

CORPORATE SOCIAL RESPONSIBILITY AND JOB PERFORMANCE IN MICROFINANCE BANK IN OGUN STATE

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Abstract

This study investigated the relationship between corporate social responsibility focusing on (work environment, employee wellbeing) and job performance among employees in selected microfinance banks in Ogun State, Nigeria in which purposive sampling was used. Using a quantitative research design, data were collected from 122 respondents through a structured questionnaire. Pearson correlation analysis was employed to test the relationships between the variables. The results revealed a strong positive and statistically significant relationship between work environment and job performance ($r = 0.703$, $p < 0.01$), indicating that employees who perceive their work environment as conducive tend to perform better. Similarly, a strong positive and statistically significant relationship was found between employee wellbeing and job performance ($r = 0.681$, $p < 0.01$), suggesting that higher levels of wellbeing are associated with improved job performance. The study concludes that creating a supportive work environment and implementing robust wellbeing programs can significantly enhance employee productivity in the microfinance sector. It recommends that management integrate workplace improvements and wellbeing initiatives into organizational policy to sustain high performance.

Keywords: *Corporate Social Responsibility, Work environment, employee wellbeing, job performance.*

Introduction

The importance of corporate social responsibility (CSR) for companies looking to build stakeholder trust and sustain growth has long been recognized. Yet, there is a recurring problem with the actual execution of CSR programs: businesses frequently find it difficult to match CSR guidelines with psychological aspects that influence employees and executives. Despite the fact that CSR initiatives improve job performance (JP), they frequently ignore leaders' and employees' mental health and wellbeing, which are critical to the success of the company (Kim et al., 2022). According to studies, stress, burnout, and moral quandaries that

business executives and staff encounter might impair the efficacy of corporate social responsibility initiatives and, in turn, employee performance (Etikan, 2023; Du et al., 2010). To maximize the impact of CSR programs, it is imperative to address these underlying psychological issues.

Over the past 20 years, researchers and practitioners have become increasingly interested in corporate social responsibility, or CSR. The ethical, social, environmental, and sustainability issues that businesses face have received special emphasis in recent studies. In order to maintain competitiveness and win over stakeholders, there is a global movement to embrace corporate social responsibility (CSR) as a business practice (Buerthey et al., 2020; J. S. P. Story & Castanheira, 2019). Similarly, CSR is critical to every company's performance and helps make the world a better place (Carvalho et al., 2010).

CSR programs are frequently regarded as a socially acceptable way to satisfy stakeholders' demands, including those of shareholders, clients, and staff. In addition to the increasing focus on consumers and shareholders, whose contributions are mostly linked to financial performance, it is critical to acknowledge human capital as an intangible resource that is vital to accomplishing business goals. In fact, companies struggle to maintain a skilled, productive workforce when they don't respond to workers' inquiries about the purpose of the work they do (Farrukh et al., 2020).

CSR in the banking industry encompasses more than just financial gain; it also includes dedication to environmental sustainability, employee welfare, community development, and moral service provision (Agyemang & Ansong, 2022). These initiatives are becoming more widely acknowledged as investments that can improve customer loyalty, staff engagement, and organizational reputation all of which may have an impact on job performance.

Because they give low-income people and small business owners access to lending facilities, savings alternatives, and financial literacy, microfinance banks (MFBs) in Nigeria are essential to the advancement of financial inclusion. MFBs are positioned in Ogun State as agents of socioeconomic reform in addition to being financial intermediaries. CSR activities include supporting education programs, sponsoring local projects, providing staff development plans, and implementing eco-friendly operations are especially pertinent because of their intimate ties to communities. Employee commitment and pride may increase as a result of these programs, potentially leading to better performance (Eneizan & Wahab, 2023).

In this context, job performance refers to how well individuals carry out their designated responsibilities, support team goals, and exhibit organizational citizenship behaviors. According to earlier research, CSR may have an impact on workers' job performance through mechanisms like higher job satisfaction, higher morale, and a clearer sense of purpose (Gharleghi et al., 2023). However, in the Nigerian context, particularly in Ogun State, where MFBs operate in a competitive yet socially sensitive setting, the relationship between CSR

and job performance in microfinance banks is still not well understood. Although many MFBs implement CSR policies in practice, it is uncertain how much of an impact these efforts have on workers' motivation and productivity. The microfinance industry has distinct dynamics because of its limited resources, community-focused goals, and closer employee-client connections, even if certain research conducted in larger commercial banks have found a positive correlation between CSR and staff productivity (Okoye & Adeniran, 2022). Knowing this relationship could help MFB managers create CSR initiatives that improve internal performance outcomes while simultaneously benefiting external stakeholders.

Statement of the Research Problem

The concept of corporate social responsibility, is becoming more widely acknowledged as a strategic instrument for boosting an organization's reputation, encouraging client loyalty, and boosting staff performance. Numerous commercial banks in Nigeria have implemented corporate social responsibility (CSR) initiatives, and research indicates that these initiatives have a favorable effect on worker productivity and motivation (Okoye & Adeniran, 2022). However, a different operational reality is presented by the microfinance banking industry, especially in Ogun State. These organizations frequently have tighter budgets, fewer employees, and stronger ties to the community, all of which can influence the character and efficacy of CSR programs.

Few empirical data on how CSR initiatives affect internal outcomes, such employee job performance in microfinance banks, despite the increased interest in CSR. There is a knowledge gap about the effects of CSR on employees, particularly in smaller financial institutions, as much previous research has concentrated on how it affects financial performance, customer happiness, or corporate reputation (Eneizan & Wahab, 2023). When such studies are conducted, they frequently focus on big commercial banks while ignoring the particular dynamics of microfinance operations. Although anecdotal evidence indicates that these efforts may not always result in increased staff productivity or service delivery, many microfinance banks in Ogun State actually participate in CSR initiatives, which range from employee welfare programs to financial literacy programs and community development projects.

The potential motivational effects of CSR programs may be limited if employees believe that they are externally focused and disregard their personal well-being and professional growth (Gharleghi et al., 2023). Furthermore, the anticipated improvement in performance is negligible if CSR initiatives are not clearly aligned with employees' values or job functions. The relationship between CSR and job performance in Ogun State's microfinance institutions requires empirical research.

Research Objectives

The study's main goal is to find out how corporate social responsibility affect the job performance of microfinance bank in Ogun state, specifically, the study is to:

- i. examine the relationship between work environment on job performance.
- ii. evaluate the relationship of employee wellbeing on job performance.

Literature Review

Concept of Corporate Social Responsibility

Many academics from a variety of disciplines, including organizational behavior and human resources management, are becoming interested in corporate social responsibility (CSR) (Thirumalesh Madanaguli et al. 2023; Velte, 2022). To understand the results of implementing corporate social responsibility (CSR) within an enterprise, a number of organizational theories have been developed; however, while these theories have highlighted a variety of consequences, they have not addressed the full context. Additionally, a number of CSR-related concepts have been created and presented, although scholars continue to disagree on how to define it. This work supports Carroll's (2021) assertion that corporate social responsibility (CSR) can change depending on the situation. All parties involved must be taken into account while measuring and analyzing this variable from a variety of angles.

It follows Shin et al. 2016) definitions of CSR, claiming that it is the organization's accountability to accept the expectations and rights of all stakeholders in the business process system. Furthermore, Trivellas et al. (2021) emphasizes that incorporating CSR in the organization helps it to include sustainable, legal, and ethical direction to fulfill its aim and mission. This component of organizational strategy is crucial for both individual performance and well-being as well as the success of the organization as a whole. Therefore, using a conceptual framework based on Kim & Kim (2021) and Bizri et al. (2021), this study investigates the effect of CSR on employee performance.

Work Environment

The surroundings in which an individual performs their obligations at work are referred to as the "work environment." It can take the shape of physical elements like office supplies like computers, the lighting in the workspace, and the temperature. It may also be interpreted as organizational work processes and procedures. Social contacts with peers, bosses, and subordinates at work can also be considered a part of the work environment. It is the environment of the workplace, which includes the inside and exterior, tables, and cubicles (Razaul, 2014).

According to Adamovic et al. (2023), employees' job self-efficacy is likely to increase when they perceive a substantially varied work environment that actively nurtures and sustains a heterogeneous workforce. This improvement results from a decreased anxiety over differences in gender, race, methods of doing things, beliefs, or values. According to earlier

study, employees' impressions of a happy work environment are influenced by organizational actions explicitly designed to create a diverse workforce (Madera et al., 2013). Their confidence in carrying out work activities is subsequently facilitated by this good setting.

Employee Wellbeing

Well-being, in the words of Chia & Kern (2021), is "the way people feel and function in their lives." Stated differently, well-being is a psychological state of contentment, fulfillment, and happiness that is accompanied with intentionality and a feeling of direction. Numerous elements, including the individual's circumstances, accomplishments, and scenario, contribute to this psychological state and can have a positive impact on both the individual and their environment (Luna-Arocas & Danvila-del-Valle, 2021). In fact, they have better relationships, health, and social interactions (Chia & Kern, 2021). Accordingly, Dall'Ora et al. (2016) summarized that thankfulness, mental wealth, emotional stability, and physical health are all components of well-being. When someone develops this condition of being, they frequently perform better and stand out. People who feel well are therefore more likely to perform better and be more productive, which promotes personal development. For workers, this is a crucial component of the success of their company.

Job Performance

Job performance is the extent to which a company is achieving its goals and objectives. In recent years, organizational success has also been defined by the level of effectiveness, efficiency, and synergy of corporate strategies (Tourani & Khatibi, 2020). It measures how well and efficiently a business uses its resources to deliver its goods and services and satisfy stakeholder expectations. Effective organizational performance depends on knowing the organization's goals and objectives and being able to monitor its progress. It also requires a focus on continuous improvement and the adaptability to change as needed in order to achieve greater results. An organization's performance can be influenced by a number of factors, including the efficiency of its systems and procedures, the quality of its leadership, the competencies and skills of its workforce, the use of technology and innovation, and the level of collaboration and communication within the company. According to Bolland and Lopes (2018), job performance is a sign of success. Achieving success in an organization involves three key components: economic efficiency (achieving organizational goals with minimal resources), customer satisfaction (investing time in resolving customer issues and concerns, exceeding their expectations, and encouraging continued patronage), and employee satisfaction (meeting the needs and expectations of organizational members). Organizational performance is impacted by these factors, which encompass both the financial and non-financial aspects of a business. The division of job performance has undergone a different process. Initially, it only paid attention to results, or task performance. Later, it also paid attention to processes, or contextual performance, and learning performance, which is somewhat controversial. The evolution of the dimensionality of job performance is inevitable

since the meaning and extension of job performance vary depending on the time period and organizational setting (Zhao, 2012).

Theoretical Review

Social Identity Theory

An essential theoretical foundation for understanding how CSR affects employee satisfaction is provided by social identity theory. According to this theory, people often define themselves by classifying themselves as belonging to particular social groups, and they get a sense of belonging and self-worth from this affiliation. In an organizational setting, employees' self-concept incorporates the company's accomplishments and image when they identify with it. As a crucial expression of the company's image and values, CSR initiatives have a big impact on how much an employee identifies with the company. Employee job satisfaction might increase when CSR performance improves corporate identification. For instance, employees may feel happy to be part of a responsible firm when it actively participates in environmental preservation or community service (CSR) initiatives.

In addition to raising employees' self-esteem, this sense of identity can also increase their engagement and job satisfaction. Higher job satisfaction, greater organizational commitment, and a lower intention to leave are all correlated with strong organizational identification (Farooq et al., 2014). However, depending on the nature of CSR initiatives and individual employee characteristics, the effect of CSR on employee identification may differ. Compared to external CSR initiatives like charitable donations, internal CSR initiatives like bettering employee benefits could have a more immediate effect on employee identification. Additionally, the influence of CSR on employees' identification is also moderated by their personal values and awareness of social responsibility.

Empirical Review

Three CSR variables (social donation, employees, development, and community giving) and one performance variable (Tobin's Q) were used by Egberi (2025) to examine the impact of CSR on the performance of consumer products companies in Nigeria. 201 employees of consumer goods companies were given questionnaires, the major data collection tool, as part of a descriptive survey research design. Descriptive and inferential statistical tools were used to examine the data, and the study came to the conclusion that there was no significant correlation between Tobin's Q and CSR activities related to employee development, community gifts, and social donations. Based on the results, the study suggests that Nigerian companies' regulatory frameworks should be improved in order to measure the quality of their CSR initiatives and boost their market share or overall worth. In order to further improve performance, corporate social responsibility initiatives and frameworks must be made mandatory for businesses rather than optional. In general, management of consumer goods

firms in Nigeria should take a more proactive approach to providing more CSR activities in the areas of employee development, community gifting, and social donations; this could raise the Tobin's Q of consumer goods companies.

Vuong et al. (2020) examined if company reputation matters and how it affects job performance in relation to perceptions of corporate social responsibility. This study aims to investigate the mediating effect of job attitudes in the link between job performance and corporate social responsibility (CSR). Additionally, the moderating influence of the organization's reputation is taken into account. A study model has been created based on the theories of social trade, social identity, signaling, and stakeholders. To give empirical proof, data was gathered from 636 employees of SMEs in Vietnam. The findings of the study demonstrated that job attitudes acted as a partial mediating factor in the favorable association between corporate social responsibility and increased job performance. Lastly, the study made several managerial recommendations to assist leaders in creating suitable policies to enhance workers' job performance.

Filipa and Joana (2019) Over the past few years, the benefits of corporate social responsibility (CSR) activities have been acknowledged. Positive findings have been found in recent studies that examine how CSR initiatives affect employee behavior. We examined the association between employee performance (as judged by supervisors) and perceived CSR practices (internal and external), as well as two mechanisms that account for this relationship, using a sample of 190 supervisor-subordinate dyads. In particular, we investigated whether affective commitment and job satisfaction among employees acted as mediators in this relationship. The findings show that performance and perceptions of external CSR are directly correlated, with job satisfaction acting as a partial mediating factor in this relationship. Additionally, there is full mediation evidence for the relationship between perceptions of internal CSR and improved performance through job satisfaction. However, despite the fact that affective commitment was linked to both internal and external CSR, affective commitment did not mediate the association between CSR and performance. The paper concludes with the study's shortcomings and practical implications.

A conceptual framework was proposed by El Ghrasli et al. (2024) to examine the relationship between job performance and corporate social responsibility, with a focus on the mediating function of employee engagement. Researchers and practitioners alike are becoming more interested in corporate social responsibility, or CSR. Our strategy is within the purview of micro-CSR and aims to draw attention to the advantages that CSR offers to people. Few research have looked at CSR's effect on individual employee performance, despite the fact that numerous studies have highlighted its beneficial effects on involvement, satisfaction, engagement, and organizational pride. The majority of firms are still unaware of how CSR may improve individual performance and employee engagement. Our investigation will concentrate on a comparatively unknown area of study. While taking into account the

mediating function of employee engagement in this relationship, its goal is to gain a deeper understanding of the causal relationship between CSR and employee performance. This study ends by developing a conceptual framework that connects these three factors, drawing on the body of current literature.

According to Maminiaina et al. (2024), corporate social responsibility has grown in importance as a means of guaranteeing business performance and sustainability, with particular implications in developing countries. Using employee well-being as a mediating variable, this study calculated the impact of corporate social responsibility (CSR) on workers' performance. 296 employees of six banks in Madagascar participated in surveys that provided the quantitative data used in this empirical investigation. Convenience sampling methods are used in this study, and structural equation modeling (SEM) was used to test the suggested conceptual framework. The results demonstrate that employee performance is greatly impacted by corporate social responsibility initiatives. Additionally, this study discovered that worker performance is influenced by worker well-being. Finally, the relationship between employee performance and corporate social responsibility initiatives was found to be considerably mediated by the well-being of employees. These findings give CSR managers theoretical and practical benchmarks to boost social engagement and activities in businesses while improving performance and well-being. Additionally, this study is one of the few that examines how CSR initiatives affect people individually. As a result, banks ought to actively engage in CSR initiatives and maximize human capital and staff productivity.

Methodology

The research design used in this study is a descriptive survey. The target group comprises employees of five registered microfinance institutions in Ogun State: Covenant University Microfinance Bank Limited, Eruwon Microfinance Bank Limited, Riverside Microfinance Bank Limited, Sapida Microfinance Bank Limited, and Boromu Microfinance Bank Limited. These consist of operational, administrative, and management personnel. Five microfinance banks were chosen to make up the sample size. The method used was purposive sampling. The study uses primary data that was gathered by distributing structured questionnaires.

Closed-ended questions on a 5-point Likert scale, from "Strongly Disagree" (1) to "Strongly Agree" (5), will make up the structured questionnaire. There were three parts to the instrument: Section A: Respondents' demographic data. Section B: Measures of the aspects of corporate social responsibility items assessing job performance indicators (task performance, timeliness, efficiency, teamwork, and goal achievement) are included in Section C. Three experts in business administration and human resource management reviewed the questionnaire to guarantee its content validity. The Cronbach's Alpha technique was used to examine the questionnaire's reliability on a pilot sample of 2 microfinance bank employees who were not part of the main study sample. The Statistical Package for the Social Sciences (SPSS) was used to evaluate the data. The Statistical Package for the Social Sciences

(SPSS) was used to examine the data. Descriptive statistics and Pearson correlation analysis was used in the investigation to ascertain how strongly CSR dimensions relate to job performance. A significance level of 0.05 was applied when testing hypotheses.

Results and Discussion

The data analysis of 122 respondents who were selected from among the employees of Ogun State's microfinance institutions is presented in this part. For the two primary models the impact of the work environment on job performance and the impact of employee well-being on job performance it discusses descriptive statistics, Pearson correlation, and hypothesis testing.

Test of hypothesis

HO₁: There is no significant relationship between work environment and job performance.

Table 1; Correlations between work environment and job performance.

		Work Environment	Job Performance.
Work Environment	Pearson Correlation	1	-0.703**
	Sig. (2-tailed)		.000
	N	122	122
Job Performance.	Pearson Correlation	-0.703**	1
	Sig. (2-tailed)	.000	
	N	122	122

Correlation is significant at the 0.01 level (2-tailed).

Table 1, the Pearson Correlation was employed to assess the association between work environment and job performance. The result demonstrated a substantial positive connection ($r = 0.703$, $p < 0.01$), indicating that higher levels of a favorable work environment were connected with higher levels of job performance among employees in the selected microfinance banks. The work environment appears to be a substantial predictor of better job performance, since this link was determined to be statistically significant at the 1% level.

HO₁: There is no significant relationship between Employee Wellbeing and job performance.

Table 2; Correlations between Employee Wellbeing and job performance.

		Employee Wellbeing	Job Performance.
Employee Wellbeing	Pearson Correlation	1	-0.681**
	Sig. (2-tailed)		.000

N	122	122
Pearson Correlation	-0.681**	1
Job Performance. Sig. (2-tailed)	.000	
N	122	122

Correlation is significant at the 0.01 level (2-tailed).

The Pearson Correlation was utilized to assess the connection between job performance and employee well-being, as shown in Table 2. The findings demonstrated a substantial positive association ($r = 0.681$, $p < 0.01$), suggesting that among employees in the chosen microfinance banks, higher job performance levels were linked to higher levels of employee wellbeing. At the 1% level, this association was shown to be statistically significant, indicating that better job performance is significantly predicted by employee wellbeing.

Discussion of Findings

According to the study's findings, job performance and work environment are strongly positively and statistically significantly correlated ($r = 0.703$, $p < 0.01$). This suggests that workers are more likely to achieve at greater levels when they work in a more accommodating, encouraging, and organized workplace. This result is consistent with research by Akinwale and George (2020), who discovered that in Nigerian banking institutions, a supportive work atmosphere greatly increases staff productivity and efficiency. In a similar vein, Nguyen et al. (2021) highlighted how corporate culture, interpersonal relationships, and physical comfort all work together to improve employees' ability to reach performance goals.

Additionally, the study discovered a high positive correlation ($r = 0.681$, $p < 0.01$) between job performance and employee wellbeing suggesting that workers who report feeling more content typically perform better. This backs up Idowu and Falola's (2019) finding that work-life balance, stress management, and mental health assistance are examples of wellbeing programs that have a direct impact on output quality and efficiency in service-based firms. Similar findings were made by Kowalski and Loretto (2022), who found that companies that make investments in employee well-being see improvements in motivation, organizational citizenship behavior, and absenteeism all of which lead to improved performance.

Additionally, there is a favorable correlation between work environment and employee wellbeing ($r = 0.648$, $p < 0.01$), which implies that increasing workplace conditions can benefit employees' mental and physical health as well as their job performance. Alqarni et al. (2023), who noted that work settings with sufficient resources, autonomy, and supportive leadership promote both employee satisfaction and good production, lend credence to this finding. All things considered, the findings support an expanding corpus o research that

demonstrates that positive work environments and robust employee wellness initiatives are important indicators of job performance in a variety of industries (Akinwale & George, 2020; Nguyen et al., 2021; Kowalski & Loretto, 2022).

Conclusion

This study looked at the connection between job performance, work environment, and employee wellbeing among workers at a few Ogun State microfinance banks. The findings showed that job performance is strongly, favorably, and statistically significantly correlated with both the work environment and employee wellbeing. This implies that improving employee wellbeing and fostering a positive work environment are essential tactics for raising productivity in the microfinance banking industry. The results highlight how crucial it is for organizations to fund employee wellness initiatives, supportive management techniques, and workplace amenities.

Recommendation

The findings of this study, recommends the following

1. Improve the Physical and Social Work Environment: Microfinance institutions ought to make investments in furnishing a cozy and well-appointed physical workstation, complete with modern technology, ergonomic furniture, sufficient lighting, and ventilation.
2. Establish Thorough Employee Wellbeing Programs: Management ought to provide top priority to wellness programs like stress management classes, flexible work schedules, mental health assistance, and health screenings. These programs can support workers in sustaining high levels of productivity and a positive work-life balance.
3. Strengthen Leadership Support: Managers and supervisors should receive training on how to exercise supportive leadership, which promotes candid communication, acknowledges staff members' accomplishments, and gives prompt feedback. Performance and job satisfaction may both improve as a result.
4. Frequent Evaluation of Workplace Conditions: Companies should poll employees on a regular basis to find out how they feel about their workplace and general well-being. This will make it possible to take prompt action and keep improving working conditions.

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