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## Contribution of Corporate Social Responsibility towards the Performance of Financial Institutions in Tanzania: A Case of CRDB Bank - Iringa Branch

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### Abstract

This study examines the impact of Corporate Social Responsibility (CSR) on the performance of financial institutions in Tanzania, with a specific focus on CRDB Bank in Iringa. The research investigates how CSR frequency, types, and employee participation influence market expansion, as well as how CSR expenditure contributes to institutional performance. Utilizing a quantitative approach, primary data was collected through interviews and questionnaires and analyzed using descriptive analysis, presented as frequencies, ratios, and inferences.

Findings reveal that CRDB Bank Iringa has predominantly focused on CSR activities related to education and health programs over the past decade, with less emphasis on community development and environmental conservation. Employee engagement in CSR initiatives has facilitated resource distribution to beneficiaries, including students, disabled individuals, teachers, and medical professionals, while fostering community trust among parents, government officials, and the broader community. The study also observed a 3.1% average growth rate in profit margin and revenue over the past three years, categorized as moderate growth, alongside a 2.1% reduction in costs, considered below average. These indicators suggest that while CSR likely contributes to CRDB Bank's financial performance, growth is multifactorial.

The study recommends further research into community perceptions of financial institutions involved in CSR activities to better understand the broader impacts of CSR on institutional performance.

**Keywords:** Corporate Social Responsibility (CSR), Financial Performance, Banking Sector, CRDB Bank, CSR Impact

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### 1. Introduction

This research examines the impact of Corporate Social Responsibility (CSR) on the performance of financial institutions, with a focus on CRDB Bank in Iringa, Tanzania. It aims to define CSR, explore its guiding principles, and evaluate its contribution to financial performance metrics such as profitability and market share within financial institutions. The findings are expected to provide valuable insights for financial institutions in Tanzania, encouraging them to view CSR as a catalyst for performance improvement.

#### 1.1. Background of the Study

Research consistently points to a favorable correlation between CSR and financial performance in the banking industry. Studies in Asia and India (Ashraf, 2017; Maqbool, 2018) <sup>[6, 62]</sup> show that CSR activities positively affect financial outcomes. In Bangladesh, Islam (2012) <sup>[49]</sup> highlights that CSR initiatives, particularly those focused on ethics and environmental responsibility, improve bank performance. However, found that not all CSR activities contribute equally to financial success, underlining the context-dependency of CSR's impact on financial institutions.

In Africa, specifically assessed CRDB's CSR activities, revealing mixed impacts on financial performance metrics, such as profitability and market share. Studies in East Africa emphasize the importance of aligning CSR strategies with business objectives to enhance financial returns.

Other researchers (Islam, 2012) <sup>[49]</sup> note that CSR can boost a bank's reputation and competitive positioning, while studies in Tanzania point to the dual potential of CSR for community development and financial success.

### 1.2. Statement of the Problem

While the impact of CSR on financial performance has been extensively studied, the findings vary by region. For instance, observed a positive CSR-financial performance link in Pakistan, while reported no significant effect in Indonesian Islamic banks. Given the lack of specific studies on Tanzanian banks, this research focuses on CRDB Bank in Iringa to assess how CSR activities contribute to financial performance within the local context.

### 1.3. Research Objectives

- **General Objective:** To assess the effect of CSR on the performance of financial institutions in Tanzania.
- **Specific Objectives:**
  1. To determine the relation between employee participation in CSR activities and market expansion of CRDB Bank in Iringa.
  2. To determine the relation between the frequency of CSR activities and market expansion of CRDB in Iringa.
  3. To determine the relation of CSR expenditure and financial performance of CRDB Bank in Iringa.

### 1.4. Research Questions

1. To what extent does employee participation in CSR activities relate to market expansion of CRDB Bank in Iringa?
2. How does the frequency of CSR activities relate to market expansion of CRDB Bank in Iringa?
3. To what extent does CSR expenditure relate to financial performance of CRDB Bank in Iringa?

### 1.5. Scope of the Study

This study examines the influence of CSR initiatives on CRDB Bank's performance metrics, such as profitability, return on assets, market share, and brand reputation, specifically in Iringa, Tanzania. The research also investigates stakeholder perceptions regarding CSR's impact on CRDB's financial performance.

### 1.6. Significance of the Study

- **To the Government and Policymakers:** Findings can guide policymakers in formulating regulations that integrate CSR for financial performance improvement.
- **To CRDB Bank:** The study may raise awareness of CSR's significance for growth, customer loyalty, and brand reputation.
- **To the Researcher:** This research will deepen the researcher's understanding of CSR's role in finance and contribute to the requirements for a Master's degree.
- **To Other Researchers:** Insights from this study can inform future research on CSR's effects on financial performance in the banking sector.

## 2. Definition of Key Terms

- **Corporate Social Responsibility (CSR):** CSR in management refers to organizational initiatives that benefit communities and society, aiming to build brand equity and social accountability.

- **CRDB Bank:** A private commercial bank in Tanzania offering diverse financial services, with an extensive network of agents and services targeting both individuals and corporate clients.
- **Performance of Financial Institutions:** A comprehensive evaluation of financial performance indicators, including profitability, market share, and return on assets, critical for both internal and external stakeholders.
- **Organizational Performance:** The extent to which an organization achieves its goals, reflecting effectiveness and efficiency in resource use.

## 2.1. Conceptual and Theoretical Literature Review

**Corporate Social Responsibility (CSR) Overview** CSR is a broad concept encompassing corporate responsibility, accountability, and ethics, aiming to balance economic, social, and environmental concerns. It traces its roots to Andrew Carnegie's late 19th-century ideas of charity and stewardship, later expanded by Berle (1932) <sup>[10]</sup> and formalized by Bowen who emphasized that businesses should align their policies with societal values. Over time, CSR has evolved, incorporating economic, legal, ethical, and philanthropic responsibilities as Carroll (1979) <sup>[16]</sup> outlined in his CSR pyramid. Recent CSR approaches, such as "triple bottom line," stress sustainable practices, yet a universal definition remains elusive, as CSR is often shaped by context and stakeholder expectations.

## 2.3. Key Theories Relevant to CSR

1. **Legitimacy Theory:** This theory suggests businesses maintain a "social license to operate" by meeting societal norms and expectations. Adherence to these norms builds credibility, while failure can result in stakeholder disapproval and reputational risks (Levi, 2009) <sup>[61]</sup>.
2. **Shareholder Value Theory:** Primarily focused on maximizing shareholder wealth, this theory views shareholder interests as the primary corporate objective. However, companies now increasingly recognize that sustainable practices can enhance shareholder value, affecting dividends and share prices positively.
3. **Corporate Social Performance (CSP) Theory:** CSP emphasizes the financial benefits that arise from social and environmental initiatives, enhancing corporate reputation and social capital. To track these impacts, companies are urged to adopt comprehensive social accounting frameworks (Ramanathan, 2016) <sup>[50]</sup>.
4. **Stewardship Theory:** This theory suggests corporate leaders act as stewards, promoting long-term value creation that serves both shareholders and society. Highlights ethical corporate cultures where managers prioritize sustainable practices and community well-being.
5. **Stakeholder Theory:** [Brief continuation on this topic as needed].

These theories collectively underscore CSR's evolution from a focus on profit to a multifaceted approach that balances economic goals with societal values, reflecting an organization's commitment to ethical and sustainable practices.

The relationship between Corporate Social Responsibility (CSR) and financial performance has garnered significant attention across various studies. For instance, McDonald and

Rundle-Thiele (2008) <sup>[63]</sup> highlighted a positive link between CSR and bank customer satisfaction in Australia, indicating that CSR enhances customer loyalty and trust, ultimately contributing to improved financial outcomes for banks. Similarly, found that environmental responsibility and corporate philanthropy positively influence the financial performance of listed manufacturing firms in Kenya. Maqbool (2018) <sup>[62]</sup> further supported this by demonstrating that CSR practices positively impact the performance of Indian banks by fostering customer loyalty and trust, leading to increased market share.

In contrast, Nadeem reported a negative correlation between CSR and the market value of shares in Pakistan, suggesting that CSR expenditures might not yield immediate financial returns. Omar (2019) <sup>[73]</sup> emphasized the role of the sustainability balanced scorecard in mediating the relationship between CSR and financial success, advocating for the integration of CSR into business strategies to enhance overall performance. Wagle presented a mixed view, finding a negative relationship between CSR activities and Return on Assets among Nepal's banks, while still acknowledging CSR's potential to improve corporate reputation.

Additionally, studies like those by Gichon and Uddin (2016) <sup>[76]</sup> have indicated that while CSR may not yield immediate financial benefits, it fosters intangible assets such as customer

loyalty and a strong corporate reputation, which can enhance long-term financial performance. Collectively, these studies underscore the complex and multifaceted nature of CSR's impact on financial performance, suggesting that while short-term effects may vary, the long-term benefits of CSR initiatives are likely to be significant.

#### 2.4. Knowledge Gap

Few studies have examined the impact of Corporate Social Responsibility (CSR) on the performance of financial institutions specifically in Tanzania, often overlooking the country's unique socioeconomic and regulatory environment. There is limited information on the direct link between CSR initiatives and financial success at the branch level, such as CRDB Bank in Iringa. This study addresses a key gap by exploring the localized effects of CSR in the context of developing nations.

#### 2.5. Conceptual Framework

Wiley defines the conceptual framework as a visual or written product, which explains either graphically or narratively from the main things to new study including key factors and concepts.

Cum -variables for Dependent variables are Assets, Revenue, Overall Profitability, Equity, Expenses and Liability.

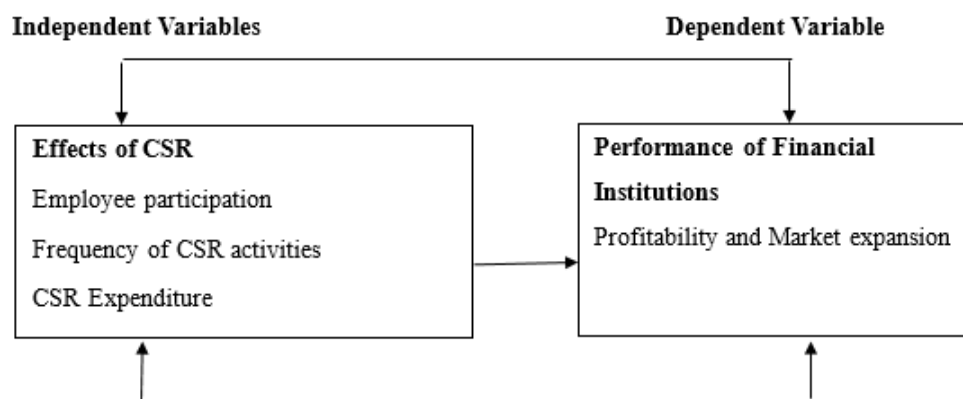


Fig 1: Conceptual Framework

### 3. Methodology

#### 3.1. Introduction

This research methodology outlines the systematic approach used in conducting the study, including the study area, research design, sampling methods, data collection techniques, analysis strategies, and considerations for reliability, validity, and ethics.

#### 3.2. Study Area

The study takes place in Iringa Municipality, Tanzania, focusing on CRDB Bank as a case study. This bank is selected for its significant size and its integration of CSR activities into business strategies, highlighting the localized impacts of CSR in developing countries.

#### 3.3. Research Approach

A quantitative research approach was used, as it aligns with the study objectives. This approach, identified by Bryman involves the collection and analysis of numerical data.

#### 3.4. Research Design

The study applied a descriptive research design to explore the impact of CSR on financial institutions. Descriptive surveys allowed for information collection via questionnaires and interviews, with data summarized through descriptive statistics like mean scores and standard deviations.

#### 3.5. Population and Sampling Technique

The population included 47 CRDB Bank employees in Iringa, all of whom were included in the study due to the manageable size, ensuring comprehensive representation and accuracy in achieving the study objectives.

#### 3.6. Types of Data and Data Collection Techniques

##### 3.6.1. Primary Data

Primary data were collected through interviews and questionnaires with CRDB Bank staff.

### 3.6.2. Secondary Data

Secondary data were sourced from CRDB Bank's annual reports, journals, and relevant publications.

### 3.7. Data Collection Technique

A structured questionnaire was used, divided into demographic (Section A) and profitability-related questions (Section B) to ensure standardization and relevance.

### 3.8. Data Analysis Techniques

Quantitative data were analyzed using descriptive statistics and Pearson correlation in SPSS V.27. Data were presented in tables with frequencies and percentages for clarity.

### 3.9 Reliability and Validity.

#### 3.9.1. Reliability

Reliability was ensured by using Cronbach's alpha and pre-testing the questionnaire to ensure consistent results across similar contexts.

#### 3.9.2. Validity

Validity was achieved through pilot testing and alignment of questions with study objectives. The KMO measure was also used to strengthen validity. This structured methodology ensures the study's accuracy, reliability, and relevance, especially in the context of CSR within Tanzanian financial institutions.

### 3.10. Ethical Consideration

Ethics, as defined by Crano and Berdie are standards that guide moral decisions and behavior, essential for social researchers. This study incorporated several ethical considerations to protect participants' rights and integrity.

#### 3.10.1. Anonymity

Anonymity, derived from the Greek term "anonymia", is about keeping participant identities private to maintain their comfort in providing honest responses. This is achieved by removing any identifying details, such as names or addresses, and using codes or IDs to ensure that data remains unlinked to individuals.

#### 3.10.2. Confidentiality

Confidentiality refers to the moral duty to protect participant information from unauthorized access. By ensuring privacy, researchers build trust with participants, especially when sensitive information is involved. Confidentiality safeguards participants' identities, preventing the misuse of any personal information.

#### 3.10.3. Freedom

Freedom allows participants to make an informed, voluntary choice to participate without coercion. Researchers must respect participants' cultural and personal beliefs, ensuring their rights to privacy and protecting them from potential harm related to the study.

#### 3.10.4. Feedback

Feedback is integral in research ethics, enabling stakeholder input and ensuring that participant welfare is prioritized. Properly managed feedback promotes positive engagement with ethics committees and other stakeholders while respecting ethical standards in feedback processes.

### Findings of the Study

These findings, it is evident that CRDB Bank Iringa's CSR efforts, especially in education and health sectors, have yielded tangible benefits that resonate with both direct beneficiaries and the wider community. Contributing resources such as school desks and hospital beds not only addresses immediate needs but also builds a positive perception of the bank's role in societal development. This community investment strengthens the bank's reputation and enhances public trust, which can contribute to customer loyalty and brand value, ultimately aligning with the broader organizational goal of market expansion.

Additionally, the report shows that the institution's CSR activities have maintained a steady allocation of resources over the years, indicating a sustained commitment to community welfare. The emphasis on educational and health programs reflects CRDB Bank's prioritization of essential sectors that have a lasting impact on human capital development and public health, which are critical areas for regional advancement.

The data presented highlights a trend where the bank not only increases its visibility through CSR but also addresses structural community issues, thus creating a shared value for both the bank and the community. This chapter underlines that employee participation in CSR programs positively correlates with organizational performance, as these activities help foster a socially responsible brand image, potentially leading to market expansion and enhanced profitability.

This holistic approach aligns well with existing literature that suggests CSR's strategic benefits include increased customer satisfaction, improved employee morale, and stronger community relationships, all of which contribute to an organization's competitive edge. The cumulative impact of these initiatives provides a foundation for ongoing community trust and brand loyalty, vital for CRDB Bank's sustained performance and growth in Iringa.

## 4. Research Findings, Analysis, and Discussion

### 4.1. Introduction

This chapter presents the findings derived from field data, analyzed using simple descriptive statistics such as frequencies and percentages, which are organized into cross-tabulations. The data includes demographic information from the respondents and the institution, as well as insights into employee participation in Corporate Social Responsibility (CSR) programs and their relation to CRDB Bank's performance in Iringa. The study assesses the types and nature of CSR programs conducted by the bank, examines the impact of these programs on market expansion, and highlights the challenges and opportunities in implementing CSR.

### 4.2. Demographic Information of Respondents

#### Gender Distribution

The gender distribution of respondents shows that women constitute the majority of employees at CRDB Bank, Iringa, with 61.8% female employees compared to 38.2% male employees. This suggests that the bank has a higher proportion of female workers.

#### Age Distribution

The majority of respondents were between the ages of 25-35



years (36.1%), followed by the 46-50 age group (33.9%). A significant number of females dominated most age groups, particularly between 25-50 years, while males were more concentrated in the younger age groups. The study found that the bank has a relatively youthful workforce with an energetic capacity to contribute to performance.

#### **Marital Status**

In terms of marital status, most respondents were married (51%), followed by single employees (38.2%). The percentage of single and married females was higher than their male counterparts, reflecting broader marital engagement among female employees.

#### **Departmental Occupation**

The highest percentage of respondents worked in the loans department (40.4%), followed by sales and marketing (34%). The distribution suggests that CRDB Bank emphasizes loan services and marketing in its CSR strategies, which also aligns with their organizational goals.

#### **Longevity in Service**

Regarding work experience, most employees (97%) had between 5 to 15 years of service, indicating that the bank boasts a stable workforce with a significant level of experience. The employees' longevity is expected to positively influence their contribution to CSR programs and overall organizational performance.

#### **4.3. The Level of Employee Participation on CSR Programs and Perceived Relations on Organizational Performance**

The data collected from CRDB Bank Iringa also shows the significant engagement of employees in CSR activities. The implementation of CSR programs at the bank involves both organizational leadership and employees, as evidenced by their active participation in various community outreach initiatives. Over the years, CRDB Bank has provided resources and services to the community, focusing primarily on education, health, and wellness, as well as environmental conservation projects. These efforts, such as the provision of school desks, medical equipment, and support for community-based environmental initiatives, are integral to the bank's approach to corporate social responsibility.

Employees at CRDB Bank play an essential role in this process, with a significant portion actively participating in these CSR activities. As noted earlier, the CSR activities, particularly in education and health sectors, have involved contributions such as the donation of school desks, medical supplies, and disabled assistance tools. The participation in these activities is not only a reflection of the bank's commitment to corporate responsibility but also serves as a means of improving organizational performance. It has been found that organizations with high employee participation in CSR programs often see improved employee morale, a greater sense of purpose, and an enhanced organizational image.

#### **4.4. Impact of CSR on Market Expansion and Organizational Performance**

From the data presented, it is clear that CRDB Bank's CSR programs have a direct and indirect influence on its market expansion. The involvement in educational and health initiatives has allowed the bank to foster positive community relations, which, in turn, may help the bank build customer loyalty and attract new clients. By aligning CSR efforts with market development strategies, CRDB Bank strengthens its reputation as a socially responsible institution, which can lead to greater market penetration.

Employee participation in CSR not only contributes to the bank's internal culture but also enhances its reputation externally. Employees, as key stakeholders, are likely to feel more engaged and loyal to the organization when they are actively involved in initiatives that benefit the community. Furthermore, these activities have been shown to positively impact the organizational performance by improving brand image, customer satisfaction, and employee retention.

#### **4.5. Challenges and Opportunities in Implementing CSR**

While CRDB Bank has made significant strides in implementing CSR programs, there are still challenges in ensuring the effectiveness and sustainability of these initiatives. One of the key challenges identified in the study is the alignment of CSR programs with the financial goals of the institution. CSR activities require substantial financial investment, and balancing the resources allocated to CSR with the bank's profit-oriented goals can sometimes be difficult.

Despite these challenges, there are also numerous opportunities. For instance, the bank's CSR programs have the potential to expand into new markets by demonstrating a strong commitment to corporate social responsibility. Additionally, partnerships with local governments and non-governmental organizations (NGOs) can increase the reach and impact of the CSR programs. Moreover, the involvement of employees in these programs fosters a deeper connection to the community and builds the bank's credibility in the eyes of its customers.

#### **4.6. The Role of CSR in Employee Satisfaction and Organizational Commitment**

The participation of employees in CSR activities also has a significant effect on their satisfaction and commitment to the organization. As shown in the study, employees are more likely to feel a sense of pride and fulfillment when they are engaged in CSR initiatives that benefit their local communities. This, in turn, can lead to greater organizational commitment, as employees see their efforts as contributing to a greater cause beyond just their daily work tasks.

It is important for the bank to continue fostering employee participation in CSR programs by providing opportunities for involvement and recognizing the efforts of employees. This not only strengthens employee morale but also aligns the bank's social responsibility goals with its internal culture, ensuring long-term success.

**Table 1:** Descriptive Statistics for Benefits Item, n=47

Benefits	Minimum	Maximum	Std
BENEF 1: Increased Customer Loyalty	1	5	1.307
BENEF 2: Better Community Relations	1	5	1.385
BENEF 3: Higher Financial Returns	1	5	1.242
BENEF 4: Improved Regulatory Compliance	1	5	1.278
BENEF 5: Enhanced Employee satisfaction	1	5	1.385

The descriptive statistics table for the benefits of CSR practices at CRDB Bank, Iringa, provides insights into respondents' perceptions of various outcomes linked to CSR engagement. The data, gathered from 47 respondents, indicates that all benefits measured such as increased customer loyalty, better community relations, higher financial returns, improved regulatory compliance, and enhanced employee satisfaction received ratings ranging from 1 (strongly disagree) to 5 (strongly agree), with mean scores generally skewed towards higher ratings. The standard deviation values, ranging from 1.242 to 1.385, suggest a moderate spread in responses, implying that while most respondents perceive significant benefits from CSR, there are variations in the intensity of these perceptions. Specifically, "Increased Customer Loyalty" and "Better Community Relations" had a slightly wider spread of responses (SD = 1.307 and 1.385, respectively), indicating a more diverse range of views among respondents regarding the impact of CSR in these areas. On the other hand, "Higher Financial Returns" (SD = 1.242) was slightly more consistent, suggesting a more uniformly positive perception of CSR's contribution to financial performance. Overall, these findings highlight that CSR is perceived to have substantial positive effects across various organizational domains, although with some variation in how strongly these benefits are felt by different respondents.

## 5. Conclusion

### 5.1 Summary

This study explored the impact of Corporate Social Responsibility (CSR) on the performance of financial institutions in Tanzania, focusing specifically on CRDB Bank in Iringa. The research was quantitative in nature, with a sample size of 47 participants, and utilized descriptive statistics such as frequency tables, percentiles, and standard deviations to analyze the data.

#### 5.1.1. Employee Participation in CSR and Market Expansion

The first objective assessed the effect of employee participation in CSR activities on CRDB Bank's market expansion. The findings showed that the primary CSR activities undertaken by the bank over the past decade were educational and health-related programs. The bank invested Tshs 121.5 million in various CSR initiatives, such as providing school desks and medical kits for the disabled. Despite challenges such as limited time and increased workloads for employees, CRDB Bank encouraged employee participation in CSR, resulting in a direct impact on the community and fostering trust between the bank, the government, and the community.

#### 5.1.2. Frequency and Type of CSR Activities

The second objective focused on the frequency and type of CSR activities, revealing that despite certain operational challenges, CRDB Bank's CSR programs had a positive

effect on employee participation. Most survey items related to employee support and encouragement for CSR activities received positive scores, with an average score above the neutral point of 3. The highest mean score of 3.79 reflected strong support from the bank, which contributed to increased employee participation. The CSR activities, such as providing educational support and medical supplies, positively impacted the community while building long-term trust.

#### 5.1.3. CSR Expenditure and Financial Performance

The third objective analyzed the relationship between CSR expenditure and CRDB Bank's financial performance. While it was difficult to directly link CSR expenditure with financial performance, growth indicators such as profit margins, revenue growth, and cost reduction were reviewed. CRDB Bank experienced an average growth rate of 3.1% in profit margins and revenue over the past three years, with a 2.1% cost reduction. Although CSR expenditure was not the sole contributor, it was recognized as a factor that may have influenced financial performance.

## 5.2. Conclusion

This study concluded that CSR practices at CRDB Bank are significantly shaped by national policies and budget allocations based on past performance. Employee participation in CSR activities was found to be a key driver of future performance, as the bank actively supported and encouraged involvement in CSR programs. While CSR practices are not new in Tanzania, the study highlights the critical role that CSR can play in addressing community needs that the government may not be able to fulfill. The research emphasizes the importance of understanding the diverse needs of the communities that companies engage with, as these needs are dynamic and vary over time.

The study also concluded that CSR fosters long-term relationships between businesses and communities, helping to build trust and establish a sense of mutual benefit. Therefore, despite the challenges in fully realizing the potential benefits of CSR, the practice holds promise for both organizational success and social development.

## 5.3. Recommendations

Based on the findings, the study made several recommendations for improving CSR practices and understanding their impact on financial institutions' performance:

### 5.3.1. Employee Participation

The bank should enhance employee participation in CSR activities, as increased involvement has been linked to improved organizational performance. The active support for CSR initiatives has a positive effect on employees' engagement, which could lead to better overall performance.

### 5.3.2. Frequency of CSR Activities

It is recommended that CRDB Bank increase the number of

CSR activities it implements. Expanding the scope of CSR activities would potentially result in enhanced market performance, as more initiatives can reach a broader audience and meet diverse community needs.

### 5.3.3. CSR Expenditure and Financial Performance

While CSR expenditure is important, its direct impact on financial performance is complex and may be influenced by various factors. The bank should continue to invest in CSR activities, but with a strategic approach that links CSR spending to performance indicators such as profit margins, revenue, and cost management.

### 5.3.4. Recommendations for Government

The study recommends that the government assist in establishing a database of priority challenges for community welfare. This would help companies involved in CSR to have a more structured and informed approach to addressing social issues, enabling more effective interventions in areas of critical economic challenges.

### 5.3.5. Recommendations for CRDB Bank Iringa

CRDB Bank should consider expanding its CSR focus beyond education and health. Additional interventions could include projects aimed at water access, support for farmers, and providing startup capital for new businesses. The bank should target cross-cutting development issues that address the most pressing community needs.

### 5.4. Recommendations for Further Studies

Further research is recommended to explore the community's perception of CSR initiatives, particularly focusing on how communities in the Iringa region view the CSR efforts of financial institutions. While much is known about how companies implement CSR, there is limited understanding of how these initiatives are perceived by the communities they aim to help. Studying the community's perspective on CSR can provide valuable insights into the effectiveness and impact of such programs.

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