



An Empirical Analysis Of Public Perception Towards Corporate Social Responsibility (CSR) Initiatives Of State Bank Of India: A Study Of Patna, Bihar

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Abstract

Corporate Social Responsibility (CSR) has emerged as a vital strategic tool for organizations, particularly in the banking sector, where public trust and social accountability are of paramount importance. This study examines the perception of Corporate Social Responsibility activities undertaken by the State Bank of India (SBI) in Patna, Bihar, with a focus on understanding awareness levels, sector-wise visibility of CSR initiatives, and their influence on the bank's image, reputation, customer preference, and trust. The study adopts a descriptive and perceptual research design based on primary data collected through a structured questionnaire administered to 424 respondents in Patna city. The data were analyzed using basic statistical techniques, including frequency and percentage analysis. The findings reveal a high level of awareness regarding CSR among respondents, with education and financial literacy emerging as the most visible CSR sectors. The results indicate a strong positive relationship between SBI's CSR initiatives and public perception, demonstrating that CSR significantly enhances the bank's social image, reputation, and trustworthiness. The study also identifies key areas for improvement, including greater publicity, increased funding, better targeting of beneficiaries, and a focus on long-term CSR projects. Overall, the study concludes that effective implementation and communication of CSR initiatives can strengthen stakeholder relationships and support sustainable banking practices.

Keywords: Corporate Social Responsibility, Public Sector Banks, State Bank of India, Public Perception, Sustainable Banking.

Introduction

In the contemporary business environment, organizations are no longer evaluated solely on the basis of their financial performance or profitability. Increasingly, society expects corporations to act responsibly, ethically, and sustainably, contributing positively to social, economic, and environmental development. This broader expectation has given rise to the concept of Corporate Social Responsibility (CSR), which emphasizes that businesses have obligations not only toward shareholders but also toward a wide range of stakeholders, including employees, customers, communities, and society at large. CSR has thus evolved from being a voluntary philanthropic activity to a strategic and integral component of corporate governance and long-term sustainability.

In India, the relevance of CSR has gained exceptional importance due to the country's socio-economic diversity, population size, and developmental challenges. Issues such as poverty, unemployment, lack of quality education, inadequate healthcare facilities, environmental degradation, and financial exclusion remain significant concerns. Recognizing the role that corporate entities can play in addressing these challenges, the Indian government institutionalized CSR through the Companies Act, 2013, making India one of the first countries in the world to mandate CSR spending for eligible companies. This legislative framework has transformed CSR from a discretionary activity into a structured and accountable responsibility, thereby increasing transparency, reporting, and stakeholder scrutiny. Among various sectors contributing to CSR in India, the banking sector occupies a unique and influential position. Banks are not only financial intermediaries but also powerful agents of economic and social change. Through financial inclusion, credit delivery, digital banking, and social development initiatives, banks significantly impact the quality of life of individuals and communities. Public sector banks, in particular, are expected to align their operations closely with national development objectives while maintaining financial stability and public trust. In this context, the role of the State Bank of India (SBI) becomes especially significant. As the largest public sector bank in India, SBI has a long legacy of contributing to national development beyond conventional banking functions. With an extensive branch network, deep penetration in rural and urban areas, and a diverse customer base, SBI is uniquely positioned to implement CSR initiatives that reach a wide spectrum of society. Over the years, the bank has undertaken numerous CSR activities in the areas of education, healthcare, rural development, environmental sustainability, financial literacy, skill development, and community welfare, reflecting its commitment to inclusive growth and social responsibility.

CSR initiatives undertaken by SBI are not merely charitable gestures but are increasingly aligned with strategic objectives such as brand building, trust creation, stakeholder engagement, and long-term sustainability. In a competitive banking environment, where customers have multiple choices, CSR has emerged as an important factor influencing public perception, customer loyalty, and institutional reputation. A socially responsible image enhances credibility, strengthens emotional connection with stakeholders, and reinforces trust—an essential asset for any financial institution. Therefore, understanding how CSR activities are perceived by the public becomes crucial for evaluating their effectiveness and guiding future CSR strategies.

Perception plays a pivotal role in determining the success of CSR initiatives. While organizations may invest substantial resources in social programs, their impact largely depends on how these efforts are understood, experienced, and evaluated by beneficiaries and the general public. Positive perception can amplify the benefits of CSR by enhancing corporate image and stakeholder goodwill, whereas weak awareness or misaligned initiatives may reduce their effectiveness. Hence, perceptual studies provide valuable insights into the alignment between organizational intent and public response.

Patna, the capital city of Bihar, offers a meaningful and relevant setting for examining CSR perception. Bihar, despite notable progress in recent years, continues to face socio-economic challenges such as lower per capita income, educational gaps, healthcare constraints, and employment issues. Patna, as an urban center, represents a mix of traditional socio-economic structures and emerging aspirations driven by education, digitalization, and financial inclusion. SBI has a strong presence in Patna through its branches, financial literacy programs, educational support initiatives, healthcare-related activities, and community development efforts. Studying public perception in this region provides insights into how CSR initiatives are received in a developing socio-economic context and how they contribute to shaping the image of a major public sector bank.

Moreover, perceptual analysis in an urban setting like Patna is particularly important because urban populations are relatively more exposed to information through media, digital platforms, and social networks. Their awareness, expectations, and evaluations of CSR activities tend to be more critical and diverse. Understanding these perceptions helps in identifying strengths, gaps, and opportunities in existing CSR strategies and enables organizations like SBI to design more responsive and impactful programs.

From an academic perspective, CSR has been widely studied across sectors; however, region-specific perceptual studies focusing on public sector banks remain relatively limited, especially in the context of eastern India and states like Bihar. Most CSR studies concentrate on financial performance, compliance, or corporate disclosures, while fewer studies explore how CSR initiatives influence public perception at the grassroots level. This research seeks to bridge this gap by focusing on the perceptual dimension of CSR, emphasizing the voices and views of people who directly or indirectly experience these initiatives.

The present study, titled “An Empirical Analysis of Public Perception towards Corporate Social Responsibility (CSR) Initiatives of State Bank of India: A Study of Patna, Bihar ,” is an attempt to examine the level of awareness, perception, and evaluation of SBI’s CSR activities among the people of Patna. The study aims to assess whether SBI is perceived as a socially responsible bank, how CSR initiatives influence its reputation and trustworthiness, and whether such initiatives affect preference toward SBI. Additionally, the study seeks to identify which CSR sectors are most visible or beneficial to the public and to gather suggestions for improving the effectiveness of CSR programs.

In the evolving landscape of responsible banking, CSR is no longer an optional add-on but a strategic necessity. For a public sector bank like SBI, CSR assumes even greater importance because it is closely linked with public trust, national development goals, and socio-economic inclusion. By analyzing public perception in Patna, this study contributes to a deeper understanding of how CSR initiatives translate into social value and institutional image at the local level.

Literature Review

Corporate Social Responsibility (CSR) has emerged as a critical concept in modern business practices, emphasizing that corporations must go beyond profit maximization and contribute to social, environmental, and economic development. Early studies on CSR conceptualized it as a moral and ethical obligation of businesses toward society (Bowen, 1953). Over time, CSR evolved into a strategic framework wherein firms integrate social and environmental concerns into their business operations and stakeholder interactions (Carroll, 1991). Carroll’s CSR pyramid, comprising economic, legal, ethical, and philanthropic responsibilities, remains one of the most widely accepted theoretical foundations for CSR research.

Several scholars have examined the relationship between CSR and corporate image, reputation, and stakeholder trust. Studies suggest that socially responsible behavior positively influences corporate

reputation and enhances public trust (Fombrun & Shanley, 1990; Bhattacharya & Sen, 2004). Bhattacharya and Sen (2004) argued that CSR initiatives strengthen consumers' emotional attachment to organizations, thereby improving loyalty and preference. This relationship becomes particularly significant in service-oriented industries such as banking, where trust and reputation are essential intangible assets.

In the Indian context, CSR gained renewed importance after the enactment of the Companies Act, 2013, which mandated CSR spending for eligible companies. Researchers have highlighted that this legislation significantly increased CSR disclosures, accountability, and strategic alignment of CSR activities with national development goals (Mishra & Suar, 2010; Sarkar & Searcy, 2016). Studies focusing on Indian corporations reveal that CSR initiatives are often concentrated in areas such as education, healthcare, rural development, and environmental sustainability, reflecting the country's socio-economic priorities (Gupta & Sharma, 2014).

The banking sector has received growing attention in CSR literature due to its pivotal role in financial inclusion and socio-economic development. Banks, especially public sector banks in India, are expected to balance profitability with social objectives (Narwal, 2007). Research indicates that CSR activities undertaken by banks positively influence customer satisfaction, trust, and brand image (Fatma & Rahman, 2015). Fatma, Rahman, and Khan (2015) found that CSR initiatives in banking significantly shape customers' perceptions and strengthen corporate credibility.

Empirical studies also emphasize the perceptual dimension of CSR. Sen, Bhattacharya, and Korschun (2006) argued that stakeholder awareness and perception of CSR activities are crucial determinants of their effectiveness. Without adequate awareness, even well-designed CSR initiatives may fail to generate positive stakeholder responses. Similarly, Du, Bhattacharya, and Sen (2010) highlighted the importance of CSR communication in shaping stakeholder perceptions and maximizing reputational benefits.

Region-specific studies in India suggest that public perception of CSR varies across demographic and socio-economic groups. Education level, age, and occupation significantly influence awareness and evaluation of CSR activities (Sharma & Kiran, 2013). Studies conducted in urban settings indicate higher CSR awareness due to better access to information and media exposure (Raman, Lim, & Nair, 2012). These findings underline the importance of conducting localized perceptual studies to capture context-specific insights.

Research focusing on public sector banks reveals that CSR initiatives contribute to enhancing institutional image and public trust, particularly in developing regions (Singh & Verma, 2017). Singh and Verma (2017) observed that CSR initiatives in education and financial literacy have a strong positive impact on the perceived social value of banks. Furthermore, financial literacy programs are found to play a dual role by promoting social welfare and strengthening customer relationships (Goyal & Joshi, 2012).

Several studies have examined CSR in relation to corporate reputation and customer preference. Pérez and del Bosque (2015) found that CSR perceptions significantly influence corporate image, which in turn affects customer loyalty. In the Indian banking context, Chaudhary (2019) reported that customers are more likely to prefer banks perceived as socially responsible, even when other service attributes remain constant. This highlights CSR as a competitive differentiator in the banking industry.

Despite extensive CSR literature, researchers have identified gaps in perceptual studies focusing on specific regions and public sector banks. Most existing studies emphasize CSR disclosures, financial performance, or national-level analysis, while limited attention is given to grassroots-level perceptions, especially in states like Bihar (Kansal, Joshi, & Batra, 2014). Understanding local

perceptions is essential for evaluating the real impact of CSR initiatives and for designing programs that are aligned with community needs.

Research gap

Despite extensive research establishing the positive impact of CSR on corporate image, reputation, trust, and customer preference in the banking sector, most existing studies are either conceptual in nature or focused on national-level analysis and CSR disclosures. There is a notable lack of micro-level, city-specific perceptual studies, particularly in economically developing regions such as Bihar, that examine how CSR initiatives of public sector banks are actually perceived by local communities. Moreover, limited attention has been given to understanding beneficiaries' awareness, sector-wise visibility of CSR activities, and their influence on institutional image and trust. The present study bridges this gap by providing empirical, community-level evidence on public perception of CSR initiatives undertaken by SBI in Patna, Bihar.

Objectives of the Study

1. To study the awareness of people about CSR activities of State Bank of India.
2. To identify the CSR sectors in which people have seen or benefited from SBI's initiatives.
3. To examine the impact of SBI's CSR activities on its public image.
4. To find out the overall public perception of SBI's CSR activities.

Research Methodology

The present study adopts a descriptive and perceptual research methodology to examine public perception regarding Corporate Social Responsibility (CSR) activities undertaken by the State Bank of India (SBI) in Patna, Bihar, and to understand how these activities influence the overall image of the bank among local residents. The research is primarily survey-based and relies on primary data collected through a structured questionnaire designed to capture respondents' awareness, opinions, and attitudes toward SBI's CSR initiatives in areas such as education, health, environmental sustainability, social welfare, and community development.

The target population of the study comprises residents of Patna city who are either customers or non-customers of SBI but are aware of its presence and activities. A non-probability convenience sampling technique was employed due to ease of access and time constraints. A total of 424 valid responses were collected, ensuring adequate representation of different age groups, genders, educational backgrounds, and occupations.

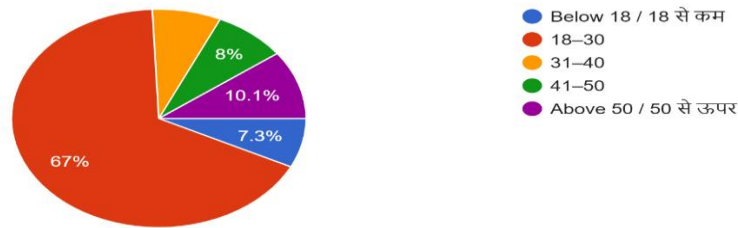
The questionnaire consisted of both demographic variables and perception-based statements, primarily measured using close-ended questions to facilitate quantitative analysis. The collected data were coded, tabulated, and analyzed using basic statistical tools, including frequency counts and percentage analysis, which are appropriate for perceptual studies and help in simplifying and clearly interpreting respondents' views. These techniques enabled the researcher to identify dominant perceptions, levels of awareness, and general attitudes toward SBI's CSR activities.

Data Analysis and Discussion

Frequencies of Age / आयु:

| Age / आयु: | Counts | % of Total | Cumulative % |
|----------------------|--------|------------|--------------|
| 18–30 | 284 | 67.00% | 67.00% |
| 31–40 | 32 | 7.50% | 74.50% |
| 41–50 | 34 | 8.00% | 82.50% |
| Above 50 / 50 से ऊपर | 43 | 10.10% | 92.70% |
| Below 18 / 18 से कम | 31 | 7.30% | 100.00% |

Age / आयु:
424 responses



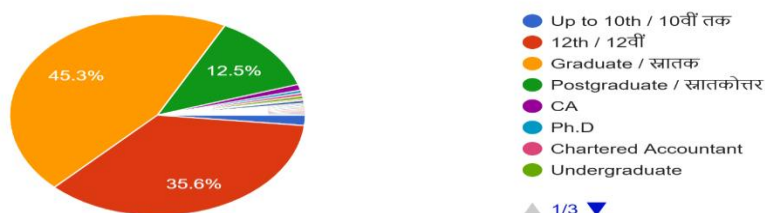
Source: Primary Data

The age-wise distribution of respondents reveals that the sample is predominantly composed of younger individuals. A majority of 67.00% respondents fall within the 18–30 age group, indicating strong participation from youth in the study. This is followed by 10.10% respondents aged above 50 years, reflecting a reasonable representation of senior participants. The middle-aged groups show comparatively lower participation, with 8.00% respondents in the 41–50 age group and 7.50% in the 31–40 age group. Additionally, 7.30% respondents are below 18 years of age, contributing to the overall diversity of the sample. The cumulative percentage analysis shows that 74.50% of respondents are below 40 years, suggesting that perceptions captured in the study are largely influenced by younger and early middle-aged individuals, who are generally more aware of corporate initiatives and social responsibility activities.

Frequencies of Education Level / शिक्षा स्तर:

| Education Level / शिक्षा स्तर: | Counts | % of Total | Cumulative % |
|--------------------------------|--------|------------|--------------|
| 12th / 12वीं | 151 | 35.61% | 35.61% |
| Graduate / स्नातक | 201 | 47.41% | 83.02% |
| Postgraduate / स्नातकोत्तर | 65 | 15.33% | 98.35% |
| Up to 10th / 10वीं तक | 7 | 1.65% | 100.00% |

Education Level / शिक्षा स्तर:
424 responses

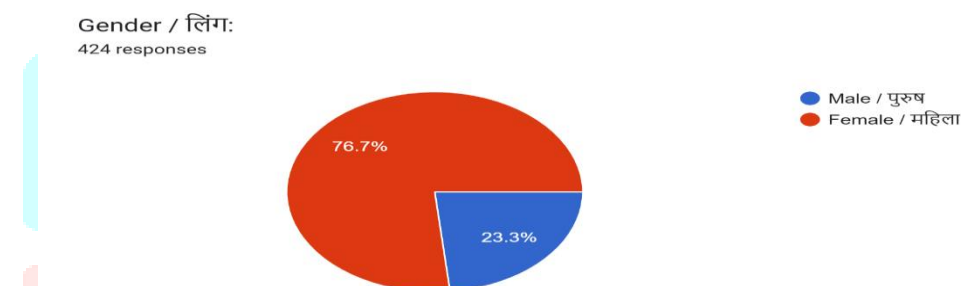


Source: Primary Data

The educational profile of the respondents indicates that the majority of participants possess a relatively high level of formal education. Nearly 47.41% of the respondents are graduates, forming the largest group in the sample, which suggests a strong representation of educated individuals capable of forming informed opinions about corporate social responsibility initiatives. This is followed by 35.61% respondents who have completed education up to the 12th standard, reflecting significant participation from individuals with higher secondary education. Furthermore, 15.33% respondents are postgraduates, adding depth and maturity to the perceptual analysis. Only a marginal 1.65% respondents have education up to the 10th standard, indicating minimal representation from lower educational levels. The cumulative analysis shows that over 83% of respondents are at least graduates or higher secondary pass, highlighting that the study largely reflects the perceptions of an educated population in Patna, Bihar.

Frequencies of Gender / लिंग:

| Gender / लिंग: | Counts | % of Total | Cumulative % |
|----------------|--------|------------|--------------|
| Female / महिला | 325 | 76.70% | 76.70% |
| Male / पुरुष | 99 | 23.30% | 100.00% |



Source: Primary Data

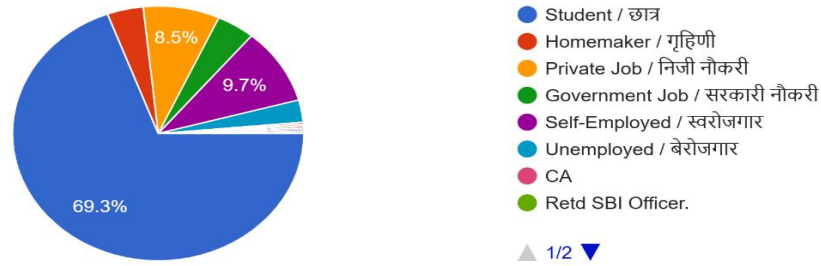
The gender-wise distribution of respondents shows a clear predominance of female participants in the study. A substantial 76.70% of the respondents are female, indicating higher participation and representation of women in expressing perceptions regarding the CSR activities of SBI in Patna, Bihar. In contrast, 23.30% of the respondents are male, reflecting comparatively lower male participation. The cumulative percentage reaches 100% with male respondents, confirming that the sample includes both genders, though it is largely influenced by female perspectives. This distribution suggests that the findings of the study are significantly shaped by women's awareness and perceptions of corporate social responsibility initiatives undertaken by SBI.

Frequencies of Occupation / व्यवसाय:

| Occupation / व्यवसाय: | Counts | % of Total | Cumulative % |
|-------------------------------|--------|------------|--------------|
| Government Job / सरकारी नौकरी | 18 | 4.25% | 4.25% |
| Homemaker / गृहिणी | 17 | 4.01% | 8.25% |
| Private Job / निजी नौकरी | 36 | 8.49% | 16.75% |
| Self-Employed / स्वरोजगार | 41 | 9.67% | 26.42% |
| Student / छात्र | 294 | 69.34% | 95.75% |
| Unemployed / बेरोजगार | 12 | 2.83% | 98.58% |
| Other / अन्य | 6 | 1.42% | 100.00% |

Occupation / व्यवसाय:

424 responses



Source: Primary Data

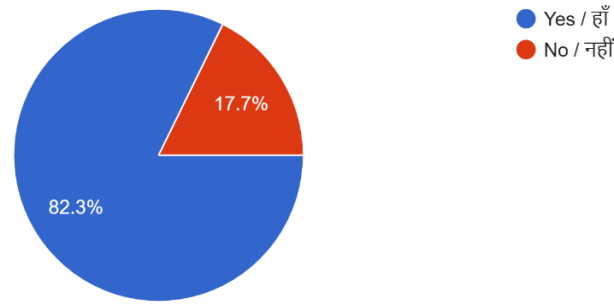
The occupational distribution of respondents indicates that the sample is largely dominated by students. A significant 69.34% of the respondents are students, highlighting strong participation from the younger population and academic community in the study. This is followed by 9.67% respondents who are self-employed and 8.49% engaged in private sector jobs, indicating moderate representation from working professionals. Respondents employed in government jobs constitute only 4.25%, while homemakers account for 4.01% of the total sample. A smaller proportion of 2.83% respondents are unemployed, and 1.42% fall under other occupations. The cumulative percentage shows that nearly 95.75% of respondents belong to the student and working population, suggesting that the perceptions reflected in the study are largely influenced by individuals who are either pursuing education or actively engaged in economic activities, which may impact their awareness and evaluation of SBI's CSR initiatives.

Frequencies of Have you heard about Corporate Social Responsibility (CSR)/ Social Welfare Activities ? / क्या आपने कॉर्पोरेट सामाजिक उत्तरदायित्व (सीएसआर)/ समाज कल्याण गतिविधियाँ के बारे में सुना है?

| Have you heard about Corporate Social Responsibility (CSR)/ Social Welfare Activities ? / क्या आपने कॉर्पोरेट सामाजिक उत्तरदायित्व (सीएसआर)/ समाज कल्याण गतिविधियाँ के बारे में सुना है? | Counts | % of Total | Cumulative % |
|--|--------|------------|--------------|
| No / नहीं | 75 | 17.70% | 17.70% |
| Yes / हाँ | 349 | 82.30% | 100.00% |

Have you heard about Corporate Social Responsibility (CSR)/ Social Welfare Activities ? / क्या आपने कॉर्पोरेट सामाजिक उत्तरदायित्व (सीएसआर)/ समाज कल्याण गतिविधियाँ के बारे में सुना है?

424 responses



Source: Primary Data

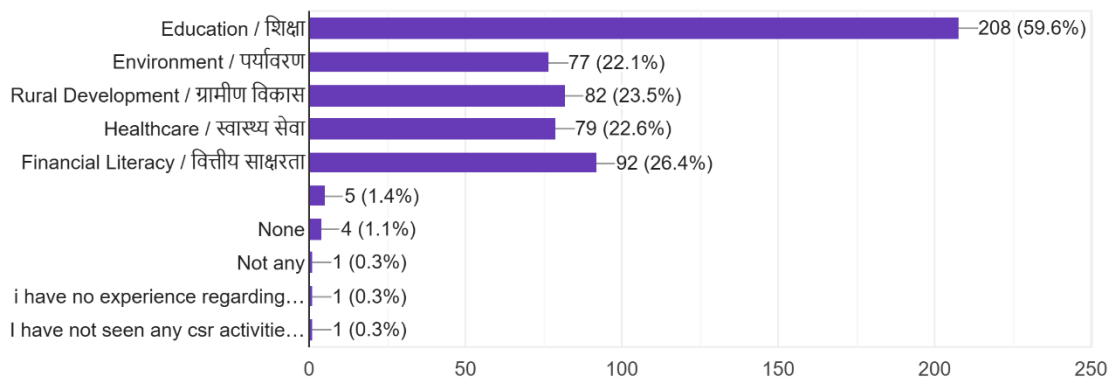
The responses regarding awareness of Corporate Social Responsibility (CSR) or social welfare activities indicate a high level of familiarity among the respondents. A substantial 82.30% of respondents reported that they have heard about CSR or social welfare activities, reflecting strong general awareness and exposure to the concept within the population of Patna, Bihar. In contrast, 17.70% of respondents stated that they have not heard about CSR, indicating a smaller yet notable segment with limited awareness. The cumulative percentage reaches 100% with affirmative responses, suggesting that the majority of participants possess at least basic knowledge of CSR, which provides a suitable foundation for assessing their perceptions of SBI's CSR initiatives in the study.

Frequencies of Which CSR sector of CSR by SBI have you seen or benefited from? / एसबीआई के सीएसआर के किस क्षेत्र को आपने देखा है या उससे लाभ उठाया है?

| Which CSR sector of CSR by SBI have you seen or benefited from? / एसबीआई के सीएसआर के किस क्षेत्र को आपने देखा है या उससे लाभ उठाया है? | Counts | Percentage of 349 responses |
|---|--------|-----------------------------|
| Education / शिक्षा | 208 | 59.6 % |
| Environment / पर्यावरण | 77 | 22.1 % |
| Rural Development / ग्रामीण विकास | 82 | 23.5 % |
| Healthcare / स्वास्थ्य सेवा | 79 | 22.6 % |
| Financial Literacy / वित्तीय साक्षरता | 92 | 26.4 % |
| Other | 12 | 3.4 % |

Which CSR sector of CSR by SBI have you seen or benefited from? / एसबीआई के सीएसआर के किस क्षेत्र को आपने देखा है या उससे लाभ उठाया है?

349 responses



Source: Primary Data

The responses regarding the CSR sectors of SBI that respondents have seen or benefited from reveal varied exposure across different areas of social development. The education sector emerges as the most prominent, with 59.6% of respondents reporting awareness or benefits from SBI's CSR initiatives in this area, highlighting the bank's strong focus on educational support. This is followed by financial literacy programs, acknowledged by 26.4% of respondents, indicating SBI's efforts toward enhancing financial awareness and inclusion. CSR initiatives related to rural development (23.5%), healthcare services (22.6%), and environmental activities (22.1%) show almost similar levels of visibility and impact among respondents. Only a small proportion, 3.4%, reported exposure to other CSR sectors. The analysis indicates that a large majority of respondents have observed or benefited from multiple CSR domains, suggesting that SBI's CSR activities in Patna, Bihar, are diversified and reasonably well-recognized across key social sectors.

Perception of SBI's Image / एसबीआई की छवि के बारे में धारणा: (Select 5: Strongly Agree – 1: Strongly Disagree (चुनें: 5 - पूरी तरह सहमत, 1 - पूरी तरह असहमत))

| | Strongly Disagree | Disagree | Neutral | Agree | Strongly Agree |
|--|-------------------|----------|---------|-------|----------------|
| SBI is perceived as socially responsible./ एसबीआई को सामाजिक रूप से जिम्मेदार बैंक माना जाता है। | 9 | 5 | 56 | 127 | 152 |
| CSR improves SBI's reputation./ सीएसआर से एसबीआई की प्रतिष्ठा बढ़ती है। | 7 | 12 | 56 | 136 | 138 |
| CSR work makes me prefer SBI./ सीएसआर कार्य के कारण मैं एसबीआई को प्राथमिकता देता हूँ। | 8 | 10 | 86 | 121 | 124 |

SBI has a better image due to community work./ समुदाय कार्यों के कारण एसबीआई की छवि बेहतर है।

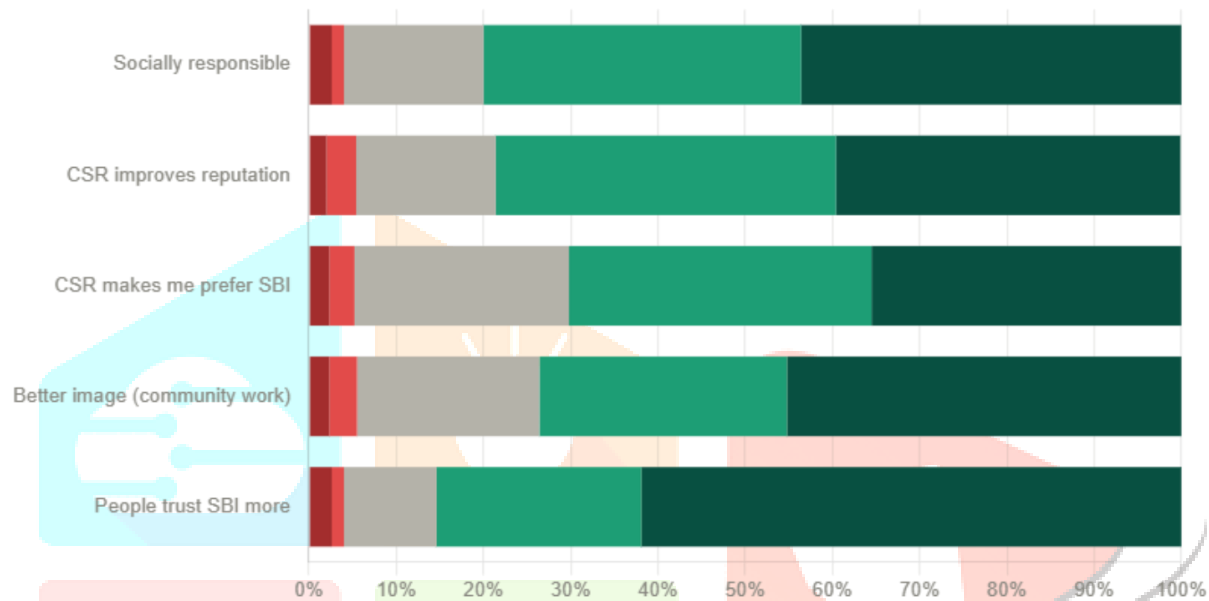
8 11 73 99 158

People trust SBI more./ लोग एसबीआई को अधिक भरोसेमंद मानते हैं।

9 5 37 82 216

Source: Primary Data

Strongly Disagree Disagree Neutral Agree Strongly Agree



The analysis of respondents' perceptions regarding SBI's image clearly indicates a strong positive association between the bank's CSR activities and its public image. A large majority of respondents expressed agreement with the statement that SBI is perceived as a socially responsible bank. Most respondents selected Agree (127) or Strongly Agree (152), while only a negligible number expressed disagreement, suggesting that SBI's CSR initiatives have successfully positioned it as a socially accountable institution in the minds of people.

Similarly, respondents strongly acknowledged that CSR activities improve SBI's reputation. A combined total of 274 respondents either agreed or strongly agreed with this statement, reflecting a widespread belief that CSR contributes significantly to enhancing the bank's goodwill and public standing. The relatively small number of neutral and disagreeing responses indicates limited skepticism about the reputational benefits of CSR.

The perception that CSR initiatives influence customer preference toward SBI also received considerable support. While some respondents remained neutral (86), a majority agreed (121) or strongly agreed (124) that CSR work motivates them to prefer SBI over other banks. This finding suggests that CSR plays an important, though not exclusive, role in shaping consumer choice and loyalty.

Furthermore, respondents largely agreed that SBI enjoys a better image due to its community-oriented work. The highest number of strongly agreeing responses (158) for this statement highlights

the visible impact of SBI's involvement in community development and social welfare programs. This reinforces the idea that grassroots-level CSR activities positively shape institutional image.

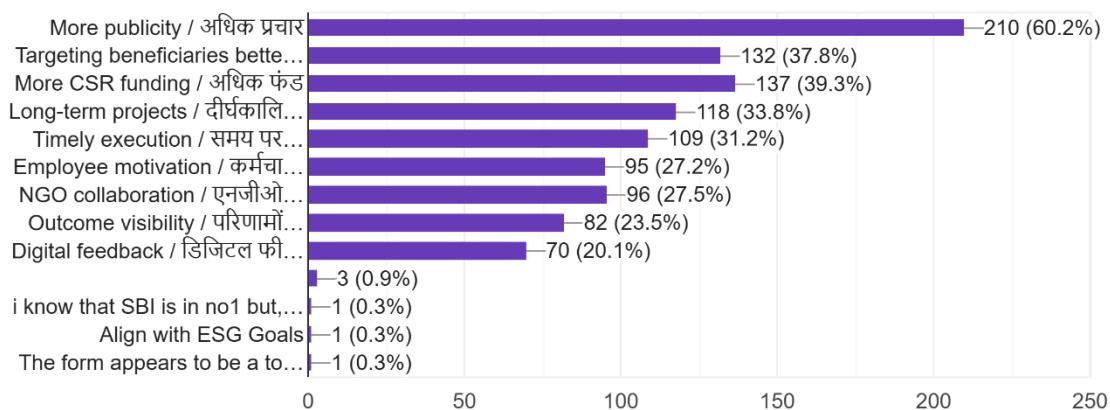
Finally, trust emerged as a key outcome of CSR engagement. An overwhelming majority of respondents agreed that people trust SBI more, with 216 respondents strongly agreeing and 82 agreeing. The very low level of disagreement underscores the strong trust capital SBI has built among the public, largely attributed to its sustained CSR efforts. Overall, the findings confirm that CSR activities significantly enhance SBI's image, reputation, preference, and trust among the people of Patna, Bihar.

Suggestions for SBI CSR improvement / एसबीआई सीएसआर में सुधार के सुझाव:

| | Frequency | Percentage |
|--|-----------|------------|
| More publicity / अधिक प्रचार | 210 | 60.2 % |
| Targeting beneficiaries better / सही लक्षित लाभार्थी | 132 | 37.8% |
| More CSR funding / अधिक फंड | 137 | 39.3% |
| Long-term projects / दीर्घकालिक योजनाएं | 118 | 33.8% |
| Timely execution / समय पर क्रियान्वयन | 109 | 31.2% |
| Employee motivation / कर्मचारी प्रेरणा | 95 | 27.2% |
| NGO collaboration / एनजीओ के साथ साझेदारी | 96 | 27.5% |
| Outcome visibility / परिणामों की जानकारी | 82 | 23.5% |
| Digital feedback / डिजिटल फीडबैक | 70 | 20.1% |
| Other | 6 | 1.8% |

Suggestions for SBI CSR improvement / एसबीआई सीएसआर में सुधार के सुझाव:

349 responses



Source: Primary Data

The suggestions provided by respondents for improving SBI's CSR initiatives highlight several important areas for strategic enhancement. The most frequently suggested improvement is greater publicity of CSR activities, with 60.2 % of respondents emphasizing the need for wider awareness and communication so that more people can recognize and benefit from SBI's social initiatives. This is followed by recommendations for increasing CSR funding (39.3%) and better targeting of

beneficiaries (37.8%), indicating concerns related to both the scale and precision of CSR implementation.

A considerable proportion of respondents suggested focusing on long-term CSR projects (33.8%), reflecting the belief that sustained initiatives can create deeper and more lasting social impact. Additionally, timely execution of CSR activities (31.2%) was highlighted as a key area requiring improvement to ensure effectiveness and credibility. Suggestions related to employee motivation (27.2%) and collaboration with NGOs (27.5%) underline the importance of human involvement and strategic partnerships in successful CSR execution.

Further, respondents stressed the need for better visibility of CSR outcomes (23.5%), so that communities can clearly see the results of initiatives undertaken. The adoption of digital feedback mechanisms (20.1%) was also suggested to improve transparency and stakeholder engagement. Only a very small proportion (1.8%) offered other suggestions. Overall, these responses indicate that while SBI's CSR efforts are positively perceived, respondents expect improved communication, strategic focus, and effective execution to enhance their overall impact.

Major Findings and Future Scope of the Study

The study reveals several significant findings regarding public perception of CSR activities undertaken by SBI in Patna, Bihar. First, the respondent profile is largely dominated by young, educated, and student populations, indicating that awareness and evaluation of CSR initiatives are strongly influenced by youth and academically inclined individuals. Second, a high level of CSR awareness (82.30%) among respondents suggests that CSR as a concept is well recognized in the study area. Third, among various CSR sectors, education emerges as the most visible and impactful, followed by financial literacy, rural development, healthcare, and environmental initiatives, reflecting SBI's diversified CSR engagement. Most importantly, the perception analysis clearly indicates that CSR activities significantly enhance SBI's social image, reputation, customer preference, and trust. A large majority of respondents agree or strongly agree that SBI is socially responsible and more trustworthy due to its community-oriented CSR initiatives. Finally, respondents acknowledge the positive impact of CSR but also emphasize the need for better publicity, increased funding, targeted beneficiary selection, and long-term project orientation to improve the overall effectiveness of CSR efforts.

The present study is limited to a perceptual analysis of SBI's CSR activities within Patna city; therefore, future research can expand the geographical scope to include other cities, rural areas, or comparative regional studies across Bihar or India. Further studies may adopt comparative analysis between public and private sector banks to assess differences in CSR perception and effectiveness. Advanced statistical tools such as factor analysis, regression analysis, or structural equation modeling may be employed to examine the causal relationship between CSR activities and customer loyalty, trust, and brand equity. Additionally, future research may incorporate qualitative methods, such as interviews or focus group discussions, to gain deeper insights into beneficiary experiences and expectations. Longitudinal studies could also be undertaken to assess the long-term impact of CSR initiatives on community development and institutional reputation.

Implications of the Study

The present study is limited to a perceptual analysis of SBI's CSR activities within Patna city; therefore, future research can expand the geographical scope to include other cities, rural areas, or comparative regional studies across Bihar or India. Further studies may adopt comparative analysis between public and private sector banks to assess differences in CSR perception and effectiveness. Advanced statistical tools such as factor analysis, regression analysis, or structural equation

modeling may be employed to examine the causal relationship between CSR activities and customer loyalty, trust, and brand equity. Additionally, future research may incorporate qualitative methods, such as interviews or focus group discussions, to gain deeper insights into beneficiary experiences and expectations. Longitudinal studies could also be undertaken to assess the long-term impact of CSR initiatives on community development and institutional reputation.

Conclusion

The study concludes that Corporate Social Responsibility plays a significant and positive role in shaping public perception of SBI in Patna, Bihar. The findings demonstrate that SBI is widely perceived as a socially responsible and trustworthy bank, with its CSR initiatives contributing substantially to its positive image and reputation. Education and financial literacy initiatives are particularly impactful, while community-oriented CSR efforts strengthen public trust and preference toward the bank. Although CSR activities are positively perceived, respondents express clear expectations for improved communication, better targeting, long-term planning, and timely execution. Overall, the study confirms that CSR is not merely a statutory obligation but a strategic instrument for sustainable banking and social development, and effective implementation of CSR initiatives can create lasting value for both society and the institution.

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