The Relationship between Internal Corporate Social Responsibility and Organizational Commitment within the Banking Sector in Jordan

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Abstract—This study attempts to investigate the relationship between internal CSR practices and organizational commitment based on the social exchange theory (SET). Specifically, we examine the impact of five dimensions of internal CSR practices on organizational commitment: health and safety, human rights, training and education, work life balance and workplace diversity. The proposed model was tested on a sample of 336 frontline employees within the banking sector in Jordan. Results showed that all internal CSR dimensions are significantly and positively related to affective and normative commitment. In addition, the findings of this study indicate that all internal CSR dimensions did not have a significant relationship with continuance commitment. Limitations of the study, directions for future research, and implications of the findings are discussed.

Keywords—Internal CSR, organizational commitment, Jordan, banking sector.

I. INTRODUCTION

THE banking sector is very worthy for study as it is now an important sector playing a key role in improving the societies through the price and value financial assets, monitoring borrowers, managing financial risks and organizing the payment system [1]. The banking sector seems to be the most sensitive to the impact of CSR. This is because an outstanding feature of the banking industry is that it is subject to a more diverse and complex stakeholders than the most other sectors of the economy [2]. Banking needs to be socially responsible to build their reputation, which effects on attract high-quality employees [2]. Previous studies have shown that employees prefer and want to work for corporations that are regarded as ethical and responsible [3]; [4]. A study with a national cross-section of 1,040 adults conducted by Cone Inc [5], show that 80% of the respondents would be likely to refuse to work for a company if they were to find out about unethical corporate practice. In addition, an employee will be proud to identify himself in organisation that has favorable reputation [6].

There is very little empirical studies thus far which have been conducted to examine the impact of CSR on employees and their particular work attitudes [7]; [8]; [9]; [10]; [6]. [11] mentioned that previous studies that examined the impact of CSR activities on stakeholders' attitudes and behaviors toward an organisation, though it remains poorly developed. Without understanding the impact of CSR on employee's attitude and behavior, we make faulty conclusions regarding the utility or impact of CSR. These arguments are supported by [12] statement that CSR activities may help to establish a bond between the organisation and its employees.

Furthermore, studies conducted by previous researchers have emphasized on the external CSR aspects leading to the evidence that community and environment based CSR activities are often well developed in private sectors [13]. [14] and [15] stated that most of the empirical studies tend to focus only on limited aspects of CSR such as cause-related issues or philanthropy. Therefore, less attention has been paid to internal CSR aspects as noted by [16] "the focus of attention among scholars on the area of CSR is largely the social impact of social enterprises on the communities they serve, plus external stakeholder responsibilities: there is less emphasis on internal social responsibility". Our aim in the current study is twofold. First, investigate the extent of adoption of internal CSR practices within the banking sector in Jordan. Second consistent with prior research, we argue that perceived internal CSR practices positively influence employ's organisational commitment.

II. CORPORATE SOCIAL RESPONSIBILITY (CSR)

The importance of corporate social responsibility (CSR) has become an important issue for banks to address, ahead of corporate scandals in the beginning of this century (e.g., Bank of Credit and Commerce International (BCCI), Clearstream Banking S.A.), which have had resulted in a slide in the level of trust that they used to enjoy. Henceforth, banks have begun to realize that a successful business is not only concerned with

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the economic aspects of organizational activity (e.g. profitability and growth) but also in the ''actions that appear to further some social good, beyond the interests of the firm and that which is required by law'' ([17].

CSR has internal and external practices. Internal CSR practices refer to CSR practices which are directly related with the physical and psychological working environment of employees [7]. It is expressed in concern for the health and well-being of employees, their training and participation in the business, equality of opportunities, work-family relationship ([18], while external CSR refers to corporate socially responsible for local community, business partners and suppliers, customers, public authorities and NGOs representing local communities, and the environment such as philanthropy, volunteerism and environmental protection [19].

A. External CSR

Early studies and traditional corporate practice categorized CSR efforts as discretionary activates [20]. Currently companies have started putting their concern in issues that are beyond discretionary activates such as philanthropy, volunteerism and protection of the environment.

A.1 Corporate Philanthropy

With the advent of CSR, corporate philanthropy is gaining much recognition and is often included within the aims and objectives of corporations. Corporate philanthropy is synonymous with the monetary and non-monetary contributions, corporate sponsorship of community and nonprofits events, and donation of material or services in kind. [20] designed a conceptual hierarchy of corporate social responsibilities in her studies. She has affirmed that since firms are basically economic institutions where most of the important corporate social responsibilities are economically driven, it is imperative for managers to seek a reasonable return for owners. Apart from legal responsibilities and ethical responsibilities, the last in the hierarchy are philanthropic responsibilities [21]. [21] states that, "philanthropic responsibilities encompasses those actions that are in response to society's expectation that businesses be good corporate citizens". Corporate philanthropy may occur in many forms, for example direct contributions to non-profit institutions, development of partnership with selected non-profit institutions or non-governmental entities strategic to their business and social goals, cause-related marketing, employee matching gift programs, scholarship programs, contribution of employee management or technical expertise, and the provision of in-kind services [22].

In reality, companies may be involved in corporate philanthropy for their own reasons. For instance some firms which practice corporate philanthropy are of the opinion that philanthropy can benefit top managers themselves by enhancing their reputations within their social circles or furthering their political and career agendas [23]; [24]. Consequently, [4] concludes that giving programs can be planned to improve brand-name recognition, activate productivity of critical employees, enhance corporate reputation among investors, moderate regulatory scrutiny, and ensure community cooperation. In addition, [25] discovered that corporate involvement with philanthropic actions led to a positive image and an improved reputation for the corporations concerned. It was also proven that such positive social image and reputation lead to enhanced morale among employees and greater loyalty among suppliers and customers; and they may also influence regulators and government officials in ways that benefit corporations financially [26]. In short, corporate philanthropy is definitely a catalyst for positive development for both the company and the community concerned.

A.2 Corporate Volunteerism

The contribution of human resources, time and skills to benefit the community and non-profit organizations or events is known as corporate volunteerism. Corporate volunteerism may involve the corporations directly volunteering to participate in community initiatives or even where the employees themselves volunteer out of their own accord. Based on the fact that corporate volunteerism is capable of offering many benefits, many companies today have established programs to encourage employees to volunteer in the communities in which they operate. The objectives are to build goodwill for the company in the community, provide employee training and skill-building experience, and strengthen employee recruitment, morale, and loyalty [27]. Companies may encourage their employees to get involved in voluntary work by providing a range of incentives for volunteering including paid time off company wide volunteer days or weeks, recognition programs, and matching contributions to non-profit organizations where volunteers contribute. The effects of volunteerism are positive and can lead to higher employee morale, which in turn leads to higher productivity. In addition, "giving back" to the local community might make it easier to attract desirable employees. Companies strive to become good corporate citizens and encourage employee volunteerism because it makes good business sense and shows current and would-be employees the value of the organization [28].

A.3 Environmental Protection

The current situation of the environment is room for concern. More and more people are pushing for efforts to protect the environment. The same concern is gradually being realized at the organizational level. Here, environmental protection is a practice of protecting the environment on an organizational level, for the benefit of the natural environment and (or) humans [29]. Society today is increasingly aware of companies' CSR performance. Therefore, environment protection becomes one of the core elements of CSR where within the pyramid of corporate social performance [21] environment protection can be placed within the layer of legal

responsibilities. Legal responsibility is required of business by society to obey all laws, adhere to all regulations, environmental and consumer laws, and laws protecting employees [30].

Today stakeholders' pressure plays an important role in influencing corporate preference and motivating corporate decision makers to pay more attention to environmental issues. These issues are related to environment protection such as enhanced regulatory compliance to reduce the corporations' negative environmental impacts of hazardous emissions in the communities where they are located, adoption of pollution prevention and clean manufacturing practices to prevent pollution from occurring, redesign of products and process to achieve more beneficial environmental impacts for customers and communities materials reduction, and recycling and re-use; and resource conservation [31]. Previous studies revealed that environment protection led to many favorable outcomes such as enhanced organisation reputation, reduced costs, managed risks associated with environmental problems, and improved financial performance [32].

B. Internal CSR

CSR has certainly brought about many improvements to the business world, especially in various practices related to the environment and also issues pertaining to discrimination and abuse in the work place. Basically the reason for CSR in gaining much importance is due to the fact that it is related to the well-being of all stakeholders in the organization since it has gained a foothold within the company itself, specifically in the area of human resources [33]. In addition, it involves social responsibility practices for employees especially in the area of their safety, health and well-being, training and participation in the business, equality of opportunities and work-family relationship [18]. In terms of work documentation, [34] prioritizes the creation of jobs, as well as wages and other compensation paid for work performed as an organization's most important economic and social impacts. In the real-life world of the organisation, the focus with regard to CSR had always been closely linked to external CSR. This is proved by a review of past literature reviews which revealed that most researches have focused on external CSR aspects (e.g. community involvement and environment protection) resulting in less attention being focused on internal CSR [16]. Therefore, it is not surprising that the concept of internal CSR is rather vague among researchers.

In Europe, [19] had issued a Green Paper on promoting a European framework for CSR. The Green Paper endeavored to encourage companies to adopt the "triple bottom-line" approach and pay attention to social and environmental issues in addition to economic goals. It also highlights the materializations of CSR in the form of responsible and non-discriminatory practices as well as the transparency of information in a company with life-long training for the employees.

Incidentally, [34] has decided to launch the development of an International Standard named ISO 2600. This standard on social responsibility aims to provide a practical guidance related to fulfilling social responsibility (SR), identifying and engaging with stakeholders, and enhancing the credibility of reports and statements on social responsibility for the benefit of all organizations. In the context of internal CSR, ISO 26000 provides a useful guideline for companies to respect and recognize human rights, employment and employment relationships, conditions of work and social protection, social dialogue, health and safety at work as well as human development.

Similarly in Malaysia, [35] produced a CSR Framework for companies listed on the exchange. However, this framework is voluntary and has its focus on four dimensions of CSR, namely marketplace, workplace, environment and community. That is, it acts as a guideline to enable companies to better understand and implement CSR into their businesses, and also to encourage them to publish CSR reports on a voluntary basis. Hence, to encourage the understanding and participation of companies into internal CSR, Bursa Malaysia has selected eight key dimensions: employee involvement, workplace diversity, gender issues, human capital development, quality of life, labor rights, human rights, health and safety.

On a wider range, [36] initiated the Sustainability Indexes (DJSIs) to create global indexes to trace the financial performance of the leading companies with an emphasis on sustainability in economic, social, and environmental capacities. The DJSIs concentrate on long-term corporate performance and positive risk/returns since these are the barometer on the sustainability of corporations in general. With regard to internal CSR, DJSIs focus on corporate governance, risk and crisis management, codes of conduct/compliance/corruption and bribery, human capital development, and also talent attraction in addition to retention.

Another monitoring body, [37] has introduced the Social Accountability 8000 (SA8000) in 1999. Incidentally, SA8000 has its roots on the principles of international human rights norms as described in International Labor Organisation conventions, the United Nations Convention on the Rights of the Child and the Universal Declaration of Human Rights. It functions by measuring the performance of companies in eight key areas: child labor, forced labor, health and safety, free association and collective bargaining, discrimination, disciplinary practices, working hours and compensation.

[38] has released sustainability reporting guidelines (GRI) in 2000. These frameworks established the principles and indicators for organizations to measure and report their economic, environmental, and social performance. In accordance with internal CSR, GRI located six indicators for organizations, such as employment, labor/management relations, occupational health and safety, diversity and equal opportunity apart from training and education.

In Europe, the call for the implementation of CSR has also received equal attention. Here, [39] launched a call on Mainstreaming Corporate CSR to encourage SMEs to enlist CSR as a means to enhance their competitiveness. Among the projects funded by this program is 'CSR and competitiveness

European SMEs good practice'. The focus of this program is to analyses the vital linkage between the competitiveness of small and medium-sized enterprises (SMEs) and their CSR activities. It was found that European SMEs' good practice underscores on nine components related to internal CSR namely; working conditions (e.g. health and safety at work) and job satisfaction, work/life balance, equal opportunities and diversity and training and staff development (e.g. career planning), communication/information of employees and participation in company decisions and responsible and fair remuneration or financial support for employees.

The growing importance of internal CSR is also evident in many academic researches [18]; [40]; [41]; [42]; [43]; [44] where many related studies have been made in the interest of the business concern. [18] defines internal corporate responsibility as socially and environmentally responsible behavior. The main concern of CSR involves the health and well-being of workers, their training and participation in the business, equality of opportunities, work-family relationship, and some corporate governance practices (independent audits, CSR in suppliers, internal control of corruption practices).

Another CSR researcher, [40] conducted an extensive research to investigate 20 elements of CSR among 450 large listed companies operating in Europe, North America and Asia. The 20 selected elements were chosen with regard for international conventions, codes of conduct and industry best practice. This study has discovered that the internal aspects of CSR are well-developed in European companies and to a lesser extent, for those companies in North America. In his findings, [40] maintains that a clear set of internal CSR includes non-discrimination, equal opportunities, and fair wages, vocational education, association, and human rights.

A group of researchers, [41] investigated the relationship between commitment and employee perceptions of CSR within a model which draws on social identity theory on organisation commitment. They adopted two dimensions (procedural justice and the employee training) as internal CSR.

As for [42] a research was carried out on a set of SMEs from different industrial fields which were operating in the Italian territory within the region of Emilia Romagnna. The study aimed to contribute to a clear understanding of the present social commitment of SMEs and simultaneously analyze the characteristics of CSR. Other than that, the study also strives to develop and implement the instruments into the SME specific demands in the creation of social value. Finally they created a "grid of value", an instrument which is able to test stakeholders' expectations toward the CSR activities in the SMEs. They also found that the employee expectation toward CSR activities are inclusive of health and safety at work, development of workers' skills, well being and satisfaction of worker and quality of work, and social equity.

[43] added to the literature on CSR by recommending a new integrated model of ethical business which included an ethical scorecard performance measurement technology based on international ethical investment criteria and case studies of businesses rated highly by ethical investors. The advantage of this model and scoring system is that it serves as a basis for international benchmarking of ethical business to assist investors, managers and researchers. In this study, he (2000) identified ten keys ethical business practices related to the six main stakeholder groups: community; environment; employees; customers; suppliers, and shareholders. With regard to employees, the ethical business practices pertain to fair remuneration, effective communication, learning and development opportunities, fulfilling work, a healthy and safe work environment, equal employment opportunities, job security, competent leadership, community spirit, and social mission integration.

[44] made a study with regard to CSR which involved a total of 4,000 employers' federation in Cyprus. The main aim of this study was to explore to what extent Cypriot businesses have realized the opportunity of using CSR to build a strong reputation. In the business world, this practice has been "embraced" and adopted by many successful and profitable corporations globally. The study also seeks to find out if the companies in Cyprus have ignored their social responsibilities at their own peril. This study addressed two issues, involving philanthropic measures and the stewardship CSR projects. The study also covered social responsibility towards all related parties, either directly or indirectly, such as customers and society at large, employees, suppliers, investors, and the environment. They argue that the criteria of CSR for employees include: 1) to provides a work environment which is staff and family friendly 2) to engage in responsible human resource management 3) to provide an equitable reward and wage system for employees 4) to engage in open and flexible communication with employees 5) to invest in Training and Education 6) to encourage freedom of speech and allow employees the rights to speak up and report their concerns at work 7) to provide child care support/paternity/maternity leave. In addition, legally the criteria must also be able: 8) to engage in employment diversity by hiring and promoting women, ethnic minorities and the physically handicapped, and 9) promote dignified and fair treatment of all employees.

[45] conducted a research on small-to-medium enterprises (SMEs) in UK. The study set out to investigate how the CSR agenda has been implemented using ISO 9001:2000 as a platform for SMEs. In their findings with regard to internal CSR, they observed that the SMEs dimension encompassed human capital management, health and safety standards, quality of management, adoption to change and innovation, managing environmental impacts, natural resources and managing finances.

To investigate actual CSR practices related to five different stakeholder groups, [11] develop an instrument to measure those CSR practices, and apply it to a survey of 401 U.S. They selected seven items as indicators for CSR practices related to employees. They are support for employees who wish to pursue further education, procedures that help to insure the health and safety of employees, fair and respectful treatment of employees regardless of gender or ethnic background, help for employees to balance their private and professional lives, incorporate the interests of employees in business decisions,

provide employees with salaries that commensurate with their work and fairly reward them for excellent work.

[46] investigated how business ethics and social responsibility can be included in the general self-audit/self-assessment approaches companies are using against one of the models of excellence. From the outcome of the research, they developed an instrument for CSR audit. This instrument comprises a wide range of social responsibility aspects where each aspect can be evaluated based on the level of structure in the available policy. In their study, they also incorporated the following aspects into the internal CSR practices: ethic awareness, working conditions, minorities/diversity, organizational structure and management style, industrial relations, education and training, and physical environment.

To measure CSR in terms of the expectations of various stakeholders, [7] conducted a research and came out with a new scale. His study involved 269 business professionals working in different profit-oriented organizations and sectors in Turkey. The finding recommended a new scale to measure CSR using social and non-social stakeholders' component. [7] proposes eight items for employees in CSR namely; quality of employees' lives, safety and health, work and life balance, equal opportunities; fair managerial decisions related to the employees, employees' needs and wants, company policies that encourage the employees to develop their skills and careers, company support for employees who want to acquire further education.

[31] studied the environmental reports of different multinationals (MNCs) where they divided the CSR activities into external and internal practices. The internal practices took into account improved regulatory conformity to reduce the corporations' negative environmental impacts of hazardous emanations in the communities in which they are located; adoption of pollution prevention and clean manufacturing practices that prevent pollution before it occurs; redesign of products and process to achieve more advantageous environmental impacts for customers and communities materials reduction; recycling and re-use; and resource preservation.

[47] conducted a research to pinpoint the most common employee-focused policies and practices by analyzing the annual reports of 205 largest companies in Finland. The study found that the most common employee-focused policies and practices embedded in the annual reports of these companies are training and staff development, pay and benefits, participation and staff involvement, values and principles, employee health and well-being, measurement of policies, employment policy, security in employment, equal opportunities (diversity) and work-life balance.

[48] developed a questionnaire to measure six CSR practices namely; community responsibilities, environmental responsibilities, employee responsibilities, investor responsibilities, customer responsibilities, and supplier responsibilities. Concerning on employee responsibilities [48] focusing on treat all employees fairly and respectfully, regardless of gender or ethnic background, provide all employees with salaries that properly and fairly reward them

for their work, support all employees who want to pursue further education, help all employees coordinate their private and professional lives and Incorporate the interests of all employees into business decisions.

The present study adopted [7] definition of internal CSR. [7] defined internal CSR as CSR activities which are directly related with the physical and psychological working environment of employees. Therefore, this study focuses only on five dimensions of internal CSR, specifically health and safety, human rights, training and education, work life balance and workplace diversity. The selection of these dimensions was based on many reasons. Firstly, previous academic researches and Business and Civil Society norms omitted a specific number of internal CSR dimensions, for example, some used ten dimensions [43] while others employed different quantities such as nine dimensions [44], eight dimensions [7], six dimensions [45]; [40]; [46], four dimensions [42]; [18], and even two dimensions [41]. Based on the above discussions, this study selected these five dimensions based on the fact that these dimensions are the fundamental dimensions often used by previous studies.

Secondly, the analyses of all the internal CSR dimensions and their measurements in previous studies illustrated the occurrence of overlaps among some of the dimensions across the selected studies. Examples of overlaps are work life balance used in internal CSR studies in different concepts: wellbeing and satisfaction of worker and quality of work [42], fulfilling work [43], work-family relationship [18], helping employees to balance their private and professional lives [11] and quality of life [35]. These overlaps, which occur between independent variables are repetitive and may create some problems during the data analysis (factor analysis and multiple regression analysis). More specifically, overlaps between the independent variables may lead to high correlation (and multicollinearity) between them, which will further exacerbate the problem of shared variance among independent variables. According to [49] such problems may have a serious effect on the results of the multivariate analysis such as negative standardized coefficient and non significance of certain variables.

Thirdly, a study of more than 12 CSR annual reports from an array of banks [50]; [51]; [52]; [53]; [54]; [55]; [56]; [57]; [58]; [59]; [60]; [61] revealed that these five dimensions are the most commonly disclosed in the CSR annual reports from these banks.

Fourthly, even though there are a few studies which were conducted in Jordan concerning CSR [62]; [63]; [64]; [65], the studies merely focused on social responsibility disclosure practices in the annual reports in Jordan. The five dimensions of internal CSR selected for perusal in this study have been utilized by these authors as indicators for CSR practices involving employees. Therefore, these five dimensions are probably the most suitable for the Jordanian environment.

III. THE LINKAGE BETWEEN CSR AND ORGANIZATIONAL COMMITMENT

According to [66], corporate citizenship (CC) emerged as alternative concept to CSR. [14] pointed out that; CC is regarded as a broader, more encompassing notion, including within it the concepts of CSR. Corporate citizenship can be defined as the extent to which businesses assume the economic, legal, ethical, and discretionary responsibilities imposed on them by their stakeholders [14]. Therefore, corporate citizenship is treated in this study as virtually synonymous to the CSR.

[67] conducted a research to examine the link between CSR activities and three measures of organizational performance: financial performance, employee commitment, and corporate reputation in emerging economies, United Arab Emirates. The results show that CSR has a positive relationship with employee commitment.

[68] conducted a research on corporate citizenship at the individual level of analysis. They aimed to investigate the relationship between perceptions of corporate citizenship and three will establish components of OC on a sample of 249 employees. The study found that the perceptions of corporate citizenship explain 35%, 18% and 5% of unique variance of, respectively, the affective, normative and continuance commitment. The best predictors are the perceptions of the responsibilities toward employees and of the legal/ethical and discretionary responsibilities. The perceptions of economic responsibilities do not predict any dimension of commitment. Commitment of the continuance type increases when employees perceive that the organization is legally/ethically responsible, but neglects the responsibilities toward them

[8] conducted a research to examine the relationship between the perception of CSR, job satisfaction, personality, and organizational commitment. The results indicate that CSR contributes to increase job satisfaction and organizational commitment of employees.

[48] study on the antecedents and consequences of corporate citizenship in two independent samples examines whether components of an organization's culture affect the level of commitment to corporate citizenship and whether corporate citizenship is conducive to business benefits. It was found that market-oriented cultures as well as humanistic cultures lead to proactive corporate citizenship. They also found a parallel relationship where the employee commitment to the organization increases in tandem with the proactively of corporate citizenship.

[6] conducted a research to investigate the relationship between perceptions of corporate citizenship and organizational commitment. The results showed that employees who strongly believe in the importance of the social responsibility of businesses demonstrated a stronger organizational commitment and better relationship between corporate citizenship. The results also indicated that the ethical measure of corporate citizenship was a stronger predictor of organization commitment than the economic, legal, and

discretionary measures. In total, the results revealed that the discretionary measure was more strongly associated with organizational commitment among female employees.

In their research to understand why firms engage in CSR activities and disclosure, [69] used resource-based perspectives (RBP). The result revealed that firms engage in corporate social responsibility (CSR) because they believe it helps them to accumulate some kind of competitive advantage. The result illustrated that the external benefits of CSR are directly related to its effect on corporate reputation. They stated that firms with good social responsibility reputation may improve relations with external factors. Consequently, they may even attract better employees or increase current employee's motivation, morale, commitment and loyalty to the firm.

[70] studied the factors that may have an impact on employee motivation and commitment to CSR. The finding indicated that there are two types of factors that may have an impact on employee motivation and commitment to CSR. The first set of factors is the contextual factors: employee's attitudes and behaviors will be affected by organizational culture and climate, by whether CSR policies are expressed in terms of compliance or in terms of values, and by whether such policies are integrated into business processes or simply an 'add-on' that serves as window-dressing. The second set of factors is the perceptual factors. Motivation and commitment will be affected by the extent to which they can align personal identity and image with that of the organization, by their perceptions of justice and fairness both in general and in terms of how CSR performance is rewarded, and by their impressions concerning the attitude of top management to CSR issues and performance.

[71] conducted a case study on a large Canadian oil and gas Transportation Company to explore the effects of corporate social performance on employees. Specially, he examined the effects of companies' human resource management, image and reputation on employees. The result indicated that employees are affected by CSP along each of these dimensions where the most common outcomes comprised increased commitment, morale, job satisfaction, and self-esteem.

[72] conducted a study to investigate the relationship between employees' perceptions of corporate citizenship and affective, normative and continuance commitment. The study found that all dimensions regarding the perceptions of corporate citizenship correlate positively and significantly with affective and normative commitment. Perceptions of philanthropic responsibilities correlate positively and significantly with continuance commitment while schooling correlates positively and significantly with perceptions of legal/ethical responsibilities. Similarly, age correlates positively and significantly with perceptions of economic responsibilities, and with affective and normative commitment, but negatively with schooling.

[73] conducted a cross-national study to investigate the antecedents and outcomes of corporate responsibility (CR) practices to stakeholders and the natural environment in the

contrasting contexts of China and the US. The study found a significant positive relationship between environmental CR practices and employee commitment for US companies but not for Chinese companies. However, the study concluded that employee CR practices were positively related to employee commitment for both Chinese and US companies.

[41] conducted a research to investigate the relationship between commitment and employee perceptions of CSR within a model which draws on social identity theory. Specifically, the study examined the impact of three aspects of social responsibility on OC: external CSR (employee perceptions of corporate social responsibility in the community) and internal CSR (procedural justice in the organisation and the provision of employee training). The finding indicated that employees' perceptions of CSR have a major impact on OC. Furthermore, the result indicated CSR is just as important in shaping OC as factors like job satisfaction and the quality of managers. Lastly the result indicated that ethical treatment of employees was found to be the most important aspect of an organization's CSR and was rated as particularly significant by female staff members.

IV. HYPOTHESIS

As earlier described in this study, several studies indicated that CSR play important role to enhance OC [67]; [8]; [68]; [69]; [73]; [72]; [71]; [48]. [6] found that employees' perceptions of their organization's social performance were strongly related to their OC. In addition [41] conducted research to examine the impact of external CSR (employee perceptions of CSR in the community) and internal CSR (procedural justice and employee training) on OC. The finding indicated that external and internal CSR is positively related to OC. From SET perspective, When employees feel that the organization is committed to them (e.g., committed to human rights. improving health and safety conditions in workplace, offering training and support their education), they tend to develop a sense of duty toward the organization, and are willing to reciprocate with more cooperative and supportive actions, and with greater level of commitment [74]; [75]. Thus, based on the research cited above, this study hypothesizes that:

Hypothesis 1: There is a positive relationship between internal CSR and OC.

H1.1: Training and education will be positively related to affective commitment.

H1.2: Training and education will be positively related to continuance commitment.

H1.3: Training and education will be positively related to normative commitment.

H1.4: Health and safety will be positively related to affective commitment.

H1.5: Health and safety will be positively related to continuance commitment.

H1.6: Health and safety will be positively related to normative commitment

H17: Human rights will be positively related to affective commitment.

H1.8: Human rights will be positively related to continuance commitment.

H1.9: Human rights will be positively related to normative commitment.

H1.10: Workplace diversity will be positively related to affective commitment.

H1.11: Workplace diversity will be positively related to continuance commitment.

H1.12: Workplace diversity will be positively related to normative commitment

H1.13: Work life balance will be positively related to affective commitment.

H1.14: Work life balance will be positively related to continuance commitment.

H1.15: Work life balance will be positively related to normative commitment

V. METHOD

A. Research Design

The nature of this study is to validate the theoretical model and proposed hypotheses. Thus, a quantitative research design was selected to assess and describe a potential correlation between internal CSR and organizational commitment. This study was non-experimental in nature. According to [76] quantitative method is a method of measurement where data in terms of frequencies, or mean and standard deviations, become necessary for descriptive studies. [77] argued that quantitative method is an appropriate method for measuring attitudes. The main advantage of this method is that allow measurement of perceptions, reactions, and attitudes of a large sample through the use of a set of questions. This facilitates comparison and statistical aggregation of data [76]. In additional, quantitative analysis help to increase objectivity in interpreting data, measures of validity and reliability and can be used to analyses large volumes of data that in turn can be succinctly presented in a way which is readily communicable to others [78]. This study adopted the quantitative approach due to the following reasons.

1. Limitation of the resources such as time, and cost of the study
2. Achieving high levels of validity and reliability of gathered data.
3. Minimizing subjectivity of judgment or eliminating.
4. The need to confirm the research objectives in terms of factor analysis and testing hypotheses.

B. Participants

A total of 336 frontline employees were selected for the study. The frontline employees were selected from the banking sector in Jordan using proportionate stratified sampling technique. The justification behind using stratified random sampling is that it is more efficient than simple random sampling because each important segment of the population is better represented, and more valuable and

differentiated information is obtained with respect to each group [79]. Furthermore, the population of the study is considered heterogeneous because there are a three different types of banks in Jordan (Islamic, conventional and foreign), each one of them using different policies to select and treat employees. The stratified random sampling technique was adopted to select respondents on the basis of the three strata of banks (conventional banks, Islamic banks and foreign banks).

C. Measures

1. Internal CSR

Internal CSR instrument includes five dimensions (training and education, health and safety, work life balance, workplace diversity and human rights). Some of these dimensions were developed by the researchers (e.g. human rights and health and safety) and the other dimensions were adapted from previous studies as follows:

Training and Education

Training and education scale consists of twelve items. The first two items from the scale were adapted from [80]. Another seven items were adapted from [8]. To ensure an adequate number of items for this scale, another three items were developed and included in the questionnaire based on the internal CSR literature. Each subject was asked to indicate the extent to which he/she agreed with statements such as 'My organization trains employees on skills that prepare them for future jobs and career development' and "My bank encourages and supports employee learning and development, and uses a blend of classroom, e-learning, coaching, job shadowing and mini training sessions in the branch".

Health and Safety and Human Rights instruments development

Health and safety and human rights instruments were developed through the application of [82] questionnaire development steps. The first step was to research current concerns regarding health and safety and human rights issues in the workplace (e.g., CSR studies, [86]; [38]; [81]; [38]; [37] and [34]). This information was used to identify critical themes that are related to health and safety and human rights. It was decided that five main themes merited inclusion on the health and safety instrument and these are health and safety training, working environment, medical insurance, employee engagement in health and safety activities and professional counseling services. In additional ten main themes merited inclusion on the human rights instrument and these are equal opportunities, salary, compensation, remuneration, working hours, holidays, overtime, monitoring, training and freedom of speech.

The second step in the development of the instruments was to research how to construct an appropriate and effective survey. This step can be done by writing questions, with emphasis on the wording and structure of the questions. Some of the principles for constructing survey questions that were chosen for the questionnaire include using simple wording and keeping the questions short. These principles were especially important in looking at the target audience of employees, and the necessity to select vocabulary appropriate for these employees. Further, construction of the questionnaire focused on formatting that could be easily followed and did not seem too overwhelming.

The third step in the development of the instruments was to create a first draft. The information that was collected during the research process was used to complete this step. An examination of the research about questionnaire development helped to determine what survey formats would be most effective for this population and for the information to be collected. Items on the instruments were selected based on research findings regarding current concerns health and safety working environment and human rights issues.

The fourth step in the development of the instruments was to distribute the first draft of the instrument to ten recognized experts in the field of CSR, labor rights in Jordan and organizational behavior. The draft was submitted to the experts in person. The expert's reviewed the instruments for face validity and made suggestions for improvement. The instrument was then revised based on these suggestions. Revisions of the instrument, based on the experts peer review, improved the instrument's overall face validity. The questions became more technically accurate and as a result may provide more detailed information about health and safety practices and human rights issues in the banking sector in Jordan. Phase 2, a pilot study of the instruments, will be completed in order to verify the instrument's actual validity and reliability.

Health and safety instrument consists of nine items. Each subject was asked to indicate the extent to which he/she agreed with statements such as "My Bank provides employees with the latest health and safety standards (e.g. acceptable radiation levels and ergonomic keypads") and "My Bank provides a comfortable working environment". Human rights instrument consist of twelve items. Each subject was asked to indicate the extent to which he/she agreed with statements such as "My bank provides equal opportunities to all employees" and "My bank requires employees to work a reasonable number of working hours".

Work life balance

Wok life balance scale consists of ten items. The first seven items from the scale were adapted from [83]. One item was adapted from [84]. To ensure an adequate number of items for this scale, another two items were developed and included in the questionnaire based on the definition of internal CSR in this study. Each subject was asked to indicate the extent to which he/she agreed with statements such as "My bank provides paid maternity leave to all employees" and "My bank provides employees with flexible work schedules".

Workplace diversity

Workplace diversity scale consists of eight items. The first four items were adapted from [85]. To ensure an adequate number of items for this scale, another four new items were developed and included in the questionnaire based on the

internal CSR literature. Each subject was asked to indicate the extent to which he/she agreed with statements such as "My bank offers training programs to help women employees to develop their leadership skills" and "My bank conducts diversity training programs with compulsory participation for all employees".

2. Organizational Commitment

Three dimensions of OC (affective, continuance and normative) were measured using [87] instrument. The affective commitment scale consists of eight items. Each subject was asked to indicate the extent to which he/she agreed with statements such as 'I would be very happy to spend the rest of my career with this organization' and 'I enjoy discussing my organization with people outside of it'. The continuance commitment scale consists of eight items. Each subject was asked to indicate the extent to which he/she agreed with statements such as 'It would not be too costly for me to leave my organization now' and 'I feel that I have too few options to consider leaving this organization'. The normative commitment scale consists of eight items. Each subject was asked to indicate the extent to which he/she agreed with statements such as 'One of the major reasons I continue to work for this organization is that I believe that loyalty is important and therefore, feel a sense of moral obligation to remain'.

D. Forward and Back Translation

[88] argues that translating the instrument is a very important because errors in translation may distort the original intent of the instrument, and compromise the validity and reliability of the testing instrument. Hence, to avoid errors in translation and to enable data collection in the Jordanian context, this study followed the forward-then-back translation approach [89].

Initially, the forward translation of the questionnaire items from English version into the Arabic version by fluent translators in both English and Arabic. The translation was done by three management lecturers at Al-Hussein University in Jordan, who understood the content of the instrument and the intended meaning of the items. So as to get another translated version and compare it to the first one, another translation was done by an English lecturer at Al-Hussein University in Jordan who was not familiar with management concepts.

Second step, the translators were met and agreed on the appropriate translation by comparing the two versions of the instrument translated. Step three was done by translating the modified version back into English by one more fluent translator in both English and Arabic. Finally the backward translation of the questionnaire items was reviewed by the researcher. Overall there is no discrepancies in meaning between the original questionnaire items and back translated version were found.

E. Expert Judgment and Items Construction

To determine the face validity, the researchers chosen eight experts at management schools who have a PhD degree and more than 3 years teaching experience from three Universities in Jordan, namely, University of Jordan, Yarmouk University, Al-Hussein University. Among them, two were teaching human resource management, three were teaching organizational behavior, and three had publications in the area of CSR, sustainability development and corporate governance. In addition the researcher selected two experts in labor rights in Jordan. All experts who have been chosen to check the content validity had shown the ability to help in the evaluation of the items. However, The translated Arabic version of questionnaire and the expert judgment's form was sent to the experts in order to check all the items in the translated Arabic questionnaire to determine whether the items were fit for Arabic content and banking sector or not.

Based on the experts' comments only three items from work life balance instrument have been dropped to match the contents of banking sector namely; "My bank provides employees flexible work schedules", "My bank offers a compressed work schedules" and "My bank provides a paid paternity leave to all employees", whereas the researcher considered that the item that need to be changed or dropped should has at least three experts' requesting to changes for the item.

Our review of the experts' judgments on the 75 items in the translated questionnaire indicated that the expert judging forms were definitely used to evaluate the contents of the 86 items in the scale. The results from the review provide evidence of content validity. Judges analyzed each item and evaluated the degree to which these items are representative of the content of the study. In reviewing each of the 86 items that received expert judging of their content validity, the following information was gathered: (1) the comments on the items; (2) number of experts who suggested to change or dropped the items content; (3) percentage of the experts who suggested to change or dropped the item content; (4) number of items remaining after judging; and (5) number of items in the final scale.

F. Pilot Study

According to [79] a pilot study is performed to test and eliminate ambiguous or biased items, and to improve the format, both for ease of understanding and facilitating the analysis. The pilot study of this research was conducted throughout October 2009. The pre-test questionnaire was distributed directly by the researcher to the frontline employees in the banking sector in one province in Jordan, which is the province of Ma'an.

From 37 questionnaires distributed, 30 questionnaires were returned, and of these, five were deemed unusable. Accordingly, a total of 25 questionnaires were used for the pilot study. Reliability analysis was conducted by computing

the Cronbach's alpha. The result of the pilot study is presented in Table 1 showing that variables in the study had acceptable reliability with Cronbach's alpha ranging from .75 to .88. After reviewing the results of the pilot study, very minor changes were made to the questionnaire. As the results showed; the respondents could answer the questions as expected.

TABLE I
RELIABILITY TEST OF PILOT STUDY

NO	Variables	Cronbach's alpha
1	Human rights	.85
2	Work life balance	.75
3	Health and safety	.86
4	Workplace diversity	.88
5	Training and Education	.83
8	Affective commitment	.77
9	Continuance commitment	.80
10	Normative commitment	.82

G. Data Collection

Data collection is simply a technique that is used to collect empirical research data [79]. In this study, the data was gathered through quantitative means. Questionnaires were personally administered, and recollected, from 336 frontline employees within the banking sector in Jordan. According to [79] there are several advantages of using this technique; first, the researcher can collect all the completed responses within a short period of time. Second, the researcher is afforded the opportunity to introduce the research topic and motivate the respondents to their frank answers. Third, administered the questionnaires to large number of the respondents ate the same time is less expensive and less time than interview. Lastly, this technique does not require as much skill as to conduct interview.

The questionnaires were distributed in each bank during working hours, and measures were taken to ensure that the 336 subjects for the study were not those who had participated earlier in the pilot study (pre-test). The pre-test conducted in one of twelve provinces in Jordan, namely, Ma'an province, whereas the main survey included samples from all provinces excluding Ma'an. The procedure of collecting the data went as follows:

In the first stage, the researcher met with each bank manager and gave him/her a briefing on the research objectives and explained that the purpose of this study is for academic use only. Permission was obtained to distribute the questionnaire to the employees. In the second stage, the researcher met each of the employees individually, briefed them on the research objectives and purposes, justified the importance of their subjective cooperation, and obtained their permission to participate in this study. Employees were instructed to not write their names on the questionnaire and were guaranteed confidentially of their responses. The researcher quickly went through the questions with them. Furthermore, the researcher used the drop-and-pick method of distributing and collecting the questionnaires where in each briefing, which took approximately twenty five minutes, the

researcher inquired as to the length of time needed by each employee to complete the questionnaire in order not to let their responsibilities and engagements affect the subjective completion of the questionnaire. The maximum duration given in each bank was appointed as the time to come back and pick up the completed questionnaires. In the final stage, a small token of appreciation was given to the employees upon completion and collection of the questionnaire as a gesture of gratitude.

VI. REULTS

A. Response Rate

Table 2 below displays the response to the survey for this study. There were 336 sets of questionnaires sent to the respondents, of which 300 were returned for a response rate of 89.6 percent. However, only 294 sets of questionnaire or 87.5 percent were usable for analysis. [76] agrees with [90] that for most studies, a sample size between 30 and 500 would be sufficient.

TABLE II
DISTRIBUTIONS OF QUESTIONNAIRES

Items	NO.
Questionnaires distributed	336
Total response	300
Refuse to participate	00
Unusable response	6
Usable response	294
Not returned	36
Total response rate	89.6 %
usable response rate	87.5%

B. Respondent's and Bank's Profile

Tables 3 and 4 show the profile of the sample banks and the respondents. Respondents were 294 frontline employees within the banking sector in Jordan. Of these, 74.5% worked in conventional banks, 18.7% in Islamic banks and 6.8% in foreign banks. As expected, males within the banking sector in Jordan constitute 68.0% and females constitute 32.0%. This could be due to the fact that traditional ideology of Arab culture which continues to dominate the lives of women and to isolate them from activities outside the family (Manasra, 1993). In addition, 19.0% were aged less than 25 years, 36.1% between 25–30 years, 30.3% between 31–40 years, 13.3% between 41–50 years, and 1.4% of respondents were aged 51 or above. More than half of the respondents, 61.2%, were married, 38.8% were single and 00% were divorced. Of the study subjects, 47.6 per cent had worked in their bank for 5 years or less, 20.1 per cent between 6 and 10 years, 11.9 per cent between 11 and 15 years, 16.0 per cent between 16 and 20 years and the organizational tenures of 4.4 per cent of the sample were 20 years and above. A total of 12 employees were educated to high school level or less, 246 subjects were under-graduate and 36 employees were postgraduate.

TABLE III
PROFILE OF THE SAMPLE BANKS

Bank's profile	Categories	Frequency	Percent %
Bank Type	Jordanian conventional banks	219	74.5

Jordanian Islamic banks	55	18.7	
Foreign banks	20	6.8	

TABLE IV
PROFILE OF THE RESPONDENTS

Respondent's profile	Categories	Frequency	Percent %
Age	Less than 25 years	56	19.0
	25–30 years	106	36.1
	31–40 years	89	30.3
	41–50 years	39	13.3
	More than 51 years	4	1.4
Marital Status	Married	180	61.2
	Single	114	38.8
	Divorce	00	00
Gender	Male	200	68.0
	Female	94	32.0
Organizational Tenure	5 years or less	140	47.6
	6–10 years	59	20.1
	11–15 years	35	11.9
	16–20 years	47	16.0
	More than 20 years	13	4.4
Educational Level	High school	12	4.1
	Undergraduate	246	83.7
	Postgraduate	36	12.2

C. Factor Analysis

The purpose of factor analysis is to achieve data reduction or retain the nature and character of the original items, and to delete those items which had lower factor loadings and cross loading [49]. This study follows [49] factor analysis guidelines as below.

1. KMO measure of sampling adequacy (MSA) with minimum value of .60
2. Bartlett's test of sphericity was used to test the significance of correlations among all factors with .05 cut off point was employed in determining the significance level.
3. Anti-image correlation of items with minimum value of .50
4. Communalities table will be used to find out the proportion of the variance explained by individual variable. Thus, value below .50 qualifies the items to dropped
5. Factor with eigenvalues above 1 will be retaining.

A total of two factor analyses were performed separately for each study variable (i.e. internal CSR and OC). Based on the guidelines by [49], the conceptualization of the variable will be taken into consideration. Therefore, even the loading value is important issues; the way the factors were conceptualized is also very important [49]. Reliability test were subsequently carried out after factor analysis.

1. Factor Analysis of Internal CSR (IV)

Factor analysis was done on the items of internal CSR. Principal components analysis with varimax rotation was used to assess the dimensionality and uniqueness of the variable. Anti-image correlation matrix was used to examine the measure of sampling adequacy (MSA) with value of at least 0.60. All items exceeded the MSA's recommended value, so they were all retained. The data was appropriate for factor analysis since the KMO's value was .87 exceeding the recommended value of 0.60. The overall significance of correlation among all items was also sufficient with Bartlett's test of sphericity achieving a p-value of less than 0.05. Table

4.3 details the factor structure (see appendix D). In the first round of running the factor, items (WD2; HS1; WL4; TE5; TE7; TE10; TE11; TE12; HR2; HR3; HR6; HR7) were found to have cross-loading values of more than 0.40. Item WD2 was dropped in the subsequent round. A close inspection on the rotated component matrix found that items (HS1; WL4; TE5; TE7; TE10; TE11; TE12; HR2; HR3; HR6; HR7) still had high cross-loading values. In the second round, item HS1 was dropped. Rotated component matrix showed that items (WL4;; TE5; TE7; TE10; TE11; TE12; HR2; HR3; HR6; HR7) still had high cross-loading values. However, the factor was running until dropped all the rest factors (e.g.WL4; TE5; TE7; TE10; TE11; TE12; HR2; HR3; HR6; HR7) respectively. The number of dropped items is acceptable as this study used exploratory factor analysis and had two developed measurements for human rights and health and safety. Table 5 displays the number of the items before and after factor analysis was carried out. Finally, all conditions were satisfactorily fulfilled. All the remaining items had more than recommended value of at least 0.60 in its MSA with KMO value of .873, and significant ii. Bartlett's test of sphericity value of 4.933E3. Thus, the items were deemed appropriate for factor analysis. All the remaining items also had factor loading values above .440. Five common factors were loaded as conceptualized. Investigation of the loaded items revealed that the first factor was human rights (HR), the second was workplace diversity (WD), the third was training and education (TE), the fourth was health and safety (HS), and the fifth was work life balance (WL) with eigenvalues of 4.78; 4.32; 3.73; 3.56 and 2.80 respectively. The total variance explained by the five factors was 53.299 percent.

TABLE V
NUMBER OF ITEMS BEFORE AND AFTER FACTOR ANALYSIS ON INTERNAL CSR DIMENSIONS (IV'S)

Dimensions	Before factor analysis	After factor analysis	Number of dropped items
Workplace diversity	8	7	1
Human rights	12	8	4
Health and safety	9	8	1
Training and education	12	7	5
Work life balance	7	6	1
Total	48	36	12

2. Factor Analysis of Organizational Commitment (DV)

Expletory factor analysis was performed on the items of the dependent variable (OC). All items exceeded the MSA's recommended value of at least 0.6. The data was appropriate for factor analysis since the KMO's value was 0.844 with significant ii. Bartlett's test of sphericity value of 2.942***. Three common factors were loaded as conceptualized (see appendix C3). Investigation on the loaded items revealed that the first factor was normative commitment, the second factor was affective commitment, and the third factor was continuance commitment with the eigenvalue of 4.126, 3.804 and 3.797 respectively. The total variance explained of 48.863 percent.

3.33, std. deviation=1.09).

D. Reliability Analysis

The items that represent each individual factor were subjected to reliability analysis. Reliability analysis was employed in this study to ensure that the measures of the variables have internal stability and consistency across time and the various items that measure the same concept or variable [78].Reliability was measured in this study using Cronbach's alpha coefficients.

Table 6 provides the values of Cronbach's alpha for all the variables. It appears from the table that the values of Cronbach's alpha ranges between 0.74 and 0.89. These values well exceed the minimum value of 0.70. Thus it can be concluded that the measures have an acceptable level of reliability.

TABLE VI
RELIABILITY OF SCALES AND CRONBACH ALPHA OF VARIABLES

Variable	Scales	Items Retained	Items Deleted	Cronbach alpha
Workplace diversity	WD	7	1	.87
Human rights	HR	8	4	.89
Health and safety	HS	8	1	.83
Training and education	TE	7	5	.84
Work life balance	WL	6	1	.74
Affective commitment	AC	8	0	.82
Continuance commitment	CC	8	0	.83
Normative commitment	NC	8	0	.85

E. Means and Standard Deviations of Study Variables

In this study, the 5- point Likert scales was used to indicate the level of responses to all items (1=.strongly agree to 5 strongly disagree). The means values of all variable were further categorized into three level that are low, moderate and high level of responses, Means values of less than 2.00 was categorized as "low"; mean values between 2.00 and less than 3.50 was categorized as "moderate"; while mean values of 3.5 or higher was categorized as "high" level of responses, whereas, standard deviation measures the dispersion of a set of data from its mean. The more spread apart the data, the higher the deviation is. Standard deviation is calculated as the square root of variance [79].

1 Internal CSR

Table 7 presents' means and standard deviations for the five internal CSR dimensions under study i.e. workplace diversity, human rights, health and safety, work life balance and training and education. Taking into consideration that the scale used for internal CSR dimensions is 1 to 5 (with 3 is the middle point), the table shows that the banking sector in Jordan focuses the most on human rights (mean= 3.62, std. deviation= 1.02) followed by training and education (mean= 3.52, std. deviation= 1.03), health and safety (mean= 3.49, std. deviation=1.06), workplace diversity (mean= 3.15, std. deviation=1.10) and work life balance (mean= 2.85, std. deviation=1.25). This means that, on average, the banking sector in Jordan adopts internal CSR practices with (mean=

TABLE VII
DESCRIPTIVE STATISTICS OF INTERNAL CSR

	Mean	Std. Deviation
Workplace diversity	3.15	1.10
Human rights	3.62	1.02
Health and safety	3.49	1.06
Work life balance	2.85	1.25
Training and educations	3.52	1.03
Total	3.33	1.09

2. Organizational Commitment

Table 8 shows mean and standard deviations for the three OC dimensions under study which are affective commitment, normative commitment, and continuance commitment. The table indicates that affective commitment is the highest among frontline employees within the banking sector in Jordan (mean= 3.44, std. deviation=0. 91) closely followed by normative commitment (mean= 3.34, std. deviation=1. 11). The lowest type of OC among employee is continuance commitment (mean= 2.67, std. deviation=1. 15). On average, frontline employees have moderate commitment within the banking sector in Jordan (mean= 3.15, std. deviation=1. 056).

TABLE VIII
DESCRIPTIVE STATISTICS OF ORGANIZATIONAL COMMITMENT

	Mean	Std. Deviation
Affective commitment	3.44	0.91
Normative commitment	3.34	1.11
Continuance commitment	2.67	1.15
Total	3.153	1.056

F. Correlation Analysis

Table 9 displays inter-correlations among the study variables. Inter-correlations give a general picture of relationships among the study variables. Another benefit of the correlation matrix is to identify multicollinearity among the variables of the study. The table indicates that correlation coefficients among internal CSR dimensions range between .202 -.508 and OC dimensions range between .006-.467.This indicates that all the coefficients are in the moderate level and not one of them is considered high (0, 75 or above) [79]. Therefore, multicollinearity does not remain a dire problem in this study.

As shown in Table 4.18, the correlation matrix also shows that all five dimensions of internal CSR have positive and significant correlation with two dimensions of OC namely (AC and NC) , with the highest coefficient between HR and AC (r = .55, p<0.01) and the lowest coefficient between WL and AC (r = .387, p<0.01). Further, the results of the correlation matrix indicate that all internal CSR dimensions have negative and insignificant correlation with CC. The correlation between WL and CC (r = - .046, p>0.05) was the highest; in contrast, the correlation between HS and CC (r = - .028, p>0.05) was the lowest.

TABLE IX
DESCRIPTIVE STATISTICS AND CORRELATION BETWEEN VARIABLES

	Mean	Std. Dev	TE	HR	HS	WL	WD	AC	CC	NC
TE	3.53	.736	1							
HR	3.62	.766	.414**	1						
HS	3.49	.715	.500**	.508**	1					
WL	2.84	.825	.286**	.202**	.297**	1				
WD	3.15	.832	.356**	.240**	.406**	.424**	1			
AC	3.45	.614	.539**	.551**	.548**	.397**	.480**	1		
CC	2.68	.785	-.031-	-.034-	-.028-	-.046-	-.005-	-.016-	1	
NC	3.34	.778	.500**	.424**	.529**	.446**	.460**	.467**	-.006	1

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).
Note: TE (training and education), HR (human rights), HS (health and safety), WL (work life balance), WD (workplace diversity), AC (affective commitment), CC (continuance commitment), NC (normative commitment)

G. Multiple Regression Analysis

In the earlier section, correlation analysis identified the patterns of the relationship between the variables, though neither the strength of relationship nor its influence can be explained during correlation analysis. For this purpose, multiple regression analysis (MRA) is used to analyses the relationship between independent and dependent variables. MRA is a statistical technique used to analyze the relationship between a single dependent variable and several independent variables [49]. In addition, MRA is the most commonly used tool to reveal possible interactions among the independent and the dependent variables. To ensure that the regression analysis is valid, this study used the five will known assumptions multiple regressions namely; linearity, heteroscedasticity, normality, multicollinearity and outliers [49].

The Relationship between Internal CSR and organizational commitment.

A three multiple regressions test was carried out in order to determine the relationship between internal CSR dimensions and organizational commitment dimensions. The first regressions analysis was run to examine the relationship between five dimensions of internal CSR (training and education, human rights, health and safety, work life balance and work place diversity) and affective commitment. The results are presented in the following Table 10.

TABLE X
MULTIPLE REGRESSIONS ANALYSIS: THE RELATIONSHIP BETWEEN INTERNAL CSR AND AFFECTIVE COMMITMENT

Variable	Model 1			Model 2		
	Beta	t-test	Sig	Beta	t-test	Sig
Step 1:						
Con_Bank	-.037	-.375	.708	.015	.215	.830
Islam_Bank	-.189	-1.901	.058	-.054	-.767	.444
Step 2:						
TE				.213**	4.304	.000
HR				.306**	6.343	.000
HS				.158**	3.011	.003
WL				.144**	3.148	.002
WD				.193**	3.966	.000
R^2	.026			.530		
Adjusted R^2	.019			.519		
F Value	3.818			46.106		
Sig. F	.023			.000		

NOTE: *P<0.05, ** P<0.01

The Table 10 shows that in step one, the control variables could explain .026, the variance of affective commitment. In step two, the results reveal that internal CSR, consisting of training and education, human rights, health and safety, work life balance and work place diversity, could explain .53, the variance of affective commitment ($R2 = .53$). The results also show that all internal CSR dimensions have positive and significant association with affective commitment; training and education ($\beta = .21$, p< .01), human rights ($\beta = .31$, p< .01), health and safety ($\beta = .16$, p< .01), work life balance ($\beta = .14$, p< .01) and workplace diversity ($\beta = .19$, p< .01). Thus, hypothesis H1.1, H1.4, H1.7, H1.10 and H1.13are supported.

The second multiple regressions test was performed to examine the relationship between internal CSR dimensions and continuance commitment. The internal CSR dimensions were regressed on continuance commitment. The details results are presented in Table 11.

TABLE XI
MULTIPLE REGRESSIONS ANALYSIS: THE RELATIONSHIP BETWEEN INTERNAL CSR AND CONTINUANCE COMMITMENT

Variable	Model 1			Model 2		
	Beta	t-test	Sig	Beta	t-test	Sig
Step 1:						
Con_Bank	.046	.460	.646	.048	.472	.638
Islam_Bank	.045	.450	.653	.049	.473	.637
Step 2:						
TE				-.013-	-.179-	.858
HR				-.021-	-.304-	.762
HS				-.008-	-.101-	.920
WL				-.050-	-.743-	.458
WD				.032	.452	.652
R^2	.001			.004		
Adjusted R^2	-.006-			-.020		
F Value	.115			.176		
Sig. F	.892			.962		

NOTE: *P<0.05, ** P<0.01

Table 11 reveals that in step one, the control variables could explain .01, the variance of continuance commitment, and in the step two, internal CSR dimensions could explain 0.004, the variance of continuance commitment ($R2 = .004$). The results also indicate that four dimensions of internal CSR have negative and insignificant association with continuance commitment; training and education ($\beta = -.013$, p> .05), human rights ($\beta = -.021$, p> .05), health and safety ($\beta = -.008$, p> .05), and work life balance ($\beta = -.050$, p> .05). The results demonstrate that workplace diversity have positive and

insignificant relationship with continuance commitment with (β = .032, p> .05). Hence, hypotheses H1.2, H1.5, H1.8, H1.11and H1.14are not supported.

The third multiple regressions test was run to examine the relationship between internal CSR dimensions and normative commitment. The results are summarized in the following Table 12.

TABLE XII
MULTIPLE REGRESSIONS ANALYSIS: THE RELATIONSHIP BETWEEN INTERNAL CSR AND NORMATIVE COMMITMENT

	Model 1			Model 2		
	Beta	t-test	Sig	Beta	t-test	Sig
Step 1:						
Con_Bank	-.064	-.636	.525	-.029	-.383	.702
Islam_Bank	-.164	-1.65	.101	-.047	-.620	.536
Step 2						
TE				.205**	3.855	.000
HR				.143**	2.745	.006
HS				.218**	3.861	.000
WL				.225**	4.569	.000
WD				.163**	3.124	.002
R²		.014			.457	
Adjusted R²		.007			.444	
F Value		2.077			34.388	
Sig. F		.027			.000	

NOTE: *P<0.05, ** P<0.01

Table 12 displays the results of the multiple regressions equation testing the relationship between internal CSR dimensions and normative commitment. In step 1, the control variables only explained .014 percent of the variance in the overall normative commitment. In step 2, the results revealed that internal CSR dimensions could explain .46, the variance of normative commitment (R2 = .457). The results, furthermore, show that all internal CSR dimensions have positive and significant association with normative commitment; training and education (β = .21, p< .01), human rights (β = .14, p< .01), health and safety (β = .22, p< .001), work life balance (β = .23, p< .001) and workplace diversity (β = .16, p< .01). Thus, hypothesis H1.3, H1.6, H1.9, H1.12 and H1.15are supported.

VII. DISCUSSION

1. Internal CSR and Affective Commitment

The findings of this study show that all dimensions of internal CSR are significantly and positively related to affective commitment. Internal CSR practices i.e. training and educations, human rights, health and safety, work life balance and workplace diversity are categorized under the high-order needs of esteem and self actualization [91]. The attainment of these needs can strongly affect the level of affective commitment. A possible explanation for these results is that people come to organizations with some needs, skills, and expectations. They look forward to work in an environment where they can use their abilities and satisfy their needs and if an organization provides these opportunities to its employees,

the level of organizational commitment can increase as well [92]. These results are similar with the previous studies of [93] and [6] suggesting that employees who perceived a strong level of organization social performance experienced greater commitment. [69] found that employees who perceived their organisation having a strong social responsibility commitment in terms of employment practices such as fair wages, a clean and safe working environment, training opportunities, health and education benefits for workers and their families, provision of childcare facilities, flexible work hours and job sharing, can bring direct benefits to a firm by increased employee morale. [94] lends support to the findings. He argued that if employee morale in an organization is achieved, trust will soon follow. Organizations then will be able to sustain employee loyalty and commitment to the organization's mission.

The results of this study reveal that human rights issues have positive and significant effects on affective commitment (β = .31, p< .01). This finding is similar to [8] and [68] who found that a significant relationship between ethical responsibility and affective commitment. This probably is due to the fact that employees who perceive that their bank is treating them fairly through employment policies. This polices include recruitment and promotion, non-discrimination and privacy. All these may bring about employees having faith in the bank. This faith strongly affects employee identification and involvement with the bank, as well as enjoyment in being members of this bank. [6] reports that organizational performance in the ethical domain may have the greatest impact on organizational commitment because employees assume that if their company is ethical, the company will also treat them in an ethical manner. Conversely, companies that are not perceived as ethical might also be viewed as unlikely to treat their employees ethically resulting in a low level of organizational commitment.

In addition, employees who perceive that the remuneration and compensation system is fair will have strong confidence in the bank's capacity to continue treating them fairly in the future. Such an expectation of persistent fairness signaled by a just remuneration and compensation system will help improve employee attitudes toward the bank as a whole. These results coincide with studies conducted by [6] and [41]. In their study, they found that employees who perceived that they were treated fairly by their company tended to develop and maintain communal relationships with the company.

The findings of this study indicate that training and education have significant positive relationships with affective commitment (β = .21, p< .01). This means that employees who perceive their bank is supportive and caring about their well-being by providing them with opportunities to build up their capabilities, to help meet the needs for personal growth are likely to report positive attitude such as great affective commitment towards the bank. The result of the current study is also consistent with previous studies suggesting that employees who perceive training as a support from the organization would have a stronger belief in the organization itself and therefore, this belief makes them more committed to

the organization [95]. [41] found a positive relationship between socially responsible activity (corporate investments in the labor force (training)), and affective commitment.

Furthermore, the finding of this study indicates the importance of maintaining a healthy and safe working environment for predicting employee's affective commitment (β = .16, p< .01). This suggests that employees who perceive and feel the work environment to be adequate, safe and healthy will then feel valued and can work more satisfied. The feeling that they are valued possibly leads to developing positive attitude toward various job components, which ultimately results in higher affective commitment. [96] argued that organizations need to invest resources in ensuring that the work environment is pleasant to and manageable by employees. By ensuring that equipments are functioning correctly and that there is adequate work space, employees will feel more secure and settled in their surroundings and will become more committed to the organization. The result of this study was consistent with the findings in the study by [97] who found that good and safe working conditions have positive and significant effects on organizational commitment among employees.

The results of this study show that work life balance has a positive and significant relationship with affective commitment (β = .14, p< .01). Thus, higher levels of work life balance initiatives are more likely to display higher levels of affective commitment. The results of this study concur with [99] who found a significant relationship between work life balance and organizational commitment. A probable explanations is that employees who perceived that their bank's are providing several initiatives which are beyond legal requirements such as special leave to take care dependents, flexible work schedules, maternity leave and childcare facilities, would help them to balance between home and work responsibilities, could lead to high affective commitment.

Therefore, [98] documented that if employees attributed integration between their work and family roles to a demonstration of the organization's care and concern for their well-being, then they will feel an obligation to reciprocate with commitment to the organization. [100] and [99] argued that employee who experienced difficulties integrating their work and family roles will perceive their organizations as unsupportive, and will therefore not feel obligated to reciprocate with commitment

From another point of view, it could be that employees were more willing to go beyond the call of duty for organisation that offered support which enabled them to balance their work and family responsibilities, assisted them through difficult time, provided them with benefits they could not afford, and helped their children to do things they would otherwise not have been able to do [101].

The present findings indicates that workplace diversity has positive and significant effect on affective commitment (β = .19, p< .01). The findings in this study are similar to [102]. Their finding lends support to this study by suggesting that when a company utilizes diversity management, it delivers the message to employees that the company is dedicated to fulfilling the diverse needs and interests of employees, which in turn, may lead to high employees' commitment. Hence, when a bank succeeds in managing workplace diversity to customize its relation with its employees by making them feel that the level of interaction is personal and holds consideration for each employee's status; it will create a sense in the workforce that the bank cares, appreciates and respects them. As a result, employees will feel more valued and more contented in their work, and repay the bank with high affective commitment.

2. Internal CSR and Continuance Commitment

The findings of this study indicate that all internal CSR dimensions i.e. training and educations, human rights, health and safety, work life balance and workplace diversity did not have a significant relationship with continuance commitment. These results are similar to Side-Bet theory assumptions [103]. According to [103] employees make certain investments or side-bets in their organizations; for example, tenure towards pensions, promotions, and work relationships. These investments are sunk costs which reduce the attractiveness of other employment opportunities. Further investigation is recommended to clarify the relationship between internal CSR dimensions and continuance commitment.

The regression analysis reveals that human rights are not related to continuance commitment (β = -.021, p> .05). This finding is similar to the previous studies [8] and [68]. Two reasons may help explain such results. Firstly, according to [104] continuance commitment is developed on the basis of two factors: (1) number of investments (side-bets) individuals make on their current organization in terms of time, money and effort, and (2) the employees' perceived lack of alternatives outside the organization, where the perceived costs of leaving the organizations will be higher. Therefore employees will develop a stronger sense of continuance commitment to the organization. In banking sector in Jordan employees might have perceived that the human rights related issues such as compensations and employment policies, are of minimum relevance when considering leaving the bank, which in turn, the new organization might provide better compensations and employment policies. More research would have to be done on this relationship to gain better insight.

Secondly, a possible explanation for the insignificant association between human rights on continuance commitment relates to the nature of the sample involved in this study. Indeed, the majority of employees are between the ages of 20 and 30 and with organizational tenure of less than 5 years. This implies only a few organizational investments were made and therefore they could resign easily probably because of highly demand recently graduated, if it's presumed that they possess better skills, in the force market. [105] suggested that over a period of time, certain costs do accumulate, making it more difficult for the person to disengage from a consistent line of activity, namely, maintaining membership in the organization. In other words, working in the organization for a long time increases an individual's investments; hence, the

increased costs of leaving can lead to higher levels of continuance commitment. [106] reported that employees who invest time and effort in an organisation makes themselves to leave the organization because the more side-bets or investments are placed.

The probable reason for the insignificant relationship between training and education and continuance commitment (β = -.013, p> .05) found in this study could be contributed to the feeling employees that training and education given by their banks were not sufficient. For that reason, perceived the insufficient training and educational support are no parries for the employees to live their organisation.

Contrary to the hypothesis, workplace diversity does not have a significant effect on continuance commitment (β = .032, p> .05). The reason for this unexpected finding, it's may lie in the sample itself. The respondents who are 68% males could have minimized the importance of work diversity in favour of commitment to family, or may due to the conflict with part of the management over tribal or political views. [104], commitment for Arabs is "a complex attitude influenced by the norms, sanctions, and pressures of the small group, family, and community".

Furthermore, it may also be due to the fact that the majority of the respondents were between 20-30 years old, whereas the Arabic culture is distinguished from other cultures at a young age in terms of conflict between Bedouin value system and the organizational value system [107]. [108] had observed that Arabs are reluctant in terms of importing cultural ideas/lifestyles, where priorities could not be rationally justified, for example, the movement between organizations is not unusual nor criticized in the Arab society if caused by resignation. In additional, 32% females of the respondents reflected the insignificance of work diversity effect of continuance commitment to the bank. This result may be due to academic and work experience which plays a huge role for providing alternative organizations and jobs for them.

Contrary to the research hypothesis, work life balance was found to have no significant relationship with continuance commitment (β = -.050, p> .05). The plausible explanation is that Jordanian employees' may rationalize away their inability to leave the job by increasing their affective commitment to their bank as well as the job. [109] argue that continuance commitment is considered a form of calculative commitment Therefore, [110] suggested that individuals' calculative commitment to an organization may be subsumed under affective commitment when labor market conditions do not permit such 'calculations' to be made.

Also unexpectedly, it was found that health and safety do not have a significant association with continuance commitment (β = -.008, p> .05). This finding is somewhat counter-intuitive as the study would expect good health and safety working conditions may lead to high continuance commitment. This insignificant finding can be attributed to the fact that employees perceiving that the costs associated with leaving the bank such as the loss of private medical insurance, comfortable working environment and professional counseling services etc., might not be considered as high level of cost

because the other banks could offered them. Therefore, they will not develop a sense of continuance commitment to the bank. Another probable explanation may be influence of others variables in the analysis of the relationship between internal CSR and continuance commitment, those variables could be more important than health and safety issues from the perspective of the employee when decided to continue working with the bank or to leave it. Therefore, health and safety did not emerge as a significant predictor of continuance commitment

3. Internal CSR and Normative Commitment

The regression analysis of the study has shown significant contribution towards hypotheses acceptance. This study posited five hypotheses towards significant association between five dimensions of internal CSR and normative commitment. All the correlations are found positively and significantly correlated.

The result of this study has revealed human rights have significant effect on normative commitment (β = .14, p< .01). This result contradicts previous study that found no significant relationship between four dimensions of CSR namely; discretionary, ethical, legal and economic and normative commitment [8]. The strong correlation observed between human rights and normative commitment is likely due to the fact that normative commitment reflects a perceived obligation to remain in the organization [111]. [112] explained that normative commitment refers to commitment based on a sense of duty to the organization and employees with strong normative commitment remain because they feel they ought to do so. Thus, the results of this study suggests that in Jordan, employees who perceived that their banks expressed responsibility and treated them fairly, are more likely to reciprocate with more positive attitudes such as higher normative commitment. [113] supported this finding. He claimed that if employees feel they are being treated fairly and are being paid equitably in the organisation, they are likely to have positive attitudes towards the organisation. On the contrary, [114] stressed that when employees feel they are being treated unfairly in the organisation, the employees' main response is to reduce the sense of psychological belonging or obligation to the organisation.

The results of this study also revealed that training and education have positive relationship with normative commitment (β = .21, p< .01). This means that employees within the banking sector in Jordan perceived that their bank made major investments in training them and supporting their educational efforts. They might develop an obligation to reciprocate by continuing to remain and contribute to the organization. This finding is similar to [115] who suggested that, if an organization is loyal to the employee or has supported their educational efforts, the employee may report a higher degree of normative commitment. These findings are consistent to a study by [94] that also reported a significant positive relationship between training and OC.

This research has indicated that work life balance positively relate to normative commitment (β = .23, p< .001).

These results showed that work life balance could have a considerable effect on normative commitment. This may be due to two possible explanations. First, employees who are able to balance between home and work responsibilities might feel more satisfied and could result in a good relationship with his/her colleagues. This feeling could lead to an increased sense of moral obligation to their bank. Second, it is possible that employees might have compared the initiatives of bank such as flexible work schedules, special and emergency leave, and childcare and sporting facilities to those offerings by others banks. This comparison may be seen as sign of an employer take care for the employee; if such a comparison generate positive attitudes from employees towards their banks, these employees might feel obligated and which to remain with the bank.

Interestingly, the results in this study has showed the positive effect of health and safety working environment upon normative commitment (β = .22, p< .001). This would suggest that a higher level of health and safety working environment would lead to a greater level of normative commitment. Indeed, it is possible that creating a comfortable working environment which is compliant to the health and safety standards may enhance an employee's in sense of normative commitment. [116] explained that when employees believe that the organization supports them by providing good and safe working conditions, employees would reciprocate with greater commitment to the organization. This is consistent with the previous studies suggested positive relationship between physical working environment and employee commitment [117].

Workplace diversity have positive effects on normative commitment (β = .16, p< .01) in this study. This means that employees might have perceived their banks respecting the diversity in the workplace such as gender and disabilities. Therefore employees might have developed a higher normative commitment towards their bank.

VIII. IMPLICATIONS, LIMITATIONS, AND FUTURE RESEARCH

1. Implications for Theory and Practice

[6] noted that there is a lack of theoretical reasons to link an organization's performance on social issues with employees' work attitudes. The current study has attempts to fill this gap by adopting social exchange theory. Social exchange theory is used to explain the effect of internal CSR practices on and commitment. Social exchange theory assumes that when individuals receive economic and socio-emotional resources from their organization, they likely to replay with positive attitude and behavior [100]. Hence, any exchange relationship required either social or economic resources.

In this study, all internal CSR practices namely; training and education, health and safety, work life balance, work place diversity and human rights represent the socio-emotional resources, except few items in human right instrument represent economic resource such as salary. The results of this study indicated that training and education, health and safety, human rights, work life balance and workplace diversity have significant influential effects on employee engagement and affective and normative commitment. This imply that social exchange theory which includes two resources; economic and socio-emotional is the most suitable theory that explains the reciprocal relationship between internal CSR practices and employee's attitude and behavior, particularly employee commitment to the bank in Jordan. This is in line with previous studies that call for the use of social exchange theory to explain the reciprocal relationship between organisation practices and employee's attitude and behavior. For example, [118] argued that social exchange perspective is a principal method in explaining the employee-organisation relationship. [119] noted that, SET is among the most prominent conceptual paradigms for comprehending workplace behavior.

The findings of the current study provided a wealth of noteworthy considerations for the banking sector in Jordan. Although the major hypotheses were partially supported, the results from the current study indicate that internal CSR practices are significantly related to employee engagement and commitment. Hence, internal CSR practices may leads to employee's commitment; this would suggest that bank managers in Jordan should pay more attention to internal CSR practices namely training and education, human rights, health and safety, work life balance and workplace diversity that are most desired by employees and these are most likely to create a sense of obligation that will result in levels of commitment. For example, the findings indicate that when a company provides employees with good training programs and support them with to continue high education, it will send a message that the banks care about them and are committed to them. Consequently employee will reciprocate by being engaged and commitment to the bank. The findings also indicate that when banks performing in an ethical manner such as bank's procedures are trustworthy, non-biased, and treated employees with dignity and respect, the employees may feel obliged to repay the bank with level of commitment..

2. Limitations

Although this research has made several contributions to CSR knowledge in banking sector particularly the banking sector in Jordan, it has several limitations as follow.

The main limitations of this research are related to its design and the self-selected sample of employees who participated in the study. Because the study was based on a cross-sectional design where data is collected at one point time, the relationships between internal CSR and OC can be interpreted only as associations rather than causal relationships.

Second potential limitation of this study is the sample size, survey questionnaires were distributed to 336 respondents, 300 respondents returned the survey questionnaires but 294 respondents completed the survey questionnaires. Although, the sample size in this study meets the requirement for regression analysis, the sample size may not be representative of the population.

Third is generalization of the results. Because the sample was limited to frontline employees within the banking sector in Jordan, the results may have restricted generalizability to individuals outside of the banking sector and outside of Jordan.

Fourth, although the researcher pay great efforts to developed a questionnaire, pre-tested and revised, some respondents may have problems of misunderstand a question or because he or she fears a negative consequence of a truthful response. This especially happened in the developing countries where the respondents answer the questions as interviewer wishes to hear.

Fifth, the use of frontline employees alone to measure internal CSR practices might affect the validity of the responses. Frontline employees might not have been fully aware of all of the internal CSR practices within their banks and might have given inaccurate responses because his view may not be representative of the whole bank.

Sixth is the operationalization of internal CSR. Great efforts have been taken to make sure that the operationalization of internal CSR covered the most important components. However many other practices, not considered in this study, might have significant effects on EE and OC for instance, quality of management, adoption to change and innovation, organizational structure and management style and job security.

3. Recommendations for Future Research

Future research may be conducted to address the limitations outlined above. First, this study chose frontline employees within the banking sector in Jordan. Future studies may extend the investigation to different sectors and countries to obtain the generality of the study findings. Further, in-depth interviews with employees would be helpful, especially because internal CSR practices may vary according to, sector and country. Future researches also can investigate the effects of internal CSR on OC using a multiple respondents different level of the organization. This may help to understating how internal CSR practices affect employee's attitude and behavior. Future research may re-examine the conceptual model used in this study with a larger sample size so that the outcomes can be generalized to a larger population.

Second, for purposes of causality, it would be interesting to replicate this study in a longitudinal design, so that it could be determined if the relationship of internal CSR practices and OC are can be sustained.

Third, another Future direction may included the antecedents of internal CSR, such as managers' personal values, non-government organizations (NGOs), community voice and the legal system are also recommended. Such studies may establish a more comprehensively model of internal CSR.

Fourth, future studies may examine the effects of other internal CSR practices such as the quality of management, adoption to change and innovation, organizational structure and management style and job security on employees commitment to the banks. Conclusion

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