

Impact of CSR activities on Organizational Identification (OI) and Job Satisfaction (JS) in Lebanese Commercial banks.

Lara Faye Macaron

Department of Economics and Business Administration, [Lebanese University](#), Lebanon

Email: lmacaron@hotmail.com.

Abstract— This study examined the impact of CSR activities oriented to employee, customer, and society on the identification and satisfaction of frontline employees in the Lebanese banking sector while comparing the perceptions between Beirut and Beqaa branches. The study adopted a quantitative research approach based on positivist paradigm and subject to verification by hypothetico-deductive reasoning in order to investigate the relationships between employees' perceptions of CSR initiatives, organizational identification and job satisfaction, in Lebanese commercial bank located in Beirut and Beqaa area. A structured questionnaire was used to test the hypotheses and answer the research questions. The target population was the frontline employees of four major Lebanese commercial banks operating in Beirut and Beqaa area. Four-hundred from frontline employees of four major banks branches located in Beirut and Beqaa areas were invited to participate in the study. The final number of usable questionnaires was 214 for frontline employees, with a response rate of 53.5%. The causal relationships for the 3 models ("1", "1a", "1b") were estimated using SEM with latent variables once the validity of the measurement scales were successfully being verified. The software SmartPLS was used for the application of structural equation models with latent variables "PLS-PM". For model "1", "1a", "1b" the findings indicated that some hypotheses were not significantly supported and the impact of CSR on employees differs according to branch location. Nonetheless, no significant differences exist between the employee's perception of Beirut and Beqaa regarding the strong influence of CSR employee on JS and the strong influence of OI on JS. However in Beqaa branches, CSR customer is affecting OI, and CSR society is affecting JS. Thus, this study provided evidences to assess the visibility of CSR activities in the eyes of stakeholders and to identify which domains are to be enhanced in order to set more effective social strategies in organizations to reach the

identification and satisfaction of employee. Moreover, implications for decision making and policy making as well as recommendations for future research constitute the end product of this thesis.

Keywords— Corporate Social Responsibility (CSR), CSR activities oriented to employee (CSR employee), CSR activities oriented to customer (CSR customer), CSR activities oriented to society (CSR society), Organizational Identification (OI), Job Satisfaction (JS)

The importance of investigating CSR in developed countries has been accentuated in the last decade (Kim et al., 2010), however, researches exploring this concept in developing countries are still few especially on individual level of analysis (Jamali & Karam, 2016). Torres et al. (2012) pointed out that there are no researches that have explicitly tested the differential impact of CSR activities on stakeholder behavior. Although the prominent emphasis on embedding CSR in the business market, scant researches are conducted on CSR activities and banks (Carnevale et al., 2012) and on stakeholders' responses to CSR activities in the banking sector (Rugimbana et al., 2008). In this context, building CSR models as per stakeholder perceptions in the banking sector of a developing country such as Lebanon constitute undoubtedly an added value to CSR scholars and practitioners. Therefore, this study presented a discussion related to the findings obtained from examining the impact of CSR activities on organizational identification and job satisfaction of frontline employees in the Lebanese banking sector while comparing those perceptions between Beirut and Beqaa branches.

An extensive review of literature was elaborated aiming to build a conceptual model (figure 1) that could be examined empirically. A questionnaire was developed to test

the link between employees' perceptions of CSR activities, organizational identification, and job satisfaction.

Four-hundred eligible participants from frontline employees of four major banks' located in Beirut and Beqaa areas were invited to participate in the study. The researcher used 4 data collection methods (face to face, telephone, online, and mail). After 10 weeks of data collection, 231 questionnaires were returned from employees' participants, 17 questionnaires were incomplete, thus, the final number of usable questionnaires was 214 with a response rate of 53.5%.

The causal relationships for the 3 models (model "1" representing the global employee's perception of CSR in Beirut and Beqaa area; model "1a" representing the employee's perception of CSR only in Beirut area; and model "1b" representing the employee's perception of CSR only in Beqaa area) are shown respectively in figure 1, 1a, 1b and were estimated using SEM with latent variables once the validity of the measurement scales has been successfully verified. The software SmartPLS was used for the application of structural equation models with latent variables "PLS-PM" due to its user-friendly interface and to the opportunity to see representation of the estimated model (Ringle et al., 2012). The results or the findings are shown in the table below.

Interpretation of the findings, recommendations for researchers and practitioners, limitations and suggestions for future research are explicitly discussed to address the result of testing the impact of CSR activities on OI and JS in four major Lebanese commercial banks that operate in Beirut and Beqaa area.

INTERPRETATION AND DISCUSSION OF THE RESULTS

The findings of this study confirm the validity of the use of CSR activities to the banking industry. This is evident if such banks need to generate affection or emotional responses (identification and satisfaction) from their stakeholder's behavior with the implementation of CSR activities. In other words, the employees' thoughts and beliefs about CSR activities (cognitive dimension) may influence their affection and emotions such as identification and satisfaction towards the bank (affective dimension). However, this research demonstrates that these outcomes are not equally attained by all CSR orientations, some are more influential and worthwhile than others, and even they differ from region to others.

The results indicate specifically in the global model "1" that OI and JS are positively and highly affected by employee's perception of CSR activities oriented to employee. JS is also positively and highly affected by OI. In

contrast, employee's perception of CSR activities oriented to society does not have any influence on OI and JS. In addition, employee's perception of CSR activities oriented to customer does not have any effect on OI but it does have a positive low effect on JS.

On the contrary, CSR employee, society, and customer have different impacts on employee's affective and cognitive responses depending on the branch location where the employee is employed. Some initiatives are relevant for Beirut branches while others are irrelevant for Beqaa branches.

As per employees' perceptions of both Beirut and Beqaa banks' branches (model "1a" and "1b") JS is positively and highly affected by employees' perceptions of CSR activities oriented to employee followed by OI. However, for both employees of Beirut and Beqaa, JS is not affected by CSR customer. In addition, employees' perceptions of CSR activities oriented to society have a positive and direct effect on JS in Beqaa branches but without any effect on JS in Beirut Branches. While CSR employee has a positive and strong effect on OI in Beirut branches, CSR society shows a lower effect and CSR customer shows a non-significance effect on this concept. However, in Beqaa branches, only CSR customer generates a positive and strong effect on OI, while CSR employee and society are irrelevant to generate an influence on this concept.

Of the three CSR dimensions, employee focused CSR activities appears to be the strongest predictor of OI. This result is consistent with the research of Farooq et al. (2014) who found that CSR toward employee have the strongest influence on OI. The author of this study believes that the strongest impact of CSR employee on OI is justified by a main logical reason. The actions undertaken by companies toward the employees such as paying fair salaries, offering safety at work, treating fairly without discrimination, offering training and career opportunities... tend to send positive signals. These positive signals are perceived by the employees as the organization is concerned in improving their well-being and consequently these kinds of activities induce them to reciprocate by feeling a strong sense of belonging and membership to the organization. This feeling leads to organizational identification where employees' values are overlapping with the organization's values. This result is also consistent with research on strategic human resource management that emphasizes the use of good HR practices to improve employees' motivation and to create a high-performance work systems (HPWS) that is source of competitive advantage (Datta, Guthrie, & Wright, 2005).

CSR oriented to society has no relationship with OI. In this study, CSR society has no influence (weak influence only among employees of Beirut branches) on employees' identification with the organization, even if it constitutes an important dimension of CSR. This result is not consistent with the research of Farooq et al. (2014) who found that CSR towards the society strongly affect OI after CSR towards employees. The author of this study considers 3 possible explanations. First, environmental and social responsibilities are voluntary and not legal issues in Lebanon. Therefore, there is no minimum requirement to comply with laws in purpose to remain in the business. Second, the voluntary social activities may not be viewed by the employees as powerful to improve the welfare of people such as by donations, helping to solve social problems, contributing to art and cultural events, protecting and respecting the environment. Third, due to the bad economic situation in Lebanon and high unemployment rate, employees are more concerned about their paycheck at the end of the month than the social impact of corporate operations. Therefore, CSR society in this study is irrelevant.

Concerning CSR activities oriented to customer, the result of this study reveals their non-significant influence on OI. However, Farooq et al. (2014) find a poor relation between customer-related CSR actions and OI. The author of this study justifies this result by the reason that CSR actions towards customers lead to ensure CS and loyalty more than directly affecting attitudes and behavior of employees. In addition, it is hard to differentiate between them and marketing actions or product features that the company aims to implement to enhance customer satisfaction.

In Beqaa, to our surprise, CSR towards employees doesn't affect OI, however, only CSR towards customers have the strongest effect on OI, contrary to the findings of Farooq et al. (2014). Perhaps, the CSR actions focused on Beqaa employees are below their expectations. For example, the employees of Beqaa view that they don't have a career development because the head office where the main positions are available is far from their home and family, which lead them to stay in the Beqaa even if they are more qualified than the position they occupied. In addition, the number of banks' branches in the Beqaa is very limited, leading also to decrease the available vacancies to progress within the same area. Furthermore, because of this lack of career opportunities, they perceive that they don't receive fair salaries since salaries are paid per positions. So, if they lack the opportunity to change rapidly their positions, they will feel underestimated by receiving the same salary for a long period. These reasons lead them to not appreciate the CSR activities oriented to employee to affect their identification

with the bank. However, the author justifies the strong influence of CSR activities oriented to customer on OI by the strong relationship between customer and employee in the Beqaa. Most of customers in the Beqaa choose to open an account in a specific bank because they know the bank's employee at the personal level. In this case, the employee feels an engagement toward the client who chooses to deal with the bank because of his presence, and this feeling of engagement leads him to care more about the satisfaction of the customer that couldn't be attempt without CSR actions related to customers. Thus, CSR customer is very important for the employee of Beqaa branches since it is considered as his weapon to satisfy the customer who chooses to deal with the bank because of his presence. In this case, CSR customer leads the employee to feel that his values are overlapping with the values of the bank and consequently it affects positively his organizational identification.

Moreover, the findings of this study have demonstrated that no significant differences exist between the employee's perception of Beirut and Beqaa regarding the strong influence of CSR employee on JS. These results are consistent with previous researches where researchers have demonstrated that employees consider CSR activities oriented to their self, such as fair salaries, safety, training, career advancement, no discrimination... affect positively their satisfaction within the job (Bhattacharya et al., 2009; Shen & Jihua Zhu, 2011; Tuzzolino & Armandi, 1981). This is justified by a main logical reason that to have an employee satisfied in his job, the organization should implement initiatives towards him to influence directly his affective and cognitive attitude and behavior. For example, if an employee is not fairly paid and is treated with discrimination and without being offered training and career opportunities, he will not be satisfied even if the organization is giving back to the society through other activities. However, it is important to mention that JS in the global model and the one of Beirut and Beqaa is reflected by some different intrinsic and extrinsic items. This is justified by different organizational structure at the level of the branch due to different banks undertaken in this study, different management, different needs at the personal level, different positions, different job descriptions, different power of authorities, different teams, different challenges, different characters etc. For example, the employees of Beqaa stress the point on some intrinsic items that those of Beirut don't, such as the chance to do different tasks from time to time and the chance to be someone in the community; however, the employees of Beirut stress the point on an extrinsic item (the way my co-workers get along with each other) and on an

intrinsic item (the feeling of accomplishment I get from the job) that those of Beqaa don't.

The findings of this study demonstrate also that employee's perception of CSR activities oriented to society is only affecting JS in Beqaa branches. This result was consistent with the work of Riordian et al. (1997) and Closon et al. (2015) who found that organizations that undertake responsibility towards their society and environment have higher level of employees' job satisfaction. However, the result of Beirut branches and the global model was not consistent with their findings. Thus, the author of this study explains this result per four main reasons. First, banks' activities towards the society are not well communicated to their employees, leading employees to be unaware of this type of activity such as, donations, contributing money to art, cultural and social events, improving the general well-being of society, respecting and protecting the environment. And even if a good channel of communication exists, employees don't find time to read the emails or reports related to these activities due to the load of daily work at the level of the branch. Second, most probably employees don't participate in social activities that are scheduled outside working hours which lead them to be insensitive to the positivity generated by these kinds of activities and cause a lack in the job satisfaction (Upham, 2006). Third, these types of activities may not have a direct impact on their lives or they don't meet their expectations and thus their satisfaction. For example, the positive impact of respecting and protecting the environment by banks doesn't fit their expectations due to the massive negative impact of the garbage crisis on the environment. Forth, because Zahle has higher social problems and is smaller than Beirut in area and population, the echoes of improving the well-being of the society could be higher than the one of Beirut.

The findings demonstrate low effect of CSR customer on JS and a non-significance effect of CSR customer on JS in both regions. This result is inconsistent with previous researches where researchers have demonstrated that employees consider external CSR activities affect positively JS (Bhattacharya et al., 2009; Shen & Jihua Zhu, 2011; Tuzzolino & Armandi, 1981). The author of this study believes that the low and the absence impact of CSR customer on the employee JS is justified by a main logical reason. CSR customer aims to reach customer satisfaction and loyalty and not the employee JS. However, the reason of the communication could not justify the result because CSR customer is communicated to customer through the frontline employee at the level of the branch.

Also, this study demonstrates that JS is positively and highly affected by OI. This result is consistent with

previous studies (Gioia et al., 2000; Karanika-Murray et al., 2015; Mete et al., 2016; Sluss & Ashforth, 2007; Tuzun, 2009; Van Knippenberg & Van Schie, 2000; Van Dick et al., 2004; Wei et al., 2007). The clear justification is that when an employee has a high affective bond with the company such as strong sense of belonging, overlapping of values, strong sense of membership, and the feeling of oneness, means that these affective sensations lead the employee to perceive and assess positively his job.

Consequently, the findings of the study demonstrate that employees are more concerned or sensitive to CSR actions oriented directly to them comparing to the actions that are oriented to other stakeholders. Therefore, the findings of employee's perception of CSR activities provide significant implications for the banking corporations that will be discussed largely in the following section.

RECOMMENDATIONS FOR RESEARCHERS AND PRACTITIONERS

The implications of this study might be deemed emerging in a developing country context. This research provides a roadmap on how to assess CSR activities, how to build CSR models, and what relationships exist between CSR dimensions, organizational identification, and job satisfaction in a highly competitive Lebanese banking sector.

Recommendations for Researchers

1. This research contributes to the understanding of the CSR concept based on stakeholder theory. For researchers, this study would add to the literature if not being the springboard of the CSR dimensions and its link to employees' behaviors in the Lebanese context.
2. To the best of our knowledge, this research could be considered new of its nature in the Lebanese banking sector by digging deeper to understand whether multiple dimensions of CSR affect directly and positively the identification and satisfaction of employees.
3. This research provides significant information and valuable insight to comprehend the relationships between CSR orientations, organizational identification, and job satisfaction in the Lebanese banking sector.
4. Using stakeholder approach to measure CSR activities constitutes an important contribution since this approach enables to assess the visibility of CSR activities in the eyes of stakeholders and to identify which domains are to be enhanced to set more effective social strategies in organizations (Maignan & Ferrell, 2004; Torres et al., 2012).

5. This research can produce an avenue for future research to tackle CSR from a micro organizational angle that will lead to the enhancement of Lebanese corporate responsible practices. The author suggests that corporate responsible behavior can have a positive influence on identification and satisfaction of employee. Addressing a responsible culture could create a favorable environment for employees to expand their knowledge and expertise to the benefit of the company.
 6. In this study, the author has conceptualized CSR by adopting stakeholder management principles and by using a multidimensional construct to assess external customer perceptions of three CSR dimensions in Lebanese commercial banks: customer, employee, and society. This conceptualization of measuring each dimension or orientation of CSR independently is more adequate and informative than measuring CSR as one dimensional concept. Previous research has been extensively exploring CSR as a one-dimensional concept leading to mixed findings (Perez & Rodriguez del Bosque, 2016).
 7. Findings confirmed that CSR activities could be used as an antecedent to generate positive behavior at the level of employee. Therefore, founders and managers are invited to align their mentality of profit generation with more responsible orientation towards all stakeholders.
 8. The results of this study assist both practitioners and scholars in predicting employees' identification and satisfaction, and assure the usefulness of understanding CSR effects by measuring it per multiple dimensions.
 9. The final implication in this research is the eminent mediating role that identification process plays between CSR orientations and satisfaction. To explain employee responses towards CSR activities, the causal model should always include OI. Based on that, the author highlights the use of identification's variables while testing similar stream of hypothesis in future research.
- organizational leaders were doing little to keep stakeholders well informed regarding their green initiatives and their relationships with sustainability. Thus, banks should improve their CSR communication and disclosure via CSR reports, letters, emails, and social media because it seems that some CSR orientations are not enough visible to employees who demonstrate a poor and weak assessment of these orientations. Hence, banks are not only asked to increase awareness of their CSR activities among employees through disclosing, but must also encourage CSR-based communication between those various stakeholders so consequently customer and employee become aware of the company's CSR activities. In addition, banks could improve their communication in both directions, by informing employees directly of what the bank is doing in the field of CSR and by asking them their recommendations and expectations regarding social activities. Furthermore, due to the direct contacts with clients at the level of the branch, frontline employees can play a crucial role in communicating to clients what bank is doing as CSR activities and ask their recommendations and expectations in this field while executing the banking daily transactions. Hence, CSR-based communication could be used as a connection tool and a motivator to group employees, customers, and the management in one group.
2. To put a framework for strategic and systemic CSR in the banking system, BDL is asked to issue circulars obliging banks to report their CSR activities in a specific annual report per Global Reporting Initiatives (GRI) G4 and GRI standards (encompassing 36 standards released in October 2016). Noteworthy, these GRI guidelines and standards should be revised by BDL to be adapted to local context. Therefore, asking banks to report their CSR activities after being audited by responsible authority might have many advantages: evaluating self-activities, competing with other banks to do better activities, discovering gaps by displaying these activities to all stakeholders, assuring the adoption of responsible practices in daily operations, and enhancing the communication at the level of all stakeholders.
 3. The empirical evidence of this research helps CSR managers and practitioners to be aware of the current perception of CSR, organizational identification, and job satisfaction to enhance these concepts in their organizations. Also, it pushes them to reorient CSR strategy towards adequate activities taking into

Recommendations for Practitioners

The empirical evidence obtained by testing the hypotheses provides the following recommendations for practitioners of CSR in the banking industry.

1. Since CSR orientations are less visible in the eyes of employees, banks should not only invest in CSR but should also important to communicate all the initiatives oriented to enhance the wellbeing of stakeholders. Communication is not a show-off; it is a disclosure that is a part of the company engagement towards its stakeholders. Referring to Hartman et al. (2010)

consideration employees' needs and expectations to survive and gain competitive advantage. Furthermore, CSR managers and practitioners should be conscious of the strong positive relationship between CSR activities oriented to employee, OI, and JS. These results suggest that banks should manage their CSR in harmony with philosophy of employee centric orientation where CSR employees constitutes the most prominent dimension for frontline employees. In this regard, CSR practitioners and managers should align their CSR initiatives according to the perceptions, expectations, and needs of their employees because this study shows that CSR orientations could have different effect on identification and satisfaction ranging from high, slight, to insignificant effect. In summary, this study helps CSR managers and practitioners to understand, recognize, and identify the significant role of each CSR orientations that might have on work related outcomes. Understanding these differential influences enables them to design and implement more powerful CSR practices to fit those needs and expectations.

4. Since stakeholders' demands, needs, and expectations differ significantly with time (Moneva, Rivera, & Muñoz, 2007), and their perceptions differ according to the type of CSR orientations (Perez & Rodriguez del Bosque, 2016), CSR practitioners are invited to test regularly how stakeholders perceive their CSR practices. This updated information leads to an effective dialogue and communication between companies and stakeholder in defining corporate values to generate an organizational culture aligned with stakeholders' needs and expectations (Moneva et al., 2007). Doing so would promote and facilitate to build a solid bridge between companies and their significant stakeholders to improve and to be competitive in the Lebanese banking sector. For example, preparing regular sessions to discuss directly with employees their needs and expectations from CSR activities, like increasing salaries, providing career development specially for those of Beqaa branches, launching employee volunteering programs during working hours, preparing training programs to all employees at equal level, taking care of employee's newborn kids by having nurseries or paying the fees of nursery in order to retain mothers in their job, and recruiting disable people.
5. Banks should reconceive their financial products before proposing it to the market. They should recognize the direct impact of their financial activities on the environment and society. In other words, banks shouldn't only focus how to increase their profit while

selling their financial products; they must think how to increase their profit while asking at the same time about the impact of their loans on the environment and society. Hence, they should do due diligence not only on the solvability of the company but also on respecting human rights, labor, environment, and anticorruption principals. In addition, they should impose responsible conditions while providing loans to finance corporations and even the government. This pressure from the banking industry could empower the responsible culture and behavior especially at the government level by fighting anticorruption. For example, banks would not automatically subscribe in government bonds because of holding high level of liquidity. Banks should place conditions on the state in order to take reformative steps and put an end to the corruption before providing the necessary funding. In addition, SME's and large corporations would not benefit from banks' loans to finance their projects until they respect conditions related to transparency, human rights, environment protection, product safety... For example, banks should not provide loans to factories that are polluting the community around or not respecting human rights by employing kids. Furthermore, banks should not put pressure on doubtful clients by taking their mortgaged houses or lands; they should help the customer to find solution to his financial problem. Thus, banks will constitute not only the backbone of the Lebanese economy but the backbone of the growth of a responsible economy.

6. Since the impact of CSR activities oriented to society is unrecognized at the level of employee in this study, banks are asked to maximize their social and environmental impact by helping to solve social problems. But even they are playing a role in helping to solve social problems through their financial products; banks showed that there are not looking beyond their profit generation (as per this study). In fact, banks are not experts in solving social problems; hence, the author recommends banks to invest in social enterprises by creating business with purpose instead of contributing to support their activities by donations or by only providing loans. But how? The author proposes the issue of a new BDL circular to organize the relation between banks and social enterprises for boosting the investment in social enterprise by the banking sector regarding the wide need to solve social problems in Lebanon. In this case, the social entrepreneur from the civil society, who is expert in the social field, will set long term strategies independent from any political and

religious influences to invest the money provided by banks at the right place and under the control and supervision of banks, BDL, and the government. By this, banks can maximize their social and environmental impact through investing directly in these social enterprises. Yet, CSR will be transformed from activities oriented to society to sustainable investments oriented to society that provide a direct return on investment. In this regard, CSR will affect at the same time the well-being of the society and the growth of the bank.

7. This study provides significant information concerning the relation between CSR and job satisfaction. It reveals the importance of the presence of a responsible culture in the world of business. Nowadays, individuals especially the millennials are searching for job opportunities in companies that CSR constitutes the pillar of companies' success. Thus, the opportunity for the millennials to be satisfied in their job in Lebanon specifically in the banking sector will increase and limit their emigration towards Gulf region, Canada, Australia, and other countries. In addition, CSR could be a motivator to push the growth of knowledge economy in Lebanon that is based on the knowledge of human being in creating innovative ideas. Hence, satisfied employees due to the positive effect of CSR could be able to develop new technological and competitive banking products. Therefore, CSR managers and practitioners should meticulously develop the best CSR practices through an updated research.
8. Banks should consider spending money to implement responsible practices as an investment and not a cost. Banks should also recognize that CSR not only affects identification and satisfaction of their employees but it creates better image and reputation as well as a competitive advantage in the marketplace.
9. Facing the period of uncertainty that Lebanon is experiencing now, customers are more demanding to ethical and legal behavior from commercial banks. This implies that banks should make more efforts to adhere and comply with national and international standards and regulations to keep their customers satisfied.
10. This research can be particularly useful for CSR practitioners especially among those of the banking sector who would be interested in measuring employee's perceptions of CSR in a turbulent political situation and volatile Lebanese economy. In Lebanon, CSR is still at its embryonic stage as well as the level of awareness and understanding still low, thus understanding the effect of CSR activities on employee could encourage CSR practitioners to embed this concept not only in their strategy but systematically in their daily operations undertaken by each department. In addition, companies that are far from CSR could have an incentive to practice this concept due to its positive effect.
11. Results of this study showed a high number of banks' branches located in Beirut area and a very restricted number of banks' branches located in Beqaa area. The author suggests to inaugurate new branches not only in Zahle but in more remote and rural area in Beqaa due to many reasons: to reach more clients, to create more job opportunities for employee's career advancement, to have less queues, to spread financial literacy and responsible culture, to develop the rural areas by providing loans or microcredit, to orient, support, and mentor people in rural areas towards creating new businesses instead of doing nothing or doing unethical work.
12. Banks should realize that there is no customer without the effort of the frontline employee at the level of the branch. And when there is no customer, there is no profit generation. So, the employee comes before the customer. Moreover, frontline employee faces more challenges than the employee who works in the head office, since he is always working under the pressure of satisfying customers, colleagues, and the management team. In addition to that, frontline employee must realize a weekly and monthly budget on which accounts his job performance. Consequently, the author recommends increasing the salary of frontline employees at the level of the branch since banks generate huge profit and pay limited corporate tax.
13. As if branches' managers are in daily and direct contact with people, they could know much better than the bank's management located in the head office the need of the community around the branch. Thus, branch manager can be more sensitized in the issue of CSR by proposing development program for the region where the branch is located. Strengthening the role of branch manager in the issue of CSR can increase the impact of CSR activities.
14. To encourage banks or any organization to look after the well-being of the stakeholders, government is asked to issue new laws such as tax exemption on employees' benefits or donations or any other types of CSR activities. As a matter of fact, the role of government is important in encouraging and embedding the culture of CSR in the world of business but governments cannot

work alone. To have a successful CSR activity at the national level, the public and private sector and civil society should cooperate all together to solve social problems. In this case, the impact of CSR activities will be more visible in the eyes of any stakeholder as if it is affecting their way of life.

15. In fact, women are poorly represented in the board of directors of Lebanese banks, and, since CSR managers are women, specifically in the 4 banks under the study, this could reflect that banks don't engage women in their strategic decisions and planning and thus women and CSR might be considered as an unimportant issue. Hence, the author suggests empowering woman by breaking the glass ceiling and letting her be present in the BOD to orient the bank towards more strategic and systematic responsible business practices. If so, banks could show to the public that they are tackling the issue of CSR more seriously.
16. Nowadays, stakeholders are looking for transparent companies with CSR values. Therefore, BDL as a regulatory authority and responsible of Beirut Stock Exchange (BSE) can issue a Beirut Stock Exchange Sustainable Index (BSESI) to evaluate the sustainability performance of the companies already listed on BSE and have issued audited CSR reports. This index could attract more local and foreign investors, more clients and competent employees to companies listed on BSE.
17. In the end, the author perceives that the misunderstanding of CSR concept is due to its large domains. Thus, narrowing the content of this concept will be a tool for clarification and good implementation. In this regard, the author proposes to replace the term Corporate Social Responsibility (CSR) by the term Corporate Business Responsibility (CBR), because it should be the business main and core responsibility (and not its social responsibility) to act systematically in a responsible way towards employees and to help solving social problems through its offered products and services. Noteworthy, if a company doesn't act in a responsible way in all its daily actions, it will not survive (P. Issa, personal communication, April 4, 2016). Any stakeholder, primary or secondary, especially the one who is from the millennials generation could damage the image and the reputation of the company by attacking it directly through the social media in case he perceives any unethical or irresponsible behavior (P. Issa, personal communication, April 4, 2016). Consequently, the author proposes to use the term CSR only for activities oriented to society,

community, and environment; and to use the term CBR for all other types activities related to the core business. Thus, a new definition for CSR could be elaborated: CSR is the corporate voluntary responsibility to implement social activities outside the circle of its products and services to enhance the well-being of the society, community, and environment.

LIMITATIONS

This research shows to be one of the more comprehensive researches about the effect of CSR dimensions on internal customer in Lebanese commercial banks operating in Beirut and Beqaa branches, due to the presence of reliable and valid instruments, an acceptable sample size, and sound data analyses. On the other hand, the implications of this study must be considered in light of the following limitations.

1. The lack of a research culture in Lebanon and the resistance of banking sector to participate in research and to facilitate data collection imposed high obstacles to choose a representative sample of all frontline employees in the banking sector. Noteworthy, the sample of the study was drawn from 4 alpha banks, participants in UNGC, and specifically from their branches operating in Beirut and Beqaa area. Although the sample's size was greater than the minimum of 200 participants (Garver & Mentzer, 1999; Hoelter, 1983; Sivo et al., 2006), the non-probability sampling method used may decrease the validity since there is no evidence that they are representative of the populations that the researcher is interested in generalizing to (Cavana et al., 2001). A bias might be caused by this sampling method through contacting specific groups (self-selected) of frontline employee. These points of views might not reflect the perceptions of frontline employees in other banking categories and other Lebanese governorates. In addition, they do not reflect the point of views of frontline employees in other sectors and other governorates. And, even if all Lebanese governorates are sharing same history, culture, tradition, language, and religions, the results cannot be generalized to the whole country and even to whole of Beqaa and Beirut governorates. The sites of the study were the most populated area of Beirut and Beqaa, such as Achrafieh and Hamra for Beirut, and Zahle and Chtoura for Beqaa. Therefore, the findings of this research should be interpreted with prudence and cannot be generalized to other commercial banks, other sectors, or other areas.

2. The sample size of frontline employees was quite small due to three main reasons: First, the homogeneity of bankers' participants with at least 2 years of experience and work at least as tellers at the branch level; as per Hejase and Hejase (2013), the more homogeneous the population is, the smaller the sample size can be. Second, the non-support of the management of some participant banks by not providing the authorization to collect data among their employees. This latter reason pushed many employees to refuse participating in the study even if the questionnaire was confidential and anonymous. Third, the limited number of branches and frontline employees in Beqaa lead to a limited number of participants. Not to forget that the author respects the minimum of 50 observations to conduct the comparative study (Hair et al., 2010).
3. The instruments used were developed in a non-Lebanese context. Thus, it's possible that these instruments comprise or deny variables that are cultural or related to specific circumstances. More theoretical analysis and empirical studies in many areas are needed to be tested. In fact, caution should be taken in generalizing the models identified in the study.
4. Employees who participate in the study were not sufficiently aware of CSR practices of their banks to mention confident response to the questions of questionnaires.
3. Further examination is needed to determine why employees have a low sensitivity and even not sensitive at all towards CSR activities oriented to society in Lebanon by developing a comprehensive qualitative study.
4. This study uses the stakeholder theory as the only mechanism to understand the impact of CSR dimensions on employee related outcomes for clarity. Hence, future research could use other theories such as social identity theory for an adequate comprehending of the models.
5. To gather more contextual and insightful data, future research can base their data collection on personal in depth interview, focus groups, on site observations, and individual case studies.
6. Future research should extend the models by adding other CSR dimensions in both models such as shareholder dimension and general dimension and other dependent variables such as job performance, retention, loyalty, commitment, and engagement.

At the end, CSR can't be used to solve every problem but it can shift the organizations' mindset from profit to purpose, from controlling to empowering and from privacy to transparency. CSR is a friend and not an enemy, so embedding CSR in the business makes a difference while being profitable. CSR is an addition to the business, it is the corporate business responsibility, i.e response ability towards the sustainability. Thus, when Lebanese commercial banks are committed to CSR, they will constitute not only the backbone of the Lebanese economy but also the backbone of the growth of a responsible economy.

SUGGESTIONS FOR FUTURE RESEARCH

In accordance with the limitations of this research, the author proposes the following recommendations for future research.

1. Since the level of CSR awareness of respondents was not measured, an unmeasured impact on the study results could occur (Auger et al., 2008). To extend the findings of this study, future researches measuring the influence of CSR dimensions on employee behavior should control the level of awareness or knowledge related to CSR practices in the company.
2. This research focalized on the CSR perception in the Lebanese banking sector in branches operating only in Beqaa and Beirut, a service sector in an international context. Measuring the relation between the dimensions of CSR and outcome variables in other sectors, other work conditions, and other areas in Lebanon would be interesting to discuss in future research to generalize the findings. In addition, a comparison study is recommended not only cross areas in Lebanon, but cross banks, cross industries, and cross countries.

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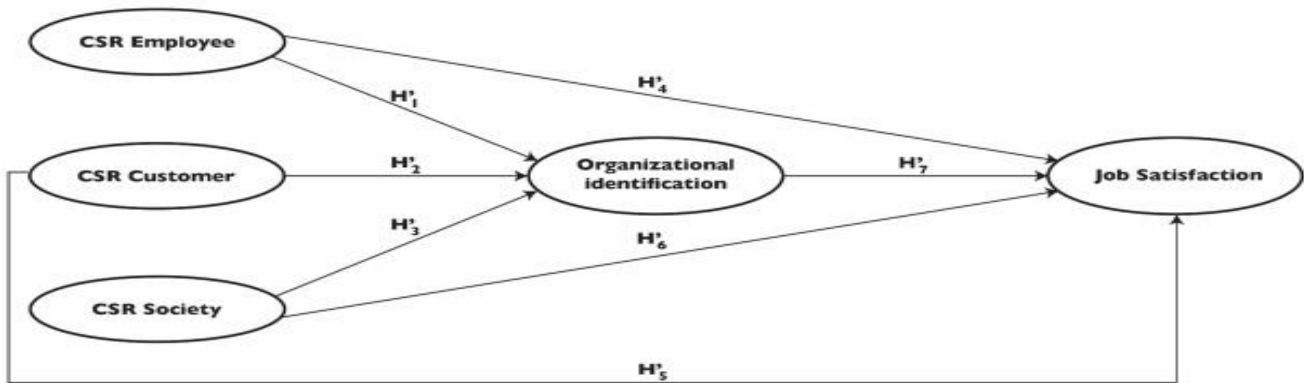


Figure 1. Hypothetical Causal Model "1": Linking Employee's Perception of CSR to OI and JS (Conceptual Model).

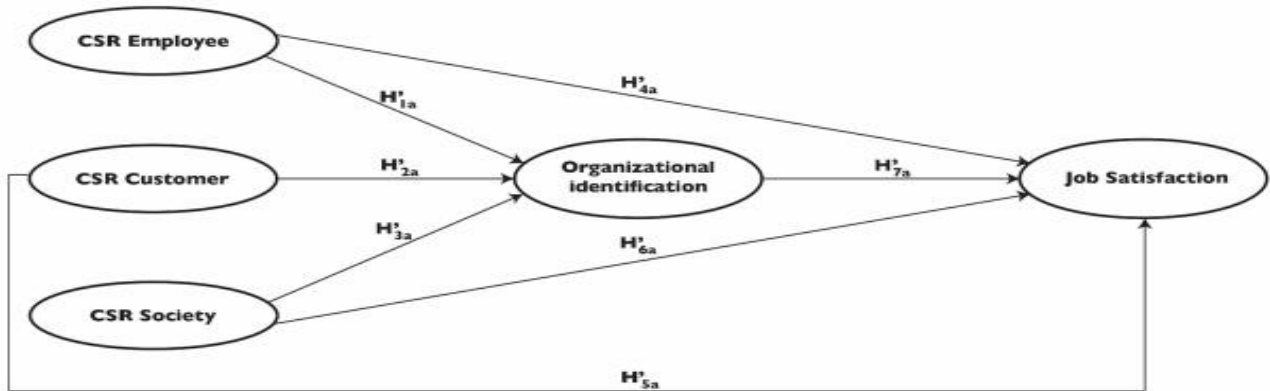


Figure 1a. Hypothetical Causal Model "1a": Linking Employee's Perception of CSR to OI and JS in Beirut Banks' Branches

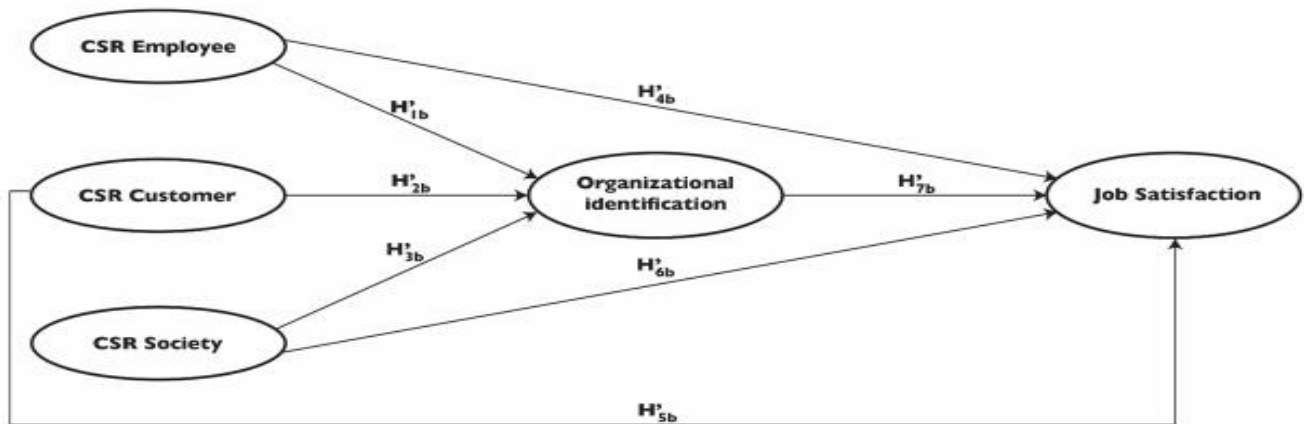


Figure 1b. Hypothetical Causal Model "1b": Linking Employee's Perception of CSR to OI and JS in Beqaa Banks Branches

Results of Hypothesis Testing

Model	Hypothesis	Result
“1” – Global	H'_1 : CSR Employee → OI	Supported (strongly)
	H'_2 : CSR Customer → OI	Not supported
	H'_3 : CSR Society → OI	Not supported
	H'_4 : CSR Employee → JS	Supported (strongly)
	H'_5 : CSR Customer → JS	Supported (weakly)
	H'_6 : CSR Society → JS	Not supported
	H'_7 : OI → JS	Supported (strongly)
“1a” – Beirut	H'_{1a} : CSR Employee → OI	Supported (strongly)
	H'_{2a} : CSR Customer → OI	Not supported
	H'_{3a} : CSR Society → OI	Supported (weakly)
	H'_{4a} : CSR Employee → JS	Supported (strongly)
	H'_{5a} : CSR Customer → JS	Not Supported
	H'_{6a} : CSR Society → JS	Not Supported
	H'_{7a} : OI → JS	Supported (strongly)
“1b” - Be qaa	H'_{1b} : CSR Employee → OI	Not supported
	H'_{2b} : CSR Customer → OI	Supported (strongly)
	H'_{3b} : CSR Society → OI	Not supported
	H'_{4b} : CSR Employee → JS	Supported (strongly)
	H'_{5b} : CSR Customer → JS	Not Supported
	H'_{6b} : CSR Society → JS	Supported (strongly)
	H'_{7b} : OI → JS	Supported (strongly)