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A Study On The Influence Of Bank Ownership On Csr Engagement: Insights From The Indian Banking Sector

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Abstract

Over the decades, corporate social responsibility (CSR) has been viewed from various perspectives, including CSR engagement, budget allocation, CSR effectiveness, and the comparison of CSR activities between public and private banks. The purpose of this study is to examine the effectiveness of CSR activities in relation to the influence of bank ownership on CSR engagement, particularly in India. This study was conducted among bank employees and customers. A sample of 675 responses was collected, and multiple regression analysis was performed to analyze the data. The proposed hypotheses in this study were found to be effective. The results indicated that CSR activities related to budget allocation and CSR engagement were effectively undertaken. This study provides new insights for both practitioners and researchers, showing how CSR actions can positively influence outcomes and contribute to the existing body of knowledge. The findings also encourage managers to reconsider their CSR policies to foster pro-social behavior among employees. Consequently, the banking industry remains essential to the economic development of the country, with the Indian banking system consistently maintaining efficiency and supporting real sector activities.

Keywords: Corporate Social Responsibility (CSR), Indian Banking Sector, Bank Ownership, Budget Allocation, CSR Effectiveness

I INTRODUCTION

Commercial-banks work to collect modest deposits by offering competitive interest rates, collecting public funds and allocating them through loans to companies, commerce, industry and agriculture. It increases the national income and thus economic growth. It is clear in India that periods of economic expansion correspond to increases in the number of bank branches and deposits. By taking necessary precautions and mitigating risks, commercial-banks protect themselves and open the doors to the best possible utilization of the financial resources of the society. In fact, commercial-banks play a leading role in promoting economic development in the country by mobilizing the financial resources available to the society and channeling them through necessary and desirable channels. As a result, Indian commercial-banks actively support economic growth.

PUBLIC-SECTOR-BANKS

As of 2024, public sector banks (PSBs) in India have undergone significant transformation. There are now 12 PSBs, down from 27 after several rounds of mergers. Major players include **State Bank of India (SBI), Punjab National Bank, Bank of Baroda, and Canara Bank,** among others. SBI remains the largest, contributing over 40% of the total profits of all PSBs. In the financial year 2023-24, PSBs collectively reported a record profit of ₹1.41 lakh crore, a 35% increase over the previous year. This success is attributed to the government's strategic reforms, including the 4R approach: recognizing Non-Performing Assets (NPAs), resolving and recovering debts, recapitalizing banks, and implementing reforms. These efforts have strengthened the financial stability of PSBs and have played a key role in revitalizing the banking sector. The Indian government's share in these banks remains above 50%, ensuring continued state control over their operations. The mergers and reforms have positioned these banks to support the country's economic development by driving savings, investments, and capital formation

PRIVATE SECTOR BANKS

The private sector banking landscape in India has significantly evolved, especially post-liberalization in the 1990s. Private Banks have adopted advanced technologies, diversified their financial services, and expanded their customer base rapidly. Some prominent private banks include:

1. **HDFC Bank** - Known for its wide range of services, HDFC Bank is a leader in consumer and corporate banking, wealth management, and investment banking.
2. **ICICI Bank** - A major player with strong international presence, ICICI Bank offers services like credit cards, loans, corporate banking, and insurance.
3. **Axis Bank** - A rapidly growing private bank, Axis Bank provides various services including retail banking, wealth management, and SME banking.
4. **IndusInd Bank** - A new-generation bank, it provides diverse services including personal and corporate banking, microfinance, and NRI banking, with a global footprint.
5. **Kotak Mahindra Bank** - Post-acquisition of ING Vysya Bank, Kotak Mahindra has become a key player with major divisions in consumer, corporate, and commercial banking.

Private banks have been key drivers in the modernization of India's banking industry by embracing digital banking, offering innovative products, and catering to both urban and rural markets(

BANKING SERVICES

Commercial banks offer a wide range of services that cater to the financial needs of individuals and businesses. They promote the habit of saving by providing various types of savings accounts, encouraging the general public to build financial security. Additionally, banks support business growth by offering tailored banking solutions such as loans and credit facilities to business units. With the rise of technology, commercial banks encourage digital transactions through internet banking, mobile apps, and other digital payment platforms. Ancillary services like safe deposit lockers, currency exchange, and financial advisory enhance customer convenience. Para banking activities, such as insurance, mutual funds, and pension schemes, further diversify the financial products available to customers. Wealth management services offer personalized investment advice to high-net-worth individuals, helping them manage and grow their assets. Lastly, banks provide large credit facilities to corporate clients, facilitating significant investments and trade finance

II Corporate-social-responsibility

The strategic implications of (CSR) have attracted increasing attention from academics and corporate executives in recent years. However, corporate-social-responsibility is not an entirely new concept. Over the years, companies have demonstrated varying degrees of social responsibility. The commitment that companies have towards society is called corporate social responsibility, which must be fulfilled. This social function is even more important in how companies communicate with their customers, employees, suppliers, society, and the environment in which they gather resources to make a profit. Corporate social responsibility is defined as "companies integrating social and environmental issues into their day-to-day business operations and in their interactions with stakeholders on a voluntary basis". [European Commission calls for creation of European-wide (CSR) framework]. Similarly, (CSR) is defined by the UK Department of Trade and Industry as "businesses engaged in researching how to improve social cohesion, environmental and human rights, fair trade and ways to achieve justice".

DEFINITIONS OF THE CORPORATE SOCIAL RESPONSIBILITY

According to Australian Market, "a company is considered socially responsible if it operates openly and responsibly, uses its resources for productive purposes, complies with relevant regulatory requirements and recognizes and takes responsibility for the consequences of its actions." Advisory Committee, which defines Corporate Social Responsibility.

According to Muir (2001), a company's financial perspective determines whether it should engage in (CSR) and what form this engagement should take. Dahl argues that all large organizations should be viewed as social institutions, that is, their choices and existence can be justified on the grounds of promoting the common good. Similarly, according to Carroll, a well-known proponent of the theory of corporate social responsibility, business involves economic, legal, ethical and discretionary expectations that society imposes on an organization at a given time.

CORPORATE-SOCIAL-RESPONSIBILITY (CSR) AND BANKING SECTOR

Corporate Social Responsibility (CSR) plays a critical role in the banking sector, contributing to both social welfare and business success. By engaging in CSR, banks fulfill their responsibilities to customers, employees, and the communities they serve, which in turn strengthens their brand and builds trust. CSR initiatives can include providing financial services to underserved communities, promoting environmental sustainability, and advocating for diversity and ethical business practices. These efforts help banks attract and retain both customers and employees while reducing legal risks. Additionally, socially responsible banks are more likely to achieve long-term success by enhancing their reputations and contributing to

a more just and sustainable world. As CSR continues to gain importance, banks are increasingly recognizing its value in achieving both social and business objectives.

CORPORATE-SOCIAL-RESPONSIBILITY PRACTICES IN INDIAN BANKING SECTOR

The globalization that has occurred in the-banking-industry has forced banks to operate according to globally accepted trade standards by promoting genuine competition among them. Hence they focus more of their available resources on engaging in social activities. In contrast to the current focus on increasing profits for shareholders, the growing view on (CSR) in the-banking-industry places more emphasis on duty to all stakeholders, including suppliers, government agencies, workers, creditors and shareholders. To promote sustainable development, the Reserve Bank of India issued directives to Indian banks in 2007 to initiate (CSR) initiatives.

III WITH THE RESPECT BANKING SECTORS

State Bank of India (SBI)

As the largest public sector bank in terms of branches and employees, SBI employs 170 individuals, accounting for 26 % of the total workforce across these four banks. This significant percentage is indicative of SBI's extensive reach and its critical role in the Indian banking sector. The large workforce helps SBI manage its vast network of 250 branches efficiently, ensuring accessibility and robust customer service. The high number of employees is also reflective of its capacity to handle diverse banking operations and cater to a wide array of customer needs across urban and rural areas in (CSR) and SID activities

Bank of Baroda (BOB)

Bank of Baroda employs 168 people, representing 24 % of the total workforce. Despite having fewer branches than SBI, BOB's substantial number of employees highlights its strong market presence and operational capacity. The workforce size indicates BOB’s ability to maintain a competitive edge in customer service and operational efficiency and (CSR) and SID activities with a profit of 26 billion rupees, BOB demonstrates effective resource utilization, balancing its employee count with its profitability goals.

HDFC Bank

HDFC Bank, a leading private sector bank, employs 168 individuals, making up 24 % of the total workforce. HDFC's emphasis on efficiency and high profitability is evident from its employee-to-profit ratio. With 120 branches and a profit of 18 billion rupees, HDFC leverages its relatively smaller workforce to achieve high operational efficiency and customer satisfaction. The bank’s strategic focus on digital banking and technological advancements helps optimize its employee productivity, contributing to its competitive profitability and (CSR) and SID activities.

Kotak Mahindra Bank

Kotak Mahindra Bank employs 170 people, constituting 26% of the total workforce. With 130 branches, Kotak’s employee distribution indicates a well-balanced approach to maintaining branch operations and ensuring profitability. The profit of 19 billion rupees, slightly higher than HDFC’s, underscores Kotak’s effective use of its workforce in generating revenue. The bank’s focus on niche segments and personalized banking services helps maximize the productivity and effectiveness of its employees and (CSR) and SID activities.

IV Statement of the Problem

This study aims to investigate how different types of bank ownership—public, private, affect Corporate Social Responsibility (CSR) engagement in the Indian banking sector. It seeks to understand whether ownership structure influences the extent and nature of CSR activities undertaken by banks. The research will evaluate how public sector banks, private sector banks, and foreign banks differ in their CSR initiatives, focusing on their contributions to societal and environmental causes. Key variables include the scale of CSR programs, the types of social and environmental issues addressed, and the alignment with corporate strategies. The study will also assess the impact of regulatory frameworks and market pressures on CSR practices across different ownership types. By analyzing these dimensions, the research aims to provide insights into how ownership affects CSR priorities and implementation. The findings are expected to offer valuable implications for policymakers, financial institutions, and stakeholders interested in enhancing CSR practices in the banking sector.

V RESEARCH DESEIGN

This research employs a descriptive methodology. It may provide insight into how bank staff members see the banks' corporate social responsibility and social infrastructure effectiveness. As a technique, descriptive research is especially well-suited to investigate issues pertaining to bank employees' corporate social responsibility.

VI RESEARCH HYPOTHESIS

1. Hypothesis:

- **H0 (Null Hypothesis):** There is no significant difference in level of (CSR) engagement between private and Public-Sector-Banks in Bangalore.
- **H1 (Alternative hypothesis):** There is a significant difference in level of (CSR) engagement between private and Public-Sector-Banks in Bangalore.

2. Hypothesis:

- **H0 (Null Hypothesis)**: Bank ownership (private vs. public) does not significantly influence the extent of (CSR) engagement towards social infrastructure development.
- **H1 (Alternative Hypothesis)**: Bank ownership (private vs. public) significantly influences the extent of (CSR) engagement towards social infrastructure development.

VII DESCRIPTIVE ANALYSIS

CORPORATE SOCIAL RESPONSIBILITY-ENGAGEMENT

Table 1 CSR- Engagement

SL No	ITEM	MEAN	Std. Deviation
1	**CSR-1.** Engaged	4.05	1.272
2	**CSR-2.** Understanding	4.07	1.226
3	**CSR-3.** Goals	4.32	0.893
4	**CSR-4.** Familiarity	4.30	0.987
5	**CSR-5.** Responsibility	4.16	1.180
6	**CSR-6.** Society	4.27	1.048
7	**CSR-7.** Ethics	4.27	0.941
8	**CSR-8-** environment	4.27	1.097
9	**CSR-9.** Employees	4.02	1.126
10	**CSR-10.** Stakeholders	4.02	1.196

Source: Primary Data

Bank Ownership

Table 2 Bank Ownership

SL No	ITEM	MEAN	Std. Deviation
1	BO-1-Awareness	4.16	1.041
2	BO-2 Allocation	3.91	1.081
3	BO-3 Reporting	4.11	.934
4	BO-4 Management	4.11	1.195
5	BO-5 Commitment	4.27	1.122
6	BO-6 Accountability	4.33	.955
7	BO-7 integration	4.20	.1.103
8	BO-8 Alignment	4.40	.837
9	BO-9 Goals	4.20	.892
10	BO- 10 Evaluation	4.23	.994

Source: Primary Data

BUD- BUDGET ALLOCATION

Table 3 Budget Allocation

SL No	ITEM	MEAN	Std. Deviation
1	BUD-1-Budgeting	4.14	1.008
2	BUD-2 Allocation of profit	3.93	1.288
3	BUD-3 **Standardization**	4.13	1.202
4	BUD-4 Disclosure	4.08	1.189

5	BUD-5 Input	4.22	1.244
6	BUD-6 Prioritization	4.25	1.112
7	BUD-7 Assessment	4.06	1.077
8	BUD-8 Objectives	4.29	.970
9	BUD-9 Partnership	4.11	1.134
10	BUD- 10 Measuring	4.21	1.121

Source: Primary Data

CSR-E-CSR Effectiveness

Table 4 CSR-Effectiveness

SL No	ITEM	MEAN	Std. Deviation
1	**CSR-E** -1- **Communication**	4.11	1.118
2	**CSR-E** -2- **Accessibility**	4.22	1.088
3	**CSR-E** -3 **Awareness**	4.11	1.182
4	**CSR-E** -4 **Understanding**	4.15	1.014
5	**CSR-E** -5 Impact	4.27	1.215
6	**CSR-E** -6- **Alignment**	4.18	1.098
7	**CSR-E** -7- **Effectiveness**	4.22	1.047
8	**CSR-E** -8 **Reputation**	4.06	1.179
9	**CSR-E** -9 **Loyalty**	4.24	1.006
10	**CSR-E** --10 **Attraction**	4.18	1.098

Source: Primary Data

COM-P- COMPARISON OF PUBLIC AND PRIVATE SECTOR BANK

Table 5 Comparison of public and private sector bank

SL No	ITEM	MEAN	Std. Deviation
1	COM-P -1- **Proactivity**	4.04	1.084
2	COM-P -2- **Equity**	4.15	1.131
3	COM-P -3 **Measurement**	4.09	1.146
4	COM-P -4 **Transparency**	4.18	.942
5	COM-P -5 **Collaboration**	4.04	1.245

Source: Primary Data

Interpretation

Table 6 Overall Level of Descriptive Statistics

	N	Mean	Std. Deviation	Variance	Skewness	Std. Error Skewness	Kurtosis	Std. Error Kurtosis
CSR ENGAGEMENT	675	41.8163	8.72147	76.064	-1.082	.094	.666	.188
BO	675	41.9185	8.12555	66.025	-1.246	.094	1.809	.188
BUD	675	41.4222	9.70107	94.111	-1.364	.094	1.198	.188
CSR EFFECTIVENESS	675	41.5719	8.38455	97.061	-1.511	.094	1.743	.188
Valid N (listwise)	675		9.10644					

Source: Primary Data

The descriptive statistics show that all variables (CSR Engagement, Bank Ownership, Budget Allocation, and CSR Effectiveness) have similar mean values around 41, with moderate variability as indicated by the standard deviations. The negative skewness values across all variables suggest that the distributions are left-skewed, meaning a majority of the banks tend to have higher-than-average values for these variables. The positive kurtosis values indicate that the data distributions are more peaked than a normal distribution, with more data concentrated around the mean.

RELIABILITY

Table :7 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.991	.991	50

Table : 8 Summary Item Statistics

	Mean	Minimum	Maximum	Range	Maximum / Minimum	Variance	N of Items
Inter-Item Correlations	.590	.185	.920	.735	4.966	.018	50

Table :9 Scale Statistics

Mean	Variance	Std. Deviation	N of Items
312.18	3.876E3	62.255	50

Source: Primary Data

The case processing summary indicates that the dataset includes 676 cases, of which 675 are valid, representing 99.9% of the data, and only one case (0.1%) is excluded due to list wise deletion. The reliability statistics show a very high Cronbach's Alpha of .991, indicating excellent internal consistency among the 75 items in the scale. The summary of inter-item correlations, with a mean of .590 and a range from .185 to .920, suggests that the items are generally well-correlated, supporting the reliability of the scale. The scale statistics reveal an overall mean score of 312.18 with a standard deviation of 62.255, reflecting the distribution of scores across the 75 items. The ANOVA results show significant variability between individuals (Sum of Squares = 34829.759) and between items (Sum of Squares = 586.518), with a significant F-value of 16.266 ($p < .001$), indicating that the differences in item scores are statistically significant. The grand mean of 4.16 suggests

a high average score on the measured scale. Overall, these statistics collectively suggest a highly reliable measurement instrument with significant differences in responses across items and individuals.

REGRESSION

A strong statistical technique for determining the connection between one or more independent variables and one or more dependent variables is regression analysis. It is often used to anticipate, predict, and ascertain the kind and degree of correlations between variables. Regression analysis's kinds, goals, presumptions, and applications are summarized as follows:

Regression analysis is a fundamental tool in statistics and data science, providing valuable insights into the relationships between variables and enabling accurate predictions and informed decision-making. By selecting the appropriate regression technique and carefully checking assumptions, researchers and analysts can effectively model complex data and derive meaningful conclusions.

To test these hypotheses, we can perform a series of regression analyses and hypothesis tests

Hypothesis: 1

- **H0 (Null Hypothesis):** There is no significant difference in (CSR) engagement between private and Public-Sector-Banks in Bengaluru.
- **H1 (Alternative Hypothesis):** There is a significant difference in (CSR) engagement between private and Public-Sector-Banks in Bengaluru.

Table 10: Descriptive Statistics

	Mean	Std. Deviation	N
CSRENGAGEMENT	41.8163	8.72147	675
BO	41.9185	8.12555	675
BUDA	41.4222	9.70107	675

Descriptive Statistics Interpretation

On average, banks show moderate CSR engagement (mean = 41.82) with some variability, while bank ownership involvement in CSR is fairly consistent across types of ownership (mean = 41.92). Budget allocation for CSR activities also averages similarly (mean = 41.42), but shows greater variability, indicating that banks differ more in how they allocate resources for CSR. This suggests that factors beyond ownership influence CSR budget allocation practices among banks.

Table 11: Correlations

		CSRENGAGEMENT	BO	BUDA
Pearson Correlation	CSRENGAGEMENT	1.000	.765	.674
	BO	.765	1.000	.940
	BUDA	.674	.940	1.000
Sig. (1-tailed)	CSRENGAGEMENT	.	.000	.000
	BO	.000	.	.000
	BUDA	.000	.000	.
N	CSRENGAGEMENT	675	675	675
	BO	675	675	675
	BUDA	675	675	675

The Pearson correlation results show a strong positive relationship between CSR engagement and bank ownership ($r = 0.765$, $p < 0.001$), indicating that banks with higher ownership involvement tend to have higher CSR engagement. Additionally, there is a strong positive correlation between bank ownership and budget allocation ($r = 0.940$, $p < 0.001$), suggesting that ownership heavily influences how much is allocated to CSR budgets. Lastly, CSR engagement is also positively correlated with budget allocation ($r = 0.674$, $p < 0.001$), implying that banks with higher budget allocations are generally more engaged in CSR activities.

Table 12 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.777[a]	.603	.602	5.50000	.603	511.392	2	672	.000

a. Predictors: (Constant), BUDA, BO

The model explains 60.3% of the variance in CSR engagement ($R^2 = 0.603$), indicating that the predictors—Bank Ownership (BO) and Budget Allocation (BUDA)—collectively have a strong influence on CSR engagement. The adjusted R^2 of 0.602 suggests that the model is well-fitted and accounts for the number of predictors. The significant F-change ($p < 0.001$) confirms that adding these variables significantly improves the model's ability to predict CSR engagement.

Table 13: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	30939.219	2	15469.610	511.392	.000[a]
	Residual	20328.001	672	30.250		
	Total	51267.221	674			

a. Predictors: (Constant), BUDA, BO

b. Dependent Variable: CSRENGAGEMENT

The regression model significantly predicts CSR engagement, with the regression sum of squares (30939.22) indicating that the model explains a large portion of the variance in CSR engagement. The F-statistic of 511.39 and a p-value of 0.000 confirm that the predictors—Bank Ownership (BO) and Budget Allocation (BUDA)—significantly contribute to explaining the variation in CSR engagement. The residual sum of squares (20328.00) reflects the remaining unexplained variance, but overall, the model is a strong fit.

Table 14 : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	5.386	1.171		4.601	.000	3.088	7.685
	BO	1.220	.077	1.136	15.902	.000	1.069	1.370
	BUDA	-.355	.064	-.395	-5.523	.000	-.481	-.229

The regression results show that Bank Ownership (BO) has a significant positive impact on CSR engagement ($B = 1.220$, $p < 0.001$), indicating that higher ownership involvement increases CSR engagement. Conversely, Budget Allocation (BUDA) has a significant negative impact on CSR engagement ($B = -0.355$, $p < 0.001$), suggesting that higher budget allocation is associated with lower CSR engagement. The constant term ($B = 5.386$, $p < 0.001$) represents the baseline level of CSR engagement when both BO and BUDA are at zero.

Hypothesis: 2

- **H0 (Null Hypothesis)**: Bank ownership (private vs. public) does not significantly influence the extent of (CSR) engagement towards social infrastructure development.

H1 (Alternative Hypothesis): Bank ownership (private vs. public) significantly influences the extent of (CSR) engagement towards social infrastructure development

Table 15 : Descriptive Statistics

	Mean	Std. Deviation	N
CSRENGAGEMENT	41.8163	8.72147	675
BUDA	41.4222	9.70107	675
SIE	41.7659	9.10644	675

The descriptive statistics reveal that the mean CSR engagement (41.82), budget allocation (41.42), and social infrastructure engagement (41.77) are fairly similar, indicating that banks tend to allocate similar attention and resources to these areas. The standard deviations show moderate variability, with budget allocation having slightly more variation (9.70) compared to CSR engagement (8.72) and social infrastructure engagement (9.11). This suggests that while banks generally maintain consistent levels of engagement across these activities, budget allocation shows a bit more fluctuation among them.

Table 16: Correlations

		CSRENGAGEMENT	BUDA	SIE
Pearson Correlation	CSRENGAGEMENT	1.000	.674	.707
	BUDA	.674	1.000	.935
	SIE	.707	.935	1.000
Sig. (1-tailed)	CSRENGAGEMENT	.	.000	.000
	BUDA	.000	.	.000
	SIE	.000	.000	.
N	CSRENGAGEMENT	675	675	675
	BUDA	675	675	675
	SIE	675	675	675

The Pearson correlations show a strong positive relationship between CSR engagement and social infrastructure engagement ($r = 0.707$, $p < 0.001$), indicating that banks with higher social infrastructure engagement also tend to have higher CSR engagement. There is also a strong positive correlation between budget allocation and social infrastructure engagement ($r = 0.935$, $p < 0.001$), suggesting that banks that allocate more budget towards CSR are more engaged in social infrastructure. Additionally, CSR engagement and budget allocation are moderately correlated ($r = 0.674$, $p < 0.001$), implying that higher budget allocation is associated with higher CSR engagement.

Table 17: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.708[a]	.501	.500	6.16913	.501	337.539	2	672	.000

a. Predictors: (Constant), SIE, BUDA

The model explains 50.1% of the variance in CSR engagement ($R^2 = 0.501$), indicating that the predictors—Social Infrastructure Engagement (SIE) and Budget Allocation (BUDA)—account for a substantial portion of the variability in CSR engagement. The adjusted R^2 of 0.500 suggests that the model is well-fitted, considering the number of predictors. The significant F-change statistic ($p < 0.001$) confirms that the inclusion of SIE and BUDA significantly improves the model's ability to predict CSR engagement.

Table 18: ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25692.175	2	12846.088	337.539	.000[a]
	Residual	25575.045	672	38.058		
	Total	51267.221	674			

a. Predictors: (Constant), SIE, BUDA

b. Dependent Variable: CSRENGAGEMENT

The regression analysis shows that the model, including Social Infrastructure Engagement (SIE) and Budget Allocation (BUDA), explains a substantial portion of the variance in CSR engagement, with a regression sum of squares of 25,692.18. The F-statistic of 337.54 with a p-value of 0.000 indicates that the model is statistically significant and that the predictors significantly improve the prediction of CSR engagement. The residual sum of squares (25,575.05) reflects the unexplained variance in CSR engagement, but the model's fit is strong overall.

Table 19: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	13.554	1.115		12.150	.000	11.363	15.744
	BUDA	.091	.069	.102	1.318	.188	-.045	.227
	SIE	.586	.074	.612	7.945	.000	.441	.731

a. Dependent Variable: CSRENGAGEMENT

The regression analysis indicates that Social Infrastructure Engagement (SIE) has a significant positive impact on CSR engagement ($B = 0.586$, $p < 0.001$), suggesting that higher SIE leads to greater CSR engagement. In contrast, Budget Allocation (BUDA) does not have a statistically significant effect on CSR engagement ($B = 0.091$, $p = 0.188$), indicating that variations in BUDA do not significantly influence CSR engagement. The constant term ($B = 13.554$, $p < 0.001$) represents the baseline level of CSR engagement when both BUDA and SIE are at zero.

VIII CONCLUSION

This study is conducted to locate the corporate-social-responsibility activities between public and Private-Sector-Banks. Hence, the employees working at the managerial level in private and public sectors banks are taken as sample respondents. The correlation matrix illustrates strong and statistically significant correlations among all variables: (CSR) Engagement, Social Identity (SID), Behavior (BO), Budgeting (BUD), Employee Participation (EP), (CSR) Effectiveness, and Social Impact Effectiveness (SIE). The correlation coefficients range from 0.707 to 1.000, all with p-values less than 0.01, indicating a robust relationship between these factors. These findings suggest that higher levels of (CSR) Engagement tend to be associated with higher levels of SID, BO, BUD, EP, (CSR) Effectiveness, and SIE. Such strong correlations imply a cohesive synergy among various aspects of (CSR) activities and outcomes, emphasizing the interconnected nature of these dimensions. Organizations or individuals witnessing enhancements or declines in one aspect are likely to observe similar trends across the others, underscoring the holistic influence of (CSR) practices on organizational behavior and effectiveness. Hence more suggestions are given to Private-Sector-Banks as well as Public-Sector-Banks to make corporate-social-responsibility activities in a great extent. It is concluded that corporate-social-responsibility activities have been driven by a massive growth in civil society and social movements.

IX SCOPE FOR FUTURE RESEARCH

Corporate social responsibility provides enormous scope to carry out continuous research. This section suggests a few areas for further research. More dimensions like employee involvement, organizational support, Empowerment can be integrated. The study on corporate-social-responsibility on organization success can be done in other industries like telecom, electronic, textiles, sugar, cement, steel, petrochemicals, manufacturing and refineries. This study relates to thecorporate-social-responsibility of the selected banks in Bangalore. The similar study should be extended to different states of India. Budget Allocation, Employee participation, (CSR) Effectiveness are the determinants considered for the study. Other

determinants variables may be identified and extent the same study. There is a need for comparative study between private banks and also between the Public-Sector-Banks.

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