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Jordanian Employee Engagement and Corporate Social Responsibility

Megumi
Graduate School of Finance, Accounting and Law,Waseda University, Japan
Hitoshi
Graduate School of Finance, Accounting and Law,Waseda University, Japan

Research Article

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Abstract

The goal is to look at how employee engagement is affected by internal corporate social responsibility (CSR) initiatives. It specifically looks at how five internal CSR practices—training and education, human rights, health and safety, work-life balance, and workplace diversity—affect the two aspects of employee engagement: job engagement (JE) and organisational engagement (OE).

Design/methodology/approach: Quota and convenience sampling are two nonprobability sampling techniques used. A sample of 336 front-line workers in Jordan's banking industry were used to evaluate the suggested approach.

Results: All of the potential correlations between internal CSR and employee engagement that were tested were found to be significant. Furthermore, it demonstrates the low adoption of CSR policies in Jordan's banking industry. Out of the four internal CSR dimensions, work-life balance is the only one that is not as widely used. Internal CSR initiatives have a bigger effect on OE than on JE. This suggests that workers' OE may be more strongly predicted by internal CSR policies than their JE.

Practical implications, uniqueness, and value: By expanding understanding on how CSR, especially internal CSR, affects employee attitude and behaviour, the research has significantly added to the body of knowledge at both the academic and practical levels. Additionally, by looking at how different aspects of internal CSR affect two aspects of EE in the banking industry in Jordan, a poor nation. In particular, this study responds to several scholars' requests for further research on the connection between corporate social responsibility (CSR) practices and organisational success in developing nations.

Keywords: internal CSR, employee involvement, banking industry, Jordan

Introduction

In light of the many banking scandals that have surfaced since the year 2000 (such as those involving Bank of Credit and Commerce International (BCCI) and Clearstream Banking S.A.), corporate social responsibility (CSR) has emerged as a critical problem for the banking industry. The degree of confidence that banks formerly had with stakeholders has diminished as a consequence of these incidents. As a result, banks have started to understand that a successful business involves "actions that appear to further some social good, beyond the interests of the firm and that which is required by law" in addition to the economic aspects of organisational activity (i.e., profitability and growth) (McWilliams, at al., 2006:p1).

Additionally, earlier research has shown that the private sector is better advanced in terms of CSR initiatives focused on the community and environment (Observatory of European SMEs, 2002).

However, Maignan and Ferrell (2001) and Matten et al. (2003) affirm that the majority of empirical research tends to concentrate exclusively on certain facets of CSR (e.g., philanthropy or cause-related concerns). As a result, internal CSR aspects received less attention, according to Cornelius et al. (2008), who argued that the social impact of social enterprises on the communities they serve, along with external stakeholder responsibilities, are the main areas of focus for scholars studying CSR. This gap would be filled by starting a research on internal CSR practices, specifically on training and education, human rights, health and safety, work-life balance, and workplace diversity. Such a research is appropriate given the increased scrutiny of businesses' ethical conduct in recent years.

Additionally, only a few number of empirical research have been carried out to yet to examine how CSR affects workers' views at work (ALshbiel & AL-Awawdeh, 2011; Ali et al., 2010; Aguilera et al., 2007; Ali et al., 2010; Lee et al., 2009; Peterson, 2004; Turke, 2009; & VanBuren, 2005). Furthermore, Lindgreen et al. (2009) point out that earlier research that looked at how CSR initiatives affected stakeholders' views and actions toward an organization was underdeveloped. Inaccurate assumptions about the usefulness or effect of CSR may arise if the influence of CSR on employee attitudes and conduct is not understood. Therefore, further theoretical and empirical research on the connection between CSR and employees' attitudes and behaviours in the banking industry is necessary. Furthermore, Saks (2006) and Robinson et al. (2004) contend that the academic literature's Employee Engagement (EE) research are insufficient. While a number of studies conducted in developed western economies (Brown & Leigh 1996; Demerouti et al., 2001; Hakanen et al., 2006; Llorens et al., 2006; Maslac et al., 2001; Richardsenet al. 2006, Saks, 2006) show that EE and work outcomes are positively correlated, none of these studies looked into how internal CSR practices affected JE and OE. However, local research has not yet been done in Jordan, and academics have not looked at the connection between internal CSR practices and EE in developing countries.

Furthermore, Rettab et al.'s (2009) study on the impact of corporate social responsibility (CSR) on organisational performance—that is, financial performance and employee commitment—was limited to developed nations, particularly those in the West. A few research have looked at and assessed CSR in Jordan, according to Suwaidan et al. (2004). CSR is still in its early stages in underdeveloped nations, according to Jahmani (1996) and Abu-Baker and Abdel-Karim (1998). According to ALshbiel and AL-Awawdeh (2011), Ali et al. (2009), Glavas and Piderit (2009), Aguilera et al. (2007), and Campbell (2006), research on the connection between CSR activities and organisational performance—particularly with regard to employees' attitudes and behaviors—must be done in developing nations.

Therefore, the current article describes a study that attempts to first ascertain the extent to which Jordan's banking industry has adopted internal CSR procedures. Second, to look at how two aspects of employee engagement (JE and OE) in Jordan's banking industry relate to internal CSR, namely training and education, human rights, health and safety, work-life balance, and workplace diversity. The argument that good internal CSR practices may be advantageous to business organisations in general and the banking industry in particular will be supported by demonstrating the connection between internal CSR practices and employee engagement.

The current study is anticipated to add to the body of literature, particularly in the Jordanian setting, where more research is desperately needed (Altarawneh, 2009). By investigating the effects of several internal CSR aspects on workers' involvement in a corporate setting like the banking industry in a developing nation like Jordan, it also hoped to add to the CSR literature. This study specifically addressed the need for additional research on the relationship between CSR activities and organisational performance, particularly employees' attitudes and behaviours in emerging

economies, as raised by numerous earlier studies, including ALshbiel and AL-Awawdeh (2011), Ali et al. (2010), Glavas and Piderit (2009), Aguilera et al. (2007), Campbell (2006), and Suwaidan et al. (2004). As a result, this research advances our understanding of how much the banking industry, especially in developing nations, contributes to the implementation of internal CSR policies. Additionally, it broadens our understanding of how internal CSR initiatives affect worker participation in underdeveloped nations.

1. Previous Literature and Research Hypotheses

1.1 The rise of CSR, or corporate social responsibility Bowen, who wrote "Social Responsibility of the Businessman" in 1953, was the first to write about corporate social responsibility. In the 1960s, a number of scholars made an effort to define CSR more precisely. CSR is "businessmen's decisions and actions taken for reasons at least partially beyond the firm's direct economic or technical interest," according to Davis (1960:p70). Scholars like Sethi (1975), Votaw (1973), Bowman and Haire (1975), Fitch (1976), and Abbott and Monsen (1979) have given corporate social performance (CSP) and CSR much more attention since the 1970s (Carroll, 1979). During this time, Carroll (1979), a well-known author, developed a four-part concept of corporate social performance (CSP) that included economic, legal, ethical, and discretionary duties. Carroll (1979: p499) said that administrators or managers of companies that have selected CSP should consider three key factors. These elements essentially create the definition of corporate social responsibility (CSR), which must include a list of the rules and standards that regulate the CSR as well as a clear explanation of how, why, where, and how the stakeholders connect to social responsibility.

1.2 The 1980s saw a breakthrough in CSR definitions as "the focus on developing new or refined definitions of CSR gave way to research on CSR and a splintering of writings into alternative concepts and themes such as corporate social responsiveness, CSP, public policy, business ethics, and stakeholder theory/management" (Carroll 1999: p. 284). The early 1990s saw a decline in the quantity of contributions to the CSR literature (Carroll, 1999). However, Donna J. Wood's reexamination of the CSP model sparked renewed interest in the CSR field. At that time, Wood created the CSP model by combining Wartick and Cochran's (1984) model with a three-dimensional CSR (Carroll, 1999). Wood (1991) then suggested three classifications for the CSP framework. The first group was made up of the CSP principles, which include institutional, organisational, and managerial discretion as well as legitimacy, public duty, and individual values. The second category includes stakeholder management, problem management, environmental assessment, and corporate social responsibility. Ultimately, the heart of CSP became the outcomes of corporate activity, which includes social effects, social initiatives, and social policies.

1.3 1.2 CSR Definition

Although there have been several in-depth discussions on the idea of corporate social responsibility (CSR) in both theory and practice, there isn't a single definitive definition. Generally speaking, corporate social responsibility (CSR) refers to making business decisions that are in line with moral principles, legal standards, and respect for individuals, communities, and the environment. In this context, customers prefer to see corporate social responsibility (CSR) as the responsibilities that entrepreneurs have while operating their businesses, creating rules, making choices, or following particular paths of action. All of these commercial transactions must also align with the goals and principles of the intended society as a whole (Bowen, 1953). Frederick (1960), on the other hand, distinguished corporate social responsibility (CSR) as a social obligation that shaped public opinion about society's economic and human resources and tended to consider the resources for larger societal objectives rather than just the interests of private individuals and businesses. In a similar vein, Friedman (1962) concentrated on the exclusive social duty of a company that utilises its resources and engages in profit-driven activities while adhering to

regulations and participating in fair, open, and unrestricted competition. In other words, the objectives and the methods must both be ethically acceptable.
According to Jones (1980), corporate social responsibility (CSR) is the belief that businesses have a duty to societal groups other than investors and beyond what is required by law and union contracts. Kotler and Lee (2005: p. 3) provided an additional definition of corporate social responsibility (CSR) as "a commitment to improve community well-being through discretionary business practices and contributions of corporate resources."
CSR is "the commitment of the company to contribute to the sustained economic development by working with employees, their families, the local community, and the entire society in order to improve life quality," according to the World Business Council for Sustainable growth (WBCSD) (2002). CSR is "a business organization's configuration of principles of social responsibility, processes of social responsiveness, and policies, programs, and observable outcomes as they relate to the firm's societal relationship," according to Wood (1991: p. 693).
Adding to the concept from a social standpoint, Baker (2003) said that corporate social responsibility (CSR) is about how businesses run their operations in a manner that benefits society in line with the company. CSR is "the obligation of the firm to use its resources in ways to benefit society, through committed participation as a member of society, taking into account the society at large, and improving welfare of society at large independently of direct gains of the company," according to Kok et al. (2001: p. 287). In a similar vein, the World Bank (2002) defined corporate social responsibility (CSR) as businesses' responsibilities to promote sustainable economic growth through collaboration with workers, their families, the local community, and society in a way that improves their standard of living and ultimately results in profitable business and development.
Nonetheless, Turker's (2009) definition is used in this investigation. According to Turker (2009), corporate social responsibility (CSR) refers to actions taken by businesses that go beyond their financial interests in order to positively impact stakeholders.

1.4 ***Previous Studies on Internal CSR and Employee Engagement***

Many previous studies indicated that CSR plays an important role to enhance employee attitude and behaviour towards the organisation. For example, OC (ALshbiel & AL-Awawdeh, 2011; Al, et al., 2010; Rettab et al., 2009; Lee et al., 2009; Rego et al., 2009; Branco & Rodrigues, 2006; Lo et al., 2008; Kao et al., 2009; Earl, 2004;
Brammer et al., 2007; Maignan et al., 1999), employee loyalty (Branco & Rodrigues, 2006), job satisfaction (Lee et al., 2009; Earl, 2004), organisation attractiveness for Job seekers (Backhaus et al., 2002, Albinger & Freeman, 2000; Greening & Turban, 2000; Turban & Greening, 1997), and employee's retention (Briggs & Verma, 2006; Peterson, 2004).
Glavas and Piderit (2009) and Lin (2009) have found that an increase in corporate citizenship will lead to an increase in the levels of engagement. Saks (2006) attests that the SET can provide a good theoretical ground to understand and study EE. Similarly, Blau (1964) has stated that individuals will contribute and exchange their attitude and behaviour with others, with expectations to benefit from what is received in return. Therefore, when the organisation supports its employees in various forms, for example; economic and socio-emotional, the employees will tend to react in the form of gratitude (Cropanzano & Mitchell, 2005).
Saks (2006) suggests that one way in which employees responds to their organisation's support is through their levels of engagement. This is consistent with Kahn's (1990) definition of engagement. She defines engagement as the obligation employees feel, as a result of their organisation's support, which becomes their impetus to enhance their performance Thus, one might expect that employees' who perceive their organisations committed to social responsibility

employee practices including health and safety, human rights, training and education, work life balance and workplace diversity, may reciprocate with greater engagement. This study hypothesizes that there is a positive relationship between internal CSR and EE. Based on the above discussion on previous related studies the following hypotheses were formed:
Hypothesis: There is a positive relationship between internal CSR and EE. Ha: Work life balance will be positively related to JE.
Hb: Work life balance will be positively related to OE.
Hc: Training and education will be positively related to JE. Hd: Training and education will be positively related to OE. He: Health and safety will be positively related to JE.
Hf: Health and safety will be positively related to OE. Hg: Human rights will be positively related to JEt.
Hh: Human rights will be positively related to OE Hi: Work diversity will be positively related to JE. Hj: Work diversity will be positively related to OE

1.5 ***An Overview of the Banking Sector in Jordan***

The Jordanian banking sector comprises the Central Bank of Jordan and the licensed banks which consist of all Jordanian banks (commercial and Islamic) and the foreign banks (non-Jordanian) that operate in Jordan. The number of licensed banks operating in Jordan rose from 21 banks in 2000 to 25 banks at the end of October 2010. Of the total, 16 banks are Jordanian (three of them are Islamic banks), and nine banks are foreign (six of them are Arab banks). This rise in the number of banks was the result of an increase in the number of foreign banks operating in Jordan from five banks in 2000 to eight banks as the Central Bank of Jordan granted licenses to three foreign banks to operate in Jordan in 2004. At the end of 2009, the licensed banks operated 619 branches inside the Kingdom. As such, the banking density index (number of people/ total number of branches of banks operating in Jordan) stood at around 9661 persons per branch at the end of 2009 compared to 9865 persons per branch in 2008 and 10238 persons per branch in 2007. The licensed banks operated 66 offices inside the Kingdom and 23 offices outside the borders at the end of 2009 (Association of Banks in Jordan, 2010).

2. Methodology

2.1 ***Participants and Procedures***

The population of this study consists of all frontline employees within the banking sector in Jordan. The country that the authors belong to and live in. However, time and place constrains were the main obstacles for not choosing other countries to be included in the survey. According to the information obtained from the human resources managements of these banks, the total number of frontline employees was 2393. 336 frontline employees were selected for the study. The frontline employees were selected from the banking sector in Jordan using non-probability sampling method namely quota and convenience sampling. The justification behind using the quota and convenience sampling method is due to the confidentiality policies in the banking sector. The survey seld-administrated questionnaire was the main data collection method, which was personally administered and collected from 336 frontline employees within the banking sector in Jordan. The survey was 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. Furthermore, the researchers used the drop-and-pick method of distributing and collecting the questionnaires where in each briefing, which took approximately twenty five minutes, the researchers 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.

2.2 Measures

2.2.1 **General Information**

The questionnaire included questions related to respondents profile (age, marital status, gender, organisational tenure, educational level).it also include under general information section another questions related to the bank's profile.

2.2.2 Internal CSR

Internal CSR were measured with 51 items covering the training and education, health and safety, work life balance, workplace diversity and human rights components. The internal CSR items have been adapted from previous studies as follows:

- *Training and Education*

The training and education scale used in this study consists of twelve items. The first two items from the scale were adapted from Tsui et al. (1997). Another seven items were adapted from Lee and Bruvold (2003). 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. Five point Likert scale was used to measure training and education. The responses ranged from 1=strongly disagree to 5= strongly agree on statements such as 'My bank 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***

Health and safety and human rights were measured using Ali et al. (2010) instrument with their permission. The health and safety instrument consists of nine items. Each subject was asked to indicate the extent to which he/she agreed or disagreed based on Five point Likert scale ranged from 1=strongly disagree to 5= strongly agree on 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 consists 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 Smith and Gardner (2007). One item was adapted from Wong and KO (2009). To ensure an adequate number of items for this scale, the researchers developed two items which were included in the questionnaire and were based on the definition of internal CSR in this study. On a Five point Likert scale ranged from 1=strongly disagree to 5= strongly agree on 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 Magoshi and Chang (2009). To ensure an adequate number of items for this scale, the researcher has developed four items to be added to the questionnaire, which were based on internal CSR literature. A Five point Likert scale ranged from 1=strongly disagree to 5= strongly agree on 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".

2.2.3 **Employee Engagement**

The two dimensions of EE (JE and OE) were measured using Saks' (2006) instrument with his permission. The JE scale consists of five items. Each subject was asked to indicate the extent to which he/she agreed with statements, such as 'I really "throw" myself into my job' and 'sometimes I am so into my job that I lose track of time'. The OE scale consists of six items. Each subject was asked to indicate the extent to which he/she agreed with statements such as 'Being a member of this organisation is very captivating' and 'Being a member of this organisation makes me come "alive."

3. Results

3.1 ***Response Rate***

Table 1 below displays the response to the survey for this study. There were 336 sets of questionnaires distributed to the frontline employees within the banking sector in Jordan, of which 300 were returned for a response rate of 89.6 percent. However, only 294 sets of questionnaire or 87.5 percent were properly completed and eventually collated for the study. Sekaran (2000) agrees with Roscoe (1975) that for most studies, a sample size between 30 and 500 would be sufficient.

Table 1. Distributions of questionnaires

Items	NO.
Questionnaires distributed	336
Total response	300
Unusable response	6
Usable response	294
Total response rate	89.6 %
usable response rate	87.5%

3.2 ***Reliability Analysis***

Table 2 provides the values of Cronbach's alpha for all the variables. It appears from the table that the values of Cronbach's alpha range between 0.74 and 0.90 (Nunnally, 1978). 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 2. Reliability of scales and cronbach alpha of study variables

Variable	Scales	Items Retained	Cronbach alpha
Workplace diversity	WD	7	0.87
Human rights	HR	8	0.89
Health and safety	HS	8	0.83
Training and education	TE	7	0.84
Work life balance	WL	6	0.74
Job engagement	JE	5	0.89

Organisational engagement	OE	6	0.90

3.3 ***Respondent's and Bank Profile***

Tables 3 and 4 show the profile of the sample banks and the respondents. The respondents comprised of 294 frontline employees within the banking sector in Jordan. Of these, 74.5% worked in Jordanian conventional banks, 18.7% in Jordanian Islamic banks and 6.8% in foreign banks. Males within the banking sector in Jordan constitute 68.0% and females constitute 32.0% of the total employees. 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 the respondents were aged 51 or above. 47.6% had worked in their banks for five years or less, 20.1 percent between 6 and 10 years, a total of 53 were found to be college affiliated, 193 were holding a bachelor degree, indeed 10 employees were high diploma, and 26 employees were master degree holders or above.

Table 3. 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 4. 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
Organisational 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
	College	53	18.0
	Bachelor degree	193	65.6
	High diploma	10	3.4
	Master degree or higher	26	8.8

3.4 ***Correlation Analysis***

Table 5 provides descriptive statistics and correlations for all study variables. Training and education was positively correlated to JE (r= .539, p, 0.01) and OE (r= .539, p, 0.01), supporting hypotheses Hc and Hd. Human rights was positively related to JE (r= .446, p, 0.01) and OE (r= .365, p, 0.01), supporting hypotheses Hg and Hh. Health and safety was positively correlated to JE (r= .468, p, 0.01) and OE (r= .531, p, 0.01), supporting hypotheses He and Hf. Work life balance was positively correlated to JE (r= .311, p, 0.01) and OE (r= .373, p, 0.01), supporting hypotheses Ha and Hb. Workplace diversity was positively correlated to JE (r= .353, p, 0.01) and OE (r= .388, p, 0.01), hence, supporting the hypotheses Hi and Hj. All correlations were at the moderate level and none of them is considered high (0, 70 or above). Therefore, multicollinearity does not remain a dire problem in this study.

Table 5. Descriptive statistics and correlation between vriables

Descriptive Statistics			Correlations									
	Mean	Std. Dev	TE	HR	HS	WL	WD	JE	OE	AC	CC	NC
TE	3.5253	.73641	1									
HR	3.6180	.76595	.414**	1								
HS	3.4903	.71533	.500**	.508**	1							
WL	2.8453	.82495	.286**	.202**	.297**	1						

WD	3.1509	.83207	.356**	.240**	.406**	.424**	1		
JE	3.9429	.79744	.365**	.365**	.468**	.311**	.353**	1	
OE	3.5810	.89129	.459**	.446**	.531**	.373**	.388**	.525**	1

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

*. Correlation is significant at the 0.05 level (2-tailed).

TE (training and education), HR (human rights), HS (health and safety), WL (work life balance), WD (workplace diversity), JE (job engagement), OE (organisational engagement).

3.5 Multiple Regressions Analysis

Two-step regression analysis was performed for each dependent variable, entering the controls in the first step and the internal CSR dimensions in the second step. The first two-step regression was conducted to determine the relationship between internal CSR dimensions and JE. The results of the regression analyses for JE are provided in Table 6. The R square value indicated that 33.2% of variance in JE can be explained by the controls and the five internal CSR dimensions (R^2 =0.332; F=17.52; p<0.01). The regression results in Table 6 also showed that training and education (β = 0.126, p< .05), human rights (β = 0.147, p< .05), health and safety (β = 0.242, p< .01), work life balance (β = 0.134, p< .05) and workplace diversity (β = 0.142, p< .05) are significant determinants for JE. Thus, hypotheses Hc, Hi, He, Hg and Ha are supported. Based on the beta values, health and safety (β = 0.242) seemed to have the strongest effect on JE, followed by human rights (β = 0.147), workplace diversity (β = 0.142) work life balance (β = 0.134) and training and education (β = 0.126).

Table 6. MRA: The relationship between internal CSR and JE

Variable	Step 1				Step 2				Remark
	Beta	t-test	Sig	VIF	Beta	t-test	Sig	VIF	
Step 1: Control –V									
Con_Bank	-.164	-1.646	.101	2.94	-.137	-1.64	.103	2.96	
Islam_Bank	-.172	-1.720	.087	2.96	-.058	-.682	.496	3.08	
Gender	-.13*	-2.174	.031	1.03	-.041	-.823	.411	1.06	
Step 2: Internal CSR									
TE					.126*	2.138	.033	1.47	Supported
HR					.147*	2.529	.012	1.42	Supported
HS					.242**	3.790	.000	1.72	Supported
WL					.134*	2.445	.015	1.27	Supported
WD					.142*	2.418	.016	1.45	Supported
R^2		.026				.332			
Adjusted R^2		.016				.313			
F Value		2.535				17.520			
Sig. F		.057				.000			

Note: Con_bank (conventional bank) Islam_bank (Islamic bank), TE (training and education), HR (human rights), HS (health and safety), WL (work life balance), WD (workplace diversity), JE (job engagement).
*p<0.05, ** p<0.01.

The second regression analysis was conducted to determine the relationship between internal CSR dimensions and OE. The results of the regression analyses for OE are summarized in Table 7.

Table 7 revealed that the five internal CSR dimensions and the control variables can collectively explain 40% of the variance found in OE (R^2=0.420; F=25.128; p<0.01). A closer look at the individual variables show that training and education (β = 0.179, p< .01), human rights (β = 0.169, p< .01), health and safety (β = 0.252, p< .01), work life balance (β = 0.143, p< .01) and workplace diversity (β = 0.120, p< .05) are significant determinants for OE. Thus, hypotheses Hd, Hf, Hh, Hb and Hj are supported. Among the variables, it can be seen that health and safety (β = 0.252) is the most important variable in determining an OE. This is followed by education (β = 0.179), human rights (β = 0.169), work life balance (β = 0.143) and workplace diversity (β = .120). Therefore, it can be concluded that main hypothesis is fully supported.

Table 7. MRA: The relationship between internal CSR and OE

Variable	Step 1				Step 2				Remark
	Beta	t-test	Sig	VIF	Beta	t-test	Sig	VIF	
Step 1: Control –V									
Con_Bank	-.058	-.581	.562	2.93	-.029	-.373	.710	2.95	
Islam_Bank	-.21*	-2.071	.039	2.95	-.080	-1.00	.317	3.08	
Gender	-.18*	-3.130	.002	1.03	-.088	-1.87	.062	1.07	
Step 2: Internal CSR									
TE					.179**	3.211	.001	1.49	Supported
HR					.169**	3.094	.002	1.42	Supported
HS					.252**	4.210	.000	1.71	Supported
WL					.143**	2.745	.006	1.31	Supported
WD					.120*	2.162	.031	1.47	Supported
R^2		.051				.420			
Adjusted R^2		.041				.403			
F Value		5.067				25.128			
Sig. F		.002				.000			

Note: Con_bank (conventional bank) Islam_bank (Islamic bank), TE (training and education), HR (human rights), HS (health and safety), WL (work life balance), WD (workplace diversity), OE (organisational engagement), *p<0.05, ** p<0.01.

4. Discussion

4.1 Level of Adoption of Internal CSR Practices

There has been a great deal of interest in CSR in recent years especially among academe researchers and practitioners. Although much has made about the impact of CSR on organisational performance, there is lake of studies that examine the impact of internal CSR on employee attitude and behavior. The purpose of this study was to test the impact of internal CSR dimensions on employee engagement based on social exchange theory. This study provides one of the first empirical tests of the relationship between internal CSR and employee engagement in developing countries.

The results of the distributive statistics of the internal CSR dimensions demonstrates that the banking sector in Jordan, on the average, adopts above average human rights (mean, 3.62), training and education (mean, 3.52), health and safety (mean, 3.49), workplace diversity (mean, 3.15) and low work life balance (mean, 2.85). These results generally reveal that internal CSR practices are not highly adopted within the banking sector in Jordan (mean, 3.33). These results are consistent with the study of Welford (2005) who found internal CSR practices were well-developed in European and North American companies as compared with Asian companies. Similarly, Visser et al. (2007) noted that many aspects of CSR are less well developed in Asian countries as compared with western countries. These aspects are the internal human resource and employment practices, policies on diversity, environmental initiatives and local community engagement that are commonly practiced by the organisations in Asia countries.

The results indicates only one dimension of internal CSR, namely work life balance as being less adopted compared with the other four dimensions of internal CSR, namely training and education, human rights, health and safety, and workplace diversity within the banking sector in Jordan. This may be due to some reasons, for example, banks in Jordan focus more on ethical voluntary actions and legal requirements (Elian 2005). Ethical voluntary actions include assisting sick people and making donations to schools, colleges, and poor students. Legal requirements include non-corrupt practices, environmental safety, labor standards compliances, and anti-monopolistic practices. In addition, the institutional legal framework in emerging economies has also not been well developed as yet (Retta, et al., 2009).

Comparing the internal CSR practices of different types of banks showed that foreign banks paid more attention to training and education programmes than conventional banks and Islamic banks. These findings are similar to Liang et al. (2006) who argued that to gain a competitive advantage, foreign banks should focus on the education and training of their staff so that they can select the best candidates to fill executive positions in their overseas branches.

4.2 ***Internal CSR and Employees' Engagement***

The second research question deals with the influence of the five internal CSR dimensions (training and education, human rights, health and safety, work life balance, and workplace diversity) on the two dimensions of employee engagement (JE and OE). The influence of internal CSR dimensions on JE and OE will be discussed separately. Overall, the results of this study highlight the fact that the impact of internal CSR practices on OE was greater as compared with that of JE. This implies that internal CSR practices could predict employees' OE stronger than their JE.

4.3 ***Internal CSR and Job Engagement***

This empirical study tested the relationships between internal CSR practices and JE. The result of this study indicates that the five dimensions of internal CSR, namely training and education, human rights, health and safety, work life balance, and work diversity are positively and significantly related to JE. Health and safety is the strongest predictor of frontline employees' JE, followed by human rights, workplace diversity, work life balance, and training and education. The results imply that frontline employees who perceived their banks are performing good internal CSR practices (training and education, human rights, health and safety, work life balance, and work diversity) will be more likely to express higher level of JE. These findings are consistent with those of previous researches by Glavas and Piderit (2009) and Lin (2009) who found that employees were more engaged when they perceived their companies practiced good corporate citizenship.

With regard to human rights, the results of the statistical analyses reveal that human rights have a positive and significant relationship with JE. This result suggests that employees who perceived their banks as performing in an ethical manner, where bank procedures are trustworthy and nonbiased; then they will treat the banks with adjusted and respectful manners. Here, the employees may feel obliged to respond with a significant level of physical, cognitive, and emotional engagement, especially in their work.

This finding is supported by Lin (2009), who suggested that employees' perceptions about their firm's ethics and social responsiveness play a significant role in motivating employees to engage with their work. Hence, when employees perceive their firm conducts business in accordance with morality and ethics beyond the basic legal requirements, they are positively stimulated by the firm and their assigned work, leading to a positive relationship between ethical citizenship and work engagement (Lin, 2009). In contrast, according to Chughtai and Buckley (2007), if the employees perceived their employer are engaged in illegal behaviour and breaks the law, they may experience feelings of suspicion, anxiety, and insecurity. As a result employees will be more disengaged from their work.

The regression analysis also reveals that JE can be predicted by training and education. This result suggests that the higher the training and educational support, the higher will the JE be. The result is consistent with the findings in a study by Aggarwal et al. (2007), who investigated the impact of learning new skills on work engagement; they found a significant link between learning new skills and work engagement. A possible explanation for the significant relationship between training and education and JE could be explained by the fact that employees who perceived their bank as providing adequate training and learning opportunities would reciprocate accordingly; which in turn, may motivate employees in their ability to perform the job as expected. This may lead to a high JE. Conversely, if the bank provides inadequate training and learning opportunities, employees may feel that they cannot perform an excellent job, thus, this may lead to a lower JE.

The statistically significant positive relationship observed between health and safety and JE suggests that employees working in a comfortable working environment that also fulfils health and safety standards may feel quite happy and satisfied to work in their banks. This may in turn affect their well-being. Thus, employees who reported a high level of well-being are probably immersed in their work, feeling happy performing the work, and experience high JE. Boyd (1997) asserted that poor health and poor well-being experienced by employees at their workplaces will result in different consequences, amongst which are lowered productivity of poorer quality decisions by decision makers, and a higher rate of absenteeism among employees in the workplace. Another possible reason could be that the employees expect a healthier and safer working bank environment. Thus, when banks fulfill their expectations, employees may feel appreciated or motivated, and they may reciprocate with a high JE. Saks (2006) concluded that employees whose jobs are characterized by high job characteristics would more likely respond with greater JE. These results are supported by the research of Bakker and Demerouti (2007) and Schaufeli and Bakker (2004). They concluded that general working conditions such as heavy workload and poor physical environment have a significantly negative effect on work engagement.

The result of the statistical analysis also indicates that work life balance has a positive and significant relationship with JE, and this is consistent with the hypothesized expectations. This means that employees tend to reciprocate with a higher JE when they work for a bank that shows

concern in the form of discretionary efforts, such as providing childcare facilities during working hours, sporting facilities, a cafeteria, and encouraging them to become members of the social club. This is consistent with the suggestion that employees' perceived obligations are influenced more by an employer's discretionary actions that would result in stronger psychological contact rather than treatment dictated by outside influences (Eisenberger et al.,1997).The results of this study also support the premises of SET interpretations that when employees receive economic and socio-emotional resources from their organisation, they feel obliged to respond with significant levels of engagement (Saks, 2006). Another possible explanation is that employees who have abilities to balance between work and life responsibilities are likely to be happier and enjoy being a member in the concerned bank. This feeling may encourage the employees to throw themselves into their job. The result of this hypothesis is in agreement with that of Lee et al. (2003) who reported that employees perform better and become more engaged in their work, pursuant to the organisation supporting their need for work life balance.

The results further show that workplace diversity has a significant relationship with JE. The finding suggests that greater workplace diversity could make the employees more engaged in the jobs. This positive relationship is possibly attributed to the respect accorded to the unique needs of diverse groups (both male and female) and the recognition given to individual differences within those groups by bank employers. Though these respect and recognition by employers fall within their legal obligations, they somehow make employees more engaged in their jobs. A review of the literature provides support for this finding where research by Lin (2009) and Hardy and Barkham (1994) found a positive relationship between perceived legal citizenship and work engagement.

Internal CSR and Organisational Engagement OE

The interesting finding of this study is the significant direct effect of internal CSR practices on OE. Health and safety was the strongest predictor of bank employees' OE, followed by training and education, human rights, work life balance and workplace diversity respectively. This means that good internal CSR practices such as these may improve the level of employees' OE.

In relation to the influence of human rights, the results of this research reveal that human rights have a significant association with OE. This result is similar to that of Saks (2006) who stated that higher perception of procedural justice by employees would more likely be reciprocated with greater OE. These findings suggest that employees who perceive fairness in the workplace may experience feelings of appreciation, respect and recognition, which in turn, may positively affect their OE to their banks. Conversely, Dicke et al. (2007) argue that employees who do not see things as fair in the workplace are more likely to withdraw and display negative behaviours, such as low OE.

As expected, the results also show that training and education together has a positive and significant relationship with OE. Thus, the finding suggests that if an employee perceived their banks value and care for them when training programmes are provided to improve their skills and when banks support continuing education of employees, this perception will bring a sense of exhilaration being a member of this bank. These findings also confirm previous findings of Saks (2006) and Eisenberger et al. (1986) that perceptions of organisational support have a positive and significant relationship with OE.

Moreover, the results of this study reveal that work life balance has positive and significant effects on OE. This may be due to the fact that employees in Jordan's banking sector believe their banks are providing them with

several initiatives exceeding legal requirements to achieve the balance between life and work, leading to their reporting of high OE. This finding is similar to that of Devi (2009) who pointed

out that an organisation that helps their employees work in a way which best supports them in balancing their work and home environments are more likely to have engaged employees. The Sirota Survey Intelligence (2007) indicated that there is an impact on employees' attitudes when they perceive the presence of a strong commitment by their employers to CSR. This will raise EE to 86% while a negative perception could lower EE to 37%.

The findings of this research have also shown a positive association between health and safety and OE. This means that high health and safety working environment may lead to a high OE. A probable explanation is that employees who perceive workplace conditions as positive and challenging would reciprocate with positive work attitudes. In contrast, employees who perceive workplace conditions as negative and distressing would reciprocate with negative work attitudes (Haar, 2006). Thus, employees in the Jordan banking sector who perceived their banks as taking great efforts to make working environment safer and healthier may feel obliged to reciprocate with a greater OE.

Finally, the findings of this study indicate that workplace diversity has a positive and significant effect on OE. This result suggests that the higher the workplace diversity, the higher will be the OE. Employees will similarly feel more organizationally engaged when they perceive that their banks respect the unique needs of diverse groups and accord recognition to individual differences.

5. Conclusion, Implications, and Future Research

Many significant conclusions can be made. First, compared to the other four dimensions of internal CSR, work-life balance is the only aspect of internal CSR that is not widely used in Jordan's banking industry. Second, the results of this study highlight the fact that the impact of internal CSR practices on OE was greater as compared with that of JE. This suggests that workers' OE may be more strongly predicted by internal CSR policies than their JE.

The study attempts to find out the extent of adoption of internal CSR practices in the banking sector in Jordan, as well as the relationship between internal CSR and EE. The results show that the proposal framework has been substantially validated. All research questions have been answered. Overall, it can be concluded that banks with higher levels of internal CSR practices will have higher levels of EE. The results have demonstrated the significant effects of internal CSR practices on JE and OE. The findings of this study have also provided further information for banking managers regarding the impact of internal CSR practices on employees' engagement. This research makes the following contributions: first, it focuses on the idea of internal CSR and identifies its basic elements. Hence, this study adds to the knowledge in the area of CSR particularly internal CSR literature and provide base for future researches about this concept. Second, this research adds to the body of knowledge about the impact of internal CSR practices on the commitment and engagement of frontline staff in Jordan's banking industry. Third, it provides further empirical evidence and validates the social exchange theory (Blau, 1964) in the employer-employee relationship, by investigating the relationship between internal CSR and EE. Thus, this study extends knowledge regarding the impact of CSR particularly internal CSR on employee attitude and behavior. Finally, it examines the impact of various dimensions of internal CSR on two dimensions of EE in a developing countries business environment, the banking sector in Jordan. Specifically, this study answers the call by ALshbiel and AL-Awawdeh (2011); Ali et al. (2010); Aguilera et al. (2007); Campbell (2006) and Suwaidan et al. (2004) for more studies to address the relationship between CSR activities and organisational performance in emerging economies. Therefore, this study adds to the knowledge concerning the extent to which the banking sector particularly in emerging economies adoption internal CSR practices and extends knowledge regarding the impacts of internal CSR practices on EE in developing countries.

Like many previous studies, this one has some limitations even if it adds a lot to the literature on

corporate social responsibility. First, the findings may not be entirely representative of the population since the sample was chosen using convenience, quota, and nonprobability sampling techniques. Second, those outside of Jordan's borders and the banking industry were not included in the survey. Hence, the generalizability of the results is restricted. Future studies might be carried out to solve the aforementioned constraints. First, only front-line workers in Jordan's banking industry were the focus of this research. To achieve a broader generalisation of the study, future research might expand the examination to other industries and nations. Employee in-depth interviews would be beneficial, particularly as different industries and nations may have different internal CSR procedures. Future research may also be customised to use many respondents inside a particular organization to examine the impacts of internal CSR and EE. This may increase awareness of how internal CSR initiatives impact employees' attitudes and behaviours. In order to generalise the results to a broader population, future research might also re-examine the conceptual model used in this study using a bigger sample size. For the purpose of causality, it would be interesting to replicate this study in a longitudinal design, so that it could be determined if internal CSR practices and EE are conditions and relationships that are likely to be sustained. Future research should look at other variables like perceived organisational support and trust that may affect the degree of EE toward banks. Future research may also look at how social ideology functions as a moderating factor in the connection between employee engagement and internal CSR initiatives. Future studies might also look at how workers' attitudes and behaviours, such employee engagement, are affected by both internal and external CSR initiatives.

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