

Bank Employees' Perception on Their Company's CSR Practices Vis-à-vis Their Organizational Commitment

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Abstract:

This study investigated how employees see and react to companies' engagement in socially responsible practices. Thus, the point of this paper is to contribute for the current literature by investigating how the perceptions employees hold of their companies' engagement in CSR activities are connected with organizational commitment. The researcher focused on a commercial bank specifically, its employees. The bank is the third largest commercial bank in the Philippines in terms of total assets but has the largest market capitalization among listed banks. In relation to the CSR initiatives of the bank, it focuses on projects that promote entrepreneurship, education, and the environment.

This study utilized descriptive correlational method of research. The target population of the study consists of rank and file, supervisory, and managerial employees of a bank from Bulacan, Pampanga, and Tarlac, Philippines. Stratified sampling was used in the selection of actual respondents.

The findings of the study showed that employees perceived that their company is socially responsible towards the needs of their employees, community and environment, and economic CSR. Employees are also affectively, continuatively, and normatively committed to their organization. Consequently, the study revealed that there is a significant relationship between the employees' perception on their company's CSR practices and organizational commitment. This

suggests that the more employees consider the company as engaged in the development of socially responsible practices, the more committed they are with the workplace.

Key words: Corporate Social Responsibility, Affective Commitment, Normative Commitment, Continuance Commitment, Organizational Commitment

INTRODUCTION

Many companies have started to describe themselves as doing business in a socially responsible fashion. This introduces an idea called Corporate Social Responsibility (CSR). Based on these developments, there is a need for marketing to develop more of a stakeholder orientation. As a result, companies are now under pressure to take balanced perspective on stakeholder interests (Du, Bhattacharya & Sen, 2010).

As per Waddock (2008b), CSR has expanded significantly in the most recent years because of two primary reasons: a) the need to do with trust issues such as the occurrence of corporate scandals and frauds that have expanded open doubt in businesses, and b) the need to a shift from tangible assets to intangibles ones such as importance of corporate reputation. The author defends that this late move serves to clarify the increasing importance of corporate reputation to numerous companies, specially brand-distinguished companies, and subsequently their willingness to engage with stakeholders to form new types of partnerships and work in arenas in which previously they would not have become involved (Waddock, 2008b).

Keeping in mind the end goal to expand transparency and confirmation of their dedication to CSR, numerous companies are currently unveiling their CSR works using the internet and sustainability reports. Social responsibility disclosure is seen as an essential authenticity instrument

utilized by companies to exhibit their adherence to CSR norms and expectations (Branco & Rodrigues, 2006; Idowu & Towler, 2013). The most consensual and vital global standard for reporting is the one created by the Global Reporting Initiative (GRI). This is a universal, multi-stakeholder effort to create a common framework for economic, environmental and social reporting, promoting sustainability reporting practices worldwide to a level proportionate to financial reporting (Global Reporting Initiative, 2011).

More recently, researchers have been leading some exploration about how the perceptions employees hold of their companies' social responsibility are identified with their attitudes and behaviors at the workplace. They recommended that employees' behaviors are positively impacted by the perceptions they hold of their companies' social responsibility. Case in point, workers demonstrate a stronger commitment to their organization when they see it as a socially responsible company (Brammer et al., 2007; Peterson, 2010).

An important finding is that a company's social responsibility appears to evoke reactions from their actual employees as well as of future employees. A few studies have demonstrated that prospective employees are more attracted to more socially responsible corporations and show a higher intention to apply to them than to companies perceived as less socially responsible (Albinger & Freeman, 2000; Backhaus, Stone, & Heiner, 2002; Bauer & Aiman-Smith, 1996; Greening & Turban, 2000). Subsequently, CSR can be a center of competitive advantage and an essential recruitment tool, especially in the case of high potential candidates with increased job choice (Albinger & Freeman, 2000).

Research into the impact of CSR on employees' attitudes and behaviors stays limited, at least comparing with different stakeholders, for example, consumers and managers. As highlighted by Rodrigo and Arenas (2011) this is particularly surprising because attraction of talent, improved loyalty to a

firm, and enhanced motivation have been used to explain why CSR can be a source of competitive advantage to a company (Branco & Rodrigues, 2006; Kotler & Lee, 2005).

The researcher is especially interested in understanding how employees see and react to companies' engagement in socially responsible practices. Thus, the point of this paper is to contribute for the current literature by investigating how the perceptions employees hold of their companies' engagement in CSR activities are connected with organizational commitment. Since positive job attitudes can bring about various different desirable work results, efforts to enhance employees' attitudes remain of foremost importance in management sciences (Brief & Weiss, 2002).

Thus, a paradigm of the study (Figure 1) was formulated for the study showing the relationship between employees' socio-demographic profile and organizational commitment; the relationship between employees' socio-demographic profile and organizational commitment employees' perception on CSR and; the relationship between employees' perception on CSR and organizational commitment. CSR practices can be further categorized around the specific area in which they are implemented: employees, economic, and community and environment (Duarte et al., 2010).

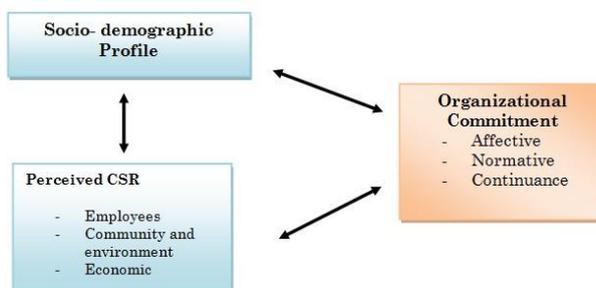


Figure 1. Paradigm of the Study

Furthermore, organizational commitment has also been the focus of extensive discussion and empirical investigation by

many authors and has become a central concept in the study of organizational behavior (Cohen, 1992; Meyer et al., 2002). The Three-Component Model developed by Meyer and Allen (1991) has become the dominant model for the study of organizational commitment. They have proposed that the psychological linkage between employees and their organizations can take three distinct forms such as affective commitment, normative commitment, and continuance commitment.

Only in recent years have researchers started to explore how employees' perceptions of CSR are related to their commitment to organizations. The studies suggest a positive relationship between perceived CSR and commitment (Kim et al., 2010) and that some dimensions of CSR might be more important than others for understanding and predicting employees' bonds to companies (Brammer et al., 2007; Rego et al., 2010; Turker, 2009b).

Researchers have focused exclusively on CSR impacts on affective commitment, ignoring the analysis of potential impact on both continuance and normative commitment. As argued by Allen and Meyer (1996) for understanding the link between employees and their companies all three dimensions of commitment must be considered in the analysis. Following this rationale, the perceptions of corporate engagement in socially responsible practices might influence not only affective commitment, as previous studies have been showing, but also normative and continuance of commitment. On one hand, the improvement of work experiences and conditions resulting from the implementation of internal CSR practices might be associated by employees to the recognition of company's investment in their members, and thus increase their feelings of loyalty and duty of reciprocation inherent to normative commitment; it might also increase the perceived costs of leaving the organization and/or the perception of lack of alternatives since other companies might not have such

responsible practices, thus being related with continuance commitment.

The researcher focused on a commercial bank specifically, its employees. The bank is the third largest commercial bank in the country in terms of total assets but has the largest market capitalization among listed banks. It has a significant market share in deposits, lending, and asset management and trust business. It is recognized as one of the top commercial banks in overseas Filipino (OF) remittances and enjoys a significant presence in the finance and operating lease business, government securities dealership, securities distribution and foreign exchange business. The bank is a market leader in electronic banking, where it has been a first mover and innovator in the use of automated teller machines (ATMs), cash deposit machines (CDMs), point-of-sale debit systems, kiosk banking, phone banking, internet banking and mobile banking (Bank's Sustainability Report, 2013).

In relation to the Corporate Social Responsibility initiatives of the bank, it is embedded in its business and also through the bank's Foundation, the Bank's social development arm in partnership with non-government organization, government institutions, and other civic organizations on projects that promote entrepreneurship, education, and the environment (The Bank's Sustainability Report, 2013).

Statement of the Problem

This study sought to answer the following problems: a.) how may the socio-demographic profile of the respondents be described in terms of age, gender, civil status, highest educational attainment, length of employment, position in the company, and employment status?; b.) how may the employees' perceptions of their company's CSR practices be assessed in terms of addressing to the needs of bank employees, community and environment, and economic CSR?; c.) how may the employees' organizational commitment be assessed in terms of

affective, continuance, and normative commitment?; d.) is there a significant relationship between the employees' profile vis-a-vis their organizational commitment?; e.) is there a significant relationship between the employees' profile vis-a-vis their perception of CSR practices?; f.) is there a significant relationship between the employees' perceptions of CSR practices and organizational commitment?

Null Hypotheses

There is no significant relationship between the employees' profile vis-a-vis their organizational commitment. There is no significant relationship between the employees' profile vis-a-vis their perception of CSR practices. There is no significant relationship between the employees' perceptions of CSR practices and organizational commitment.

RESEARCH DESIGN AND METHODOLOGY

This study utilized descriptive correlational method of research to assess the relationship between employees' perception of their company's CSR in relation to their organizational commitment. The research study was conducted on the branch offices of a commercial bank situated in the provinces of Bulacan, Pampanga, and Tarlac, Philippines. The said bank has a total number of employees of 791 in the aforementioned provinces. The target population of the study consists of rank and file, supervisory, and managerial level employees of the bank. Probability sampling, specifically stratified sampling technique was used in the selection of actual respondents.

The minimum required sample size for respondents is 259 from the total population of 791. Raosoft sample size calculator was used in the computation. For the purpose of this study, the population is 791 and using a margin of error of 5% (which is usually used in business research), a confidence level

of 95% and a response distribution of 50% gives a sample size of 259 (Raosoft.com).

The research instrument has two parts namely Perceived CSR and organizational commitment. The PCSR-Scale formulated by Duarte and Neves (2010) was used in this study to assess employees' perception of their company's CSR. Employees' commitment to their companies was assessed using twenty-four items taken from Meyer et al. (1993). Eight items was measuring affective commitment, eight items measured continuance commitment, and the remaining eight items measured normative commitment resulting in a three-dimensional structure. Participants were asked to respond to the questions/ statements on a modified Likert Scale from 6 to 1.

A dry run was conducted for this study to find out whether the instruments were clearly stated and understandable. The questionnaires were distributed to twelve rank and file employees, four supervisors, and two managers from Banco de Oro Dolores Branch and Banco de Oro Sindalan Branch, City of San Fernando, Pampanga. It was found out that all the survey questions were comprehensible to all respondents. The group was not included in the study.

The gathered data were encoded, analyzed, and interpreted using frequency and percentage distribution, arithmetic mean, and Pearson's Chi-square test. 9 bank branches from Bulacan, 12 from Pampanga, and 3 from Tarlac participated in the survey.

RESULTS AND DISCUSSIONS

Profile of the Employees

Majority of the employees are 30-39 years old, while the next largest percentage was aged 20-29 years old. These findings are in accordance with the bank's sustainability report where most of their personnel are aged 30-39. Great majority of the

respondents are females. This implies that banking is a female-dominated industry. Most of the respondents are married. Pertaining to their highest educational attainment, a great number of the respondents are bachelor's degree holders. This is logical given that the bank's minimum educational requirement in hiring employees is Bachelor's degree with demonstrated above average academic performance. Most of the respondents worked with the company for less than ten (10) years. A bulk of the company's workforce is comprised of rank and file employees and most of them are on permanent employment status.

Employees' Perception of Their Company's CSR

Employees very much agreed that their company is socially responsible towards their employees, community and environment, and shareholders.

Economic responsibility tops the three dimensions of CSR. They recognized that their company strives to be the best organization on the sector, strives to be profitable, and guarantees timely payment of their salaries and benefits.

On CSR towards employees, respondents agreed that their company stimulates employees' occupational training, fulfills labor laws, invests in the promotion of equality between men and women, invests in the promotion of work-family balance", supports the professional integration of the disabled and guarantees job security. Respondents from Bulacan and Tarlac rated "Totally Agree" on the statement "Develops internal rules that guide employees' professional behavior" while respondents from Pampanga revealed "Agree"

Moreover, respondents from the three (3) provinces unanimously "Agree to a Certain Extent" on the statements, "Gives donations to environmental protection associations", "Invests in the development of environmental conservation projects", and "Gives support to sports events". They all "Agree" on the statement, "Gives support to cultural and educational

events". Respondents from Tarlac branches "Totally Agree" on the statements "Gives support to social causes" and "Supports small business creation and development" while respondents from Pampanga and Bulacan branches answered "Agree".

On the dimension of economic CSR, it is notable to know that all respondents from the three (3) provinces responded "Totally Agree" on the statements, "Strives to be profitable" and "Strives to be one of the best organizations in the sector". Respondents from Bulacan and Tarlac also responded "Totally Agree" on "Guarantees timely payment of salaries and benefits" while Pampanga respondents rated "Agree" on the statement.

Employees' Organizational Commitment

Respondents disclosed that they are committed to their organization because they love what they do and believe that their goals are aligned with those of the company (affective), they fear what they could lose if they leave the company (continuance), and have a positive feeling of obligation to the company (normative).

On affective commitment, results show that respondents from three (3) provinces solidly answered "Agree" on the statements, "I would be very happy to spend the rest of my career with this organization", and "I do feel 'emotionally attached' to this organization". Respondents from Pampanga and Bulacan rated "Agree" on the statements, "I enjoy discussing about my organization with people outside it", "I really feel as if this organization's problems are my own", and "I don't think that I could easily become as attached to another organization as I am to this one", nonetheless, respondents from Tarlac rated it "Totally Agree". Furthermore, respondents from Bulacan and Tarlac stated "Totally Agree" on the statements, "This organization has a great deal of personal meaning for me" and "I feel a 'strong' sense of belonging to this organization" while Pampanga respondents stated "Agree". Remarkably, respondents from the 3 provinces answered

“Totally Agree” on the statement “I do feel like ‘part of the family’ in this organization”. This means that employees gave a high appreciation to the feeling of emotional connection with their present organization. They have a high sense of belongingness, and also they are very proud being employees in their company.

On continuance commitment, respondents from the three (3) provinces unanimously rated “Agree” on the statements, “I am afraid of what might happen if I quit my job without having another one lined up”, “It would be too costly for me to leave this organization now”, “Right now, staying with this organization is a matter of necessity as much as desire”, “I feel that I have very few options to consider leaving this organization”, “One of the few serious consequences of leaving this organization would be the scarcity of available alternatives”, “One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice- another organization may not match the overall benefits I have here”. It is alarming to know that respondents from Pampanga rated “Agree to a Certain Extent” on the statement “It would be very hard for me to leave this organization right now, even if I wanted to” while the other two (2) provinces rated it as “Agree”. Respondents from Tarlac revealed that they “Totally Agree” on the statement, “Too much in my life would be disrupted if I decided to leave this organization now” though Pampanga and Bulacan respondents regarded it as “Agree”.

When it comes to normative commitment, respondents from the three (3) provinces rated “Agree” on all statements except for the two statements - “I think that people these days move from company to company too often” and “Jumping from organization to organization is unethical to me” with a rating of “Agree to a Certain Extent”.

Employees' Profile and Organizational Commitment

The results from this study indicated that the demographic factors such as age, educational level, length of employment, position, and employment status significantly predicted the overall organizational commitment except for gender and marital status that did not.

The findings show that age is related to continuance commitment, normative commitment and the overall commitment. Educational attainment, employment status, position in the company, and length of service were related to all organizational commitment constructs.

Table 1: Correlation of Employees' Profile and Organizational Commitment

COMMITMENT	Pearson Chi- Square	p-value	Decision	Interpretation
Affective				
Age	9.2941	0.318	Accept H ₀	Not Associated
Gender	0.4734	0.789	Accept H ₀	Not Associated
Civil Status	11.8206	0.159	Accept H ₀	Not Associated
Educational Attainment	31.8354	0.000	Reject H ₀	Associated
Length of Employment	112.3869	0.000	Reject H ₀	Associated
Position in the Company	34.2442	0.000	Reject H ₀	Associated
Employment Status	263.9537	0.000	Reject H ₀	Associated
Continuance				
Age	126.8647	0.000	Reject H ₀	Associated
Gender	1.2072	0.547	Accept H ₀	Not Associated
Civil Status	4.3600	0.823	Accept H ₀	Not Associated
Educational Attainment	19.9231	0.001	Reject H ₀	Associated
Length of Employment	50.2447	0.000	Reject H ₀	Associated
Position in the Company	26.6959	0.000	Reject H ₀	Associated
Employment Status	96.0135	0.000	Reject H ₀	Associated
Normative				
Age	144.5147	0.000	Reject H ₀	Associated
Gender	2.6184	0.624	Accept H ₀	Not Associated
Civil Status	9.4503	0.894	Accept H ₀	Not Associated
Educational Attainment	32.3434	0.000	Reject H ₀	Associated
Length of Employment	42.1329	0.000	Reject H ₀	Associated
Position in the Company	31.0692	0.000	Reject H ₀	Associated
Employment Status	125.6674	0.000	Reject H ₀	Associated
Organizational Commitment				

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Age	135.0570	0.000	Reject H ₀	Associated
Gender	0.9952	0.608	Accept H ₀	Not Associated
Civil Status	7.4807	0.486	Accept H ₀	Not Associated
Educational Attainment	19.1894	0.001	Reject H ₀	Associated
Length of Employment	90.0735	0.000	Reject H ₀	Associated
Position in the Company	17.5991	0.001	Reject H ₀	Associated
Employment Status	197.5180	0.000	Reject H ₀	Associated

Employees' Profile and Perceived CSR

Respondents revealed that age and employment status were only related to perceived CSR towards employees. CSR towards community and environment were only connected to employees' age and civil status. Also, economic CSR is only related to employees' age. The overall perceived CSR of employees were significant to age and employment status.

There were no significant relationship between overall perceived CSR and employees' gender, civil status, educational attainment, length of employment, and position.

Table 2: Correlation of Employees' Profile and Perceived CSR

CSR	Pearson Chi-Square	p-value	Decision	Interpretation
Towards Employees				
Age	39.1612	0.000	Reject H ₀	Associated
Gender	2.6127	0.271	Accept H ₀	Not Associated
Civil Status	12.6270	0.125	Accept H ₀	Not Associated
Educational Attainment	5.6909	0.223	Accept H ₀	Not Associated
Length of Employment	5.1381	0.526	Accept H ₀	Not Associated
Position in the Company	4.9254	0.295	Accept H ₀	Not Associated
Employment Status	15.0973	0.005	Reject H ₀	Associated
Towards Community and Environment				
Age	64.2399	0.000	Reject H ₀	Associated
Gender	4.8614	0.302	Accept H ₀	Not Associated
Civil Status	28.8128	0.025	Reject H ₀	Associated
Educational Attainment	5.5465	0.698	Accept H ₀	Not Associated
Length of Employment	12.2146	0.429	Accept H ₀	Not Associated
Position in the Company	4.0012	0.857	Accept H ₀	Not Associated
Employment Status	14.5866	0.068	Accept H ₀	Not Associated
Economic CSR				
Age	28.4320	0.000	Reject H ₀	Associated
Gender	0.6152	0.735	Accept H ₀	Not Associated
Civil Status	3.3587	0.910	Accept H ₀	Not Associated

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Educational Attainment	4.4092	0.353	Accept H ₀	Not Associated
Length of Employment	2.5262	0.866	Accept H ₀	Not Associated
Position in the Company	2.7316	0.604	Accept H ₀	Not Associated
Employment Status	7.8164	0.099	Accept H ₀	Not Associated
Overall Perceived CSR				
Age	72.3612	0.000	Reject H ₀	Associated
Gender	1.3809	0.710	Accept H ₀	Not Associated
Civil Status	12.2506	0.426	Accept H ₀	Not Associated
Educational Attainment	12.2364	0.057	Accept H ₀	Not Associated
Length of Employment	14.2657	0.113	Accept H ₀	Not Associated
Position in the Company	12.4515	0.053	Accept H ₀	Not Associated
Employment Status	19.4751	0.003	Reject H ₀	Associated

Employees' Perception on CSR and Organizational Commitment

There is a significant relationship in the responses between overall employees' perception on their company's CSR and organizational commitment. Therefore, the corresponding null hypothesis is rejected.

These findings indicate that the more respondents consider the company as engaged in the development of socially responsible practices, the more committed they are with the workplace.

The higher the companies' perceived engagement in socially responsible practices towards their employees, the higher the respondent reported emotional attachment to the company. Employees' perception of their company's CSR towards the community and environment emerged as one important predictor. The perceptions of companies' engagement in socially responsible practices towards the community and environment shows effect on employees' organizational commitment. Furthermore, economic CSR has a direct relationship on overall organizational commitment.

Table 3: Pearson Chi-Square Test Between Respondents' Perception on Corporate Social Responsibility and Organizational Commitment

Perceived CSR	Pearson Chi-Square	p-value	Decision	Interpretation
Towards Employees				
Affective	11.0012	0.027	Reject H ₀	Associated
Continuance	3.9103	0.418	Accept H ₀	Not Associated
Normative	4.6847	0.791	Accept H ₀	Not Associated
Organizational Commitment	2.9673	0.563	Accept H ₀	Not Associated
Towards Community and Environment				
Affective	19.9000	0.011	Reject H ₀	Associated
Continuance	33.2243	0.000	Reject H ₀	Associated
Normative	37.8518	0.002	Reject H ₀	Associated
Organizational Commitment	25.3717	0.001	Reject H ₀	Associated
Economic CSR				
Affective	3.6007	0.463	Accept H ₀	Not Associated
Continuance	4.2009	0.380	Accept H ₀	Not Associated
Normative	15.5146	0.050	Accept H ₀	Not Associated
Organizational Commitment	9.8358	0.043	Reject H ₀	Associated
Overall Perceived CSR				
Affective	11.9096	0.064	Accept H ₀	Not Associated
Continuance	22.5409	0.001	Reject H ₀	Associated
Normative	27.2106	0.007	Reject H ₀	Associated
Organizational Commitment	18.6393	0.005	Reject H ₀	Associated

CONCLUSIONS

1. Majority of the employees were married women aged 30-39 years old. A great number of them finished bachelor's degree and worked with the company for less than 10 years. A bulk of the company's workforce was comprised of rank and file regular employees.

2. Employees perceived that their company is socially responsible towards the needs of their employees, community and environment, and economic CSR. They demonstrated higher agreement towards their company's fulfillment of their economic obligations.

3. Great majority of the employees declared that they are affectively, continuatively, and normatively committed to their organization.

4. There is a significant relationship between the employees' profile and organizational commitment except for gender and civil status. This means that age, educational attainment, length of employment, position in the company, and employment status affects their commitment to the company.

5. There is no significant relationship between the employees' profile and their perception on their company's CSR practices except for Age and employment status. This means that civil status, gender, educational attainment, length of employment, and position in the company has nothing to do with their perception on CSR.

6. There is a significant relationship between the employees' perception on their company's CSR practices and organizational commitment. This suggests that the more respondents consider the company as engaged in the development of socially responsible practices, the more committed they are with the workplace.

7. On CSR towards employees, the results of the quantitative research revealed that respondents in all the three (3) provinces "Agree" on the statements, "Stimulates employees' occupational training", "Fulfills labor laws", "Invests in the promotion of equality between men and women", "Invests in the promotion of work-family balance", "Supports the professional integration of the disabled" and "Guarantees job security". Respondents from Bulacan and Tarlac "Totally Agree" on the statement "Develops internal rules that guide employees' professional behavior" while respondents from Pampanga revealed "Agree".

8. On CSR towards community and environment, respondents from the 3 provinces unanimously "Agree to a Certain Extent" on the statements, "Gives donations to environmental protection associations", "Invests in the development of environmental conservation projects", and "Gives support to

sports events". They all "Agree" on the statement, "Gives support to cultural and educational events". Respondents from Tarlac branches "Totally Agree" on the statements "Gives support to social causes" and "Supports small business creation and development" while respondents from Pampanga and Bulacan branches answered "Agree".

9. On the dimension of economic CSR, it is noteworthy to know that all respondents from the three (3) provinces responded "Totally Agree" on the statements, "Strives to be profitable" and "Strives to be one of the best organizations in the sector". Respondents from Bulacan and Tarlac also responded "Totally Agree" on "Guarantees timely payment of salaries and benefits" while Pampanga respondents rated "Agree" on the statement.

10. On affective commitment, results show that respondents from three (3) provinces solidly answered "Agree" on the statements, "I would be very happy to spend the rest of my career with this organization", and "I do feel 'emotionally attached' to this organization". Respondents from Pampanga and Bulacan rated "Agree" on the statements, "I enjoy discussing about my organization with people outside it", "I really feel as if this organization's problems are my own", and "I don't think that I could easily become as attached to another organization as I am to this one", nonetheless, respondents from Tarlac rated it "Totally Agree". Furthermore, respondents from Bulacan and Tarlac stated "Totally Agree" on the statements, "This organization has a great deal of personal meaning for me" and "I feel a 'strong' sense of belonging to this organization" while Pampanga respondents stated "Agree". Remarkably, respondents from the three (3) provinces answered "Totally Agree" on the statement "I do feel like 'part of the family' in this organization".

11. On continuance commitment, respondents from the three (3) provinces unanimously rated "Agree" on the statements, "I am afraid of what might happen if I quit my job without having another one lined up, "It would be too costly for me to leave this

organization now”, “Right now, staying with this organization is a matter of necessity as much as desire”, “I feel that I have very few options to consider leaving this organization”, “One of the few serious consequences of leaving this organization would be the scarcity of available alternatives”, “One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice- another organization may not match the overall benefits I have here”. It is alarming to know that respondents from Pampanga rated “Agree to a Certain Extent” on the statement “It would be very hard for me to leave this organization right now, even if I wanted to” while the other two (2) provinces rated it as “Agree”. Respondents from Tarlac revealed that they “Totally Agree” on the statement, “Too much in my life would be disrupted if I decided to leave this organization now” though Pampanga and Bulacan respondents regarded it as “Agree”.

12. When it comes to normative commitment, respondents from the three (3) provinces rated “Agree” on all statements except for the two statements - “I think that people these days move from company to company too often” and “Jumping from organization to organization is unethical to me” with a rating of “Agree to a Certain Extent”.

RECOMMENDATIONS

1. The bank should help employees understand why they need specific training rather than just set up mandatory sessions. They should make sure that the employees understand how the training will help them do a better job and contribute to the company's goals.

2. Every bank branches must fulfill Filipino workers' legal rights with regard to the hiring process, working conditions, benefits, policymaking on labor within the company, activities, and relations with employers.

3. The bank should recognize gender equality to ensure equal opportunities and equal treatment for men and women and to combat any form of discrimination on the grounds of gender. They can do this by publicizing their efforts to promote gender equality whether it is on the company website, in newspaper editorials or advertisements. They can also let other companies and the local workforce know about their dedication to equality in the workplace. They must aim to become a role model for other businesses.
4. Every bank branches should conduct surveys of employees' work/life issues to understand workers' needs and design appropriate policies to meet them.
5. All bank branches must ensure that the needs of people with a disability, such as effective interaction, management and supervision, are recognized in the performance of business process to actively facilitate the employment of people with a disability in all suitable areas of employment.
6. Each branch should present a future timeline of goals for the company and the employees. They should provide concrete projects and goals to give employees a clear view of the company's health.
7. Payment of salaries and benefits from Pampanga branches should be given to employees immediately.
8. The bank should encourage employees with less work activity to consider volunteering time to help another co-worker or department. This can help those who are not having a slow day, and also provide an opportunity for an employee to acquire new skills, either strategically related to their own career advancement, or for fun.
9. The bank managers should set a clear direction when others are fearful and confused.
10. The expectations and requirements of the bank should be presented forcefully, while avoiding threats, blame and put-downs.

11. The bank should ensure mentoring subordinates through guidance, coaching and supporting their careers.

12. The bank can reduce fear by being clear and consistent about what behaviors and performance the organization will reward and punish.

13. This study should be replicated in three to five years to determine if the level of organizational commitment is related to the same demographic factors, to other demographic factors, or to none of the demographic factors. Also, companies in the Philippines should replicate this study to make managers aware of possible effects of CSR to their employees' job satisfaction and organizational commitment.

Acknowledgement

The researcher would like to express his deepest gratitude and appreciation to Don Honorio Ventura Technological State University, Bacolor, Pampanga.

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