

**CORPORATE SOCIAL RESPONSIBILITY AND ORGANIZATIONAL
PERFORMANCE :A CASE STUDY OF STANBIC BANK UGANDA**

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J22B05/152

**A DISSERTATION SUBMITTED TO THE SCHOOL OF BUSINESS IN PARTIAL FULFILLMENT
OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF BACHELOR OF BUSINESS
ADMINISTRATION OF UGANDA CHRISTIAN UNIVERSITY**

September, 2024



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DECLARATION

I, Nansubuga Suubi Anne hereby declare that this dissertation is as a result of my own work and has never been submitted in any university. Due recognition has been given where the work of other scholars has been used.

Signature : 

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Date : 19/09/2024


APPROVAL

This is to certify that this dissertation by Nansubuga Suubi Anne entitled “Corporate Social responsibility and Organization Performance” has been done under my supervision and submitted for examination with my approval.

Signature : 

Supervisor: Mr. Katisme Nicson

Date :



DEDICATION

I dedicate this research to my loving family for their unwavering support, encouragement, and understanding throughout this journey. Your belief in me has been my guiding light, and I am forever grateful for your love and patience.

ACKNOWLEDGEMENT

I am grateful to the Almighty God for the gift of knowledge, life and wisdom that have enabled me to complete this research on time. The successful completion of this research has been possible because of my supervisor Mr. Katisme Nicson whose guidance and support has made the process smooth. My sincere thanks also goes to the Uganda Christian University School of Business for providing the necessary resources and tools to accurately conduct this research. I also thank the respondents who participated in this study for putting aside their time to provide their views about the issues the study sought. Finally, I am grateful to my family and friends, particularly my mother, Ms. Margaret Kigozi for their unwavering support and encouragement during this journey. Thank you.

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ABSTRACT

This study explores the relationship between Corporate Social Responsibility (CSR) and organizational performance, with a specific focus on Stanbic Bank Uganda. The research investigates how CSR initiatives impact various performance measures within the bank, including financial literacy campaigns, community and sustainability programs, and educational support. Utilizing a qualitative research design, the study utilizes questionnaires as a data collection tool. Findings indicate that CSR activities, such as community development projects and environmental sustainability efforts, financial literacy campaigns and educational support have positively influenced organizational performance and are essential for strategic decision making. The results highlight that CSR initiatives contribute to enhanced brand reputation, increased customer trust, and improved employee morale, which in turn drive better financial performance. The findings reveal that financial literacy programs help customers make informed decisions therefore increasing customer satisfaction and retention and ensuring long term viability. It was also discovered community and environmental sustainability programs serve as a crucial component of CSR, influencing both corporate reputation and operational efficiency. The study further reveals that educational support programs are useful in addressing the skills gaps. The combination of these variables demonstrates that a well-structured CSR strategy can lead to better organizational performance by improving financial outcomes, promoting sustainability and fostering educational development. This dissertation highlights the need for organizations to strategically integrate CSR into their businesses to fully realize its advantages and contribute positively to society and the study concludes with recommendations for developing a CSR policy that is comprehensive in nature to maximize both social impact and organizational success.

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CSR - Corporate Social Responsibility

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CHAPTER ONE

1.0 Introduction

This chapter entails the works performed before the actual research study which explored the impact of Corporate Social Responsibility while focusing on Stanbic Bank Uganda as a case study. It further provides insights that are valuable in both theory and practice.

1.1 Background of the Problem

Corporate Social Responsibility may seem like a new concept to modern society but was however first addressed by Howard Bowen, an American economist who saw the need for businesses to give back to society what they used from it in his book *Social Responsibilities of the Businessman*. It is basically a company's commitment to operating ethically and responsibly while considering the social, environmental, and economic implications of its operations (Margolis and Walsh, 2003). CSR has gotten a lot of attention from businesses and society in general over the years. It is increasingly seen as a strategic tool for firms seeking to improve their performance and achieve long-term growth while meeting their social duties.

Corporate Social Responsibility is a concept that is understood in various angles. I personally view it as a business model that reflects an organization's willingness to be accountable towards contributing to social and environmental concerns while performing their day-to-day operations. CSR encompasses areas of community development, employee well-being, ethical business practices (Siddiq & Javed, 2014) as well as caring for the environment and how a business uses these aspects to contribute to the society in which it is situated. CSR being a broad concept implies that different organizations have ways in which their CSR can be expressed depending on the nature of their work and rather not in one particular way. It is meant to benefit society and the organization as well, in regard to performance enhancement and building reputation.

Organizational performance is a degree to which an entity's objectives have been well accomplished. It involves evaluating a firm's policies and procedures and how they reflect progress regarding the achievement of goals. High levels of organizational performance often lead to increased competitive advantage and continuous success. Numerous studies have found a link between CSR and organizational success. According to the research, organizations that engage in CSR initiatives benefit from greater financial performance, stronger brand recognition, increased customer loyalty and better employee involvement (Obediat, 2016). As a result of these benefits, many firms like Stanbic Bank Uganda Limited have adopted and promoted CSR efforts as part of their business strategies.

Stanbic Uganda Holdings Limited has five subsidiaries and is part of the Standard Bank Group, one of Africa's largest banks measured by footprint and assets. Stanbic Bank Uganda, a commercial bank licensed by the Bank of Uganda is one of the five subsidiaries. It consists of a wide range of branches in areas of Nakivubo, Hoima, Gulu, Greater Kampala, Jinja, Mukono and several other areas. Stanbic Bank has been known to participate in several CSR initiatives that include, promoting educational support, Community Development, environmental sustainability, health care as well as financial literacy (Standard Bank,2021).

Despite this increased acceptance, there are still issues and uncertainties about CSR's impact on corporate performance. Some scholars say that the relationship between CSR and financial performance is not always clear and the impact of CSR on other aspects of organization performance such as employee welfare and customer loyalty, must be studied further. Furthermore, the efficiency of CSR practices varies by industry, firm size and geographical location.

1.2 Statement of the Problem

Corporate Social Responsibility and its impact on the performance of organizations has emerged as a vital subject of study. With many studies highlighting the potential benefits of CSR to companies, there is still the need to fully explore and understand the exact processes through which CSR initiatives influence organization performance

(Park, 2020). These practices include financial literacy campaigns, educational support and community development and environmental sustainability campaigns. Several organizations need to know the importance of determining the relationship between CSR initiatives and their impact on various aspects of performance of organizations, as well as identifying which factors determine the effectiveness of these CSR practices in creating positive outcomes for organizations.

1.3 General Objective

The general objective of this study explores the impact of Corporate Social Responsibility on Performance of Stanbic Bank Uganda Limited.

1.4 Objectives of the Study

The study is guided by the following objectives:

- i. To examine the relationship between embracing financial literacy campaigns and organization performance in the study context.
- ii. To investigate the influence of community development and environmental sustainability programs on organization performance in the study context.
- iii. To explore the impact of educational support on overall performance in the study context.

1.5 Hypothesis

The following are the research questions that are guiding my study:

- i. What is the relationship between embracing financial literacy campaigns and financial performance in the study context?
- ii. What is the influence of community development and environmental sustainability programs on community welfare and satisfaction in in the study context?
- iii. What is the impact of educational support on customer retention and brand reputation in the study context?

1.6 Significance of the Study

The following emphasize the topic's importance and relevance:

The study was effectively conducted and contributed to academic resources of university students and lecturers across Uganda as important information regarding the importance of CSR was provided.

Stakeholders of the various businesses benefited from this study as they discovered the social, ethical, and legal responsibilities of the businesses surrounding them.

The findings enabled me to understand concepts of field research such as data collection and gathering as well as analytical skills. This provided a steppingstone to easily complete any research assignments in the future.

1.7 Scope of the Study

The study was conducted basing on the content scope, geographical and time scopes as follows:

1.7.1 Content Scope

The content scope encompassed the various understandings of CSR, the practices that different organizations engage in as well as the performance points in relation to CSR.

1.7.2 Time Scope

The research study was conducted for a period of four months, and it contained secondary data between 2000 and 2023.

1.7.3 Geographical Scope

Geographically, the research was conducted in central Uganda in districts of Kampala and Mukono due to the distance convenience and the fact that these are significant business and commercial centers. Companies involved were Stanbic Bank Uganda Limited and a few other commercial banks.

1.8 Conceptual Framework

This illustrates the relationship between variables of interest with CSR being the independent variable and Organization Performance being the dependent variable.

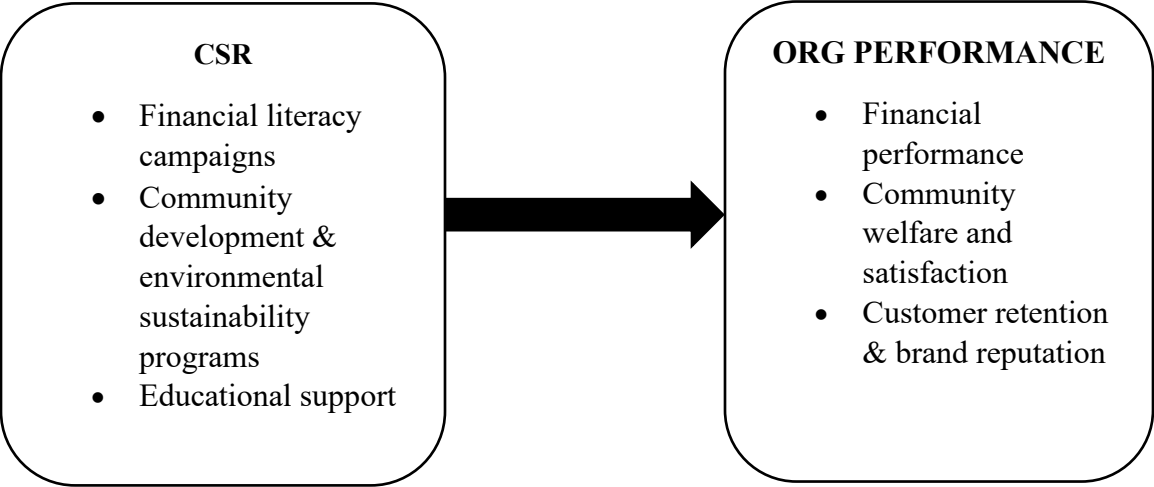


Figure 1.1: conceptual framework

Source: Adopted from the book Globalization, Govern mentality by Rowe, J. K. (2006)

This conceptual framework illustrates the various components involved in understanding the impact of CSR on organizational performance. It highlights the importance of CSR initiatives in improving stakeholder perception, organizational reputation as well as financial performance.

Educational support through offering scholarships to the needy enhances stakeholder perception by demonstrating the organization's commitment to social development this in turn leads to positive word of mouth and stronger relationships. A strong reputation attracts top talents and encourages valuable partnerships. Financial literacy campaigns through educating the public about savings, investment strategies and financial management foster economic empowerment and build a more informed customer base which potentially increases financial performance of Stanbic Bank Uganda. Investing in community development projects such as healthcare and infrastructure helps in improving the standards of living of local community members which in turn facilitates good-will and trust in the bank

This framework shows how Stanbic Bank can take advantage of these initiatives to enhance financial performance by creating an informed customer base, increasing customer loyalty, and building a positive brand reputation.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The purpose of this literature review was to get views and opinions that helped to investigate the impact of CSR on organizational performance in Stanbic Bank by looking at both theoretical views and actual evidence. I hope to get complete knowledge of the relationship between CSR initiatives and organizational success.

2.1 Definition of key terms

2.1.1 Corporate Social Responsibility

Corporate Social Responsibility (CSR) is a company's commitment to operating in an ethical and responsible way while considering the social, environmental and economic implications of its operations. CSR has gained attention from businesses over the years. It is increasingly viewed as a strategic tool for firms that are seeking to improve their level of performance while meeting their social duties. Of late, companies have recognized the potential of CSR to not only contribute positively to society but also enhance overall performance (Bakar, 2011). According to the International Organization for Standardization (ISO), CSR is the responsibility of an organization for the impacts of its decisions and activities on society and the environment, through transparent and ethical behavior that contributes to sustainable development, including the health and welfare of society (ISO, 2010).

Companies not only consider profits but the welfare of society as well, community and the planet as a whole. They strive to balance economic success with social and environmental initiatives. CSR involves actions that are beneficial to the community more than just generating profit. CSR initiatives can be environmental, economic or social and therefore companies are expected to reduce carbon footprint, engage in community development and contribute to economic growth. This section explored the various frameworks that aim to explain the relationship between CSR and organizational performance while providing insights into the way in which such programs might influence organizational performance.

CSR has transformed over time dating back to the 18th century. One of the earliest instances of CSR can be traced back to the industrialist, Robert Owen who was a pioneer in advocating for improved working conditions and employee welfare in his factories during that period (Votaw, 2016). Through his efforts, Owen laid the foundation for the concept that businesses should consider welfare of their employees and the community at large in addition to making profit. Another significant milestone in the history of CSR is the work of Howard Bowen, who published the book “Social Responsibilities of the Businessman” in 1953 where he emphasized the idea that businesses have obligations to society beyond merely maximizing profits. In the later parts of the 20th century, the concept gained more recognition as companies experienced increasing pressure from stakeholders to address environmental and social issues. This emphasizes that businesses should consider the interests of all their stakeholders, not just shareholders (Freeman, 2019).

Today, CSR has become a common business practice, with many companies integrating social and environmental considerations into their strategies and operations. By engaging in CSR activities, businesses aim to contribute positively to society while also enhancing their reputation and long-term sustainability.

2.1.2 Organizational Performance

Organizational performance refers to the measure of how effectively and efficiently an organization can meet its objectives and goals. It consists of a wide range of measures and indicators that reflect the success and health of an organization in areas of financial outcomes, operational efficiency and strategic achievement. Quantitative measures include revenue, profit margins, returns on equity and market share, providing a numerical representation of the organization’s financial health and success (Kraaijenbrink et al., 2018). Organization performance is influenced by both internal and external factors. Internal factors include organizational structure, management practices, resource allocation, and operational procedures while external factors encompass market conditions, competitive landscape, regulatory environment, and economic conditions (O’Connell & Zeng, 2019). CSR activities can influence various

aspects of organizational performance, including financial performance, brand image, employee engagement and stakeholder relationships. Stanbic Bank Uganda, a leading financial institution in Uganda, has actively engaged in CSR activities aimed at promoting education, health, environmental sustainability, and community development. These initiatives are designed not only to fulfill social obligations but also enhance the bank's reputation and stakeholder relationships. Like many other banks and financial institutions, it aims at contributing to society and supporting sustainable development. CSR activities can also boost employee morale and engagement by providing opportunities for employees to participate in meaningful community projects. This can lead to higher job satisfaction and lower turnover rates (Brammer, 2017). In addition, effective CSR enhances relationships with stakeholders, including regulatory authorities, government and local communities. By addressing society needs, Stanbic Bank Uganda builds goodwill and trust among stakeholders, which is crucial for long term business success (Carroll, 2011).

In conclusion, CSR initiatives at Stanbic Bank Uganda play an important role in enhancing organizational performance across various aspects. Through investing in education, health, and environmental sustainability, the bank not only contributes to social welfare but also strengthens its financial performance, brand reputation, employee engagement and stakeholder relationships.

2.2 The Impact of Financial Literacy Campaigns and Organization Performance in The Study Context

Research studies indicate that well executed CSR practices can positively impact the financial performance of organizations through improved brand image, customer loyalty, and operational efficiencies (Porter & Kramer, 2016). For Stanbic Bank Uganda, CSR initiatives may contribute to enhanced brand trust and customer retention, which ultimately drives financial growth. Financial literacy campaigns have emerged as a significant CSR initiative, designed to boost organizational performance while contributing positively to society. These campaigns focus on improving financial knowledge and skills among customers, employees and community which can benefit the organization in several ways.

Financial literacy campaigns directed to customers are very vital in impacting organizational performance. By providing customers with useful financial education, an organization can grow stronger relationships. These relationships can later become customer loyalty. For example, banks usually utilize financial literacy programs to assist customers in making informed decisions regarding their finances. This in turn increases customer satisfaction and retention (Gerrard & Cunningham, 2019). Enhanced customer satisfaction and loyalty positively influence the company's market position and reputation. Integrating financial literacy into CSR initiatives aligns with several organizations goals such as promoting long term sustainability and creating shared value. Financially literate communities can lead to a more stable economic environment, which benefits businesses by creating a more predictable and favorable market. In addition, aligning CSR activities with organizational values can enhance coherence between corporate actions and public perception, ensuring that CSR efforts are authentic and impactful (Porter & Kramer, 2019).

Displaying a commitment to social responsibility through these campaigns positions a company as a responsible and caring entity, which is highly valued by stakeholders (Sen, 2021). A positive perception by the public can enhance the brand image, attract new customers and impact investor decisions regarding an organization. As stakeholders grow more aware of the company's societal contribution, their support and engagement

with the company increases. Organizations that invest in financial literacy programs for their employees incur multiple internal benefits. Employees equipped with better financial knowledge are generally more confident in the management of their personal finances. This confidence can lead to reduced financial stress, which is known to enhance overall job satisfaction and productivity (Hsu & Wang, 2018). By reducing financial stress, organizations may experience lower turnover rates creating a more stable and engaged workforce. Furthermore, financial literacy initiatives can be integrated into professional development programs, boosting employees' skills and their capacity to contribute to organizational goals.

Financial literacy campaigns as a part of CSR initiatives offer several benefits organizations performance. By improving customer satisfaction and employees well-being these campaigns not only contribute to society welfare but also support organizational success and sustainability.

2.3 The Impact of Environmental Sustainability Programs on Organizational Performance in the Study Context.

Community and environmental sustainability programs have become an important part of CSR strategies, offering organizations a means to enhance performance while contributing to society and the environment. These programs address pressing social and environmental issues, providing both tangible and intangible benefits that can boost organizational performance. This area explores how such programs are used as CSR initiatives to boost organizational performance.

Engaging in community and environmental sustainability programs can substantially enhance an organization's brand reputation. Companies that actively invest in sustainable practices and community support are usually perceived as socially responsible and forward-thinking. This positive image can lead to increased loyalty, customer retention and competitive advantage in the market. For example, organizations that adopt green practices or support local communities are often favored by customers who prioritize ethical and sustainable brands. Sustainability programs can stimulate innovation and improve operational efficiency. Implementing sustainable practices often necessitates the development of new technologies and processes that can lead to saving on costs and improvement in operations. For instance, adopting energy-efficient technology or waste reduction practices can lower operational costs and improve resource management. Additionally, sustainability initiatives can influence product innovation by encouraging the development of ecofriendly products and services (Kotler, 2015), which can open new market opportunities and enhance competitiveness.

Investing in community development programs helps build strong, positive relationships with local stakeholders. Companies that support community projects, such as education, health, or infrastructure, can gain the trust and support of local populations. This goodwill can enhance smoother business operations, as positive relations with stakeholders often lead to fewer regulatory issues and better local partnerships. Stanbic Bank Uganda donated 100 computers to the Youth and Children affairs ministry to help equip government run national skilling centers around the country (Standard Bank,

2021). Furthermore, the bank is involved in various community development projects such as infrastructure development, clean water projects, and support for vulnerable communities. The bank contributes to improving health care facilities and access to healthcare services. This may include supporting health infrastructure, medical equipment donations, and health awareness campaigns. Stanbic Bank Uganda has organized and sponsored medical camps in partnership with healthcare providers. These camps offer free medical services, including consultations, screenings and treatments, to underserved communities. The bank has also conducted health awareness campaigns on topics such as HIV/AIDS prevention, maternal and child health, and general hygiene practices. Environmental sustainability programs help organizations to manage risk and ensure compliance with environmental regulations. Constant environmental awareness can reduce the chances of regulatory penalties and liabilities while aligning with evolving environmental standards. By integrating sustainability into core operations, companies can mitigate environmental risks and enhance their long-term success. Engaging in community and environmental sustainability programs can bring various benefits to organizations. Research by Deloitte (2020) indicates that companies with strong sustainability programs outperform peers financially, with 55% higher return on investment and 25% higher stock price performance. Furthermore, employees are more engaged and motivated when working for socially responsible companies, leading to increased productivity and retention (Cone Communications, 2018).

Community and environmental sustainability programs as a CSR initiative offer significant benefits that enhance organizational performance. These programs improve brand reputation, attract talent, drive innovation, strengthen community relations and support effective risk management. Embracing sustainability not only fulfills CSR but also aligns with strategic goals, ensuring sustainable growth and competitive advantage.

2.4 The Impact of Educational Support on Organizational Performance in the Study Context

Educational support programs play a crucial role in CSR initiatives aimed at boosting organizational performance. By investing in education, companies can contribute to workforce development, community empowerment, and talent retention, ultimately enhancing their reputation, fostering innovation, and driving long-term sustainability. This paper explores how educational support programs are utilized as CSR initiatives to improve organizational performance. These programs can attract high quality talent as organizations with strong commitment to education are usually viewed as desirable employers, which aids in recruitment and retention efforts (Vogh & Pahl, 2020). These programs include scholarships, mentoring, skills development initiatives as well as educational partnerships which offer several benefits that align with long term goals and the needs of society.

Education support programs are useful in attracting and retaining talent. Offering scholarships, professional development opportunities or educational benefits can make an organization more desirable to potential employees. Employees that are getting educational support or see their employer investing in education feel much more valued, which results in higher job satisfaction and less turnover rates (Nguyen, 2020). Such programs help in building a positive organizational culture and portray a commitment to employee growth and development. Research by PwC (2019) reveals that 77% of millennials consider professional development opportunities as a key factor in their job satisfaction, which emphasizes the importance of investing in employees' learning and growth. Educational support programs not only enhance employee skills and performance but also increase loyalty and engagement, leading to higher productivity and lower turnover rates. Stanbic Bank invests in education through initiatives such as the scholarship programs directed to the winners of the Stanbic National Schools Championship, support for local schools as well as other educational institutions and other programs like the graduate trainee program to enhance skills and development among the youth (Standard Bank, 2021). These scholarships often cover tuition fees and other educational expenses, which enables access to quality education

for students who may be facing financial difficulties. By engaging in CSR, Stanbic Bank Uganda enhances its reputation as a socially responsible organization. This therefore attracts socially conscious customers and investors who prefer companies that carry out ethical business practices.

Educational initiatives contribute to developing of a skilled workforce, which can enhance innovation and boost organizational performance. Through investing in education and training of labor, companies can build a talent pool with the skills and knowledge that is required to progress in industries. This can drive organizational capabilities and facilitate innovation (Choi & Pak, 2018). For example, companies that partner with educational institutions for research and development projects can benefit from great innovations and fresh perspectives. Research by the Harvard Business Review (2020) shows that organizations that prioritize continuous learning and development for their employees are more likely to be innovative and take advantage of new opportunities in the ever-changing business environment.

Aligning educational support with the organization's goals can lead to long term success. Educational initiatives can be useful in addressing the skills gaps that are relevant to the company's industry, which ensure that the future workforce is prepared to meet new challenges and grab the opportunities. The alignment between education support and strategic objectives can help companies prepare for future changes and remain competitive (Dey, 2019). According to Jaiswal & Gupta (2022), organizations that were recognized for their education initiatives experienced an average increase of 20% in annual revenue compared to those without these programs. This demonstrates a clear relationship between socially responsible educational practices and improved organizational performance. Beyond internal workforce development, educational support programs contribute to empowerment of community and social impact. Companies that support education initiatives in areas such as school infrastructure projects, literacy programs, and STEM education partnerships, can make visible and useful differences in the lives of several individuals and communities. According to a study by Nielsen (2018), 73% of consumers are willing to pay more for products and services from companies committed to positive social and environmental impact,

indicating the capacity educational support must enhance brand reputation and customer loyalty.

2.5 Conclusion

To conclude, Stanbic Bank Uganda has demonstrated commitment to CSR practices through different initiatives, with a few challenges hindering the effective implementation of these programs. Resource constraints, alignment with organizational goals, measuring the impact, and steering various regulatory and cultural contexts are key challenges faced. In order to address these challenges strategic planning, allocation of adequate resources, collaboration key stakeholders and adapting CSR strategies. Overcoming these challenges positions the company as a responsible and caring entity contributing to sustainable development and also enhance the impact of CSR initiatives.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter describes the method of research that was employed in the study. It comprises the research design, target population and data collection. It aims to establish the processes and means through which data was collected and presented.

3.1 Research Design

A research design that consists of quantitative data was utilized while conducting this study. Quantitative data was useful in coming up with meaningful conclusions and recommendations and help to clearly understand the effect of CSR on organization performance. This method helped in the collection of plenty of data within the shortest time possible and analyze numerical data according to the objectives.

3.2 Study Population

The study population consisted of 60 respondents comprising of employees of the organizations of study, members of society and clients involved with the mentioned organizations. They were given questionnaires from which their views were evaluated.

The sample size consisted of 52 respondents, each of which was selected using the purposive Sampling Method because each bears a specific role that is of importance to the study.

3.3 Sample size

A sample size was selected using simple random sampling. The formula used to determine the sample size is as follows:

$$n = N/1+N(e)^2$$

where N = total population

n = sample size

e = correlation coefficient

therefore: n = sample size

e = correlation coefficient (0.05)

$$n = 60 / 1 + 60(0.05)^2$$

$$n = 52$$

The sample size that was used is 52 respondents.

Table 3.3: Sample size distribution

Categories of respondents	Population	Sample size
Managers and senior staff	10	8
Consultants	25	22
Banking officers	25	22
Total	60	52

3.4 Sampling Techniques

While conducting the study, the researcher applied simple random sampling techniques and purposive sampling techniques in the collection of data.

3.4.1 Simple Random Sampling Technique

The researcher used both qualitative and quantitative procedures. Simple Random Sampling is a probability sampling technique that was used in to select respondents that are a portion of the study population in which each member has an equal chance of being selected. This method was used to select members from society, banks and so on.

3.4.2 Purposive Sampling

Here, a sample was selected based on the characteristics of the population.

3.5 Data Source

Data was collected from both primary and secondary sources. Primary data was gathered using questionnaires that were handed out to the respondents. Secondary data used included journal articles, textbooks, organization policy documents, research reports and internet sources.

3.5.1 Primary data

This is first-hand information that is collected directly from the original source through methods like interviews, surveys, observations or questionnaires to gather specific information directly. A questionnaire was used in the collection of primary data.

3.5.2 Secondary Data

Secondary data is that which has already been collected and published by someone other than the researcher. It has already been interpreted and analyzed and is useful in supporting primary data. Secondary sources used include journal articles, textbooks, research reports and papers, as well as online databases.

3.6 Data Collection Tools

These are the instruments that are used in gathering the information necessary for assessing the different facts laid out in the study. The researcher used questionnaires to collect information from primary sources. McLeod (2023) defines a questionnaire as a research instrument consisting of a series of questions for the purpose of gathering required information from respondents. Respondents filled in questionnaires that have sections and headings to reflect the objectives of the study. This is because it was a convenient and cheap way that allowed acquisition of information in a short time.

3.6.1 Questionnaire

The questionnaire used close ended questions. These provide predefined options for respondents to choose from, making it easier to analyze responses statistically. Examples include multiple-choice, yes/no, or scale questions, strongly agree to strongly disagree. The questionnaire was designed using the five Likert rating scale (1= strongly agree, 2 = Agree, 3 = Neutral, 4 = Disagree, 5 = Strongly Disagree) and such questions

ensured consistency of data collected and therefore reliable results. It was also useful because of its convenience and anonymous nature which provides an efficient means of collecting data (Sekaran, 2003).

3.7 Data Presentation and Analysis

The collected data from filled in questionnaires was analyzed using frequency distribution tables and SPSS and later evaluated based on the results. The results were imported into a Microsoft Excel workbook to be effectively analyzed and visualized.

3.8 Validity

The questionnaire was validated using face and content validity. Content validity was ensured by seeking guidance from experts, that is to say, banking consultants to ensure relevance and clarity of the questionnaire so that data is collected accurately. Face validity was conducted by looking at the layout and structure of the questionnaire. Adjustments were made according to feedback generated from the supervisor and key respondents. The questionnaire was in a way that ensures that research questions are well covered.

3.9 Ethical Considerations

The researcher obtained an introductory letter from the university which was presented to the management in order to grant authorization to officially meet the staff of Stanbic Bank. The data collected was used strictly for academic purposes after seeking permission from the respondents.

The researcher was responsible for ensuring confidentiality by withholding names of respondents to safeguard the company's vital information

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Introduction

In this chapter, I conducted thorough analysis and presentation of the data that has been collected while basing on the research questions.

4.1 Response Rate

The study focused on a sample size of 52 respondents and the response rate was 100%. (52 out of 52). The formula used is as follows:

Response rate=(number of questionnaires returned ÷ number of questionnaires distributed) x 100

Table 4.1 Illustrating Response Rate

	Number
Questionnaires Distributed	52
Questionnaires Answered	52
Response Rate	100%

Source : Primary Data 2024

The above table illustrates that out of the 52 questionnaires distributed, 52 were returned giving a response rate of 100%.

4.2 Personal Data of Respondents

This section aims at diving into the personal data of respondents.

4.2.1 Gender of Respondents

Table 4.2 Showing Gender of Respondents

Category	No. of respondents	Percentage
Male	24	46%
Female	28	54%
Total	52	100%

Source : Primary data 2024

According to the above table it is seen that 46% of the respondents were male and 54% of the respondents were female.

4.2.2 Positions held by respondents

Table 4.3 Showing positions held by the various respondents

Category	No. of respondents	percentage
Executives	5	10%
Managers	10	19%
Employees	30	58%
Other staff	7	13%
Total	52	100%

Source : Primary data 2024

The above table illustrates that majority of the respondents were employees of the organization, 58% followed by managers, 19% and then staff 13% and executives 10%.

4.2.3 Period spent in the organization

Table 4.4 Showing period spent in the organization

Category	No. of Respondents	Percentage
Less than 1 year	3	6%
1-3 years	15	29%
4-6 years	15	29%
More than 6 years	17	33%
Total	52	100%

Source : Primary data 2024

According to the statistics above, majority of the respondents which are 33% have been employed by the organization for more than 6 years, followed by those employed between 4 -6 years at 29%, then 29% of these have been employed between 1-3 years and the minority of 6% have been employed for less than a year.

4.3 Impact of financial literacy campaigns on organization performance in the study context

This section illustrates the various responses the research question impact of financial literacy campaigns on organization performance in the study context and an analysis of the results gathered from the field.

Table 4.5 Showing responses on the impact of financial literacy campaigns on organization performance in the study context.

Questions	Mean	Standard deviation
Providing society with valuable financial education helps organization in building stronger relationships	4.21	0.5
Financial literacy programs help customers make informed decisions, thereby increasing customer satisfaction and retention	3.69	0.95
Financial literacy campaigns can position the company as a responsible and caring entity	3.87	0.97
Employees equipped with better financial knowledge are generally more confident in managing finances	4.32	1.0
There are measurable improvements in performance because of the financial literacy campaigns	3.68	1.01

Source: Primary data, 2024

According to the above table, a mean of 4.21 suggests that on average, respondents agree that providing society with valuable financial education helps organization in building stronger relationships and the standard deviation of 0.5 indicates little

variability in the responses meaning that the responses are tightly clustered around the mean.

The mean of 3.69 suggests that respondents generally tend to agree that financial literacy programs help customers make informed decisions, thereby increasing customer satisfaction and retention. The responses are slightly above neutral indicating that there is a positive view on the statement. The standard deviation of 0.95 shows that the responses are moderately variable implying that most respondents agree, however some of the opinions are varying

The mean of 3.87 shows tendency towards agreement and the standard deviation of 0.97 shows that there is moderate divergence in opinions about whether financial literacy campaigns can position the company as a responsible and caring entity.

The mean of 4.32 shows that respondents agree that employees equipped with better financial knowledge are generally more confident in managing finances and standard deviation of 1.0 indicates that there are varying opinions.

With a mean of 4.83, respondents strongly agree with the statement that there are measurable improvements in performance because of the financial literacy campaigns reflecting a strong belief in the statement. A standard deviation of 1.01 indicates that while most agree there are still some varying opinions.

4.4 Impact of Community and environmental sustainability programs on organization performance in the study context.

This section illustrates the various responses the research question impact of community and environmental sustainability programs on organization performance in the study context and an analysis of the results gathered from the field.

Table 4.6 showing the impact of Community and environmental sustainability programs on organization performance in the study context.

Questions	Mean	Standard deviation
Adopting green practices makes the organization favored by consumers who prioritize ethical and sustainable brands	4.08	0.74
Community development programs help build strong, positive relationships with local stakeholders	4.21	0.72
Support for community projects, such as health or infrastructure facilitate better local partnerships	4.06	0.68
Investment in sustainable practices and community support creates a positive public image that enhances increased brand loyalty	3.78	0.94
Sustainability programs can stimulate innovation and improve operational efficiency	3.92	0.76

Source: Primary data, 2024

A mean of 4.08 indicates that respondents agree with the statement that adopting green practices makes an organization favored by ethical consumers. The standard

deviation of 0.74 shows moderate variability in responses. This suggests that opinions are general the same but with a few variations.

The mean of 4.21 shows agreement with the notion that community development programs build strong relationships with local stakeholders. The standard deviation of 0.72 is slightly low, suggesting moderate variability in responses.

A mean of 4.06 implies a general agreement with the statement that support for community projects leads to better local partnerships. The standard deviation of 0.68 shows slightly low variability, indicating more agreement on the positive effectiveness of supporting community projects in improving local partnerships.

The mean of 3.78 indicates neutral opinions about the idea that investment in sustainable practices and community support leads to a positive public image and increased brand loyalty. The standard deviation of 0.94, reflects a range of responses, suggesting there is some variability in how respondents view this impact.

With a mean of 3.92, respondents are somehow in agreement that sustainability programs can stimulate innovation and improve operational efficiency but not as strongly as with other statements. The standard deviation of 0.76 is the highest among the questions and shows a less general agreement on the impact of these sustainability programs.

4.5 The impact of educational support and organizational performance in the study context

This section illustrates the various responses to the research question impact of educational support and organizational performance in the study context and an analysis of the results gathered from the field.

Table 4.7 Showing the impact of educational support and organizational performance in the study context.

Questions	Mean	Standard deviation
Offering scholarships and educational benefits makes the organization more attractive to prospective employees	3.92	0.73
Educational initiatives can address skills gaps relevant to the company's industry	3.84	0.95
Investing in education and training helps the company build a talent pool with the skills	3.73	0.66
Strong commitment to educational support allows the organization to be viewed as desirable employers	4.31	0.92
Educational initiatives contribute to the development of a skilled workforce	3.88	0.76

Source: Primary data, 2024

A mean of 3.92 indicates that, on average, responses are leaning towards agreement. This suggests that there is some belief that scholarships and educational benefits can make the organization more attractive to prospective employees. Standard deviation of 0.73 indicates that responses are somehow spread out.

For the question of educational initiatives can address skills gaps relevant to the company's industry there is a mean of 3.84 which illustrates slight level of agreement. A standard deviation of 0.95 reflects significant spread of responses implying that there

is variation in the belief that educational initiatives can address skills gaps relevant to the company's industry.

The mean of 3.73 indicates a stronger tendency towards agreement. This implies that respondents generally believe that investing in education and training helps the company build a talent pool with the skills. The standard deviation of 0.66 shows moderate variability in the responses suggesting that some see less impact with investments in education and training.

A mean of 4.31 demonstrates agreement with the statement that strong commitment to educational support allows the organization to be viewed as desirable employers. The standard deviation of 0.92 implies that most respondents share a similar view.

For the question educational initiatives contribute to the development of a skilled workforce, there is a mean of 3.88 which reflects a tendency to agree with the statement. Respondents therefore generally have a positive view of this. The standard deviation of 0.76 shows moderate variability in the responses.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes the major findings of the research study for the topic “Corporate social Responsibility and Organizational Performance”. It contains discussions, conclusions and recommendations.

5.1 Discussion of the Findings

5.1.1 Impact of Impact of financial literacy campaigns on organization performance in the study context

The findings reveal that providing society with valuable financial education helps Stanbic Bank Uganda to build stronger relationships as reflected by the strong level of agreement by majority of the respondents. This supports Brown J.R and VanDerhei, J (2021) who suggest that employees have a culture of transparency and trust when they are financially educated. Financial literacy programs are also seen to help customers make informed decisions thus increasing customer satisfaction and retention. Customers who receive valuable financial education are more likely to remain loyal to financial institutions because of better understanding of financial products and therefore more positive customer experience (Shapiro and Shum, 2022). Financial literacy campaigns can also position the company as a caring and responsible entity because Stanbic Bank shows that it cares about the financial wellbeing of its customers and not just generation of cash. This positions them as a socially responsible organization. In addition, employees equipped with better financial knowledge are generally more confident in managing finances because they are more knowledgeable about financial matters (Lusardi, 2014). There are therefore measurable improvements in performance because financial literacy campaigns enhance employee productivity and increase customer satisfaction and retention.

5.1.2 Impact of Community and environmental sustainability programs on organization performance in the study context.

In this study, it was discovered that community and environmental sustainability programs carried in the study context influence organization performance. These findings support Porter, (2006) who stressed that a strong commitment to community and environmental sustainability can differentiate a company from its competitors and attract customers who prioritize ethical and sustainable practices. It was also discovered that Stanbic Bank's community development programs help build strong positive relationships with local stakeholders. This is through their initiatives that promote agribusiness and support for SMEs through investment schemes. In addition, support for community projects, such as health or infrastructure facilitate better local partnerships. Stanbic Bank's involvement in HIV/AIDS and Malaria awareness campaigns along with the development of medical facilities has helped in improvement of healthcare delivery which ensures that they are viewed as more credible and trustworthy by local stakeholders. The investment in sustainable practices and community support creates a positive public image that enhances increased brand loyalty because Stanbic is viewed as an entity committed to societal wellbeing (Kotler, 2015). It further enhances loyalty and repetitive consumption. Sustainability programs are not yet seen to stimulate innovation and improve operational efficiency.

5.1.3 Impact of educational support and organization performance in the study context

The findings of this study reveal that educational support impacts organization performance to a small extent. This is also mentioned in Harvard Business Review (2020) that employees who feel supported in their career development are more engaged and satisfied with their jobs and therefore perform better. In addition, a study by the Society for Human Resource Management found that companies offering educational support experience lower turnover rates as employees prefer to stay where they grow professionally and personally (SHRM, 2022). It was further discovered that Stanbic Bank's graduate trainee programs offered are a means of addressing skills gaps relevant

to the banking industry. This is because the program is customized to align with industry needs and trends so that the workforce remains competitive and up to date. It also grants opportunity to graduate students who have no work experience to have a chance and gain banking skills and knowledge. Employees of Stanbic also agreed that investing in education and training helps the company build a talent pool with the skills as employees value opportunities for growth and improvement and become more competitive in the workplace. The study also establishes that educational initiatives contribute to the development of a skilled workforce through the scholarship opportunities offered to students who come up with innovative projects as well as those that are very eloquent in terms of debating.

5.2 Conclusion

Financial literacy initiatives in the framework of CSR have a host of advantages in terms of organizational performance: increased employee productivity and retention, job satisfaction, and financial decision-making. Furthermore, such efforts shall contribute to corporate reputation, community relations, and overall social impact. By providing such opportunities, organizations reinforce their CSR profile and perform better on an overall level.

Supporting community projects, such as those related to health and infrastructure, fosters better local partnerships by enhancing trust and credibility, improving community relations, creating collaboration opportunities, increasing employee engagement, bolstering brand image, and providing long-term economic benefits. These efforts lead to stronger, more positive relationships with local stakeholders, contributing to overall business success.

Through prioritizing education support, organizations can position themselves as desirable employers, build a positive employer brand and retain pools of talent which not only benefits employees but contributes to overall organizational success and competitiveness. They can develop a skilled workforce and reduce skill gaps thus contributing to a more capable and effective workforce.

5.3 Recommendations

Stanbic Bank should aim at creating a CSR policy that is comprehensive in nature. For instance, financial literacy programs should be tailored to all segments of the community including students, small business owners and low-income earners. This helps to build a more financially informed customer base and strengthen community ties. They should also put more focus on implementing environmental sustainability through support for green energy projects, reducing carbon footprints and promoting environmental education to encourage long term cost-savings and more positive brand perception.

Lastly, the bank should lay emphasis on providing banking services to underserved populations to drive economic development and reduce inequalities. By integrating these recommendations, Stanbic Bank can strengthen its corporate reputation and contribute meaningfully to sustainable development.

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APPENDICES

APPENDIX 1

RESEARCH QUESTIONNAIRE

Dear Sir/Madam,

I am Nansubuga Suubi Anne, a student pursuing a Bachelor of Business Administration at Uganda Christian University conducting a study on the “Corporate Social Responsibility and Organization Performance” a case study of Stanbic Bank Uganda. I have specifically selected your company to participate in this study and the information collected shall be purely for academic purposes and treated with high confidentiality. Thank you for considering this request. I look forward to collaborating with your organization regarding this research study.

PART A: PERSONAL DATA

1. Gender

Male

Female

2. What is your role in the organization?

Executive

Manager

Employee

Other (please specify): _____

3. How long have you worked with the organization?

Less than 1 year

1-3 years

4-6 years

More than 6 years

PART B: Impact of financial literacy campaigns on organization performance in the study context

Tick the appropriate option to demonstrate the impact financial literacy campaigns have had on your organization’s performance.

(1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

Impact of financial literacy campaigns on organization performance in the study context	1	2	3	4	5
4 Providing society with valuable financial education helps the organization in building stronger relationships					
5 Financial literacy programs help customers make informed decisions, thereby increasing customer satisfaction and retention					
6 Financial literacy campaigns can position the company as a responsible and caring entity					
7 Employees equipped with better financial knowledge are generally more confident in managing finances					
8 There are measurable improvements in performance because of the financial literacy campaigns					

PART C: The impact of Community and environmental sustainability programs on organization performance in the study context

Tick the appropriate option to demonstrate the impact Community and environmental sustainability programs have had on your organization’s performance.

(1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

Impact of Community and environmental sustainability programs on organization performance in the study context.	1	2	3	4	5
9 Adopting green practices makes the organization favored by consumers who prioritize ethical and sustainable brands					
10 Community development programs help build strong, positive relationships with local stakeholders					
11 Support for community projects, such as health or infrastructure facilitate better local partnerships					
12 Investment in sustainable practices and community support creates a positive public image that enhances increased brand loyalty					
13 Sustainability programs can stimulate innovation and improve operational efficiency					

PART D: The impact of educational support and organizational performance in the study context.

Tick the appropriate option to demonstrate the impact of educational support initiatives on your organization’s performance.

(1= Strongly disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree)

Impact educational support and organizational performance in the study context.	1	2	3	4	5
14 Offering scholarships and educational benefits makes the organization more attractive to prospective employees					
15 Educational initiatives can address skills gaps relevant to the company’s industry					
16 Investing in education and training helps the company build a talent pool with the skills					
17 Strong commitment to educational support allows the organization to be viewed as desirable employers					
18 Educational initiatives contribute to the development of a skilled workforce					

....Thank You.....

APPENDIX 2: RECOMMENDATION LETTER



UGANDA CHRISTIAN
UNIVERSITY
A Centre of Excellence in the Heart of Africa

SCHOOL OF BUSINESS

19th Aug, 2024

TO WHOM IT MAY CONCERN

Name: NANSUBUGA SUUBI ANNE

Reg. No J22B05/152

A bachelor's student who is seeking permission from your office to collect data for her dissertation titled

Corporate Social Responsibility and Organization Performance. A case study of Stanbic Bank Uganda

We shall be grateful if you could render assistance to her in collecting the necessary data for her dissertation

The Uganda Christian University School of Business thanks you in advance

A handwritten signature in blue ink, appearing to read 'Mukisa Simon Peter'.

.....

Mukisa Simon Peter
Research coordinator