

**MODERATING EFFECT OF PERSONALITY TRAITS ON THE
RELATIONSHIP BETWEEN CORPORATE SOCIAL RESPONSIBILITY AND
CONSUMER IDENTIFICATION AMONG CLIENTS OF SAFARICOM IN
KAJIADO, KENYA**

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DECLARATION

DECLARATION BY CANDIDATE

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DEDICATION

This thesis is dedicated to my husband who made numerous sacrifices, and to my children who I sincerely love. To my father may his soul rest in eternal peace.

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There are many people, who sacrificed their time and other resources to make this thesis a reality. My sincere gratitude goes to my supervisors, Dr Ronald Bonuke and Prof. Michael Korir , who patiently have guided this study to this point without whom this document would not have been a reality, I want them to know how deeply grateful I am, thank you all so much. To Prof. Karen Flaherty whose contribution is difficult to ignore I acknowledge your immense contribution, thank you so much. To the late John Ngerechi may God rest his soul in eternal peace; I thank you for your encouragement. To Dr Rose Boit you have surely been a pillar of strength may God bless you abundantly.

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To the almighty GOD the giver of life and all that is good thank you for this far I have reached.

ABSTRACT

Studies on the determinants of Corporate Social Responsibility (CSR) have identified several factors like economic, philanthropic, ethical and legal. Little is known about the effect of consumer identification with these factors. Furthermore these relationships have lacked evidence on consumer's ability to appreciate these programs, which may well depend on consumers personality trait, the surface trait that affect their everyday choices. To fill this gap the study hypothesizes that CSR (economic, philanthropic, ethical and legal) programs will have no significant relationship with consumer identification. Personality trait may also not moderate the above relationship hypothesized. Theories used to ground this study were social identification theory, social exchange theory and stakeholder theory. The main objective of this research was to examine the moderating effect of Personality Trait on the Relationship between Corporate Social Responsibility and Consumer Identification among Safaricom Limited Company Kenya clients in Kajiado County. Kajiado County was the area of study, explanatory survey was adapted where questionnaires in a seven point Likert scale were administered to 325 Safaricom clients in the month of February 2014. Cluster sampling technique was used in selecting primary schools where Safaricom clients were studied, clients were divided into administrative divisions and then simple random sampling was done. A pilot study of 60 Safaricom clients was carried out in Uasin Gishu county before the main research. Instrument reliability was tested on the pilot Cronbach's Alpha was performed and instruments were all above the value of $\alpha = .6$. Data was coded and analyzed using SPSS package. Factor analysis was done to ensure content, construct and discriminant validity. The model total variance explained was 61.1% which accounted for the four factors. There was therefore adequate evidence in the study to support the various theories that underpinned the study. The data obtained was analyzed using inferential statistics namely Pearson product moment correlation, Analyzes of Variance (ANOVA), and multiple regression methods. The statistical methods were used for testing the hypotheses at $\alpha = 0.1$. The study results indicated economic CSR, philanthropic CSR, ethical CSR and legal CSR, all had positive β coefficient. This revealed that economic, philanthropic, ethical and legal CSR are positively associated with consumer identification. The results indicated that different personality traits moderated the relationship between the various dimensions of CSR differently. Self efficacy personality trait moderates the relationship of economic CSR and philanthropic CSR. The β value for economic was negative while for philanthropic was positive for the same personality trait of self efficacy. Perceived control moderated legal CSR and self esteem moderated ethical CSR. However Machiavellianism type of personality trait did not moderate any relationship. The model successfully extended personality traits to the various dimensions of economic, philanthropic, ethical, legal CSR and consumer identification relationship among Safaricom clients in Kenya. The study recommended further research on Machiavellianism type of personality trait on other CSR dimensions and consumer identification. Further recommendation on the study was that a budget be allocated for identification strategies by organisations. The CSR and consumer identification is valuable contribution in marketing profession by aiding in identifying factors that contribute to consumer relationship with an organisation.

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LIST OF ABBREVIATIONS

AMREF	-	African Medical and Research Foundation
CI	-	Consumer Identification
CSR	-	Corporate social responsibility
NGO	-	Non- governmental Organization
FPE	-	Free Primary Education
IISD	-	International Institute for Sustainable Development
CEO	-	Chief Executive Officer
CFO	-	Chief Financial Officer

DEFINITION OF KEY TERMS

The following terms will be used in the present study to convey the meaning shown below:

Corporate Social Responsibility: The organizational programs that will either have an economic, philanthropic, ethical or legal impact on the customer.

Consumer Identification: The consumers' psychological link to the organizational Objectives, Identification cause people to be psychologically attached and to care about the company (Bhattacharya & Sen 2003). Individuals identify with the company they become psychologically attached to and care about their products, they will engage in behavior that will support and improve the organization (Du et al 2007). The individual consumers should have the values, shared personality, existing common objectives and satisfaction of individual needs (Krisof 1996).

Personality Trait: Present the Psychological issues that represent consumer's behavior (Mowen 2000). The persistent characteristic or dimension of differences among individuals. Individuals usually differ greatly and consistently in their response to the same psychological situation or stimuli (Allport, 1970).

Perceived Control: Refers to the expectation of having the power to participate in making decisions in order to obtain desirable consequences and a sense of personal competence in a given situation.

Self Esteem: The extent to which an individual feels capable and assured to his or her market place decisions and behaviors.

Machiavellianism: Refers to the “negative epithet” representing at least an amoral way of manipulating others to accomplish one’s goals (Hunt & Chonoko, 1984).

Self Efficacy: Refers to the belief in one’s individual capabilities to mobilize the motivation and cognitive resource and courses of action needed to meet the situation demands (Wood & Bandura, 1989).

CHAPTER ONE: INTRODUCTION

1.0 Overview

This chapter presents background of the study, statement of the problem research objectives and hypothesis.

1.1 Background to the study

1.1.1 Consumer Identification

Consumers' identification (CI) has become a focus for many companies. Consumer's self expression is indeed vital and has to be understood by organizations, who are jostling for a share of consumers' identity. Significant changes in marketing in the last ten years have brought dramatic changes in which consumers' can express their identities. These changes are being addressed; the main driver has been one on one marketing and mass customization. Recent development in this area involves organizations like coca-cola who have introduced a hundred different choice of beverages from which customers have an array of choices. While on the other hand, Starbuck have about fifty thousand possible combinations for their coffee and related beverages such that consumers' have a wide variety to choose from (Chernev, *et al.*, 2011).

Consumer identification as a construct is seen as largely a significant psychological link that has to be well aligned by the consumers and organizational objectives (Du *et al.*, 2007). Identification causes people to become psychologically attached and to care about the organization (Bhattacharya & Sen, 2003). Stakeholders' perceived identity is seen as a

psychological overlap between an individual identity and organization identity Bhattarcharya, *et. al* (2011).

1.1.2 Corporate Social Responsibility

Corporate Social Responsibility (CSR) is a paradigm shift from the original belief that organizations main goal is the use of resources to produce profits (Friedman, 1992).It is called the shareholder strategy as advocated by the economist Milton Friedman (Galbreath, 2006). This term has many definitions with no one consensus. Scholars and different institutions have different definitions (Piacentini, *et al.*, 2000). The European commission (2001) for example defined CSR as a concept where companies decide willingly to contribute to a better people and cleaner environment; it is issues like environmental protection, human resource management, health and safety at work, relations with local community, suppliers and consumers. While Owolabi and Olu-Owolabi, (2009) defines CSR as a concept that is constantly changing with the needs of society, it demands that business organizations should provide adequate information on safety measures and health hazards of their consumer products. The feelings of the entire members of the community should be considered, Owolabi and Olu-Owolabi (2009) have a caveat that this is only feasible in developed countries but unaffordable luxury in developing nations.

Research in this field of marketing agree that reciprocal behavior between CSR and the three identities have been done mainly with the internal stakeholders, while the external stakeholder story in not yet finished (Sen & Diogo, 2011). Identification are of three different types actual, perceived and intended (Balmer et al 2009; Powell, et al., 2009;

Balmer 2008; Bhattacharya & Balmer 2007; Powell 2007; Balmer & Greyser 2006). Academic research has greatly involved its audience in the last decade on how organization's stakeholders react to CSR and support the fact that consumers are enticed to buy more or pay much more for products in their quest for a social responsibility cause (Sen & Bhattacharya 2001). Bhattacharya *et al.*, (2011), further asserts that stakeholder's are able to satisfy their self definitional needs if they identify with the CSR programs that the organization is engaged in, attest that these sets of pro-company reaction will guide the stakeholders to identify with the organization. Identification or stakeholder perceived identity is the overlap between individual identity and the organizations identity. Organizations should however not restrict their CSR programs to a particular part, but should align it to the entire the company. It is affirmed by Bhattacharya, (2011) that an interdisciplinary measure will promote and provide competitive advantage in organizations, and if done properly will ensure societal and environmental returns including respect and loyalty from the stakeholders. Sen and Bhattacharya, (2004), attest that a major stakeholder group that appears to be sensitive to organizational CSR programs is the consumer. This research looked at consumers' identification with CSR initiatives and will define consumer identification according to (Du *et al* 2007: Bhattacharya & Sen (2003).

Studies of consumer and company identification with CSR programs have been done by several scholars (e.g Soo Yeon Hong *et al.*, 2001; Sen & Bhattacharya, 2001; Oliver *et al.*, 2003;Janita, 2003: Hamlin & Wilson, 2004; Aguilera *et al.*, 2007; Shuili, Bhattacharya & Sen 2007; Pelozza & Papania 2008; Soo Yeon Hung 2009; Rafael Perez 2009; Hae-Ryong 2010; Hiderbrand 2011). This study was done to establish the

extent personality traits moderated the relationship between corporate social responsibility and consumer identification.

A personality trait is defined differently by sociologists and psychologists. Psychologists agree that individuals are categorized in different classes and explain group differences and individual differences at consumer level. Sociologists are attached to social class references, peer influence, family life cycle and other concepts that explain the behavior of the consumer (Ruby,1978). Accordingly Shoham et al., (2012) identified four personality traits as follows: self efficacy, perceived control, self confidence and Machiavellianism. This research borrowed from these scholars and tested these traits as a moderator in the relationship between CSR and consumer identification, no study has been done with the moderator of self efficacy, perceived control, self esteem and Machiavellianism.

According to an article published by Infotrack East Africa (2010) on CSR in Kenya, findings were that foreign organizations were the drivers of CSR, although Kenyan companies are involved in social issues. Major organizations like Kenya commercial Bank (KCB), Safaricom and East African Breweries had established foundation to aid in the realization of particular CSR programs. Unlike Breweries and KCB, Safaricom was identified to cater for the low end consumers for example their recent Mpesa technology that allows consumers to transact money through mobile telephones. Accordingly Wanyama (2012), asserts that Safaricom have partnered with local organizations to fund income generating projects, for example animal rearing, assisting individuals with disability, reducing illiteracy levels by supporting admission of children to schools and

especially the disadvantaged among other programs. Safaricom was therefore the organization of choice to conduct this study.

1.2 Statement of the Problem

Consumer identification is supposed to bring in a connection for consumers with the organization's activities. Consumers are likely to appreciate companies that are socially responsible and that attend to the needs of the society thereby creating a feeling of connectedness is bound to build. The engagement of organizations in CSR activities enhances the identity of the company with different stakes. Consumer's are likely to assume that those companies that engage in CSR have desirable characteristics that "resonate" with their sense of self which forms the basis of identity (Lichtenstein *et al.*,2004).Studies on the determinants of Corporate Social Responsibility (CSR) have identified several factors like economic, philanthropic, ethical and legal. Little is known about consumer identification with these factors. Furthermore these relationships have lacked evidence on consumer's ability to appreciate these programs, which may well depend on consumers personality trait, the surface trait that affect their everyday choices Safaricom with its foundation supports education by equipping educational institutions in order to reduce illiteracy among families through supporting enrolment and admission of children from disadvantaged families (Wanyama 2012). However despite continued funding and support for education in rural Kenya the county still experiences problems of substantial number of out of school children, low enrolment rate, high rate of school drop outs, poor performance, lack of income to pay teachers and negative reputation formed by parents on Free Primary Education(FPE) (Oketch & Somerset 2010) . The government of Kenya introduced FPE in 2003 which created an increase in enrolment but

without commensurate physical structures to accommodate the extra new pupils, Safaricom endeavors to support the realization of this through its CSR programs funded through its foundation which aims at reducing illiteracy by supporting the enrolment and retention of children in schools and especially those children with disabilities (Wanyama, 2012).

In spite the importance of the concept of CSR very few studies have attempted to look at the consumers personality traits, Although many organizations are engaged in various CSR activities no real realizable changes have been achieved. Poverty issues, various environmental concerns and nepotism are still some of the persist complaint raised by most people in the solid. The study wanted to find out whether organizations that have CSR programs are in tandem with the consumer identification. Personality trait is unique to each individual, thus the movement by marketers into one on one marketing could aid the relationship between the CSR and consumer identification to be realizable especially in Kenya. The correct diagnosis of the CSR programs to specific individuals could as well be filled with the type of personality trait.

1.3 Research Objectives

1.3.1 General Objective

The main objective of this study was to examine the relationship between Corporate Social Responsibility and consumer identification, moderating role of personality.

1.3.2 The objectives will be:

1. Establish the effect of economic corporate social responsibility on consumer identification

2. Examine the effect of philanthropic corporate social responsibility on consumer identification.
3. Assess the effect of ethical corporate social responsibility on consumer identification.
4. Examine the effect of legal corporate social responsibility on consumer identification.
5. Establish the moderating role of personality traits on the relationship between corporate social responsibility (economic, philanthropic, ethical and legal) and consumer identification.

1.4 Research Hypotheses

The following null hypothesis were to:

H₀1: Economic corporate social responsibility has no significant effect on consumer identification.

H₀2: Philanthropic corporate social responsibility has no significant effect on consumer identification.

H₀3: Ethical corporate social responsibility has no significant effect consumer identification.

H₀4: Legal corporate social responsibility has no significant effect on consumer identification.

H₀5: Personality trait does not significantly moderate the relationship between CSR (economic, philanthropic, ethical and legal) and consumer identification.

1.5 Scope and Limitation of the study

This study looks at consumer identification in light of perceived identity, what do consumers' see in organizations that are in "resonate" with their perceived identity, The individual value systems are of utmost importance, in order for exchange to occur as per the social exchange theory which is the theory on which this study has been grounded and the aspect of reciprocity including the idea of a symbolic exchange will be tested.

CSR was viewed as the programs within the organization that are required to address issues related to the conceptualization by Carroll, (1991). The study looked at economic, legal, ethical and discretionary issues and their impact on the consumer.

Personality traits (perceived control, self esteem, Machiavellianism, self efficacy) was tested to see if it can alter the direct or strength on the relationship between CSR and consumer identification.

This study was a cross-sectional study and was carried out in Kajiado county covering the seven divisions mainly central, Loitokitok, Magadi, Mashuru, Namanga, and Kajiado central. It covers the clients of Safaricom within the above mentioned areas.

1.6 Justification of the Study

The fundamental issue of identifying consumer needs and the perception of consumers towards organizational CSR programs, in a wide market of constantly changing consumer needs, demands that businesses should provide adequate information about their product safety measures and health hazards to their consumers. Though the idea of CSR has been extensively studied in developed countries little or no research has been done in developing countries. The high poverty levels and the quest for improving living

conditions of many people may curtail the idea of profit maximization for the whole society. This is receiving very little attention in Africa (Owolabi & Olu-Owolabi, 2009). The declining standards of living are attributed to lack of proper identification of projects. However as governments, civil society and the media continue calling organizations to account for their social consequences. CSR is growing to be a priority in every country. Usually products perceived as safe, healthy working conditions coupled with provision that tend to attract customers and lower costs (Porter & Kramer, 2006).

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This chapter presents the literature related to the study as provided by the theory, models and concepts. The material was organized according to the general themes covered in this chapter including consumer identification and social identification theory, the concept of corporate social responsibility and stakeholder theory, the dimensions of CSR, CSR programs, consumer identification and social Exchange theory, moderating role of personality trait, personality trait and trait theory, perceived control, self esteem, Machiavellianism and self efficacy trait and the conceptual model.

2.2 The Concept of Consumers Identification and Social Identification Theory

Based and grounded on the social identification theory (SIT), Consumer identification with organizational objectives should be aligned perfectly through a psychological link (Du *et al.*, 2007). Identification indeed causes people to become psychologically attached and to care about the organization (Bhattacharya & Sen, 2003). According to Krisof (1996), four links can explain the significance of this relationship, and these include values, shared personality, and existence of common objectives and satisfaction of individual needs. Research shows that individuals identify with companies that portray an overlap between oneself and firm's attributes. The process of identification has been successful among the firm's external stakeholders (Drumwright, 1994; Scott & Lane 2000; Sen & Bhattacharya, 2001). Personal identity has factors like body attributes, psychological, skills and social categorization including stereotyping; in a nutshell individuals may disassociate oneself with an organization and work groups that they

belong either formally or socially (Bergami & Bagozi, 2000). The limit of identification may be generated through social responsibility messages (Lichtenstein *et al*, 2004; Marin & Ruiz 2007; Sen & Bhattacharya, 2001). Social identity theory (SIT) is the theoretical underpinning for research in the field of marketing, it brings out a strong justification on the basic understanding that people relate closely to organizations that help satisfy their personal definition needs (Ahearne *et al.*, 2005; Bhattacharya & Sen, 2003). Several authors have used the social identity theory to ground their studies Marin and Ruiz (2007) used this theory alongside with similarity attraction theory and self categorization theories to explain the consumer attraction to social responsibility in the company. Diogo *et, al.*, (2011) used the social identification theory to predict the relationship between CSR and companies stakeholders.

Bhattacharya and Elsbach, (2002), argue that disidentification occurs when conflict between the attributes of the stakeholder and the firm are present in a situation. Consumers are most likely to identify with a firm whose programs are most conspicuous or remarkably positive to consumer identity and this may take the shape of CSR activities in the firm. Furthermore, identity is well seen when in-group or out-group is distinct and this becomes clearer when a firm is targeting a particular group, in its CSR programs and activities whether positive, negative or indifferent across consumers thereby suggesting that identification to social goods are all different. Conceptually, social norms have a characteristic of perceptions on the character and content of particular social sentiment, whereas personal norm is one's belief system. This in effect is the argument in the social identity theory which was originally developed to explain the cognitive and motivational basis of intergroup differences. This theory that was developed by Tajfel and Turner,

(1979) to understand the psychological basis of intergroup discrimination and tried to identify the minimum conditions that would indeed prompt members of one group to discriminate in favor of the in-group which one belonged as opposed to another out-group. The basic assumption was that an individual has several selves, and different social concepts trigger people's individual self concept that could be triggered from the membership of a particular group.

Sen and Bhattacharya, (2001) agree that Identity and behavior relationship is rooted in social psychology and is applied in management issues like consumer loyalty. Consumer identity is traditionally an antecedent of loyalty. Loyalty will imply repurchase and positive word of mouth. CSR has many different definitions though the most important form of socially responsible business is to meet economic and legal expectation (Virvilaite & Daubaraitė, 2011). Therefore Loyalty is a result of identification to firm and promotion of firm to others, thus identification will provide the firm with goodwill, this is a buffer against some future negative CSR. Negative CSR can injure the firm some interest group may perceive the firm as socially irresponsible and threaten to boycott the firm, since consumer perceive a boycott as a relief of their guilt (Klien & Darvan, 2004). Consumers must have power, urgency or legitimacy to this organization, in order for boycott threats to succeed. Thus for example a consumer who does not normally purchase the organization's brand has no power or impact through boycotts.

The changing attitudes of consumers on environment, ecology, social responsibility, and the change of consumption habits is forcing organizations to include CSR (Banyte, *et al.*, 2010). Scholars agree that different identities emerge when organizations engage in CSR activities, the perceived identity, the actual identity and the intended identity.

Research contends that an organization that engages in CSR prompts its stakeholder's to react positively. In effect these authors line of argument is that under specific and identifiable set of circumstances a company's CSR programs are able to fulfill the stakeholder's higher order of self definition needs and therefore enable the stakeholder to identify with the company (Bhattachaya, 2011).

The social identity theory indicate that individuals can create enough stereotypes to arise and form an intergroup behavior, the idea that organizations deal with a nexus of different groups, stereotyping may have an implication to the organization(Hamilton & Hewstone, 2007).

According to Rizkallah, (2012), consumer behavior has a large literature on attitude and intention as a way for purchase decision, though attitude based on CSR should be a research agenda, as this area has not been exploited by the academicians. Marketing research has mostly concentrated on stakeholders like customers and channel people and their cognitive and affective reactions such as beliefs, attitudes, attribution, identification and loyalty (Brown and Dacine, 1997; Ellen et al., 2000; Sen & Bhattacharya, 2001; Klein and Darvan, 2004; Becker-Olsen et al, 2006).According to Sen and Bhattacharya (2004), consumer is one vital stakeholder that appears to be vulnerable to CSR initiatives. Polls done on the market suggested that an 84% of Americans agree to move from one brand to another for a good cause.

Research is proving that consumers in the developed countries have power to sanction socially irresponsible actions. In contrast to stakeholder theory, social identity theory is viewed as that part of the individual's self concept which comes from a membership

group or social group, the value and emotional attachment of the group. Social categorization has a lot of stereotype memory; the degree to which an individual identifies with a particular group signifies the specific social identity with oneself. Identification leads to a desired consumer behavior, in marketing literature the concept in social identification theory is used in consumer-company identification (Lam *et al*, 2009). The idea of group categorization of individuals can create enough stereotype to arise and form an inter group behavior. (Chernev, 2011).

Organizations are a nexus of different groups, stereotyping act may have implication in the organization. Tajfel and Turner (1979) tried to identify reasons one group would discriminate in favor of the in group one belonged to, and against a group the group they did not belong to. The major assumption is that an individual is not just one personal self but many selves that correspondence to widening the circles of group membership.

Tajfel and Turner, (1986) Social identification theory discuss the group members and forms an in-group and self categorization in a manner that will please the in group as opposed to the out group. Studies have shown that the mere individual categorization of group members is enough to show bias that favors in group at the expense of out group. These two scholars affirm that people sense of which they are, are defined by “WE” rather than “I”. Tajfel and Turner, (1979) came up with three variables that enhance in group favoritism as follows: one, the limit to which individuals identify with an in-group to internalize the group membership as an aspect of self concept. Two, is the limit to which the prevailing context provides ground for comparison between groups. Finally relevance perceived of the differences in the groups which itself will be shaped by the relative and absolute status of in-group individuals is likely to display favoritism.

The extent to which a specific group identifies with another group reflects the importance a specific social identity has for an individual's sense of self. (Olkkonen & Lipponen, 2006). The concept of social identity has been extended to consumer- company identification (Bhattacharya & Sen, 2003) and brand identification (Lam , *et al* 2009).The study examined consumer identification with organizations ethical, economic, legal and philanthropic CSR programs as rooted in both social identification theory and stakeholder theory. The study conceptualized consumer identification according to Bhattacharya and Sen, (2003) as “peoples self categorization in organizational based social categorization, identification cause people to be psychologically attached and to care about the company”.

2.3 The Concept of Corporate Social Responsibility (CSR) and Stakeholder Theory

Edward Freeman, known as the father of stakeholder theory, urged organizations to be cognizant of stakeholders to stay competitive. The idea has encouraged some companies to engage in broader social policies and actions not for normative but for strategic purposes, moral issues is also addressed by this theory (Litz *et, al.*, 2010).Stakeholder theory is considered as a necessary process in the operationalisation of CSR (Matten *el, al.*, 2003; Branco & Rodrigues, 2007). Several authors have used stakeholder theory in CSR studies, Pelozza & Papania (2008); Janita, (2003); Hae-Ryong *et,al.*, (2010); Maignan ,(2004) are but a few authors who have used stakeholder theory to justify their studies in CSR. The presence of business in society addresses two views, the classical view, based on neo-classic economic theory which is rooted on the purely economic profit making theory for shareholders. The stakeholder view holds that organizations are socially responsible.

Branco and Rodrigues, (2007), argued that pure profit making view and agree that business people have a low set of moral standards and an amount of dishonesty is acceptable. These authors draw comparison of business ethics to a poker. Accordingly business should make profit as long as the rules of the game are legally set up. However authors have diluted this view to mean that shareholder value maximization is just one of the objectives as well as social responsibility by organizations. , some of these authors argue that to engage in more than one objective brings confusion to decision makers. They therefore draw a difference between the primary and the secondary stakeholders, the primary stakeholders are those without which corporation cannot do without, while secondary are those organizations can do without.

The stakeholder idea should be in the mentality of the corporate manager, organizations are justifying social policies for strategic reasons, (Laplume *et, al.*, 2008).The stakeholder theory moves people by virtue of its emotional resonance, and stakeholder theory digs into emotional commitment of most individuals to the family and tribe. The theory should take into consideration the groups and the individuals that can affect or are affected by the activities of an organization. Freeman,(1998) further agrees that segmenting techniques as used in marketing should be used to categorize stakeholders, better understand their interest and predict their behaviors (Lapume *et, al.*, 2008). The original impetus was that stakeholder theory be seen as managerial and well connected with the practice of business, and that the “stakes “in business have their due attention (Parrent & Deepphouse, 2007). Friedman & Miles, (2002) agree that extremely negative and highly conflicting relations between stakeholders and organizations have not been well analyzed,

social exchange theories should be developed in their typology. The stakeholder theory specifies that the future generation and the natural environment are also stakeholders.

According to Friedman and Miles (2002), the Stockholder value maximization has not been correct from the social view. The production of maximum value of the firm as a whole will certainly not produce maximum value of society. Government must stop individuals in society who wish to use their powers to steal from society. The long run value maximization cannot be realized by ignoring or mistreating any corporate stakeholder, be it customers, employee, supplier, or community. Agle and Mitchell, (2007) posits that individual personal traits should play a huge significance in consideration of the others. Therefore in the light of human imperfections it would be wrong to place power with the managers, this is a concern with the stakeholder theory, how can one get managers not to exploit the customers, the employees, your suppliers and your community and create long term value. Integrity is a very important factor of production, defined as a positive model that incorporates the normative concepts of morality, ethics and legality. The normative values lies in the heart of an enormous amount of violence that human beings commit against fellow humans, they lie in the heart that is going on between radical Islam and western world. The stakeholder theory versus the stockholder theory is an example of the conflict over values. The study took the view of the stakeholder “by the stakeholder in an organization is any group or individual who can affect or is affected achievement of the organizations objectives” Boatright, (2006).

Stakeholder sensitive management is better stockholder should be better (Berman,Wicks, Kotha & Jones, 1999: Hillman & Keim, 2001).Agle and Mitchel (2007) Recent research areas suggestion that: One a primary concern with this strand of research is that with or without stakeholder focus performance , corporate performance is very much the same-suggests room for stakeholder that does not harm stockholder interest while also benefiting larger constituency), There are four areas of inquiry; one, how normative underpinning of stakeholders theory can help business ethics field by providing ethical insights useful in the process of management. Two how alternatives to stakeholder/stockholder debate can provide normative reasons for stakeholder responsive action where the market has failed society. Three how stakeholder theory can provide ideas and frameworks those managers can use to run organizations better and finally how better theory and methods can serve stakeholder theory development.

Jensen (2007) looks at issues by forging for a good fit of a superior stakeholder theory, ethics, fair distribution, and good management with long-term value maximization. This process should consider other relevant issues from the role of government to the non-rationality of human behavior. However, a lens whereby the emergence and influence of the stakeholder idea can be seen—in comparison to the Copernican Revolution—to be the Normative Revolution, which preserves valuable ideas from the past, while progressing toward ideas that can add more value in the future. Michael Jensen encapsulated many of these “common-wisdom” assumptions in finance and economics when he wrote: “[s]ince it is logically impossible to maximize in more than one dimension, purposeful behavior requires a single valued objective function. The concept of corporate social responsibility came about as a way to express an expectation that

“good citizen” companies would recognize duties to avoid stakeholder harms and to contribute to societal well-being in ways that went beyond the law and the companies’ economic mission. Corporate social responsibility was meant, to aid the government but not take over from government.

Carroll and Shabana, (2010), argued that there are thirty seven definitions of CSR, which is still an under estimation of this definitional construct. These two authors look at five ways of the definition of CSR majorly stakeholder, social, economic, voluntary and environmental. Researchers have used Carroll’s model for over twenty- five years. They came up with a narrow and broad view of a business case of CSR; narrow view is justifying CSR programs to a direct link in firm financial performance. On the other hand a broad view is programs that create a direct and indirect link to performance. The broad view as much as it enhances a win-win situation among stakeholders, the inter-relationship between CSR and financial performance is by considering the mediating variables and situation contingencies. Trust as a mediator has been among the suggestions by other authors. The correct view is one that brings together the economic and social benefits.

Hopkins, (2011) defines CSR as a construct in that the placing out of the “s” which could well means” social sciences “in many universities around the world social sciences is the field of social, economic and environmental disciplines. This scholar attaches three meanings to CSR; mainly that first institution should look at stakeholders in an ethical manner or in a normal manner, according to international norm. Secondly, that social includes economic and environmental responsibility of internal and external in an

organization. Third is the social responsibility as an objective of providing increased standards of living and ensuring that organizations are profitable, for both internal and external stakeholders in the organization. Finally, CSR is a way of attaining sustainable development, in the society.

There being no specific definition of CSR this paper adopted CSR as conceptualized by(Carroll,1979) in the context of economic, legal, ethical and discretionary (or philanthropic). While borrowing from Carroll's model this research adopted the stand of a reciprocal strategy, therefore the arguments will be grounded on the social exchange theories and two other theories the social identification theory and the stakeholder theory. The relational benefits is based on the consumer benefits beyond those provided by the product or service ,researchers have been attentive to personal characteristics of consumers as a factor that can maintain this relationship. Authors are proposing that the potential role of personality should be addressed a second time (Bloemer *et, al.*,: De Wulf *et, al.*, 2001: Foxall *et, al.*, 2003: Oderkerken *et, al .*,2003).

According to Harris *et, al.*, (2001) citing the work of Adam Smith, who is an advocate of the invisible hand in the market will achieve the greatest social good in the form of businesses where the owners are in the quest for making profit. On the definition of CSR this author identifies two groups one is the multidimensional definition which looks at the work of Carroll model, where Carroll suggests that CSR includes four responsibilities namely, economic, legal, ethical and philanthropic, using this dimension various stakes can be looked into as they may form a relationship. The second group, this author looks at CSR definition based on the concept of social marketing as advocated for by Kotler, on

the way business should be done in improving customer and society welfare. CSR is also defined as doing well and avoiding harm. While respect for the law, ethics, fair treatment of employees, contributions to charity and environmental protection is also CSR.

This study focuses on corporate social responsibility from two dimensions and that was from the corporate side as well as from the consumer side. The consumer side is the consumer's identification with the programs from the organizations with the public consequence of his or private consumption, or an extension of a social exchange in the consumer purchase power.

The world business council (2000), argues that ethics and economic issues, in that majority of the council members are concentrating on economic development in emerging nations, CSR is therefore focusing on development agendas. Sustainability is seen as a replacement of CSR in the world commission on environment and development report, where CSR is defined as a term to mean that the needs of the present generation are satisfied as well as the protection of the future generations needs. Sustainability is therefore divided into two, one is where the conservationist school, which is the environmentalist and ecologist known as sustainability one, the social and economic field is sustainability two. Marrewijk, (2003) argues that a debate among consultants, academicians and corporate executives, on the definition of CSR is a more humane, ethical and a transparent way of looking at issues in the organization. These individuals have coined concepts such as sustainable development, corporate citizenship, sustainable entrepreneurship, triple bottom line, business ethics and corporate social responsibility. CSR is regarded as a solution to world poverty, social exclusion and

environmental degradation. Local governments and non-governmental organizations think that focus should be on public-private sector partnership, which could aid in revamping good neighborliness. Management disciplines have realized that the current view of CSR is to be best aligned with specific situations and challenges, the present concept and definitions are inclined to specific interests. The Dutch employers association defines CSR as a custom-made procedure, each organization should choose from among many opportunities which concept or definition best fits the organizations strategy.

2.4 Dimensions of CSR

Oliver *et, al.*, (2003) looks at four types of CSR: economic, legal, ethical, and discretionary or philanthropic). Economic are basically business financial performance with provision of goods or services, these responsibilities have been regrouped into two broad categories namely the social (discretionary, ethical, legal) and economic dimensions. Stakeholder theory, asserts that different groups are important for organizational financial performance, however slack resources theory is necessary to engage in CSR as this theory agrees that slack resources theory may give freedom to managers to engage in social responsibility and environmental issues. Additional stakeholder-agency theory asserts that the contracts within organizations both implicit and explicit are characterized by reciprocal, bilateral stakeholder-management relationship; this in effect monitors managers from diverting interest from the broad organization financial goals Orlitzkey *et, al.*, (2003).

According to Orlitzkey *et, al.*, (2003), economic responsibility is the most basic, as a basic economic unit in society business is required to offer goods and services to society as needed. Practitioners and scholars think that it is the way for business to increase profits. Businesses can not engage in CSR without thinking about profit. Kotler and Lee (2005), agree that CSR allows organizations to enjoy profits in the long term. One of the main indicators of profitability is customer satisfaction; customers are globally included in the corporation's strategic plans (Alhemoud, 2008). Accordingly Leanix and Bosque (2013) assert that economic CSR as the expectation society has that organization should be profitable. These organizations should be rewarded for their efficiency and effectiveness in the production and sale of goods and services.

Brugman and Prahad, (2007) indicated consumer's in developing countries are facing low and irregular income their purchases are on a need basis, spending more on items that are socially responsible would reduce their disposable income. Rahizah *et, al.*, (2011), social responsibility of corporations is economic. It is the most essential as it should aid in the provision of goods and services that are needed by society at a reasonable price. Organizations therefore have a duty to self and the society and services that society will want at a sound price. According to these authors economic responsibility is very important and organization's that ignore this will be in great danger. Organizations are therefore under immense pressure to implement CSR programs and the recent recession in the world economy has increased the importance of CSR programs, during tough economic times a lot of attention is given to issues that contribute and affect their bottom line (Friedman & Bonmer, 2012).These companies are indeed struggling to appreciate

and get an understanding of the demand to be socially responsible. What matters is a necessary subjective association of company stakeholder (Brown *et al.*, 2006).

Researchers are including consumers and corporate bottom line in their work, corporate citizenship or CSR are important and not just a nice to have element of business strategy but a must to have status (Catchpole, 2009). Companies are allocating more resources to CSR initiatives as there seems to be a positive link between CSR and consumer patronage (Sen & Bhattacharya, 2004). Friedman, (1992) advocated that in a free society there is only one social responsibility and that is the responsibility of utilizing organization resources to increase profits. Economic wealth should be seen as material prosperity in terms of increased per capita, productivity growth and advancement in technology; advanced nations do have increased economic and human capital to address social and environmental concerns (Oliver *et al.*, 2003).

Sabrina and Fabrice, (2011) consumers' responses have been analyzed to a very small extent in economics; there is a big gap between social responsibility and consumer response. Emerson, (1976), social exchange is limited to that activity that is important to reward reaction from others. This in itself means that exchange is a two sided coin mutually dependent and mutually rewarding process involving transactions or simple exchange process. This author views exchange in a quasi- economic mode of analyzing a situation, and a pertinent question is that is it possible that group pressure and conformity be viewed as two sides of a transaction involving exchange of utility or reward. Social exchange theory is important in dealing with exchange behavior in non-western economies. The writer casts doubt on the importance of social exchange theory in the

presence of an economic theory, was there a need for anthropologists and sociologists to come up with social exchange theory.

The same discussion has difference in the conceptualization of the unit of analysis, longitudinal exchange relations and historic individual decisions. In applying the allocation of resources by employing impersonal criteria which has no room for personal ties and social end favors and the only goal is profit maximization. This is indeed the point that really separates the economist from the anthropologist. This study pursued the anthropologist's argument and in particular the rule described as one of cook's distribution rules, the rule operative between person's close in the kinship and residential distance is known as residential reciprocity in economic anthropology.

Rizakallah, (2012), posit that social and environmental issues are taking the limelight in consumer choice and criteria, the numbers of individuals that are buying items from organizations who care are increasing, therefore companies need to add environmental concerns in their profiling. The European Commission (2001), views CSR as a voluntary exercise that the organization adds social and environmental issues in bid to react to stakeholders. Centre for corporate citizenship at Boston College, looks at the environment as one of the most significant issue to be addressed in CSR.

In 1997 Kyoto protocol encouraged industrialized nations to reduce carbon dioxide emissions, in the bid for business to play its role in stabilization of the atmosphere, the rate of carbon dioxide is very high in the atmosphere that comes from coal, oil and gas for the last 200 years is the reason, commercial enterprises are using big supplies of energy for their lighting, heating and transport, thereby making climatic alterations , the

biggest challenge is also a rise of atmospheric greenhouse emissions, this can alter the economic system, ecological networks and social relationships (IISD).

While Carroll looks at the environmental issue as a social one, the view of stakeholder is that environment is the third dimension according to the responsibility of the organization; it incorporates the ecological, and biophysical and societal environment.

Debate of the stakeholder or shareholder theory is being addressed by academicians to study the environmental impact of the businesses or commercial activities. The internationalization of Brazil, Russia, India and China (BRIC) has heightened awareness of concerned governments, groups' and individuals about pollution, product quality and safety affecting the world at large. In addition to their large economies and rapid growth, BRIC represent a diverse group of nations in terms of economic development, political system and cultural tradition which will help identify the country level factors that affect the CSR communication of firms (Alon *et, al.*, 2009).

Tuttle and Heap, (2008) indicate businesses should be done along side with both productivity and environmental impact, as scientific evidence regarding global warming is a reality, pressure from major business communities for government to address the issue is indeed mounting in the USA. The Chinese are looking at growth in what is known as "black GDP growth" and subtracts the measurement of environmental damage to get "green GDP growth" he further subtracts the cost of corruption to get an effective measure of "clean GDP".

Tuttle and Tebo, (2007) introduce economic, environmental and social productivities, emphasizing the societal value creation in both organizational and national levels.

Productivity has both input and output and the three mentioned productivity have concentrated on the perceived value with a customer's viewpoint missing from the triple bottom line paradigm. This paradigm will shift if change is to occur at an individual level. The triple bottom line is that organizations must measure performance according to the three productivities. The shift will be initiated by competitive pressures and by pressure from the stakeholders'. Organizations are already involved in a shift like a major US chemical company Dupont had brands like nylon, rayon and dracon which are petrochemical-based products. The organization is today involved biological in the production of seeds, soya products and other related products. A new vision by Dupont was released "to a better safer, healthier life for people everywhere" their idea is therefore the prevention of serious injuries to a million people, and being a top enabler of health, safety, affordable food and getting twenty five percent of their revenue from non-depletable resources. This in the lens of their eye is value to shareholders.

According to Kiran and Anupam, (2011) explain that organizations are indeed shifting from economic responsibility, philanthropic and legal responsibility and including environmental, health and educational responsibility. Organizations are therefore including environmental benefits, public health care initiatives and free education in their social responsibility expenditure.

Philanthropy is at that companies should contribute to society by way of charitable giving, through offering financial assistance to non-profit organizations (Carroll, 1991). Past research by Centindamar and Husoy, (2007) postulate that organizations engage in this type of CSR not because society expects them to do so but because it may as well be

used as a means of wealth creation that is part of shareholder wealth creation and sustainability. Philanthropic programs may be in three different categories: One, communal obligation, support civic, welfare and educational organizations, promoted by organizations desire to be a good citizen. Two, Goodwill building - giving in projects that favor employees, customers or community leaders often necessitated by a quid pro quo. That is a company's desire to improve the company's relationships. Three, strategic giving, philanthropy that aims at a competitive context, this is categorized as cause related marketing. (Kramer & Porter, 2002).

Hopkins, (2003), posits that CSR initiatives in America are becoming increasingly important, it involves promises to donate a certain amount of money to non-profit organization or a social cause where customers purchase its products/services. Rahizah *et, al.*, (2011), refers to philanthropy as corporate actions that organizations respond to as society's corporate citizens, philanthropy should increase employees loyalty and increase customer's associations, business contributions can be in terms of financial resources, executive time, such as contribution to arts, education, or communities. This research was well grounded on social exchange theory and on the determination of reciprocity. According to Meecker, (1971) the rule of altruism is when we seek to benefit another individual even at the expense of oneself. Individuals are obligated to ensure that reciprocal behavior be done on not only benefitting benefactors but benefitting other actors implicated in a social exchange situation, while the rule of generalized obligation is the support for others within one's group.

The purpose of this research is therefore to explore the intimacy of the relationship between the corporation and society is a realization that such a relationship must be kept in mind (Walton, 1982). The word ethics comes from the Greek word *ethos* which means character or custom. The study of ethics is recognized as the study of morality. Thus CSR is looked at as a moral agent, ethics is also seen as a driver of stakeholder interest, and it is instrumental in underpinning of CSR programs (Dimitriades, 2007).

The meaning of ethics is very ambiguous to non-philosophical academicians, corporate world and others who look to the meaning in the branch of philosophy called ethics. Ethics is interwoven at various stages of a human life. Ethics is also interwoven with morality (Jayanthi, *et, al.*, 2013). Majority of MNC contradict ethical and legal practices incorporated in their CSR programs, these corporations interpret the grey areas to accommodate their interest purposes, whims and caprices at the detrimental of sustainable development. This at times end up backfiring on them, looking at corporations such as Enron, MacDonaldis and Shell. Unethical behavior such as cheating, greed and deceit on the executives' part is a main cause of their collapse Academic debate since the 1930 has looked at US companies as entities that owe society and shareholders at large, this is known as a traditional model. Developing countries and developed countries are facing different challenges in terms of CSR; developing countries are poor, lack social amenities, philanthropic aspects are lacking and ethical issues are not given a lot of attention while legal and ethical CSR are more prone in the US and UK, these countries therefore insist on consumer protection, fair trade, green marketing, climatic changes and social responsibility investment. (IKejiaku, 2012).

Okeahalam, (2004) research done by KPMG on 400 CEOs and CFOs that was released in June 2002 indicated that corruption and fraud was on the increase in East Africa, 88% of respondents interviewed admitted that their organizations were victims of corruption. In Nigeria a US based oil servicing organization, Halliburton agreed to spend 2.4 million US dollars in form of bribes to get favorable tax treatment.

Olu-Owolabi , (2009) argues that CSR is a balance between short term economic egos and altruism of ethics, the author alludes to the fact that CSR should show interest in stakeholders, employees, the host community and the entire humanity in general. Organizations therefore should evaluate what they do to stakeholders ensure that employees are treated fairly, transparent and honesty between shareholder and manager relationships, donations to charity, serious environmental issues in order to sustain intergenerational equity. Correct tax payment by corporations; honest and transparent declaration of stocks, adequate disclosure of information on safety and hazardous products to consumers. Freeman (1998) advocated for the rights of stakeholders, the people living within the area of operation are individuals or groups who benefit or are harmed or whose rights could be violated by the corporations. This research looked at ethical issues as a moral norm and that is in a standard way in which individuals should behave, according to philosophers of the exchange theory norms are compelled to behave reciprocally.

Martinizz *et al.* (2011) explain that there should be support for policy instruments and the government structure should be the most important of such a tool. The EU asserts that CSR it is now no longer voluntary but reaffirms that since every organization causes an

impact it should therefore be responsible. Further Visser (2006) and Mwaura (2004) assert that in African legal arena, CSR is not given a lot of attention. Therefore organizations lack seriousness when dealing with good conduct. The infrastructure for legal issues is inadequate and is not independent as most governments lack capacity to enforce the law.

Cropanzo and Mitchell,(2005) focused reciprocity as the basis of social exchange theory (SET) as they identify three types of reciprocity; one, reciprocity as a transaction pattern to interdependent exchanges: two reciprocity as a folk belief finally, reciprocity as a moral norm. Accordingly reciprocity is seen as a universal principle. Reciprocity as an interdependent exchange; this includes exchange as a shared and complimentary which is a feature of a social exchange; however there should be no bargain. Secondly, reciprocity as a folk belief, involves the educational or cultural direction in that people get what they deserve. This type of relationship has certain principles as follows: a) a sense that in the long run all exchanges reach equilibrium. b) Those that are unfair will be punished. c) Those who are helpful will receive help in future. Thirdly, reciprocity as a norm and individual orientation, this is a cultural mandate and those that go against are punished. The extent however that extent to which individuals comply with reciprocity depends on culture (Cropanzo & Mitchell, 2005).

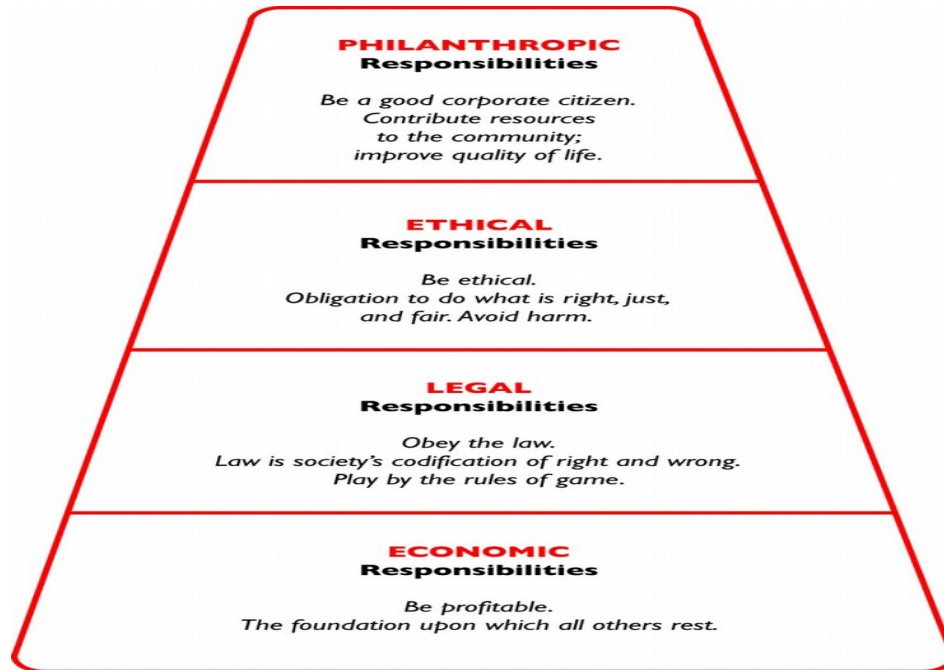


Figure 2.1: The Pyramid of Corporate Social Responsibility (Carroll, 1991)

2.4.1 Corporate Social Responsibility in Africa

Accordingly Baah and Tawiah (2011), argue that western theories are not applicable to Africa, majorly due to the cause of CSR or issues that drive CSR in Africa, these authors' line of argument is that good governance should be a priority in Africa. Legislation should be looked into keenly, they propose CSR theories such as Ubuntu, Africa renaissance and omulwabi as ways of addressing African theories. However Carroll's model has been used successfully by organizations to address issues in society.

Visser *et al* (2006), asserts that the American order of CSR as per Carroll's (1991) model whereby the four part CSR pyramid, economic, legal, ethical, and philanthropic are all given decreasing levels of attention., this scholar looks are different layering with the same variables, accordingly economic gets the most attention, philanthropic, legal and then ethical issues in corporation for Africa. This study is not an argument on the order

and layering of the four variables but a test of consumer responses to the four different dimensions provided by these scholars.

2.5 Corporate Social Responsibility programs, Consumer Identification and Social exchange theory

Horman, (1958) social exchange theory (SET) originates from economics, psychology and sociology; it is meant to aid the understanding of the social behavior of humans in an economic undertaking. A fundamental disparity on how the actors are viewed in an economic as well as in a social exchange. Economic exchange addresses the actors as they view the market, while social exchange views exchange as a relationship. Baggozi, (1975) views an economic exchange for the sole purpose of self –aggrandizement and lays emphasize on self interest. The author further addresses three types of exchange;

One, restricted exchange, involves two parties in a reciprocal relationships for example customer-salesman, wholesaler-retailer relationship. Two, is the generalized exchange , in a situation that for example a public bus company asks a local department store to give a number of benches to the bus company to be placed at the bus-stops for convince of passengers , advertisement placed on the benches by the department store persuade the passengers to patronize the store. Three is the exchange that refers to the channel. Baggozi (1975) agrees that exchange can have three different types of meaning as follows:

One, utilitarian exchange which is an economic exchange that is where the goods are given in return for money or other goods and in the traditional domain for marketing it is based on the assumption that the economic man are rational and maximize satisfaction in

their behavior. Two, symbolic exchange extends to the mutual transfer of psychological, social or other intangible entities. Three, mixed involves aspects of both utilitarian and symbolic transfer. Inclusion of social relationship as opposed to the economic relationship is within the ambit of marketing. Social exchange is generalized and complex exchange rather than a simple quid pro-quo.

Zafirovski, (2005) SET treats relationships between restricted or bilateral and generalized or multi-lateral exchanges as inadequate, even differing though this author agrees that social exchange is categorized as restricted, dyadic or bilateral and generalized, network or multilateral but if operating according to differing principles VIZ equality in the first and the second as mutual trust. Social and economic exchange is seen as choice behavior, the theorists under the social exchange refer to social status that is looked at as special capital whose function is to obtain mutual gain, and the law of supply and demand is applicable just like the economic variables. Exchange system, has the role of wealth or money in economics in social exchange theory matched by status, approval, reputation and related non-economic variable they are to be sensibly used to make well-organized gains. Sociological theory view SET as explanations and predictions using psychological propositions of which a special case is seen of rational behavior. Rational choice and behavior formulation advocate that restricted exchange is primary as compared to the generalized form; generalized form is more composite and matches to social order an overarching idea of rational choice. SET combines roots in behaviorisms with concepts borrowed from micro-economics.

Cropanzano and Mitchel, (2005), argue that SET is well applied in workplace behavior; the belief of SET is that relationships grow in trust, loyalty and mutual commitment. Accordingly most research in management focuses on reciprocity. Three definitions of reciprocity are as follows, one, reciprocity as a transactional pattern of inter-dependent exchange, whose outcome depends basically on one's effort, or dependence, where outcomes are solely on other's effort, or even interdependence where the outcomes entirely depend on the outcome based on combination of parties' attempt. Total dependence and total independence does not add to an exchange, this is basically that in an exchange something has to be given and something has to be returned "reciprocal exchange" which does not also include plain bargaining. The second rule where, reciprocity as a folk belief, cultural belief that people usually get what they deserve. The third rule, reciprocity as a moral norm. The rule of reciprocity is probably the best known exchange rule. More rules of exchange, in that people become more trusting of and more committed to one another, though rationality which refers to logic is not applied by individuals.

Social exchange theory is viewed in its reciprocity rule and the symbolized exchange as defined by Bagozzi, (1975).The relationship between CSR programs and consumer identification has been studied by various scholars. This relationship has been found to have a direct effect, with many scholars concluding that the relationship is in a causal manner. The theory of social exchange in which this study is grounded, looks into marketing exchange as either direct or indirect and which can take the form of intangible and symbolic features or one in which more than two parties may participate. Exchange is the basic foundation of marketing study, (Bagozzi, 1975). Bagozzi (1975) looks into

exchange as maybe limited to economic institutions and consumers in the traditional sense or inclusive of all organizations and deserves more of the marketing scholars and practitioners attention. He further asserts that exchange is intertwined and subsumed in three classes, utilitarian, symbolic and mixed exchange.

This study established the relationship between consumers and CSR programs clearly through consumer psychology; social identity theory and social exchange theory as the basis of argument.

2.6 Moderating Role of Personality Trait

Sharma *et, al.*, (1986) looked at classic validation model and how it is used in consumer related research to establish the degree of association between a predictor variable and a criterion variable. Moderators have been constantly understood to either modify in form and/ or strengthen the relationship between a predictor, and a criterion variable. Personality traits of perceived control, self esteem, Machiavellianism and self efficacy were used to test whether the relationship between corporate social responsibility and consumer identification will be strengthened or modified in form. Personality trait as a construct has been used as a predictor variable, this study wants to introduce it as a moderating variable this has not been done.

2.6.1 Personality Trait and the Trait Theory

According to Tsai, (2011), Gordon Allport is one of the founders of trait theories suggested that trait has taken the viewpoint of personality hierarchy and suggested that traits are to be classified by the degree to which they pervade behavior. The highest to the lowest level of pervading behavior is from the cardinal disposition to central disposition

and finally to secondary disposition. Allport on personality alludes to the fact that personality is a dynamic organization within the individual which determines his or her unique adjustments to the environment, personality therefore indirectly or directly affects business. Personality psychologists have developed many theories to explain the human personality; theories of personality are Trait, psychoanalytic, behavioral, social learning and situational theories. Allport (1960) trait theory as a term has a broad disposition to behave in a particular way; trait is an enduring or persistent characteristics or dimension of different individuals. Allports (1960) definition of trait theory: "As that what a person will do when faced with a defined situation.

Dholakia. (1978) indicated that personality trait is defined differently by both sociologists and psychologists, the later agree that individuals can be categorized into different groups or classes, the theories in psychology explain inter group differences, psychologists look at the differences in the individual consumer level. Sociologists on the other hand are attached to social class reference group, peer influence, family life cycle and other concepts to explain the behavior of the consumer. Okorodudu and Nwamaka (2011) assert that elaborate study on human behavior on activity altitude and the response to the outside proceedings is vital. This authors did conclude that personality has an effect on the type of response an individual will take .Individuals are likely to behave in their own way in similar situations since their thought is different and ones emotional behavior which indicates how he relates to the world are all so different, (Santrock, 2006).

Tsai, (2011) asserts that Trait as a personality variable has been investigated, by various scholars. A trait is seen as a state where individual differences can be highlighted. Academicians look at personality as presented on a hierarchy and is based on their degree

of abstractness while others look at this variable as classified by the degree to which they pervade behavior. Mowen and Spears, (1999) identify three tier personality traits namely cardinal, central and surface but Mowen, (2000), floated a four tier majorly the elemental, compound, situational and surface. The idea of this meta-analysis is to identify predictive traits at every level in this hierarchy of particular consumer behavior as well as a causal relationship. Surface is seen as the psychological issues that are representative of consumer behavior. Compound traits and situational traits are in effect antecedents of surface traits.

Foxall and Carraso, (2006) argue that personality psychology should study an individual in three tiers individually and overlapping levels of analysis, these studies should pay particular attention to the information on customer's personality because psychological traits consider studies on the control of marketing outcomes. These influences cannot be manipulated by companies. Studies on CSR and consumer company identity have used various moderators and mediators such as consumer responses to CSR, competitive positioning, perceived external prestige, employee company identification and CSR communication. According to social exchange gurus Clark and Mills, (1979), psychologist argue that the extent to which a person endorses reciprocity is different and is dependent on the extent to which one's orientations is, the stronger the orientation the more likely the orientation is reciprocated. This exchange ideology is accepted as a universal principle. Based on this theory this research will look into personality traits.

Personality trait is a recent incorporation in the marketing field and therefore this particular research explored personality as a moderator, the traits of self esteem, Machiavellianism, self efficacy and perceived control were our area of focus in this study.

These traits have not been used with another scholar as a moderator in the relationship between CSR and consumer identification, therefore the contribution to knowledge. Personality traits and CSR are not related as according to Irwin and McClelland, (2001) moderator cannot be a significant predictor variable nor should it be related to any other predictor variable.

2.5.2 Perceived Control

Past studies by Lefcourt, (1976) and Rotter,(1966) indicate that locus of control began from the social learning theory. The belief that individuals reward is through one's own ability, characteristics and control over one's environment that is an internal locus of control. While the belief that situations are determined by external sources for example fate, chance or by important others external locus of control. Accordingly internal locus control looks at personal exchange interaction as independent and task fulfilling.

According to Margulies *et, al.*, (1983), explaining consumer's involvement with commodities and services will be determined by their locus of control. When consumers think they are partners or even partly employees they will have more control during an interaction. Silpakit and Fisk, (1984) observed that internally oriented consumers are likely to be purposive and may exude a prior planning behavior in the act of shopping. These individual will feel much more in control and shall have a positive utilitarian attitude and likely to analyze their encounter favorably than consumer's with external locus of control. Externally leaning customers will on the other hand have optimistic hedonic attitude. Perceived control will be defined as the expectation of the power that

one will have to take part in making decisions in the event of gaining favorable consequences and a feeling of personal fitness in a given situation.

2.5.3 Self Esteem

This trait is looked at as the way an individual feels about oneself (Brown *et al.*, 2001). While Kernberg, (1975) defines self esteem as an ancient impulse to perception that one is a valued member of a meaningful universe while Solomon *et al.*, (1991) defines self esteem as the perception that one is a valued member of the universe. Individuals with self esteem tend to be emotionally stable, extraverted, conscientious, agreeable, and open to experience. (Richard *et al.*, 2001).

The momentary emotional state especially those that arise during from negative or positive experiences for example self esteem may be high after a promotion or low after a divorce. Researchers use self esteem when referring to a state of self worth, therefore individuals with self esteem that is high will promote, protect their feeling of self worth. High self esteem individuals have a number of ways to restore and rebuild their self worth. These individuals also engage in selective social comparison processes, they will compare themselves with others only when they are in favorable positions. Participants in a research done on self esteem were told that the agenda of measurement was on cognitive ability known as integrative orientation. The rating therefore for an individual with high self esteem would be high when describing his/her own ability (Jonathon *et al.*, 2001).

2.5.4 Machiavellianism Trait

Machiavelli looks at an individual as an immoral being when dealing with others, manipulative of others in interpersonal situations; he lacks concern moral and ethics, which is important for corporate ethics and social responsibility Shafer and Simmons, (2008). On the other hand, Machiavellian orientation as an individual general strategy in which individuals feel they can manipulate but the question here is the degree in which this manipulation can occur (Christie & Geis, 1970). The study adopted this view and used the measure used by these scholars. Machiavellianism as a personality trait is an individual's way of manipulating others.

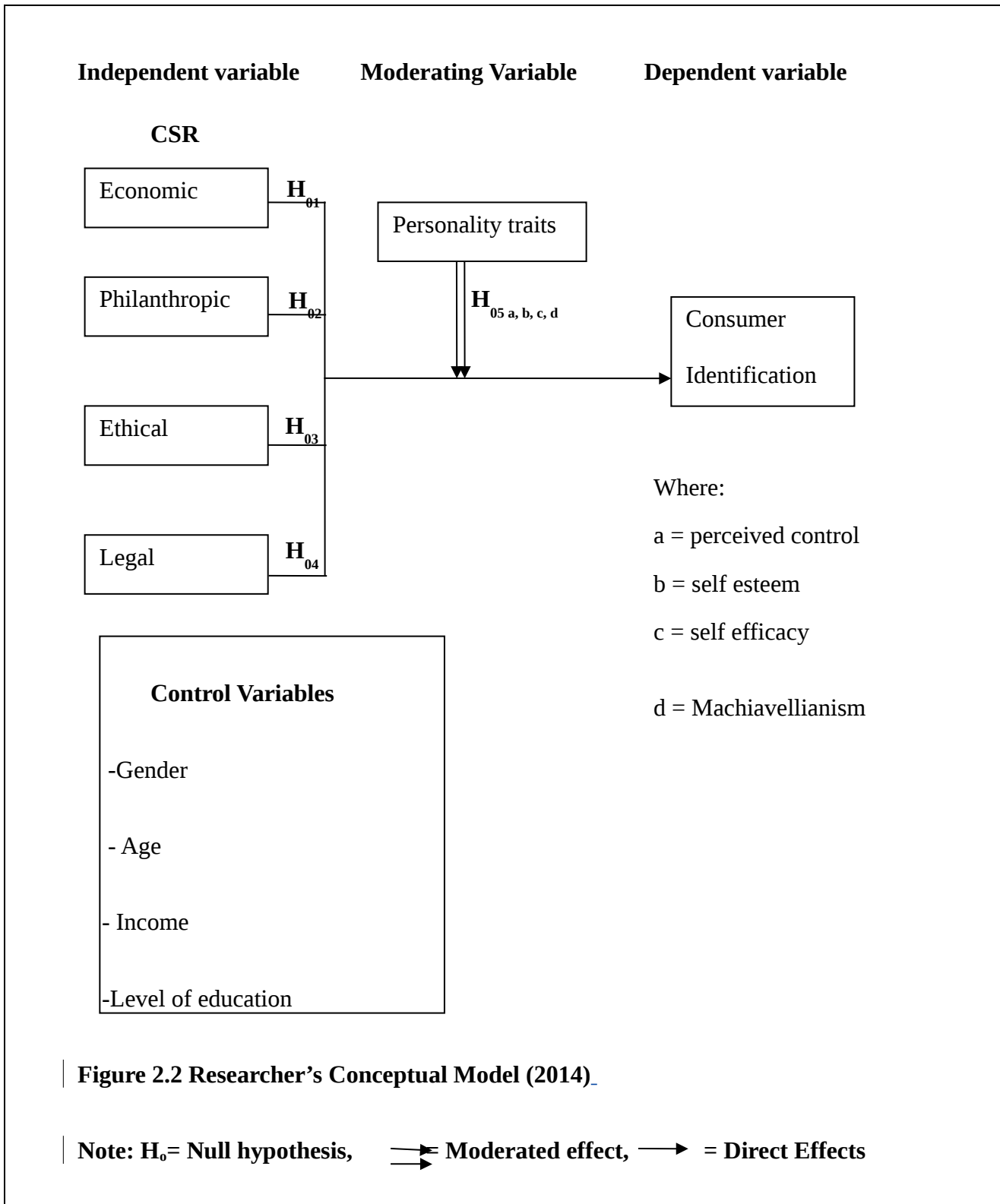
2.5.5 Self Efficacy Trait

Lau, (2012) defines self efficacy as a person's views in his or her own capability to rally the cognitive, motivational and behavioral assets required to satisfy a given situational demand. It is believed as a stable comprehensive belief that one has in mobilizing resources required to transact, and deal with challenges that one will experience. This is a trait in which one does belief in their competencies. Self efficacy is therefore able to influence the mood but also predict the future behavior. Self efficacy as the belief in an individual's capability of rallying resources of motivation, cognitive and courses of action required to meet give situational demand (Wood, 1989). This author looked at self efficacy as the ability of an individual to complete a task. There are factors that affect self efficacy that they are experience, modeling, social persuasion, and physiological factors. These factors are viewed as follows: one, experience is seen as the way success raises self efficacy. Two Modeling will be looked at as when we see people succeed our self efficacy should increase; modeling is considered to be useful to individuals who are unsure of

themselves. Three, social persuasion is seen as a direct support or lack of support from another individual. Accordingly the definition of self efficacy is “one’s estimate of one’s overall ability to perform successfully in a wide variety of achievement” Lau (2012). This study adapted the definition of self efficacy as “the belief in one’s capabilities to perform one’s particular behavior and successfully execute certain actions to attain goals” Bandura (1977).

2.6 Control variables

The study used the control variables of gender, age, income, education level and how often were safaricom products bought. According to Ramasammy(2010) Study on factors that contribute on demand for greater social responsibility by consumers indicated that gender had positive relationship. Income had a negative relationship with consumer identification. While age was also positively correlated with consumer identification and finally level of education was negatively correlated with consumer identification.



CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

The objectives of this study were to establish the effect of economic CSR on consumer identification, to examine the effect of philanthropic CSR on consumer identification, to assess the effect of ethical CSR on consumer identification, to examine the effect of legal CSR on consumer identification and establish the moderating role of personality traits on the relationship between corporate social responsibility (economic, philanthropic, ethical and legal) and consumer identification. In order to attain these objectives this chapter details the methodology that was used to collect data, study area, research philosophy, research design, target population, sampling procedure, sample size, data collection, and sources of data, data collection methods, data collection instruments, reliability, validity, statistical methods and ethical consideration.

3.1 Research Site/Study Area

The study was carried out in Kajiado County covering the six administrative divisions of central, Loitokitok, Magadi, Mashuru, Namanga and Ngong division. This County has a total area of 21,105 km² which is 3.5% of Kenya. . The study targeted Safaricom clients among teachers in various primary schools within this county.

3.2 Research Philosophical Foundation

There are two main research philosophical foundations, positivism and interpretivism also known as phenomenology. Within the two positions are also various other research philosophies, the most notable is realism (Blumberg, 2005).However postpositivism also called postempiricism is a metatheoretical stance that amends positivism. (Karl, 1963).

There is no research without a philosophical foundation. Scholars are engaging in research projects with underlying assumptions as these faculties exist for instance ontological assumptions. Further epistemological assumptions that are necessary criteria and appropriate for evaluating knowledge claims (Hunt and Jared, 2008). The assumptions of each philosophy are outlined to inform and ground the position of this research.

Interpretivists assumptions, relative ontology assumes that reality is construed subjectively through the meanings and understanding one develops socially and experiently. Transaction or subjective epistemology, assumes that one cannot separate themselves from what they know. The person investigating and the object that is being investigated are linked such that who we are and our understanding of the world is a central part of our understanding of the world and ourselves.(Schutz, 1962).

Positivist assumptions, ontological assumptions are that reality is external to the researcher and represented by objects in the world, an independent meaning of objects, reality can be seen by our senses and predicted.(Lindsay, 2010). Epistemological assumptions are that the methodology of natural sciences should be employed to study social reality (Bryman, Grix, 2004 , Lindsay , 2010). Truth can be attained because knowledge rests on a set of firms. Knowledge is generated deductively from theory or hypothesis and finally knowledge is objective. Based on the above assumptions this research adopted knowledge through the positivist lens,

3.3 Research Design

Research design provided the fabric in which the research project was held together, the samples, measures, treatments or programs and methods are used to assign work to answer the vital research questions (Trochim, 2004). The research method clearly outlined in order to produce quality research analysis and results. The study used the explanatory survey design; that minimizes bias and gives an opportunity for probability sampling. Manoj and Varun (1998) agree that explanatory survey can be done to explain hypothesized relationships. Further Hair *et al.*, (2006) confirms that explanatory survey design allows the use of inferential statistics to find out the relationship between the dependent and independent variables. The design was therefore used to explain the how corporate social responsibility affected consumer identification.

3.4 Target Population

The target populations of in this study consisted of all potential Safaricom consumers in Kajiado, Kenya. A sample was drawn from the target population. Cooper and Schindler (2006) define population as the total collection of elements about which the researcher wishes to make an inference. According to the education department, primary school teacher population was 1710 people.

3.4 Sampling Procedure

Cluster sampling was applied, as it provides a practical sampling frame, area sampling are applied to national populations, county populations and smaller areas where well defined political or natural boundaries are available (Blumberg, *et al* 2008).

3.4.1 Sampling size

According to Cochran (1963:75) the following equation can be used to yield a representative sample for proportions in the population:

n_0 = Sample size desired

$$n_0 = \frac{z^2 pq}{e^2}$$

$$= \frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$$

$$= 384.16$$

Therefore the final sample size

$$\frac{n_0}{(1+n_0/N_0)}$$

$$\frac{384}{1+384/1710}$$

$$= 314$$

Therefore 314 is the sample size representing 18.4% of the respondents. A sample size of 325 was used which is above the calculated sample (n=314) therefore complying with the rules of multiple regression analysis.

Table 3.1 shows how a sample of teachers

Division/Cluster	Target Population Teachers	Sample Size Teachers
Kajiado Central	389	71
OLoitokitok	394	72
Magadi	58	11
Mashuru	171	31
Namanga	139	26
Ngong	559	103
Total	1710	314

Source: Education Department, Kajiado (2010)

3.5 Data collection

3.5.1 Sources of data

Primary data was collected from sampled Safaricom clients who were teachers of primary schools in Kajiado county.

The secondary data was obtained from internet, journals, library and the organization's published work.

3.5.2 Data collection method and Instrument

Questionnaires were administered to all those Safaicom clients included in the sample. The choice of this instrument allowed the study objectives to be attained. The tool adopted a seven point likert scale (1=strongly disagree, 2=disagree, 3=somewhat disagree 4= neutral, 5=agree, 6 = somewhat agree 7= strongly agree). A questionnaire is a powerful scientific instrument used to collect data and their measurements as different variables (Shaughnessy et al ,2000).

3.6 Measurement

Measurements that were used in this survey are all established measures. The literature review provided the pool of items for measuring CSR, consumer identification, self efficacy, perceived control, self esteem and Machiavellianism. The constructs are presented in the model (figure 2.1) are used as the predictor and the criterion variable. A predictor variable and a criterion variable have an association between them and in specific terms in some situations the predictive efficacy of an independent variable and/or the form of relationship can differ steadily as a role of another variable (Sharma *et al* 1981). The research conceptual model (figure 2.2) for the study represented by predictor construct (CSR) and one criterion variable (consumer identification). The study used moderator construct (personality trait) consisting of four variables namely perceived control, self esteem, Machiavellianism and self efficacy. The items are discussed in detail below:

3.6.1 Independent Variable

To measure CSR a scale developed by Turker (2009) was used, this is a scale with a pool of items stated from previous scales in literature based on the work of (Aupperle,1984; Carroll, 1979; Maignan & Ferrell,2000; Quazi & Brien, 2000; Wood & Jones, 1995) and Maignan (2000) using a seven likert scale consumers were asked questions like: Economic-The company makes well planned investments, The company targets sustainable growth which considers the future generations, The company makes investment to create employment opportunities for future generations, I belief a company must make profit, The company controls their production costs, The company plans for long term success, The company always improves economic performance.

Philanthropic- The Company emphasizes the importance of its social responsibility to the society. The company contributes to schools, hospitals, and parks according to the needs of the society; The Company contributes to campaigns and projects that promote the well being of society, The company endeavors to create employment opportunities, the company tries to help government in solving social problems, The company corporate with its competitors in social responsibility projects, The company makes sufficient contribution to charities, The company supports non-governmental organizations working in problematic areas, The company encourages their employees to participate in voluntarily activities, The company helps to solve social problems, The company allocates some resources to philanthropic activities, The company plays a role in society that goes beyond the mere generation of profits.

Ethical- The company provides high quality products to its customers, the product complies with the national and international standards, The guarantee extensions of the product is the most advantageous choice in the market, The company provides full and accurate information about its products to customers, The company respects consumers rights beyond the legal requirements, Customer satisfaction is highly important for the company, The company is responsive to complaints of its customers, The company is known as respected and trustworthy, The company's principle is honesty in every business dealing, The company competes with the rivals in an ethical framework, The company always avoids unfair competition, The company considers warning from non-governmental organizations.

Legal- The company pays taxes on a regular and continuing basis, The company complies with legal regulations completely and promptly, The company acts legally on all matters, The company ensures that their employees act within the standards defined by the law, The company refrains from putting aside their contractual obligation, The company refrains from bending the law, The company always submits to the principles defined by regulatory system.

3.6.2 Dependant variable

The aim of this study was to capture and explain the consumer's identification with CSR programs in the organizations and the level in which consumer's identify with these programs. To measure consumer identification this study used the measure proposed and used by Bhattacharya and Sen (2003). This measure has been used before; it has eight items on a seven point likert scale and will ask consumers the following questions: I think

about the company often, my interaction with the company makes me feel important player in the organization, I am loyal to the products of the company, I like to try new products the company introduces, I often talk favorably about the company, I try to get my friends and family to buy the products of the company, I forgive the company when they make a mistake, I feel I have a right to tell the company what it should do.

3.6.3 Moderating Variables

The moderating construct was Personality Traits, this construct according to Sharma *et al* (1981) is suppose to strengthen or alter the relationship between the predictor (CSR) and the criterion (consumer identification) refer to the research conceptual model (figure 2.2), for the study. Personality trait is represented by perceived control, self esteem, Machiavellianism and self efficacy.

3.6.3.1 Perceived control

Measurement developed by James (1957), is adopted consisting of 11 questions, a seven point likert scale (1=strongly disagree,2=disagree,3=somewhat disagree 4=neutral,5=agree 6=somewhat agree,7=strongly agree).was used to measure these items;. Many times I feel that we might make a decision by flipping a coin, Getting a good job seems to be a matter of lucky enough to be in the right place at the right time,. It is difficult for ordinary people to have control over what politicians do in the office, It is not wise to plan ahead because many things turn out to be a matter of good or bad fortune anyway, When things are going on well for me I consider it a run of good luck, I have always considered what will happen will happen regardless of my actions, Success is mostly a matter of getting good breaks, There is not much use in worrying about things,

what will be, will be, Success in dealing with people seems to be more a matter of other people's moods and feelings at the time rather than one's own actions,, I think that life is mostly a gamble, Many times I feel that I have little influence over the things that happen to me.

3.6.3.2 Self esteem

Measurement developed by Rosenberg (1965) was used, it consists of ten questions with a seven point likert scale (1=strongly disagree,2=disagree,3=somewhat disagree,4=neutral,5=agree,6=somewhat agree,7=strongly agree).The questions to be administered are ;I feel that I am a person of worth at least on an equal plane with others, I feel I have a number of good qualities, All in all ,I am inclined to feel that I am a failure, I am able to do things as well as other people, I feel I do not have much to be proud of, I take a positive attitude towards myself, On the whole, I am satisfied with myself, I wish I could have more respect for myself, I certainly feel useless at times, At times I feel I am not good at all.

3.6.3.4 Self efficacy

Self efficacy measures were adopted from Bandura (1983) asking the following questions: I feel competent to deal effectively with the real world, I can handle the situation that life brings, I am strong enough to overcome life's struggles, I usually feel I can handle the typical problems that come up in life, I feel that I have enough information to make good decisions, At root I am a weak person, I am usually an unsuccessful person, I often think that I am a failure, I often feel that there is nothing I can do well.

3.6.3.5 Machiavellianism

Measurement developed by Richard and Florence (1970) ,twenty questions was administered, A seven point likert scale (1=strongly disagree,2=disagree,3= somewhat disagree, 4=neutral, 5=agree, 6=somewhat agree, 7=strongly agree) using the following measurement items: Never tell anyone the real reason you did something unless it is useful to do so, The best way to handle people is to tell them what they want to year, One should take action only when they are sure it is morally right, Most people are basically good and kind, It is safest to assume that all people have a vicious streak and it will come out when they are given a chance, honesty is the best policy in all classes, there is no excuse in lying to someone else ,Generally speaking people will not work hard unless they are forced to do so, All in all, It's better to be humble and hones than to be important and dishonest, When you ask someone to do something for you, it is best to give the real reasons for wanting it rather than giving reasons which carry more weight,. Most people who get ahead in the world lead clean moral lives, Anyone who completely trusts anyone else is asking for trouble, The biggest difference between most criminals and other people is that criminals are stupid enough to get caught,. Most people are brave, it is wise to flatter important people, It is possible to be good in all aspects, .P.T Barnum was wrong when he said that there is a sucker born each minute. It is hard to get ahead without cutting corners here and there, People suffering from incurable diseases should have a choice of being put painlessly to death,. Most people forget easily the death of their parents than the loss of their property

3.6.3.6 Control variables

These variables of personal characteristics are gender, age, income, education level, level of involvement (frequency of purchase).

3.7 Pilot Study

Pilot study was done to confirm instrument reliability. The sample of 60 respondents used was in Uasin Gishu county.

3.7.1 Instrument Validity

Validity is important for the measurement instruments. Validity is the extent to which the scale or set of measure accurately represent the concept of interest, the use of confirmatory factor analysis. (Hair *et al* 2006).The use of SPSS statistical tool, a rotation and varmax was done to eliminate any items with a loading of 0.5 and lower.

Discriminant validity, a factor analysis on the pilot study was done and any items with cross loading of 0.5. was excluded.Content validity is an assessment or the extent to which items selected to constitute a summated scale and its conceptual definition.

Discussions were done with the supervisors other lecturers and colleges to ensure that different views were considered to improve the validity of the research instrument. According to Mugenda and Mugenda (2003) validity is the extent to which the variable of the study are represented by the data. This can therefore be used to give accurate and meaningful inferences.

3.7.2 Instrument Reliability

Reliability is the extent to which a measure indicates consistency while validity refers to the 'truthfulness' of a measure. Another and still commonly used measure of reliability is

internal consistency which refers to the consistency of the individual items or indicators of the scale that is they should be measuring the same construct, no single measure is a perfect measure thus the use of Cronbach's alpha is commonly used to test the reliability of the entire scale.

3.8 Data Analysis and Presentation

Cleaning of data was done; factor analysis was used as a variable reduction technique.

Moderated Multiple Regression was applied.

$$\text{Model 1} \quad Y_1 = \beta_0 + \beta_1 x_1 + \beta_2 x_2 + \beta_3 x_3 + \beta_4 x_4 + \varepsilon$$

$$\text{Model 2} \quad Y = \beta_0 + \beta_1 x_{1.Z} + \beta_2 x_{2.Z} + \beta_3 x_{3.Z} + \beta_4 x_{4.Z}$$

Where:

z = moderation (personality traits)

x = Corporate social responsibility (CSR)

Y = Consumer Identification

3.8.1 Factor Analysis

Hair *et al* (2006) Factor analysis provided the tools for analyses of interrelationships SPSS statistical tool was used to extract factors according to their Eigen values, this is the column sum of squared loadings for a factor.

3.8.2 Assumptions of multiple regression analysis

According to Tabachnick and Fidell (2007) there are various assumptions of regression that must be embraced, which are as follows:

- i) Number of cases

In regression the number of cases to the independent variable or predictor variable ought to be at least 20. However in hierarchical regression 40 cases per a predictor variable is required. This study has a maximum of 4; therefore the minimum cases ought to be $4 \times 40 = 160$. This research sample size is 325, which meets the threshold.

ii) Accuracy of data

The scale of measurement was valid.

iii) Missing Data

Hot and Cold deck imputation was used according to Hair *et al* (2006).

iv) Outlier

Values with at least three standard deviations below or above the mean should be removed.

v) Normality

This assumption must be met; data for multiple regression analysis should be normally distributed. The use scatter- plot and Kolmogorov-Smirnov test of normality was carried out. Chapter four refers.

vi) The predictor and the criterion variable must have a linear relationship.

Regression only tests linear relationship. (See chapter four).

vii) Homoscedasticity

The dependent variable exhibits equal variance across the range of the independent variable. In a scatter diagram one should see an elliptical distribution of points.

viii) Multicollinearity

The use of tolerance and VIF values

3.10 Data Coding

The variables were coded in SPSS to ensure grouping and analysis of predictor and criterion variables. The codes were CONID = Consumer Identification, ECONC= Economic CSR, PHILC= Philanthropic, ETHC= Ethical CSR and LEGC= LEGC, PCT=

Perceived Control, SEET= Self Esteem, MACT= Machiavellianism and SEFT= Self Efficacy. The general information and the bio data were categorical variables while the others were continuous variables. There was a total of 72 items coded.

3.11 Ethical Considerations

These are principles the research has to obey in that a researcher should seek knowledge, carry out research in a competent manner, manage available resources honestly and fairly acknowledge the individuals who have contributed time, ideas and effort in the research (Shaughnessy et al 2000)

CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION

4.0 Introduction

This chapter presents the findings of research that was conducted to examine the moderating role of personality trait on the relationship between corporate social responsibility and consumer identification among Safaricom clients in Kajiado County. Data was collected from 325 respondents who were picked at random among primary school teachers and clients of Safaricom within Kajiado county. The chapter is organised into five sections mainly 1) Descriptive analysis 2) Factor analysis 3) Multiple regression analysis 4) Hypothesis testing and 5) Summary of results. Statistical Package for Social Scientists (SPSS) was used for data analyses.

4.1 Instrument Reliability Test

The reliability of the questionnaire was tested using cronbach α measurement before the main study. The reliability coefficients α of each independent variable are as follows: economic CSR 0.811, philanthropic CSR 0.926, ethical CSR 0.928 and legal CSR 0.914. The criterion variable had a reliability coefficient α of 0.811. The moderator reliability coefficients were as follows: perceived control 0.889, self esteem 0.672, Machiavellianism 0.823 and self efficacy 0.74. The reliability of all the variables was 0.6 and above this meets the threshold recommended by Coussement et al (2011)

Construct validity measures the degree to which scales measures what it intends to measure (Garver and Mentzer, 1999) it was assessed using factor analysis in the study. In order to assess construct validity principal component extraction with varimax rotation was done. The Kaiser-Meyer-Olkin (KMO) for all the constructs was done and the

threshold of 0.5 was ensured according to Field (2005). Significance of Bartlett's statistic confirms the appropriateness of factor analysis for the data set. Factor loadings for each item were sorted by size, items that failed to meet the threshold of having a factor loading of larger than 0.5 and had a cross loading on another factor was dropped from the study (Liao *et al*, 2007).The eigen value for each factor greater than 1 which implies each factor can explain more variance than s single variable. Based on this construct validity was ensured.

4.1 Descriptive Analysis

Frequencies of the categorical data were performed by use of the frequency tables. As shown in table 4.1 all the five categories describing the demographics of respondents of gender, age, monthly income, level of education and how often one bought Safaricom products were represented in the study of 325 respondents.

Table 4.1: Valid Sample Size

	Gender	Age	What is your monthly income (Ksh)	Education Level	How Often to buy Safaricom Products
N Valid	325	325	325	325	325
Missing	0	0	0	0	0

Source: Researchers Data (2014)

The Gender Frequencies

The gender distribution of the study respondents in Kajiado county included both female and male.

Table 4.2: Frequencies by Gender

		Frequencies	Percent	Cumulative Percent
Valid	Female	237	72.9	72.9
	Male	88	27.1	100
	Total	325	100	

Source: Researchers Data (2014)

The 325 respondents in the study 72.9% (n=237) were female, while 27.1% (n=88) were male as shown in table 4.2. The female clients were significantly more than the male ($\chi^2 = 63.11, df=1, P < .000$).

Table 4.3 The respondents age distribution was studied.

Table 4.3: Frequencies by Age

	Frequency	Percent	Cumulative Percent
Below 30 years	50	15.4	15.4
30-40 years	114	35.1	50.5
Above 40 years	161	49.5	100.0
Total	325	100.0	

Source: Researchers data (2014)

The results indicated that the majority of clients were above 40 years of age at 49.5% (n=161), 35.1% were (n=114) were between 30-40 years of age and 15.4% n=50 were below 30 years of age. There was significance in the age distribution of the clients.. ($\chi^2 = 57.311, df=2, P < .000$)

The respondents monthly income frequency was shown in table 4.4

Table 4.4: Frequencies by Monthly Incomes

	Frequency	Percent	Cumulative Percent
Below 10,000	44	13.5	13.5
10,001 – 20,000	64	19.7	32.2
Above 20,000	217	66.8	100.0
Total	325	100	

Source: Researchers data (2014)

The respondents who earned more than ksh 20,000 accounted for 66.8% (n=217), while those respondents who earned ksh 10,000- ksh 20,000 were 19.7% (n=64) and those respondents that earned below ksh 10,000 were 13.5% (n=44). The income level was significant ($\chi^2=165.348, df=2, P<.000$).

The respondents as shown in table 4.4 who earned more than ksh 20,000 accounted for 66.8% (n=217), while those respondents who earned ksh 10,000- ksh 20,000 were 19.7% (n=64) and those respondents that earned below ksh 10,000 were 13.5% (n=44). The income level was significant ($\chi^2=165.348, df=2, P<.000$).

Table 4.5: Frequencies by Level of Education and Training Attained

	Frequency	Percent	Cumulative Percent
Primary	4	1.2	1.2
Secondary	21	6.5	7.7
Certificate	72	22.2	29.8
Diploma	131	40.3	70.2
Bachelors Degree	85	26.2	96.3
Masters	11	3.4	99.7
Doctorate Degree	1	3	100
Total	325	100.0	

Source: Researchers data (2014)

The results indicated that majority of the respondents were diploma holders accounting for 40.3% (n=131) , while 26.2% (n=85) respondents were bachelors degree holders and 22.2% (n=72) were certificate holders , the results clearly indicate that majority of respondents had above certificate level of education ($\chi^2=324.363,df=6, P<.000$).

Table 4.6: Frequencies of purchase

	Frequency	Percent	Cumulative Percent
Everyday	238	73.2	73.2
Once a Week	61	18.8	92.0
Once in Two Weeks	11	3.4	95.4
Once a Month	15	4.6	100.0
Total	325	100.0	

Source: Researchers Data (2014)

The findings indicate that majority of the respondents 73.2% (n=238) buy Safaricom products every day, while 18.8%(n=61)buy Safaricom products once a week, the results clearly indicate that frequency of buying was significant ($\chi^2 =422.212,df=3, P<.000$) as

shown in table 4.6, this implies that the customers of safaricom highly support the organisation by buying products on a daily basis.

4.2 Distribution of respondents' by gender

Administrative divisions included in the study were Namanga, Central Kajiado, Ngong, Oloitokitok, Mashru and Magadi.

Table 4.7: Distribution of respondents' by gender

Gender		Namanga	Central Kajiado	Ngong	Oloitokitok	Mashru	Magadi	Total
Female	Count	54	18	94	47	14	10	237
	% within division	67.5	66.7	86.2	62.7	70.0	71.4	72.9
Male	Count	26	9	15	28	6	4	88
	% within division	32.5	33.3	13.8	37.3	30.0	28.6	27.1
Total	% within Division	100	100	100	100	100	100	

Source: Researchers Data (2014)

Table 4.7 shows gender and the six divisions. Females were the majority in all the divisions with over 60%. The data however indicates that the lowest male respondents were in Ngong division.

The consumers picked at random from the six divisions in Kajiado were grouped by age as displayed on table 4.8.

Table 4.8: Distribution of respondents' by Age

Age		Namanga	Central Kajiado	Ngong	Oloitokitok	Mashru	Magadi	Total
Below 30 years	Count	13	2	5	26	2	2	50
	% within division	16.2	7.4	4.6	34.7	10.0	14.3	15.4
30-40 years	Count	32	14	39	16	9	4	114
	% within division	40.0	51.9	35.8	21.3	45.0	28.6	35.1
Above 40 years	Count	35	11	65	33	9	8	161
	% within division	43.8	40.7	59.6	44.0	45.0	57.1	49.5
Total within Division	%	100	100	100	100	100	100	

Source: Researchers Data (2014)

Table 4.8 shows that the youngest age categories clients below 30 years of age were more in Oloitokitok division, while the majority of the clients above the age of 40 years were in Ngong division. The data however does not show discrimination by age group.

Monthly incomes of the respondents were measured on a scale of below ksh 10,000, 10,001 to 20,000, 20,001 and above.

Table 4.9 Distribution of respondents' by Monthly income (ksh)

Income		Namanga	Central Kajiado	Ngong	Oloitokitok	Mashru	Magadi	Total
Below 10,000	Count	7	4	6	21	3	3	44
	% within division	8.8	14.8	5.5	28.0	15.0	21.4	13.5
10,101- 20,000	Count	21	7	17	11	3	5	64
	% within division	26.2	25.9	15.6	14.7	15.0	35.7	19.7
Above 20,000	Count	52	16	86	43	14	6	217
	% within division	65.0	59.3	78.9	57.3	70.0	42.9	66.8
Total Division	% within	100	100	100	100	100	100	

Source: Researchers data (2014)

Table 4.9 shows that in Magadi more clients are in the lower income bracket than their counter parts in the other divisions where most of the respondents earned ksh 20,000 and below. However the trend in the other divisions were similar in that more than above 50% earned more than ksh 20,001. This is probably due to the distance of magadi from the capital city Nairobi. Magadi could therefore have lower standards of living prompting clients to settle for lower salaries.

4.2.3 Education Level and Division

Respondents' levels of education were cross tabulated with division to establish if there was a particular trend in consumers education level.

Table 4.10: Distribution of respondents on Educational Level and Training

Education		Naman ga	Central Kajiado	Ngong	Oloitokitok	Mashru	Magadi	Total
Primary	Count	1	0	0	3	0	0	4
	% within division	1.2	0.0	0.0	4.0	0.0	0.0	1.2
Secondary	Count	3	1	9	4	1	3	21
	% within division	3.8	3.7	8.3	5.3	5.0	21.4	6.5
Certificate	Count	19	7	24	18	4	0	72
	% within division	23.8	25.9	22.0	24.0	20.0	0.0	22.2
Diploma	Count	35	10	39	34	7	6	131
	% within division	43.8	37.0	35.8	45.3	35.0	42.9	40.3
Bachelors	Count	19	9	30	16	6	5	85
	% within division	23.8	33.3	27.5	21.3	30.0	35.7	26.2
Masters	Count	2	0	7	0	2	0	11
	% within division	2.5	0.0	6.4	0.0	10.0	0.0	3.4
Doctorate	Count	1	0	0	0	0	0	1
	% within division	1.2	0.0	0.0	0.0	0.0	0.0	0.3
Total % within Division		100	100	100	100	100	100	

Source: Researchers Data (2014)

Table 4.10 shows that the respondents who had diplomas and bachelors degree were found in all the divisions without discrimination. Clients with certificates were found in five divisions, excluding Magadi, where most of the clients had secondary school education. There were clearly no clients with above a bachelor's degree in this division as well as central Kajiado and Oloitokitok.

Level of income and division were cross tabulated to establish if there was a particular trend .

Table 4.11: Distribution of respondents on frequency of purchase

Income		Namanga	Central Kajiado	Ngong	Oloitokitok	Mashru	Magadi	Total
Everyday	Count	61	20	72	58	18	9	238
	% within division	76.2	74.1	66.1	77.3	90.0	64.3	73.2
Once a week	Count	16	3	27	10	2	3	61
	% within division	20.0	11.1	24.8	13.3	10.0	21.4	18.8
Once in two weeks	Count	1	2	6	1	0	1	11
	% within division	1.2	7.4	5.5	1.3	0.0	7.1	3.4
Once a month	Count	2	2	4	6	0	1	15
	% within division	2.5	7.4	3.7	8.0	0.0	7.1	4.6
Total % within Division		100	100	100	100	100	100	

Source: Researchers Data (2014)

Table 4.11 indicates that most of safaricom clients buy products on a daily basis. Clients in Mashru had the highest number of individuals (90%) who buy products on a daily basis. The clients who bought products on a weekly basis and more were less than 50% in each category. These other respondents from the other divisions also bought safaricom products every day without a clear discrimination.

4.4 Factor Analysis

Factor analysis was done with the aim of understanding the variables used. Varimax orthogonal rotation was performed on the predictor, criterion and moderator variable. The aim was to summarize interrelationships among variables in a concise and accurate manner. Items defined each scale, individual items are generally unreliable which is why

several scales are combined to one (Gorsuch, 1983). All the items that had a factor loading of less than 0.5 were removed and eigen values less than one were not retained. Principal component analysis was the method of extraction used as it incorporates all the variance in the observed variables. Summation of the items in the rotated component matrix was done for each variable set.

4.4.1 Consumer Identification Factor Analysis

Using KMO statistic on table 4.12 sampling adequacy of .855 was found. This shows that factor analysis is suitable as KMO is above 0.5 (Hair *et al.*, 2006). Bartlett's test is significant at $P < .05$.

Table 4.12: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy		.840
Approx. Chi-Square		855.402
Bartlett's Test of Sphericity	Df	45
	Sig.	.000

Source: Researchers Data (2014)

Consumer identification principal component that had Eigen values greater than 1 were extracted. Two components were extracted and these components explained 49.494% of the total variance as shown on table 4.13.

Table 4.13: Consumer Identification Total Variance Explained

Total Explained Components	Variance			Rotation Sums of Squared Loadings		
	Total	%	Cu%	Total	%	Cu %
		Variance			Variance	
1	3.860	38.598	38.598	2.653	26.527	26.527
2	1.087	10.867	49.464	2.294	22.938	49.464
3	.981	9.808	59.272			
4	.847	8.467	67.740			
5	.703	7.034	74.774			
6	.690	6.898	81.671			
7	.562	5.624	87.295			
8	.515	5.147	92.442			
9	.421	4.213	96.655			
10	.334	3.345	100.00			

Source: Researchers Data (2014)

Varimax Orthogonal rotation was used to extract the components. Varimax is considered more effective as method of factor rotation (Hair *et al*, 2006).

Table 4.14: Rotated Component Matrix

		Components	
		1	2
1	I am similar to what I think Safaricom represents	.802	
2	I am similar to how I perceive Safaricom	.788	
3	I forgive Safaricom when they make a mistake	.606	
4	The image I have for Safaricom fits in with my self-image	.596	
5	My interaction with Safaricom makes me feel important player in the organization		.733
6	The way I am fits in with what I perceive of Safaricom		.615
7	I am loyal to the products of Safaricom		.611
8	I like to try every new product Safaricom introduces		.557
9	I try to get friends and family to buy the Safaricom products		.520
10	I often talk favourably about Safaricom		.505
Composite cronbach α Reliability .8			
Component 1 .7			
Component 2 .7			

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 3 iterations.

Source: Researchers Data (2014)

Table 4.13 indicates that factor loaded on to two components. Factor 1 to 4 loaded highly on component 1, while factor 5-10 loaded highly on component 2. The factors on component 1 are associated with perceived consumer identification. All the 10 items measuring the dependent variable consumer identification are distinctively loading to one of the two components extracted indicating that that they significantly contribute to the construct being measured by approximately 50%. The social identity theory is also supported in that identity is seen with self categorization and in-group distinctively (Tajfel & Turner, 1986).

4.5 Corporate Social Responsibility Factor Analysis

The independent variable was factor analysed with the main aim of understanding the characteristics of the construct under study. The dimensions of CSR were economic, philanthropic. Ethical and legal were the predictor variable in this study. The moderating role of personality traits was tested as per the hypothesis to moderate the CSR and consumer identification.

Table 4.15: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy		.877
Approx. Chi-Square		1629.938
Bartlett's Test of Sphericity	Df	105
	Sig.	.000

Source: Researchers data (2014)

KMO sampling adequacy and Bartlett's test for sphericity was significant at 95% confidence level for the study as indicated in the table 4.15

Four components with Eigen values greater than 1 were extracted with a cumulative variance explained 61% of the total variance. This indicates that the components explain the variance.

Table 4.16: Total Variance Explained

Total Explained Components	Variance		Rotation Sums of Squared Loadings			
	Total	Initial Eigen Values	Cu%	Total	%	Cum %
		% Variance		Total	% Variance	
1	4.896	34.973	34.973	2.808	20.055	20.055
2	1.394	9.957	44.932	2.250	16.073	36.128
3	1.242	8.873	53.805	2.043	14.591	50.720
4	1.022	7.301	61.106	1.454	10.386	61.106
5	.910	6.501	67.690			
6	.687	4.910	72.517			
7	.620	4.432	76.949			
8	.581	4.147	81.096			
9	.549	3.918	85.014			
10	.493	3.519	88.533			
11	.467	3.335	91.869			
12	.416	2.969	94.869			
13	.377	2.692	97.530			
14	.346	2.470	100.000			

Source: Researchers data (2014)

Extraction Method: Principal Component Analysis

Table 4.16 shows 14 items are sorted and clustered into four components : Factor 1 legal CSR (LEGC), for factor 2 ethical CSR (ETHC),for factor 3 philanthropic CSR (PHILC) and factor 4 economic CSR (ECONC).The eigen value for each factor is greater than 1 (4.896,1.394,1.242,1.022) which indicates that each factor can explain more variance than a single variable. The cumulative variance explained by the four factors 61.106 percent in other words more than 60% of the common variance shared by 14 items can be accounted for or explained by four factors. Based on these results construct validity was established. Thirty one items measuring the independent variable were rotated.-

Table 4.17: CSR Rotated Component Matrix

		Components			
		Legal	Ethical	Philanthropic	Economic
1	1.Ensures the employees act within the standard defined by the law	.713			
2	Avoids unfair competition	.685			
3	Submits to principles defined by regulatory systems	.665			
4.	Avoid compromising ethical standards in order to achieve corporate goals	.640			
5	Refrains from putting aside their contractual obligations	.614			
6	Pays taxes on a regular and continuing basis	.581			
7	Provides high quality products to its customers		.829		
8	Comply with national and international standards		.799		
9	I think Safaricom provides accurate and sufficient information about its products		.730		
10	Helps solve social problems			.838	
11	Tries to help the government in solving social problems			.722	
12	I think Safaricom encourages employees to participate in voluntary activities			.689	
13	I believe that business must make profits				.834
14	Endeavors to create employment opportunities				.670
Composite cronbach α Reliability 0.9					
Legal reliability 0.8					
Ethical reliability 0.8					
Philanthropic reliability 0.7					
Economic reliability 0.6					

Source: Researchers Data (2014)

Fourteen items were extracted and loaded on to four components, Component 1 are associated with legal CSR, component 2 are associated with ethical CSR, component 3 are associated with philanthropic and component 4 to economic.

Factor Analysis for Perceived Control Personality Trait

Perceived control personality trait was a moderating variable on the relationship between CSR and consumer identification on Safaricom clients in Kajiado county. The moderating

variable was measured by 6 observed items. KMO test for sampling adequacy and Bartlett's sphericity test was done.

Table 4.18: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy	.731
Approx. Chi-Square	264.575
Bartlett's Test of Sphericity Df	15
Sig.	.000

Source: Researchers Data (2014)

Table 4.18 indicates that the two tests were significant. Total variance explained was extracted for perceived personality trait moderator.

Table 4.19: Total Variance Explained

Com	Total Variance Explained			Rotation Sums of Squared Loadings		
	Total	% Variance	Cum %	Total	% Variance	Cum %
1	2.298	38.296	38.296	1.849	30.810	30.810
2	1.088	18.126	56,421	1,537	25,613	56,421
3	.805	13,421	69,842			
4	.636	10,598	80,440			
5	.624	10,408	90,848			
6	.549	9,152	100,000			

Source: Researchers Data (2014)

Total variance explained by two components was 56.4% as shown in Table 4.19, this therefore indicates that the other components explained 43.6% of the total variance.

The implication is that the two components extracted can adequately explain the variance. Component were rotated and results displayed in table 4.20.

Table 4.20: Perceived Control Rotated Component Matrix

	Components	
	1	2
1. Success is a matter of good luck	.810	
2. Many times I feel that I have little influence over the things that happen to me.	.713	
3. Success in dealing with people seems to be more a matter of other people's moods and feelings at the time rather than one's own actions	.587	
4. It isn't wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyway	.545	
5. It is difficult for ordinary people to have much control over what politicians do in office		.848
1. Many times I feel that we might as well make our decisions by flipping a coin		.672

Composite reliability 0.705
Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
Rotation converged in 3 iterations.

Source: Researchers Data (2014)

Two components were extracted, and had a reliability measure of cronbachs' alpha of 0.7.

Construct validity was established.

Factor analysis for Self Esteem personality trait moderator

In this study self esteem is a moderator variable on the relationship between CSR and consumer identification. The moderator was hypothesized to influence the relationship.

The moderating variable was measured using seven items. KMO test of sampling adequacy and Bartlett's sphericity was done on self esteem.

Table 4.21: Self Esteem KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy		.751
Approx. Chi-Square		415.725
Bartlett's Test of Sphericity	Df	21
	Sig.	.000

Source: Researchers' data (2014)

Table 4.20 indicate that the two tests are significant for factor analysis. Factor analysis was done using principal component extraction method

Table 4.22: Self Esteem Total Variance Explained

Total Variance Explained						
Components	Initial Eigen Values			Rotation Sums of Squared Loadings		
	Total	% Variance	Cu%	Total	% Variance	Cu %
1	2.593	37.041	37.041	2.591	37.018	37.019
2	1.160	16.578	53.619	1.162	16.600	53.619
3	.917	13.105	66.724			
4	.808	11.548	78.273			
5	.628	8.972	87.527			
6	.383	5.473	100.000			

Source: Researchers Data (2014)

Table 4.22 shows that the extracted component accounted for 53.619%. This indicates that 46.381% balance of the variance is explained by the rest of the four components that are not extracted since their Eigen values were not greater than 1.

Table 4.23 Self Esteem Rotated Component Matrix

	Components
1. I feel that I have a number of good qualities	.818
2. I take a positive attitude toward myself	.732
3. I am able to do things as well as most other people	.710
4. I feel that I am a person of worth, at least on an equal plane with others	.683
5. On the whole, I am satisfied with myself	.643
6. I feel I do not have much to be proud of	.753
7. I certainly feel useless at times	.712
Reliability high self esteem 0.756	
Extraction Method: Principal Component Analysis.	
Rotation Method: Varimax with Kaiser Normalization	
Rotation converged in 3 iterations	

Self esteem was factor analysed and resulted into two being component extracted as shown in the table 4.23. The construct was reliable at cronbachs' alpha coefficient of 0.7.

Factor Analysis of Machiavellianism personality Trait

Machiavellianism was a moderating variable on the relationship CSR and consumer identification on Safaricom clients at Kajiado county. The moderating variable was measured using 10 items. The ten items were factor analysed, KMO test of sampling adequacy and Bartlett's tests were performed. and

Table 4.24 KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy		.688
Approx. Chi-Square		397,208
Bartlett's Test of Sphericity	Df	45
	Sig.	.000

Source: Researchers Data (2014)

KMO test of sampling adequacy and Bartlett test were significant and found to be appropriate for factor analysis table 4.24 refers. Factor analysis was performed for Machiavellianism as a personality trait.

Table 4.25 Total Variance Explained for Machiavellianism

Total Variance Explained						
Com	Initial Eigen Values			Rotation Sums of Squared Loadings		
	Total	% Variance	Cu%	Total	% Variance	Cu %
1	2.488	23.876	24.876	1.727	17.269	17.269
2	1.424	14.244	39.121	1.472	14.719	31.988
3	1.161	11.612	50.733	1.447	14.468	46.456
4	1.008	10.081	60.813	1.436	14.357	60.813
5	.831	8.307	69.120			
6	.770	7.703	76.823			
7	.686	6.856	83.679			
8	.607	6.067	89.746			
9	.548	5.476	95.225			
10	.478	4.775	100.000			

Source: Researchers Data (2014)

Machiavellianism factor analysis converged into four components using principal component extraction method. The extracted component had Eigen values greater than 1. These four components explained 60.813% of the variance. Table 4.25

Table 4.26: Rotated Component Matrix for Machiavellism

	Components			
	1	2	3	4
1. Most people forget more easily the death of their parents than the loss of their property.	.697			
2. People suffering from incurable diseases should have a choice of being put painlessly to death	.686			
3. It is hard to get ahead without cutting corners here and there.	.603			
4. Anyone who completely trusts anyone else is asking for trouble.	.762			
5. Most people who get ahead in the world lead clean, moral lives.	.567			
6. The biggest difference between most criminals and other people is that the criminals are stupid enough to get caught.	.540			
7. Honesty is the best policy in all classes.		.847		
8. Never tell anyone the real reason you did something unless it is useful to do so.		.743		
9. It is possible to be good in all aspects.				.829
10. Most people are brave.				.652

Cronbach α Reliability 0.923
 Extraction Method: Principal Component Analysis.
 Rotation Method: Varimax with Kaiser Normalization.
 Rotation converged in 6 iterations.

Source: Researchers data (2014)

Four components were extracted as indicated in the component matrix on Table 4.26

Factor analysis for Self Efficacy personality trait moderator

Self efficacy as a moderator on the relationship of CSR and consumer identification on Safaricom clients at Kajiado county. This moderating variable was measured using 11 items.

Table 4.27: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling adequacy		.723
Approx. Chi-Square		723.050
Bartlett's Test of Sphericity	Df	21
	Sig.	.000

Source: Researchers Data (2014)

KMO and Bartlett's were significant as shown by Table 4.27. Self efficacy factor analyses was done.

Table 4.28: Total Variance Explained for Self Efficacy

Com	Initial Eigen values		Extraction Sums of Squared Loadings		
	Total	% of Variance	Total	% of Variance	Cum %
1	2.630	37.577	37.577	2.630	37.577
2	2.004	28.625	66.202	2.004	66.202
3	.611	8.723	74.925		
4	.591	8.447	83.372		
5	.493	7.044	90.416		
6	.360	5.140	95.557		
7	.311	4.443	100.000		

Source: Researchers Data (2014)

Extraction Method: Principal Component Analysis.

Two components were extracted principal component analysis. The extracted component had Eigen values above 1. The two components extracted accounted for 66.202% .This indicates that the balance 33.798% variance is explained by the rest of the 5 components that were not extracted because they had Eigen values less than 1.

Self efficacy factor analysis extracted two components, component 1 and 2 as shown on table 4.29. According to Lau (2012) a stable and broad conviction in mobilizing is necessary to transact and deal with challenge that will be experienced. Component 1 explains how transact while component 2 how to deal with challenges. These two components measure the self efficacy personality trait.

Table 4.29: Self Efficacy Rotated Component Matrix

	Components	
	1	2
1. I am strong enough to overcome life's struggles.	.855	
2. I can handle the situation that life brings.	.799	
3. I usually feel I can handle the typical problems that come up in life	.775	
4. I feel competent to deal effectively with the real world.	.770	
5. Manytimes I think am a failure		.885
6. Manytimes I do not do things well		.804
7 I am not usually a successful person		.780
Composite reliability 0.6		
Extraction Method: Principal Component Analysis.		
Rotation Method: Varimax with Kaiser Normalization.		
Rotation converged in 3 iterations.		
Source: Researchers data (2014)		

4.5 Summary of Factor Analysis

Orthogonalization of variable set was done in order to reduce variable set. Multi dimensional scale set was used to measure a particular construct, the dimensions were assumed to be well defined and validated so that the error was not a problem. Construct validity, discriminant validity and content validity was measured using factor analysis.

Index Construction

Components extracted from the factor analysis were used to construct the indices that have several indicators measuring a single construct.

4.6.1 Test of Normality, Linearity and Homoscedasticity

According to Tabachnick and Fidell (2007) scatter plot shows the impact of residues in the centre, for a normal distribution a symmetrical trail of residues from the centre as shown in the scatter plot graph (refer to appendix) Test of linearity was conducted on the dependent variable consumer identity, to confirm linearity assumption that independent variables had linear relationship with the dependent variable. The variables are linear if the scatter plots are oval shaped as shown for consumer identification. The figure shows that the scatter plot is oval shaped therefore evidence of linearity. Multiple regression is suitable. The band enclosing the residuals is almost similar in width for the predicted DV scores. Homoscedasticity is associated with the assumption of multivariate normality, when the assumption of normality is complied with the relationship between variables are homoscedastic (Tabachnick and Fidel 2007).

Kolmogrov –Smirnoff Test of Normality predictor and criterion Variables

Kolmogrov- Smirnoff test of normality was significant at 0.05% level of significance as indicated in Table 4.30 indicating that the data sets for consumer identification and the independent variables were normally distributed therefore suitable for multiple regression analysis.

Table 4.30 Dependent and Criterion Variable test of Normality

	Kolmogorov- Smirnov		
	Statistic	df	sig
Consumer Identification	.056	325	.015
Economic CSR	.164	325	.000
Philanthropic CSR	.110	325	.000
Ethical CSR	.108	325	.000
Legal CSR	.072	325	.000

Source: Researchers Data (2014)

Kolmogorov-Smirnov statistic was done and found that the moderator variables were normally distributed except for Machiavellianism personality trait. Table 4.31 refers

Table 4.31 Moderator Normality Test

	Kolmogorov- Smirnov		
	Statistic	df	Sig
Perceived control	.064	325	.003
Self Esteem	.150	325	.000
Self Efficacy	.085	325	.000
Machiavellianism	.045	325	.200

Source: Researchers Data (2014)

Machiavellianism personality trait variable was transformed using COMPUTE $\text{mattr}=\log_{10}(\text{macttr}+1)$ this was in according to Tabachnick (2007). **Table 4.32:**

Kolmogorov- Smirnov

	Statistic	df	Sig
Macttr	.071	325	.000

Source: Researchers Data (2014)

The Kolomogorov Smirnov statistic test was repeated on this particular variable. Table 4.32 shows that the Kolomogorov- Smirnov was significant.

The study used control variables of gender, age, income, education level, how often safaricom products were bought.

Table 4.33 Control Variables Test of Normality

	Kolomogorov-Smirnov		
	Statistic	df	Sig
Gender	.458	325	.000
Age	.312	325	.000
Level of Income	.409	325	.000
Education Level	.221	325	.000
How often do you buy Safaricom products	.429	325	.000

Source: Researchers data (2014)

The data set was found to be normally distributed as indicated on table 4.33. Therefore multiple regression was suitable as the assumption of normality was complied with. Multicollinearity was tested using Variance Inflation Factor (VIF) and tolerance indicator.

Table 4.34: Collinearity

	Collinearity Statistics	
	Tolerance	VIF
Economic CSR	.773	1.294
Philanthropic CSR	.758	1.318
Ethical CSR	.655	1.527
Legal CSR	.671	1.490
Perceived Control	.848	1.179
Self Esteem	.855	1.169
Self Efficacy	.821	1.219
Machiavellianism	.754	1.326

Source: Researcher's data (2014)

The multicollinearity statistics showed that the tolerance indicator for legal CSR, ethical CSR, philanthropic CSR and all the moderator variables were greater than 0.1 and their Variance Inflation Factor (VIF) values are less than 10. VIF lower than 10 is acceptable for multiple regression (Cooper & Schindler, 2006). Accordingly the results indicated that multicollinearity was not a problem. Therefore the assumption of multicollinearity has been met as indicated by Table 4.34.

4.6.2 Correlation Analysis of Indices

Since a single construct in the questionnaire was measured by multiple items the summation scores of the items for a construct was computed and used in correlation analysis. Pearson two-tailed correlation analysis was done to establish the relationship between the variables. Past studies (Jahangir and Begum 2008) indicate that correlation coefficient value (r) ranging from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong.

Pearson two-tailed correlation statistic was used to correlate the variables in the study. The results indicated that predictor variables in the study were significant as shown in table 4.35. The associated variables were significant at 0.01 and 0.05 levels; all the direct hypothesized relationship developed was found to be statistically significant at level $p < 0.01$. For instance, ECONC ($r = .273, p < 0.01$), PHILC ($r = .425, p < 0.01$), ETHC ($r = .445, p < 0.01$) and LEGC ($r = .405, p < 0.01$) were correlated to consumer identification significantly and positively. Based on the table 4.31 the correlation between ETHC and

LEGC was the strongest (R-value .517, $p < 0.01$). All variables that were associated were significant at level 0.05 except for the relationship between perceived control and other factors. However, all the hypothesized relationships were found to be statistically significant at $p < 0.05$. That means that ECONC ($r = .273$, $p < 0.01$), PHILC ($r = .425$, $p < 0.01$), ETHC ($r = .445$, $p < 0.01$) and LEGC ($r = .405$, $p < 0.01$). The highest correlation coefficient was 0.517 as shown on table 4.35. According to Field (2005) correlation coefficient that is not above 0.8 does not have multicollinearity. Multicollinearity should be avoided. This study shows correlation coefficient that is the highest is 0.517 this is below the threshold of 0.8. hence in this study multicollinearity is not a problem.

Table 4.35: Correlation

	ECONC	PHILC	ETHC	LEGC	PCT	SEET	SEFT	MACT	CONID
ECONC	1								
PHILC	.459**	1							
ETHC	.406**	.489**	1						
LEGC	.364**	.501**	.517**	1					
PCT	-.079	-.001	.052	.039	1				
SEET	.319**	.264**	.297**	.323**	-.009	1			
SEFT	.168**	.232**	.279**	.344**	.193**	.310**	1		
MACT	.115*	.139*	.201**	.201**	.359**	.253**	.346**	1	
CONID	.273**	.425**	.445**	.405*	.079	.224**	.189**	.149**	1

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

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

Note: CONID – Consumer Identification, ECONC – Economic CSR, ETHC- Ethical CSR, PHILC- Philanthropic CSR,LEGC- Legal CSR,PCT- Perceived Control,SEET- Self Esteem,SEFT- Self Efficacy,MACT- Machiavellianism

4.8 Conceptual Model key Effects on Hypotheses

The specific hypothesis of the study is to test the moderating role of personality trait on the relationship between CSR and consumer identification among Safaricom clients in Kajiado county. The hypotheses were tested using SPSS statistical software. The following conceptual model hypotheses were tested:

H₀₁: Economic CSR have significant effect on Consumer identification

H₀₂: Philanthropic CSR has no significant Effect on Consumer Identification.

H₀₃: Ethical CSR has no significant effect on Consumer Identification.

H₀₄: Legal CSR has no significant effect on consumer Identification.

H₀₅: Personality Trait does not significantly moderate the relationship between CSR and (Economic, Philanthropic, Ethical and Legal) and Consumer Identification.

4.9 Main Effect Hypotheses Consumer Identification

Multiple regression was used to test the hypotheses. According to Hair *et al* (2006) Multiple regression was used to analyze a single dependent variable and various independent variable. This method was selected as an appropriate method for this study.

Model 1 is the control variables of gender, age, level of income, education level, how often you buy Safaricom products. R² change was 0.025, which means that the controls contributed 2.5% to the model. Level of education had a negatively significant β coefficient the rest were not significant. The model in Table no 4.38 shows that Level of education was significant but with a negative beta coefficient of -1.413 the negative

coefficient for level of education implies that consumer identification with CSR programs would decrease as their level of education increases. The level of education was then used to analyse the study, while the rest were dropped. The level of education was significant while the other controls were not statistically significant.

Model 2 was the introduction of economic CSR, the coefficient of determination R^2 change was .077. This is an indication that economic CSR contributed 7.7% to the model, therefore the variation in consumer identification can be explained by 7.7% economic CSR. This was significant at 95% confidence level. Economic CSR had a positive β coefficient, which is an indication that as economic CSR increases consumer identification increases. The null hypotheses H_{01} was rejected.

Model 3 introduced philanthropic CSR, the coefficient of determination R^2 change was .113, which means that philanthropic CSR explained 11.3% variation in consumer identification. Philanthropic had a positive β , which indicates that as philanthropic CSR increases consumer identification also increases This was significant at 95% confidence level. Therefore the null hypotheses H_{02} was rejected.

Model 4 introduced ethical CSR in the model, the coefficient of determination R^2 change .065, therefore ethical CSR explained 6.5% variation in consumer identification. This was significant at 95% confidence level. Ethical CSR had a positive β coefficient which was an indication that as ethical CSR increase consumer identification increases too. The null hypotheses H_{03} was therefore rejected.

Model 5 was the introduction of legal CSR, the coefficient of determination R^2 was 0.014, the variation in consumer identification is explained by 1.4% of legal CSR. Legal

CSR was significant at 95% confidence level. Legal CSR had a positive β coefficient , which indicates that as legal CSR increases consumer identification increases. The null hypotheses H_{04} was rejected.

Table 4.36: Model Summary Main Effect

Model	1	2	3	4	5
	Control	Economic	Philanthropic	Ethical	Legal
R	.158	.319	.464	.529	.543
R ²	.025	.102	.215	.280	.295
Adjusted R ²	.010	.085	.198	.262	.275
Std. error of Estimate	10.652	10.239	9.5864	9.195	9.1168
R ₂ Change	.025	.077	.113	.065	.014
F change	1.630	27.223	45.806	28.544	6.461
Df1	5	1	1	1	1
Df2	319	318	317	316	315
Sig F Change	.152	.000	.000	.000	.012

Source: Researchers Data (2014)

Based on Table 4.37 the F-statistic was significant at 1% level ($F < 0.1$) therefore confirming the fitness of the model. This indicates there is a statistically significant relationship between dimensions of CSR and consumer identification. This implies that each variable significantly explains the variance in consumer identification among Safaricom clients.

Table 4.37: ANOVA Main Effects

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	924.643	5	184.929	1.630	.152
1 Residual	36196.268	319	113.468		
2 Regression	3778.901	6	629.817	6.007	.000
2 Residual	33342.010	318	104.849		
3 Regression	7988.457	7	1141.208	12.418	.000
3 Residual	29132.454	317	91.900		
4 Regression	10401.933	8	1300.242	15.378	.000
4 Residual	26718.978	316	84.584		
5 Regression	10938.951	9	1215.439	14.623	.000
5 Residual	26181.96	315	83.117		

Source: Researchers Data (2014)

Dependent Variable: Consumer Identification Main Effects

Philanthropic CSR was found to be the most significant determinant of consumer identification in Kajiado county followed by economic CSR and then ethical CSR. In Africa economic CSR gets the most attention Visser (2006), while Ikejiaku (2012) asserts that philanthropic aspects are lacking and ethical aspects are not given a lot of attention. This research proved that consumers feel the presence of philanthropic CSR in order to identify with the same. Most consumers identify with philanthropic CSR in Kajiado county.

Table 4.38: Coefficients Table of Main Effects

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std Error	Beta	t-value	Sig.
Level of Education	-.1413	.613	-.133	-2.304	0.022
Economic CSR	1.094	.210	.281	5.218	0.000
Philanthropic CSR	1.130	.167	.382	6.768	0.000
Ethical CSR	.776	.145	.303	5.343	0.000
Legal CSR	.258	.102	.150	2.542	0.012

Source: Researchers Data (2014)

Dependent Variable Consumer Identification Main Effects

4.8.3 Multiple Regression Analysis: Moderating Effect

The multiple regression was used to test the moderating effect of personality trait on CSR and consumer identification. There were seven models 1, 2, 3, 4, 5, 6 and 7 as follows model 1 control variable, model 2 predictor variables entered as a block, model 3 moderator variable entered as a block, model 4 perceived control interaction with each independent variable entered as a block (economic, philanthropic, ethical and legal), model 5 self esteem interaction with each predictor variable entered as a block (economic, philanthropic, ethical and legal). Model 6 self efficacy interaction with each independent variable entered as a block. Model 7 machiavellianism interaction with each

independent variable entered as a block. The analysis controlled for level of education. The four moderators were analyzed individually while holding the others constant. Table 4.39 shows seven models extracted for significant variables that explain consumer identification.

Table 4.39: Model for moderator Variables

Model	1	2	3	4	5	6	7
R	.135	.537	.542	.554	.563	.579	.586
R ²	.018	.288	.294	.307	.317	.335	.345
Adjusted R ²	.015	.277	.273	.278	.280	.289	.288
Std. error of Estimate	10.62201	9.10239	9.12440	9.09874	9.08460	9.02750	9.02931
R ₂ Change	.018	.270	.006	.013	.011	.017	.009
F change	6.007	30.213	.616	1.480	1.208	1.974	.970
Df1	1	4	4	4	4	4	4
Df2	323	319	315	311	307	303	299
Sig F Change	.015	.000	.652	.208	.307	.098	.424

Source: Researchers Data (2014)

Dependent Variable Consumer Identification

Table 4.40 shows Analysis of variance was significant at 1% ($F < 1$) therefore confirming fitness of the model. Table 4.39 shows that there exists statistically significant relationship between moderator variables and dependent variable. The model contributes 34.5 % to consumer identification. Self efficacy had R² change of 1.7% contributed the highest among the moderators in the model. This means that self efficacy enhances the interaction. Machiavellianism had R² of 0.9%, which was the least among the moderators in the model.

Table 4.40: ANOVA Moderator variables

	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	677.760	1	677.760	6.007	.015
	Residual	36443.151	323	112.827		
2	Regression	10690.624	5	2138.125	25.805	.000
	Residual	26430.287	319	82.854		
3	Regression	10895.679	9	1210.631	14.541	.000
	Residual	26225.232	315	83.255		
4	Regression	11385.426	13	875.802	10.584	.000
	Residual	25735.485	311	82.751		
5	Regression	11784.218	17	693.189	8.39	.000
	Residual	25336.692	307	82.530		
6	Regression	12427.722	21	591.796	7.26	.000
	Residual	24693.189	303	81.496		
7	Regression	12743.892	25	509.759	6.25	.000
	Residual	24377.019	299	81.528		

Source: Researchers Data (2014)

Model 2 shows that ethical CSR was found to be the most positive significant level determinant of consumer identification at 95% confidence. Philanthropic CSR and legal CSR were found to be positively significant. This is an indication that an increase in these three CSR dimensions, consumer identification also increases. However economic CSR had a negative β that was not significant. This shows that when economic CSR decreases consumer identification increases.

Model 3 shows that all the moderator variables were not significant when entered in the model, except for self efficacy that had a negative β coefficient of the rest had a positive β coefficient.

Model 4 were the interactions of perceived control and various dimensions of CSR; the strongest positive moderating effect was the interaction between perceived control and legal CSR. The interaction was significant at 90% confidence level this is an indication that there is some evidence of interaction. According to Baron & Kenny (1986) the variable that affects the power or strength and even direction between a predictor and a dependent variable. Though the strength is weak in this study it is statistically significant at 90% confidence level. Therefore the study rejected H_{05a} .

Model 5 was the interaction between self esteem and the various dimensions of CSR; the strongest moderating effect was the interaction between self esteem and ethical CSR. There was some evidence that H_{05b} was positively significant at 90% confidence level. Therefore the study rejected the null hypothesis. The interaction between legal and self esteem was positive but not significant. However, economic CSR and philanthropic CSR had a negative β coefficient and not significant.

Model 6 was the interaction between self efficacy personality traits and the various dimensions of CSR. The strongest moderation effect was with self efficacy and philanthropic CSR. There was strong evidence that this interaction was significant at 95% confidence level. This interaction had a positive β coefficient. There was also some evidence that the interaction between self efficacy and economic CSR, which was significant at 90% confidence level. However the coefficient of β was negative. According to Baron & Kenny (1986), a moderation variable does affect the strength and direction between the independent and dependent variable. Therefore the study rejected the H_{05c} .

Model 7 was the interaction between Machiavellianism and the various CSR dimensions. The strongest interaction was between Machiavellianism and ethical CSR, with a negative β . This interaction was not significant. Machiavellianism and philanthropic had a negative β , that was not significant. The dimensions of economic CSR and legal CSR and the interaction with Machiavellianism both had positive β coefficient. All the interactions with this personality trait were not significant. The study failed to reject the null hypotheses. H_{05d} failed to be rejected.

Table 4.41: Coefficient for the Moderator Variable

Model	Unstandardized Coefficient		Standardized coefficient		
	β	STD	Beta	t	Sig
1 Level of Education	-1.435	.585	-.135	-2.451	.015
2 Z-Score ECONC	.242	.589	.023	.410	.682
PHILC	2.333	.641	.218	3.639	.000
ETHC	2.671	.633	.250	4.223	.000
LEGC	1.617	.631	.151	2.561	.011
3 Z-SCORE PCT	.476	.577	.045	.855	.393
SET	.641	.578	.060	1.109	.268
SEFT	-.196	.581	-.018	-.388	.736
MACT	.184	.584	.017	.315	.753
4 PCTECONC	.700	.619	-.065	-1.130	.260
PCT PHILC	.670	.658	-.064	-1.018	.309
PCT ETHC	.556	.659	-.051	-.844	.400
PCTLEGC	1.161	.652	-.111	1.782	.076
5 SETECONC	-.341	.568	-.050	-.603	.547
SETPHILC	-.034	.599	-.004	-.057	.954
SETETHC	.978	.593	.138	1.650	.100
SETLEGC	.147	.586	.018	.251	.802
6 SEFTECONC	-1.050	.606	.116	-1.733	.084
SEFTPHILC	1.798	.731	.176	2.460	.014
SEFTETHC	.232	.793	.024	.293	.770
SEFTLEG	-.655	.667	-.076	-.982	.327
7 MACTECONC	.123	.733	.013	.168	.867
MACTPHILC	-.473	.710	-.050	-.667	.506
MACTETHC	-1.161	.824	-.116	-1.410	.160
MACTLEGC	.899	.802	.081	1.121	.263

**Source: Researchers
Data (2014)**

Summary of Hypotheses Testing

The study set to test the hypothesis to find out if there were significant moderating effects of personality traits on the relationship between CSR and consumer identification. The main and moderated effects of the model were tested. Multiple regression technique was used to determine the contribution of the study variables in explaining consumer identification.

R^2 was used to measure the model contribution for variable sets in the study. It was found that Economic CSR, Philanthropic CSR, Ethical CSR, and Legal CSR had significant F-statistics and R^2 change in the model.

Moderating role of Self efficacy and philanthropic CSR had an R^2 change of .013, this explained 1.3% of the variance in consumer identification. The interaction was significant at 90% confidence level. The model explained 34.5% of consumer identification

Based on social identification theory, social exchange theory, stakeholder theory and trait theory, the results of hypotheses testing will be discussed in line with these theories in chapter five. Further hypotheses testing clued-up the development of a revised model from the initial conceptual framework in chapter two. The research hypotheses are summarized in the Table below.

Table of Summary of Hypotheses

Hypothesis	Statement	F-statistics	Decision
H ₀₁	Economic CSR have no significant effect on consumer identification	Significant	Reject
H ₀₂	Philanthropic CSR has no significant effect on consumer identification	“	“
H ₀₃	Ethical CSR has no significant effect on consumer identification	“	“
H ₀₄	Legal CSR has no significant effect on consumer identification	“	“
H _{05a}	Perceived control does not significant moderate the relationship between legal CSR and consumer identification.	“	“
H _{05b}	Self esteem does not significantly moderate the relationship of ethical CSR and Consumer Identification	“	“
H _{05c}	Self efficacy does not significantly moderate the Relationship of Philanthropic CSR and Consumer Identification	“	“
H _{05c}	Self efficacy does not significantly moderate the relationship of economic CSR and Consumer Identification	“	Reject
H _{05d}	Machiavellianism does not significantly moderate their relationship of (economic, philanthropic, ethical and legal CSR) with Consumer Identification	Not Significant	Accept

CHAPTER FIVE: DISCUSSIONS OF FINDINGS

5.0 Introduction

This chapter discusses the findings of the research study. The chapter focuses on the respondents demographic characteristics. The study is organized on the basis of the

research objectives as outlined in chapter one. The results of the first research objective was to establish effect of economic CSR on consumer identification. Objective two was to examine the effect of philanthropic CSR on consumer identification. Objective three was to establish ethical CSR on consumer identification. Objective four was to establish the effect of legal CSR on consumer identification. Objective Five was to establish the moderating role of personality on the relationship between CSR and consumer identification. Finally a discussion on factor analysis and relevant theories is presented.

5.1 Effect of economic CSR on consumer identification.

H₀1: There is no significant relationship between Economic corporate social responsibility on consumer identification.

The study evaluated the effects of economic CSR on consumer identification. Economic CSR refers to the organizational duty of the provision of goods and services that consumer's need at a sound price. Consumers are expected to support a brand that supports a social cause. Consumers may consider whether to buy a brand based on the organization's commitment to support a social cause. The null hypothesis was evaluated by testing the R² change after adding economic CSR in the model. The results of the relationship were evaluated using Pearson's product-moment correlation coefficient. There existed a strong positive correlation between economic CSR and consumer identification. All variables were loaded to SPSS using hierarchical multiple regression to evaluate R² change and ANOVA. The objective of ANOVA is to examine whether independent variables in the

model significantly explain criterion variable. The exceptional addition of a variable to a model is established by evaluating R^2 change as every variable is entered in the model. Economic CSR explains 7.7% of consumer identification. The β coefficient was positive and statistically significant at $\alpha = 0.001$ this lead to the rejection of the null hypothesis. The study concluded that economic CSR has a significant effect on consumer identification. This therefore implies that consumers will promote organizations that are committed to a social cause, by buying their products and encouraging others to buy. According to Sen & Bhattacharya (2003), stereotype as rooted by social identification theory, consumers will be busy recruiting customers for the organization they identify with in the process the company sales will grow. Social exchange theory has been proved by this research, exchange according to Emerson (1976), and explains exchange as one of cook's rules, the one that as an individual close to the kinship and residence is residential reciprocity in economic anthropology. Residential reciprocity is therefore seen as an interdependent exchange, which is exchange as shared and complimentary, thus those who are unfair will be punished and those that help others will receive a reward (Cropanzo and Mitchell, 2005).

5.2 Effect of philanthropic CSR on consumer identification.

H₀₂: Philanthropic CSR has no effect on consumer identification

Philanthropic CSR refers to amounts of donations or contributions to the community by organizations to stay socially responsible. Pearson's product-moment correlation was used to establish the strength and direction of the linear relationship. There was a positive and significant relationship between philanthropic CSR and consumer identification at $\alpha = 0.001$. This supports prior studies that have extended philanthropic CSR to consumer identification and found that philanthropic CSR had a strong and positively significant effect on consumer identification (Lii, 2011).

This means that the more organizations contribute to the community, the more the consumers identify with them. On regression, the R^2 change was 0.113, which is an indication that philanthropic corporate social responsibility predictor variable accounts for 11.3% of consumer identification. Therefore, philanthropic CSR was important in determining consumer identification. The results indicated a significant F value for ANOVA, implying that the model was significant when philanthropic CSR was considered separately, holding other variables constant. The results further indicated a positive β coefficient, which implies that an increase in philanthropic CSR will also result in an increase in consumer identification. The model was found to significantly predict consumer identification, and the null hypothesis was rejected. Philanthropic CSR has an effect on consumer identification. Philanthropic CSR is viewed as a direct donation to society, which improves society and communities. This may be viewed as giving

back to society where society may have failed. Consumers being part of society may want to see organizations that give back by extension would identify with these organizations which are indeed part of the society. The private sector draw huge amounts of resources from society and are therefore better placed in giving to society in the process fostering a psychological bond with their consumers. This may as well be a weapon for organizations to use for marketing. Entering into a psychological bond will assure organization of a well sustainable market that is for the progress of organizations. The existence of business in the society has been supported (Pelozza & Papania , (2008); Janita (2003);Maignan (2004); Hae-Ryong *et al*,(2010)). The stakeholder theory has been supported by this study. The stakeholder view moves individuals to invoke emotional commitment to family and tribe .Therefore communities receiving direct donations have identified positively with the activities of the organization.

5.3 Effect of ethical CSR on consumer identification

H₀₂: Ethical CSR has no significant effect on consumer identification

Ethical CSR is indications that correct disclosure of information about the organizations products are sufficient and correct. Consumer rights are protected by clear warning of hazardous goods .The study found out that ethical CSR has an effect on consumer identification. There was a positive significant relationship between the predictor and the criterion variable. The null hypothesis was found to be significant when

tested at 95% confidence level for ANOVA implying that the model was fit. The R^2 change was 0.065 and significant at 95% confidence level. Therefore the null hypothesis was rejected. This study concluded that ethical CSR significantly contributes to consumer identification. Prior studies have been supported, according to Maignan (2005) and Jamali (2008) an individual business is considered responsible towards other stakes that they interrelate, Ethical responsibility is not written in the law books but members of society respecting one another as citizens of the universe and a human rights issue. The stakeholder theory is supported by this study. The duty of care ought to be extended to the local communities. Social identity theory, which allows individuals to position themselves in their social environment. Social identification is therefore bearing in mind that members of a social group, individuals identify themselves with these groups. They indeed partially belong to these groups (Perez, 2009). This theory has been supported by the study.

5.4 Effect of legal CSR on consumer Identification.

Legal CSR is seen as the organization's compliance to rules, regulations and set standards. The study aimed at establishing the effect the legal CSR had on consumer identification.

Model test for ANOVA was done and was found to be significant model for predicting the outcome. On regression R^2 change was 0.014, meaning that legal CSR predictor variable explained 1.4% variance in

consumer identification. Pearson product-moment revealed a positive relationship between legal CSR and consumer identification. The null hypothesis was therefore rejected. Conclusion was drawn that legal CSR has a significant effect on consumer identification. This research found out that legal CSR was the lowest predictor of consumer identification. This position is supported by prior studies, in Africa, legal responsibilities receive lower attention than the developed countries. This is not to indicate that organizations flaunt the rule of law but an indication that good conduct is not given a lot of attention. The infrastructure for proper execution of legal issues is lacking and receives a lot of interference from the authorities. Kenya has indeed made progress in legislation of consumer rights, however ability to enforce is a challenge (Mwaura, 2004; Visser 2006). Legal issues are considered when society expects business to play a role of their economic mission within the legal structure (Solomon, 1994; Jamali 2008). Accordingly Jamali (2008) the stakeholder theory looks at the needs of shareholders that will not be met without taking account stakeholder needs. The stakeholder theory has been supported by this study. Further the social identification theory asserts that individuals have a natural tendency to organize their worlds in social categories with which they see their personal identities overlapping (Hogg, 1995; Tajfel & Turner 1989). This means that individuals form a network which could impact on the organization performance, either positively or

negatively. The social identification theory has been supported by this study.

5.5 Moderating role of personality on the relationship between CSR and consumer identification.

Personality trait does not significantly moderate the relationship between CSR (economic, philanthropic, ethical and legal) and consumer identification.

Moderators alter in form and/ or strength the relationship between predictor and criterion variable (Sharma *et al* , 1986). Trait as a variable of personality is understood as the extent to which they pervade behavior (Tsai, 2011). Individuals behave differently in similar situations because people have different thought processes, though ones emotion will determine how they behave with the outside world. Surface traits are psychological issues that represent consumer behavior (Mowen, 2000).

H_{05a}: Perceived control personality does not significantly moderate the relationship between CSR and consumer identification

Perceived control is a personality type looked at as consumers involvement with commodities and services is to be determined by their locus of control. Factor analysis of perceived control was done and loaded into two factors, those that deal with other people, and those that deal with an individual. This could imply external and internal locus of control respectively. Moderation with control variable level of education was found to be negatively significant in the model. This means that education negatively affect consumer identification. Moderated hierarchical regression was performed using seven models. The interaction between legal CSR and perceived control had a positive β which had some evidence that H_{05a} was rejected at $\alpha = 0.1$. The fitness of the model was tested using ANOVA and was significant at $\alpha = 0.05$. The other dimensions of CSR all had a positive β , but not significant. Personality trait is a state where individual differences are highlighted (Tsai, 2011). The consumers who highlighted the perceived control trait were able to strengthen the relationship of legal CSR and consumer identification positively. Legal CSR is seen as obeying the laws, regulations and also protection of workers and consumer rights. These personality traits are individuals that are in control and have a positive utilitarian attitude. Therefore these individuals have control during an interaction (Mills *et al* 1983). The consumers under these categories are individuals that could be in touch with the laws and regulations.

Organizations should be cognizant to understand that such consumers will enhance strategies that highlight an organization as legally compliant. Perceived control personality trait theory has been proved by this study

H_{05b}: Self esteem personality trait does not significantly moderate the relationship between CSR and consumer identification

Self esteem as a personality trait is the way an individual feels about oneself. Factor analysis was done on self esteem and two factor loadings were found. This could be explained as individuals with high and low self esteem. The ANOVA for this moderation variable was significant at $p < 0.001$, this was a clear indication of the model fitness. Moderation of self esteem and ethical CSR had a positive β coefficient that was significant at $\alpha = 0.1$. there was therefore some evidence that H_{05b} was rejected. Self esteem in this study meant self worth, Researchers have found out that individuals with high self esteem will guard their feelings, and will rebuild their self worth if destroyed. Individuals with high self esteem will rate themselves favorably (Jonathan *et al*, 2001). The relationship between ethical CSR and consumer identification is enhanced by consumers who portray self esteem personality trait. Organizations may use marketing strategies that boost consumer self esteem when engaging in ethical CSR program.

H_{05c}: Self efficacy personality trait does not significantly moderate the relationship between CSR and consumer identification. Self efficacy as

a personality trait is looked at as an individual who believes in their competencies. The interaction of self efficacy and philanthropy was significant at 95% level of confidence. It implies that the philanthropic CSR explains better the variance in consumer identification when self efficacy is introduced. The null hypothesis was rejected.

The interaction between self efficacy and economic CSR had a negative β coefficient that was an indication that the direction of the relationship changed from positive to negative. According to Baron & Kenny (1986), when the strength or direction of the relationship between an independent variable and a dependent variable is altered by the introduction of a moderator variable, then moderation as occurred. Kajiado county relies on tourism as the major economic activity, the wild animals need a land that is conducive for the wild animals. This could probably explain the reason why consumers in this region may not want any economic activity to interfere with their environment. This interaction was significant at $\alpha = 0.1$, there was therefore some evidence that H_{05c} was rejected.

H_{05d}: Machiavellianism personality trait does not significantly moderate the relationship between CSR and consumer identification. Machiavellianism as a personality trait should be seen as an individual who manipulates others. It was established that the interaction between Machiavellianism and all the different dimensions of CSR, was

not significant. The negative β coefficient for philanthropic CSR and ethical CSR was established. However economic and legal CSR had a positive β coefficient. According to Shafer & Simmons (2008) Machiavelli looks at persons as immoral especially when dealing with others in an interpersonal situation, has therefore utter lack for moral and ethics, which is important for corporate social responsibility. This study supported Simmons findings however the study findings were not statistically significant. The study therefore failed to reject the null hypotheses H_{05d} .

CHAPTER SIX: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter presents a summary of the study findings, draws conclusion of the study, recommendations to the study and suggestions for further research.

6.1 Summary of the Study Findings

This was a study intended to increase knowledge on consumer identification. The moderating role of personality trait was the key or important in influencing the relationship between CSR and consumer identification among safaricom clients.

6.1.1 Effect of economic CSR on consumer identification

Economic CSR had a positive relationship with consumer identification. Literature reviewed informs that organizations that engage in CSR activities make profits in the long run (Kotler & Lee, 2005). Consumers identify with the organizations economic CSR, the found out that over 70% of consumers in Kajiado county buy products from Safaricom (Table 4.6). Prior studies contend that organizations are rewarded for their efficiency and effectiveness in the production of goods and services (Leaniz & Bosque 2013). The findings were significant for economic CSR when introduced in the model for the main effect (Table 4.32). When the moderator of self efficacy was introduced, there was evidence that this personality trait moderated the relationship.

6.1.2 Effect of philanthropic CSR on consumer identification

The findings of the study indicated that there existed a strong positive significance between philanthropic CSR and consumer identification. Correlation showed a positive relationship (Table 4.35). According to literature reviewed philanthropic had a strong relationship with consumer identification (Lii, 2011). Further literature assert that individuals exposed to different type of CSR initiatives identify more with philanthropic campaigns. This is an important form of marketing (Roy & Cornwell, 2004: Lii 2011). When the personality traits were introduced to this relationship, self efficacy personality trait strongly moderated this relationship. However the other three personality trait did not moderate this relationship.

6.1.3 Effect of ethical CSR on consumer identification

The study found out that there was a strong positive correlation between ethical CSR and consumer identification (Table 4.35). Previous studies found out that consumers relating positively to higher levels of CSR (Visser, 2006). On the introduction of personality traits as a moderator in this relationship, self esteem personality trait was found to moderate the relationship. The other personality traits did not moderate this relationship.

6.1.4 Effect of legal CSR on consumer Identification

Legal CSR was not a very strong predictor of consumer identification. Prior studies indicate that legal responsibility is not a priority in developing countries. However Kenya has made considerable progress in regards to human rights and legislation of CSR. Infrastructure is inadequate for the implementation (Mwaura, 2004: Visser 2006). However Legal CSR had a strong positive correlation with consumer identification (Table 4.35). When the study moderated the relationship with various personality traits, perceived control was the only trait that moderated this relationship. The β coefficient was positive.

6.1.5 Moderating role of personality trait on the relationship between CSR and consumer identification.

Stepwise regression model was applied to the variables of the study with personality trait as a moderator the effect were as follows:

When perceived control as a moderator was introduced the results did not significantly affect the model. However when the interaction of Perceived control personality trait and legal CSR was introduced, there was evidence of interaction. Therefore perceived control

personality trait moderates the relationship between legal CSR and consumer identification.

When self esteem moderator was introduced the interaction between self esteem and ethical CSR was significant with a positive β , this shows that the relationship was strengthened.

When self efficacy was introduced to the model it strengthened the relationship between philanthropic CSR and consumer identification. However self efficacy changed the direction of economic CSR and consumer identification.

Machiavellianism as a moderator was introduced it failed to moderate the relationship between any of the four dimension of CSR and consumer identification

6.2 Conclusions of the Study

In conclusion, the first research objective was to determine the relationship of economic CSR and consumer identification among Safaricom clients. The findings of the study showed that economic CSR had a positive significant relationship with consumer identification. These findings agree with (Bright *et al* 2005; Kevin *et al* 2006) consumers respond positively to higher levels of CSR.

The second research objective of the study was to examine the effect of philanthropic CSR on consumer identification. The main effect model indicated a positive significant relationship with consumer identification. The result of the stepwise regression was also significant which rejects the hypotheses two.

The third study objective was to establish the effect of ethical CSR on consumer identification. The study results indicated a very strong correlation between ethical CSR and consumer identification. The study agrees with the findings of (Okeahalam, 2004; Ikejiaku, 2012) that organizations that ignore ethical issues are doing so at their own peril, unethical behavior such as cheating, greed cause collapse of companies. Organizations will be evaluated between short term economic egos and unselfishness of ethics. The results of regression indicated a very strong significant effect on the relationship between ethical CSR and consumer identification. Hypotheses three was therefore rejected.

The fourth study objective was to establish the effect of legal CSR on consumer Identification. The study revealed that there was a statistical significance of legal CSR and consumer identification. The findings agree with the studies of (Mwaura, 2004; Visser, 2006) assert that in Kenya considerable progress has been achieved on aspects of human rights and CSR legislation. The stepwise regression indicated that there was a significant relationship between legal CSR and consumer identification, hypothesis four was rejected.

The fifth study objective was to establish the moderating role of personality trait on the relationship between CSR and consumer identification. The outcome of stepwise regression showed that

different personality traits moderated diverse CSR dimensions. Perceived control moderated the relationship between legal CSR and consumer identification.

Self esteem moderated ethical CSR and consumer identification; Self efficacy moderated economic and philanthropic relationships with consumer identification. Organizations should and can attract consumers by providing unique identity; CSR can therefore encourage organizations to use the ability of consumers to identify with the organization products (Raman *et al* 2012).

6.3 Recommendations of the Study

CSR Marketing strategies used identity of consumers successfully among Safaricom clients in Kajiado county, based on the findings of this research, this study recommends the following:

The different CSR dimensions elicit significant and different degrees of consumer identification. Consumers should be exposed to different type of CSR programs by companies in order to achieve maximum return on their CSR strategies. Organizations should try to maintain a personalized and very close relationship with their consumers through CSR programs. Consumer that closely identify with an organizations will act as agents of that organization and will spread positive word of mouth about the company and its products, in the process therefore recruiting customer.

Further research should be done on Machiavellian type of personality trait to establish the reasons it did not moderate any of the relationships in our model. Other dimensions of

CSR maybe explored with this moderator. Self efficacy personality trait changed the direction of the relationship between economic CSR and consumer identification, further research should be done to establish reasons why this was the only moderator that changed the direction of the interaction.

6.5 Recommendations for Extension of Theory

The researchers in marketing strategies should expand on this study so as to contribute to the extension of stakeholder theory into social identity theory. The two theories were successfully used in the study with reciprocal behavior from social exchange theory. The study proved that the relationship between the two theories (stakeholder and social identity theory) may well depend on trait theory.

6.6 Recommendation for Practice

Governments in developing countries need to put in place systems that can work legally in their jurisdictions. The legal CSR had the least contribution in the model main summary. Research on legal CSR is very scanty in Africa; therefore governments do not have enough information on implementation of the same. The organizations in Africa are experiencing the gap between legal presence in society and the firms themselves. This means that the African governments should set aside funds to carry out more studies on legal CSR in their countries. From the study, it is evident that there are few if any legally set systems that work thus, a need for the set up of effective legal CSR systems in the country. Research revealed that consumers are positive about organizations that have legal CSR. The organizations should try to promote the law by abiding with the law. In

the same way consumers in Africa should come together and boycott organizations that are not law abiding.

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APPENDICES

APPENDIX 1

Related Studies done on CSR and consumer identification

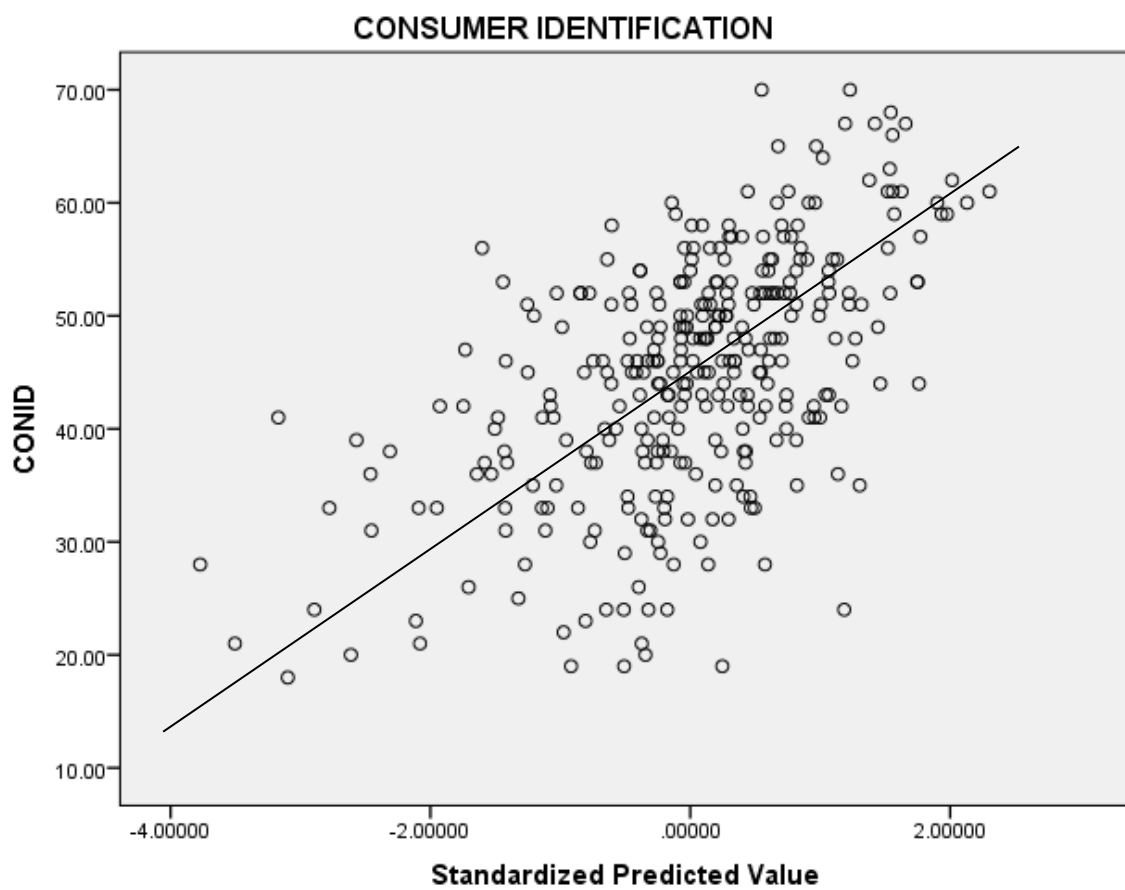
Author	Year	Comment
Soo Yeon Hong et al	2000	Demonstrating factors that influence public's engagement in a feedback situation.
Sen & Bhattacharya	2001	Positive relations between a company CSR action and consumer attitudes
Oliver, F et al	2003	Perspective of relative importance of social, economic and environmental corporate responsibility
Janita	2003	CSR and stakeholder identification, Using stakeholder theory, the 'involved' and the 'affected'
Hamlin & Wilson	2004	Brand/ cause fit on consumers, The findings were equivocal
Ruth Aguilera et al	2007	A relationship between CSR and consumer initiated by social change
Nan. X., & Heo, K	2007	Consumer responses to CSR , ads with CRM messages were found to be initiate a positive response from consumers
Pelozza & Papania	2008	The missing link between CSR and financial performance. Stakeholder Salience and identification. CSR and financial performance had equivocal results, Consumers perception on CSR activity will be determined by the level of identification.
Soo Yeon Hong, Sung-Un Yang and Hyejoon Rim	2010	The influence of CSR and customer-company identification on publics' dialogic communication intentions. Customer-

		company identification found to mediate CSR and public intention to engage in dialogic communication. Consumers are more likely to appreciate organizations that are socially responsible and pay attention to the needs of the community and the society as a consequence.
Rafael Curras Perez	2009	Favoring brand because of emotional attachment, mediating role of consumer identification. The finding was that perceived identity positively influences c-c identification. CSR perceived identity was also found to positively influence two affective consumer responses attitude and affective commitment to the company.
Hae-Ryong	2010	Relationship between CSR associations and participation by employees
Diogo Hilderbrand , Sankar Sen,& C.B Bhattacharya	2011	Social identification theory predicted CSR perceived identity and intended identity. Identity perspective on CSR results into positive responses from companies stakeholders resulting into identification with the organization. CSR initiatives on various organizational identities is moderated by company values and mediated by corporate communications and identity authenticity.

Appendix 2: Studies done on Personality traits by selected authors

Author	Year	Comment
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Guangping Wang & Richard Netemeyer	2009	The Effects of Job autonomy, customer demandingness and traits competitiveness on salesperson lecturing, self efficacy and performance. The finding is that self efficacy was positively associated with performance related variables.
Aviv Shoham, Yossi Gavish & Sigal Segev	2011	Drivers of customers' reaction to service failures. The Israeli experience. Uncertainty avoidance, self efficacy and Machiavellianism increased the probability of all three reactions (voice, switching and N-WOM). Perceived control increased the probability of switching and self confidence increase the probability of N-WOM
Tsai Chen	2011	Personality Traits hierarchy of on line shoppers, elemental traits of openness to experience , agreeableness , introversion, conscientiousness, neuroticism, need for arousal and need for material.
Alexander Mosthaf	2013	Change in self efficacy as a source of state dependence in labor market dynamics. Employment and self efficacy has a reverse causality relationship.



APPENDIX 2: INTRODUCTORY LETTER

Owino Phyllis Osodo,
Moi University,
School of Business and
Economics
P.O. Box 3900
ELDORET

Dear Participant,

I am a graduate student in the Department of Marketing and Management Science at Moi University I am currently working on my thesis topic “Moderating Effect on Personality Traits on the relationship between Corporate Social Responsibility and Consumer Identification among clients of Safaricom in Kajiado, Kenya.”

The questionnaires are attached to assist in the data collection for the above topic. The response to these questions will remain confidential and only be used for this academic research.

My sincere appreciation to you for your time.

Thank you, May God Bless you.

Phyllis Osodo.

PART A

Background information

Division: _____

Time: _____

Date: _____

Are you a teacher? Yes No

Are you a Safaricom subscriber? Yes No

PART B

Consumer identification

The following are statements regarding your identification with Safaricom. Please indicate to what extent you agree or disagree by ticking one box in each statement?

Key: 1=strongly disagree 2=disagree 3=somewhat disagree 4=neutral 5= agree 6=somewhat agree 7=strongly agree

	1	2	3	4	5	6	7
B1. The way I am fits in with what I perceive of safaricom							
B2. My interaction with safaricom makes me feel important player in the organization							
B3. I am loyal to the products of safaricom							
B4. I like to try every new product safaricom introduces.							
B5. I often talk favorably about the safaricom							
B6. I try to get my friends and family to buy the safaricom's products							
B7. I forgive safaricom when they make a mistake							
B8. I am similar to what I think safaricom represents							
B9. I am similar to how I perceive safaricom							
B10. The image I have of safaricom fits in with myself image							

PART B

Below are statements regarding your perception of corporate social responsibility by Safaricom. Please indicate the extent to which you agree or disagree by ticking one for each statement.

Key: 1=strongly disagree 2=disagree 3=somewhat disagree 4=neutral 5=agree 6=somewhat agree 7=strongly agree

	1	2	3	4	5	6	7
A1.I think Safaricom maximizes profits							
A2.Always improve economic performance							
A3. Plan for long term success.							
A5. I believe that business must make profits							
A6. Endeavors to create employment opportunities							
A7. I think Safaricom charge fair prices.							
A8. Contributes to campaigns and projects that promote the well being of society							
A9. Tries to help the government in solving social problems.							
A10. Cooperates with its competitors in social responsibility projects.							
A11. Makes sufficient monetary contributions to charities							
A12. Play a role in our society that goes beyond the mere generation of profits							
A13.I think safaricom encourages employees to participate in voluntary activities.							
A14. Helps solve social problems							
A15. Allocates some resources to philanthropic activities							
A16. Provides high quality products to its customers							
A17 Comply with national and international standards							
A18. Committed to well defined ethical principles							
A19. I think Safaricom provides accurate and sufficient information about its products							
A20. I think Safaricom has respect for consumer rights							
A21. Customer satisfaction is highly important							
A22.Safaricom responds positively to customer complaints							
A23. Respected and trustworthy company							
A25. Principle is honesty in every business dealing							
A26. Avoid compromising ethical standards in order to achieve corporate goals.							
A27.Avoids unfair competition							

A28. Considers warning of nongovernmental organization							
A29. Pays taxes on a regular and continuing basis							
A30. Complies with legal regulations completely and promptly							
A31. Ensures the employees act within the standards defined by the law							
A32. Refrains from putting aside their contractual obligations							
A33. Submits to principles defined by regulatory systems							

PART C: Personality Traits

Personality trait determines an individual unique adjustment to the environment .Please indicate to what extent you agree with the following statements;

1=strongly disagree 2=disagree 3= somewhat disagree 4=neutral 5=agree 6=somewhat agree 7=strongly agree

	1	2	3	4	5	6	7
C1. Many times I feel that we might as well make our decisions by flipping a coin.							
C2. It is difficult for ordinary people to have much control over what politicians do in the office.							
C3.It isn't wise to plan too far ahead because many things turn out to be a matter of good or bad fortune anyway.							
C4. There's not much use in worrying about things; what will be, will be.							
C5. Success in dealing with people seems to be more a matter of other people's moods and feelings at the time rather than one's own actions.							
C6.Many times I feel that I have little influence over the things that happen to me.							
C7.Sucess is a matter of good luck							
D1. I feel that I am a person of worth, at least on an equal plane with others.							
D2. I feel that I have a number of good qualities.							
D3. I am able to do things as well as most other people							
D4.I feel I do not have much to be proud of.							
D5.I take a positive attitude toward myself							
D6.On the whole, I am satisfied with myself.							

D7.I certainly feel useless at times.							

E1. Never tell anyone the real reason you did something unless it is useful to do so.							
E2. Honesty is the best policy in all classes.							
E3. Most people who get ahead in the world lead clean, moral lives.							
E4. Anyone who completely trusts anyone else is asking for trouble.							
E5. The biggest difference between most criminals and other people is that the criminals are stupid enough to get caught.							
E6. Most people are brave.							
E8. It is possible to be good in all aspects.							
E9. It is hard to get ahead without cutting corners here and there.							
E10. People suffering from incurable diseases should have a choice of being put painlessly to death.							
E11. Most people forget more easily the death of their parents than the loss of their property.							

F1. I feel competent to deal effectively with the real world.							
F2. I can handle the situation that life brings.							
F3. I am strong enough to overcome life’s struggles.							
F4. I usually feel I can handle the typical problems that come up in life.							
F5.I am not usually a successful person							
F6.Many times I think am a failure							
F7.Many times I do not do things well							

SECTION A: Respondents Demographic characteristics

1. Gender
 - a) Female
 - b) Male
2. Age (years)
 - Below 30
 - 30-40
 - Above 40
3. What is your monthly Income (ksh)
 - Below 10,000
 - 10,001-20,000
 - Above 20,001
4. Level of Education and Training Attained;
 - Primary certificate
 - Secondary certificate
 - Certificate
 - Diploma
 - Bachelors Degree
 - Masters
 - Doctorate Degree
5. How often do you buy Safaricom products?
 - Everyday
 - once a week
 - once in two weeks
 - once a month

THANK YOU