustainability of a business is part of a social system by focusing on the interests of various stakeholder groups within the society where a business operates. The power of stakeholders and their expectations can change over time therefore companies have to continually adapt their operating and reporting behaviors. Above all, stakeholder theory does not give supremacy to one stakeholder group over another, though there will surely be times when one group will benefit at the expense of others. But, stakeholder theory suggests that companies will manage the relationships among the stakeholders based on different factors such as the nature of the task environment, the salience of stakeholder groups and the values of decision makers who determine the shareholder ranking process. However, management will tend to satisfy the information demands of those stakeholders that are important to the firms’ ongoing survival so that firms would not respond to all stakeholders equally. In general, management must keep the relationships among stakeholders in balance. When these relationships become imbalanced, the survival of the firm is in jeopardy.

Therefore, the stakeholder theory is relevant to this study.

**Empirical Review**

A study conducted by Stark and Markey (2008) examine the impacts of entrepreneurship on the triple bottom line in rural communities to analyze the environmental impacts that focus on preservation and restoration of the natural environment and heritage of the region, as well as changing attitudes toward engagement in sustainable development, and to measure economic impacts. The study examined the growth in the number of entrepreneurs, creation of new markets, improved infrastructure and tax revenues. The study discovered that a great diversity of indicators and measures was necessary to evaluate the impacts across the six programs to examine and provide a clear example of how specific indicators can be developed for triple bottom line projects. Also, in a research conducted by Kearney (2009), on 99 sustainability-focused organizations across 18 industries that were part of the Dow Jones Index to examine the impact of environmental activities on the performance of the organization and also to determine whether organizations with sustainable practices are more likely to withstand the economic recession. The research was conducted for a period of six months and the analysis was done in two phases: a three-month phase and a six-month phase. The study revealed that during the current economic recession, organizations with practices are geared towards protecting the environment and improving the social well-being of the stakeholders while adding value to the shareholders have outperformed their industry peers financially. The study concluded that the financial advantage has resulted from reduced operational costs (energy and water usage, etc.) and increased revenues from the development of innovative green products.

**Methodology**

This study employed a purposive sampling technique and adapted a survey research design to examine the impact of TBL reporting on accounting information disclosure of deposit money banks in Nigeria. The study used primary source of data to obtain relevant information from respondents. The population of this study comprised the staff and customers of seven selected money deposit banks namely: First Bank of Nigeria (FBN), Guarantee Trust Bank (GTB), Polaris Bank (PB) Pls; Union Bank of Nigeria (UBN), Access Bank (AB), United Bank for Africa (UBA) and, Eco Bank (EB) Plc. The banks were selected because they have
embraced TBL reporting practice as observed from the review of their annual accounts and reports. The sample size consist of three hundred copies of the valid questionnaire returned by one hundred and seventy Consumers and one hundred and eighty bank staffs out of total number of five hundred and sixty questionnaire distributed. Both primary and secondary data were collected. A four-point Likert scale questionnaire with a format of Strongly Agree (SA); Agree (A); Disagree (D); Strongly Disagree (SD) with the associated weights of 4, 3, 2, 1 was designed and used to collect the primary data. The validity and reliability of the research instrument were done through the use of expert in the field of accountancy and a Cronbach’s Alpha reliability test yielded a stability Co-efficient of 99.1% which was considered well enough for this study. Data collected was analyzed with the aid of Statistical Packages for Social Sciences (SPSS) version 20 using correlation analysis, ANOVA and multiple regression models to confirm the study’s hypotheses at 1% significant level.

![Conceptual Model of the Study](image)

**Figure 1 – Conceptual Model of the Study**

Note – compiled by authors

The Figure 1 shows the conceptual model of the impact of independent variable (TBLR) on the dependent variable of accounting information disclosure. The independent of triple bottom line reporting (TBLR) is made up of three explanatory variables of economic performance reporting (EPR), social responsibilities accounting (SRA) and environmental accounting (EVA). Thus, the model gives the snapshot of the impact of TBL reporting on accounting information disclosure of deposit money banks in Nigeria.

**Results**

| Table 1 – Reliability Test |
|--------------------------------|
| Cronbach’s Alpha | Cronbach’s Alpha Based on Standardized Items | N of Items |
| 0.991 | 0.991 | 4 |

Table 1 above showed Cronbach’s Alpha coefficient of 0.991 which above the value of Cronbach’s Alpha coefficient recommended by George and Mallery (2003) that the statistical reliability value is expected be 0.70 or above. This indicates that the questionnaire is reliable.

The selected banks correlation results in Table 2 above shows that there is positive strong relationship between the independent variable and dependent variable given the correlation results of 0.957, 0.963 and 0.979. Therefore null hypotheses are rejected. This means there is impact of triple bottom line reporting on accounting information disclosure of money deposit banks in Nigeria.

From Table 3, the selected banks coefficient of determination ($R^2$) (0.981) indicates that about 98.1% of variation in the dependent variable (AINFOD) is explained by the independent variables (EPR, SRA and EVA) or the ability of the regression line to predict dependent variable (AINFOD) is about 98.1%. Then, the other 0.19% is explained by other factors outside the model and the error term.
Table 2 – Correlation Analysis

|     | AINFOD | EAR  | SRAR  | EVAR  |
|-----|--------|------|-------|-------|
| Pearson Correlation AINFOD | 1.000 | 0.957 | 0.963 | 0.979 |
|     | EAR    | 0.957| 1.000 | 0.959 | 0.961 |
|     | SRAR   | 0.963| 0.959 | 1.000 | 0.978 |
|     | EVAR   | 0.979| 0.961 | 0.978 | 1.000 |
| Sig. (1-tailed) AINFOD | .   | .   | 0.000 | 0.000 | 0.000 |
|     | EAR    | .   | 0.000 | 0.000 | 0.000 |
|     | SRAR   | .   | 0.000 | .   | 0.000 |
|     | EVAR   | .   | 0.000 | 0.000 | .   |
| N   | AINFOD | 0299| 0299 | 0299 | 0299 |
|     | EAR    | 0299| 0299 | 0299 | 0299 |
|     | SRAR   | 0299| 0299 | 0299 | 0299 |
|     | EVAR   | 0299| 0299 | 0299 | 0299 |

Note – compiled by authors

Table 3 – Regression Model Summary

| Model | R         | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-----------|----------|-------------------|----------------------------|
| 1     | 0.981*    | 0.962    | 0.962             | .15556                     |

f. Predictors: (Constant), EPR, SRAR, EVAR
Note – compiled by authors

Table 4 – Analysis of Variances

| Model | Sum of Squares | Df | Mean Square | F       | Sig. |
|-------|----------------|----|-------------|---------|------|
| 1     | Regression     | 183.162 | 3    | 61.054    | 2522.991 | 0.000* |
|       | Residual       | 7.139   | 295 | 0.024     |         |      |
|       | Total          | 190.301 | 298 |           |         |      |

b. Dependent Variable: AINFOD b. Predictors: (Constant), EVAR, EVAR, SRAR
Note – compiled by authors

Table 4 indicates that the regression equation is significant to explore the relationship between the triple bottom line reporting and accounting information disclosure of deposit banks in Nigeria since the p-value (0.000 < 0.01) at 99% confidence level.

**Discussion**

From the findings, the coefficient of relationship (R) of 0.981 of the hypotheses at a significant level of 0.01 showed a strong relationship and the coefficient of determination (R²) (0.962) also shows a strong positive correlation of the studies variables, which indicates that the ability of the regression line to predict dependent variable (AINFOD) is about 96.2%. The other 3.8% is explained by other factors outside the model and the error term. The p-value of 0.00 < 0.01, thus, null hypotheses are rejected and alternative hypotheses accepted. Therefore, there is impact of TBL reporting on accounting information disclosure of deposit banks in Nigeria and this can be explained through the independent explanatory variables of EPR, SRA and EVA So far, all the results from this study therefore, indicated that disclosure of accounting information based on economic,
social and environmental activities of deposit banks in Nigeria is important for their sustainability and growth.

**Conclusion**

The period of reporting business performance solemnly from the economic perspective should be a thing of the past in Nigeria and other countries across the globe and accounting information disclosure in form of TBL reporting should become the current practice as to attend to the needs of varying and divergent of stakeholder groups, and satisfy their interest. The sustainability of firms requires that organizations should adapt reporting systems that will provide triple bottom line information to the firms’ stakeholders. The results obtained from the analysis of data collected for this study exhibited full support of stakeholders in the use of triple bottom line reporting as a basis for accounting information disclosure of firms and in the assessment of the organizations’ impact on the environment.

**Recommendation**

This study recommended that firms should adopt transparent disclosure of quantifiable TBL reporting encompassing the reports not only on the economic performance, but also on the social and environmental performance of a business to boost the stakeholder’s confidence on the management and improve the overall quality of their corporate reports. Also, the governments of developing countries like Nigeria should emulate the developed counties by encouraging their accounting standard setting bodies to develop standards that would regulate and guide every organization in accounting for social and environmental contribution of their firms. More so, the accountants in Nigeria should be sponsored to undergo further study on how to account for social and environmental activities of their companies.

**Contribution of the Study**

This study at the end of the day would stimulate the Directors of many companies across the globe to emulate the practices of triple bottom line reporting in order to protect the interest of all stakeholders in a business.

**Limitations**

The data collection on the study was limited to Nigerian banks, other industries and countries are expected to be covered by future researchers on this study area.

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Impact of triple bottom line reporting on accounting information disclosure of some selected money deposit banks in Nigeria

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