**ORIGINAL ARTICLE**

# Corporate social responsibility and attitudes towards environmental care in consumers of Caja Trujillo financial services

## ABSTRACT

The objective of this paper is to define the relationship between Corporate Social Responsibility (CSR) and attitudes towards environmental care in consumers of the financial services of Caja Trujillo in 2022. The research method applied was a quantitative approach, which examined the statistical measurement of correlation; the population consisted of 3855 customers, taking a sample of 349 from the segment of natural persons. As for the study tools and techniques, a survey was conducted to a sample, the reliability of the instrument was determined through Cronbach's alpha for the variable CSR with a value of 0.851, and the value of Cronbach's alpha for the positions regarding attitudes toward environmental care was 0.822. The results showed that dimensions IA (Environmental Impact), SS (Safety and Health), CE (Ethical Commitments), BS (Social Balance), GC (Corporate Group), and VD (Diversity Appreciation) have a medium positive relationship with the attitudes towards environmental care. It was concluded that, when applying the Spearman's Rho statistical test, there is a significant, positive relationship of medium-high magnitude between CSR and the attitudes towards environmental care adopted by Caja Trujillo financial services clients, with a significance level of 0.000 and a correlation coefficient of 0.53; therefore the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is recognized as valid.

**Keywords:** Environmental care; Corporate social responsibility; Attitudes.

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## INTRODUCCIÓN

It is of paramount importance to determine the degree of correlation between Corporate Social Responsibility (CSR) and attitudes towards environmental protection among consumers of Caja Trujillo financial services by using statistical correlation measures such as Spearman's correlation coefficient, and to analyze the relationship between specific dimensions of Corporate Social Responsibility (IA, SS, CE, Social Balance, GC and VD) and attitudes towards environmental protection among consumers of Caja Trujillo financial services, through the application of statistical correlation techniques.

The study was carried out using a quantitative approach, which involves the collection and analysis of numerical data, to understand the relationship between Corporate Social Responsibility (CSR) and attitudes towards environmental care among Caja Trujillo financial services consumers, and a survey was applied to a sample of 349 clients from Caja Trujillo's natural persons segment. A structured questionnaire was used to collect data on customers' attitudes towards environmental protection and their perception of the financial institution's CSR.

The Cronbach's alpha coefficient was chosen because this instrument is commonly used to evaluate the internal consistency of a set of questions in a questionnaire. Obtaining a high Cronbach's alpha value for both variables (CSR and environmental attitudes) shows that the questionnaire used in the study is reliable and consistent in measuring these variables, which strengthens the validity of the results obtained; meanwhile, the Spearman's Rho statistical test was used because it is appropriate when the aim is to analyze the correlation between two ordinal or interval variables that do not follow a normal distribution. Since the study focuses on understanding the relationship between CSR and the environmental attitudes of Caja Trujillo's financial services clients, the Spearman's Rho test is appropriate for analyzing this relationship because it provides a robust measure of the association between these variables without making specific assumptions about the distribution of the data.

Undoubtedly, national and international companies have acquired a broad social prominence, and financial sector institutions are the traditional protagonists in reducing social problems in communities (Marquina Feldman and Reficco, 2015). The interest in this issue is global, as it seeks to ensure the fulfillment of universal rights in social sectors excluded by governments in power.

A study conducted in Romania by Popa *et al.* (2022) states that:

> La RSE es una tendencia en el entorno mundial, además de evidenciar la existencia de efectos positivos entre las iniciativas de RSE que dependen de la reacción de las partes interesadas, entre las cuales los clientes representan una categoría importante en el desarrollo funcional de la estrategia institucional… El problema de la aplicación de las prácticas de RSE se ha vinculado con el compromiso que adquieren las empresas con la sociedad para poder darle un mayor impulso al cuidado del medio ambiente y la sostenibilidad. [CSR is a trend in the global environment, in addition to demonstrating the existence of positive effects among CSR initiatives that depend on the reaction of stakeholders, where customers represent an important category in the functional development of corporate strategy… The problem of implementing CSR practices has been linked to the commitment that companies make to society in order to give greater drive to environmental protection and sustainability] (p. 18).

In the case of Latin America, the connotation of the problem is similar to other countries in the world. The existence of environmental problems in Latin America is growing significantly. According to Cruz Piza et al. (2020), several studies have shown that "un tercio de los residuos urbanos son arrojados en basurales que carecen de control, terminando por contaminar el ambiente" [one third of urban waste is dumped in uncontrolled landfills, which end up polluting the environment] (p. 644), and these are places where the population becomes vulnerable to a series of diseases. This is a practi-

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ce that affects the health of the population and pollutes the environment.

According to a report by the United Nations Educational, Scientific and Cultural Organization (UNESCO), presented by Valdés Valdés *et al.* (2023):

> Los hechos se convierten en una muestra de la falta de concientización del problema en la población y no se viene tomando acción desde el enfoque educativo en temas del fortalecimiento de la cultura ambiental, y por lo menos se le tome importancia a la directriz internacional del cuidado y preservación del medio ambiente [The facts become an example of the lack of awareness of the problem in the population, and no action is being taken from an educational perspective on issues regarding strengthening the environmental culture, or even considering the importance of the international guidelines of environmental care and preservation] (p. 38).

López Celis and Peñaloza Otero (2019), analyzing the actions applied in CSR practices by consumers, state that it is "tema atractivo para ser desarrollado en las estrategias de mercadeo implementadas por el sector empresarial, debido al interés que éstas muestran por el crecimiento y el bienestar de la sociedad y todos los involucrados en la cadena productiva" [an attractive topic to develop in the marketing strategies implemented by the business sector, due to the interest it shows in the growth and welfare of society and all those involved in the production chain] (p.160). Indeed, such actions contribute to the welfare of society.

For their part, Antúnez Sánchez and Díaz Ocampo (2017) argued the following:

> Para efectivizar las acciones de RSE, se toma en cuenta que las organizaciones empresariales se posicionan en una situación cambiante que va de la mano con la globalización, debido al crecimiento industrial y el factor competitivo sin tomar las medidas respectivas en favor del medio ambiente. [In order to make CSR actions effective, the fact is taken into account that business organizations are placed in a changing situation that goes hand in hand with globalization, due to industrial growth and the competitive factor, without taking appropriate measures in favor of the environment.] (p. 21)

Based on the above, the idea arose that society as a whole has different ideas about the actions taken by companies to take better care of the environment, either with conservation programs directly aimed at society, or by channeling them to their clients. In fact, the analysis and diagnosis of the participation of financial institutions in the dissemination of environmental care in the country is very precarious, and this is based on the information gathered during the field research.

Another reason for relating corporate social responsibility to attitudes towards environmental care is based on the limited research linked to the financial sector; in view of this, it is essential to delve deeper into issues related to financial institutions. Therefore, there is not an abundance of recent institutional studies, and one of the few that stand out is the macro environmental policy, led by institutions such as UNESCO (2024), where developed countries are currently adjusting their guidelines to achieve the 17 Sustainable Development Goals (SDGs).

On the other hand, although institutions have designed policies related to the environment, there is still a long way to go in terms of raising people's awareness of environmental preservation and care. It is noteworthy that this is due to a lack of business strategies to give greater sustainability to the management of programs such as the culture of recycling, among other actions related to citizen attitudes citizens to creating sustainable cities.

Likewise, Lukács de Pereny (2023) states that in the case of Peru, a country with cities such as Trujillo, whose population witnesses the excessive accumulation of garbage and waste in its main districts, generating an environmental problem due to the contamination caused by garbage. In relation to the aforementioned problem, a number of companies recognize that society is facing global challenges that

must be addressed jointly by the company and the population (Prialé, 2022).

Remacha (2017) points out that "sostenibilidad plantea cómo utilizar los recursos de manera eficiente, de modo que se mantenga el equilibrio con la naturaleza y se evite el deterioro y destrucción de nuestra civilización" [sustainability proposes how to use resources efficiently in order to maintain the balance with nature and prevent the degradation and destruction of our civilization] (p. 7). Companies are called to propose policies that lead to immediate solutions; it is essential to implement strategies related to CSR for both internal and external audiences. One of the formulas is linked to marketing actions and tasks to promote environmental sustainability through campaigns related to environmental preservation in general.

The cases cited at the macro level are not unrelated to the fact that Caja Trujillo identifies with them. The objective of this research is to define the relationship between CSR and attitudes towards environmental protection among consumers of Caja Trujillo's financial services in the year 2022, whose problems are centered on the analysis of the problem of environmental impact, health and safety, compliance with ethical commitments, social balance, corporate governance, and appreciation of diversity. In order to contextualize the problem, it is necessary to measure how the aforementioned dimensions are related to Caja Trujillo clients' attitudes towards environmental protection.

Regarding the background of the study, the literature addressed the issue of the relationship between CSR initiatives and attitudes towards environmental protection among consumers of financial services of Caja Trujillo.

Hernández Sánchez and Manrique Morales (2017) supported a study in which various proposals were addressed, with the objective of analyzing the influence of CSR and competitiveness in a group of agro-industrial exporters of fresh grapes in Ica, in addition to measuring the dimensions related to improvement in all economic, environmental, and social areas. The study was limited to the agro-industrial sphere of agro-exporting companies in the Ica region, and the researchers concluded that there is a relationship and influence between the two dimensions, and that they contribute to the economic, social and environmental development of the area, as well as being of great importance for the competitive development of the market (p. 12).

López Celis and Peñalosa Otero (2019) conducted a study to determine the influence of CSR programs on the predisposition of users to allocate a higher budget when choosing brands and/or products of companies that apply CSR actions. Likewise, Dopico Parada *et al.* (2018) stated that today's society understands that there are not very encouraging consequences in the face of a series of irresponsible actions performed by companies as part of an inadequate CSR policy, without taking precautions when implementing preventive measures. This shows that the poor relationship with clients lies in the poor dissemination of environmental conservation (p. 69).

On the other hand, Esparza Aguilar and Reyes Fong (2019) agree that it is important for family businesses to participate in the generation of policies and actions to improve conservation and everything related to environmental care. It is a commitment that should be strengthened by companies by enriching environmental culture (p.78).

As for the theories that support the study, the instrumental theory is cited, which in its first stage showed that charity and philanthropy were the main drivers of CSR. Also, culture, religion, family values and tradition, and industrialization had an influential effect on CSR. In the pre-industrialization period, which lasted until 1850, wealthy merchants shared some of their wealth with society at large by building temples for a religious purpose (Chalco Ramos, 2012). However, it has been noted that their efforts for social and industrial development were not only driven by selfless and religious motives, but were also influenced by caste groups and political objectives (Marcelo Torres, 2019).

A second period of CSR, from 1960-1980, linked this concept to the mixed economy, the emergence of public sector companies, and legislation on labor and environmental standards. During this period, the private sector

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was forced to take a back seat as the public sector was the main engine of development. Due to the strict laws and regulations surrounding private sector activities, this period has been described as the era of command and control (Hidayat, 2015).

Another theory is the so-called instrumental theory, whose author is Milton Friedman (1970), and focuses on seeking the welfare of internal customers in a company. The integrative theory is the one that best fits the present research; it was supported by Carroll (1979), who states that CSR is a tool that must be considered for its inclusion among economic, legal, ethical, and administrative discretion aspects (Navarro Sánchez, 2018). Recently, the prevalence of care and preservation of the environment has been appreciated, and ethical aspects are taken into account in relation to business values.

In relation to political theory, the existence of benefits and obligations acquired in a social manner is evident. Zimmer (1969), the most representative researcher of this theory, points out that as a company develops, its productivity and employees improve, and so does its wealth, which is why it is necessary for companies to identify with society through the implementation of CSR actions.

Finally, to analyze the attitudes of consumers towards environmental protection, three elementary factors have been taken into account: reactive, affective and cognitive. Pérez Martínez and Topa (2018) argued that:

> Se deben evaluar las actitudes de los clientes para poder medir la percepción que tiene la población acerca de las prácticas de RSE y su efecto en la ciudadanía ya que la parte cognitiva ayudaría de manera sustancial a fortalecer el conocimiento sobre el cuidado del medio ambiente y poder preservarlo con respuestas positivas y poder generar una mayor amplitud en la concientización de la población. [Client attitudes should be assessed in order to measure people's perception of CSR practices and their impact on citizens, as the cognitive component would significantly contribute to reinforcing knowledge about

environmental protection and maintaining it with positive responses, as well as generating greater awareness among the population] (p.113).

## METHODS

The study was carried out using quantitative research; the design adopted was non-experimental, cross-sectional, and correlational, so that the correlations of the variables Corporate Social Responsibility and Attitudes towards Environmental Care in the users of financial services of Caja Trujillo in the year 2022 were analyzed.

The study population consisted of the clients of Caja Trujillo, who were 3,855 people living in the area. The sample is probabilistic and was calculated by applying the formula that determined 349 clients categorized as natural persons living in Trujillo, segmenting the sample, which was represented by 137 (39.3%) female clients and 212 (60.7%) male clients.

$$n = \frac{N * Z^2 * p * q}{e^2(N-1) + Z^2 * p * q}$$

$$n = \frac{3855 * (1.96)^2 * 0.5 * 0.5}{0.05^2(3855-1) + (1.96)^2 * 0.5 * 0.5}$$

$$n = 349$$

Regarding the data collection techniques and instruments, a Likert scale survey was designed, using a questionnaire composed of 38 questions; for the Social Responsibility variable, 16 questions were asked, divided into six dimensions: environmental impact, health and safety, ethical commitments, social balance, corporate governance, and appreciation of diversity. To measure attitudes towards environmental protection, 22 questions were used, divided into five dimensions: recognition of environmental needs, search for information, evaluation of environmental alternatives, moment of purchase, and purchase behavior.

Likewise, to validate the instrument, we resorted to the judgment of three experts who gave a positive opinion. We also used the Cronbach's alpha method, which yielded a value of 0.759 with respect to the variable social

responsibility, and for the variable attitudes towards environmental care, the value of Cronbach's alpha was 0.867. To demonstrate the inferential analysis, Spearman's Rho correlation coefficient was applied, which yielded a value of 0.923, indicating a high and strong correlation between the study variables.

## RESULTS

The results of the study are presented in a categorized manner by variables and dimensions, followed by an inferential analysis through hypothesis testing using Spearman's correlation coefficient (Rho).

Table 1 shows that a greater proportion of Caja Trujillo customers perceive CSR at a very high level, with 59.6%; 20.63% of customers perceive CSR at a high level; 7.74% at a medium level; 6.59% at a low level and 5.44% at a very low level. Therefore, it is noted that Caja Trujillo projects the image of a socially responsible company to its clients in the city of Trujillo, with promotional strategies to inform in different local media about its social initiatives for the benefit of the community.

As shown in Table 2, Caja Trujillo's customers perceive environmental impact at a very high level, representing 59.6% of the total perceptions of the study sample; as for health and safety, it is perceived at a high level, representing 60.74% of the total perceptions of the study sample. 74% of the total perceptions of the study sample; while 22.35% of the sample of customers perceive safety and health at a medium level; 10.32% perceive safety and health at a very high level; and 6.59% perceive safety and health at a low level.

Similarly, ethical commitment is perceived at a very high level, representing 66.76% of the total perceptions of the study sample, while 12.61% of the sample of customers perceive ethical commitment at a medium level; 12.03% perceive ethical commitment at a low level and 8.60% perceive ethical commitment at a high level. In terms of social balance, a very high level is reported, with 57.02% of the total perceptions of the study sample, while 30.95% of the sample of customers perceive social balance at a high level, 6.59% perceive social balance at a low level, and 5.44% perceive social balance at a very low level.

**Table 1**
*Levels of variable Corporate Social Responsibility*

|  | Frequency | % | Cumulative % |
|---|---|---|---|
| Very low | 19 | 5.4 | 5.4 |
| Low | 23 | 6.6 | 12.0 |
| Medium | 27 | 7.7 | 19.8 |
| High | 72 | 20.6 | 40.4 |
| Very High | 208 | 59.6 | 100.0 |
| Total | 349 | 100.0 |  |

*Note. Own preparation, 2024.*

**Table 2**
*Dimensions of the Corporate Social Responsibility variable*

|  |  | Environmental impact | Health and safety | Ethical commitments | Social balance | Corporate group | Valuing diversity |
|---|---|---|---|---|---|---|---|
| Valid | Very low | 5.4 | 0.0 | 0.0 | 5.4 | 5.4 | 5.4 |
|  | Low | 6.6 | 6.6 | 12.0 | 6.6 | 0.0 | 0.0 |
|  | Medium | 11.5 | 22.3 | 12.6 | 0.0 | 14.3 | 11.5 |
|  | High | 16.9 | 60.7 | 8.6 | 30.9 | 12.0 | 19.8 |
|  | Very high | 59.6 | 10.3 | 66.8 | 57.0 | 68.2 | 63.3 |
|  | Total | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 |

*Note.* Own preparation, 2024.

Corporate governance is also described at a very high level, grouping 68.19% of the total perceptions of the study sample, while 14.33% of the sample of customers perceive corporate governance at a medium level; 12.03% perceive corporate governance at a high level and 5.44% perceive corporate governance at a very low level. On the other hand, the valuing of diversity is perceived at a very high level, with 63.32% of the total perceptions of the study sample; while 19.77% of the sample of clients perceive the value of diversity at a high level; 11.46% perceive the value of diversity at a medium level; and 5.44% perceive the value of diversity at a very low level.

Table 3 shows that the clients of Caja Trujillo perceive the behaviors related to the conservation of the environment at a very high level, representing 63.04% of the total perception of the study sample; meanwhile, 17.19% of the sample of customers applied the behavior related to the conservation of the environment at a high level; 14.33% applied it at a medium level and 5.44% applied it at a low level.

Table 4 shows the direct and positive relationship between the dimensions of CSR and attitudes towards environmental protection among consumers of Caja Trujillo's financial services.

The significance level of the correlation test between corporate social responsibility and attitudes towards environmental protection in consumers of financial services of Caja Trujillo in the city of Trujillo is 0.000. Considering that it is a value lower than 0.05, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted; in addition, the correlation coefficient obtained is 0.531, which represents a medium-high positive relationship.

## DISCUSSION

The objective of the study was to determine the relationship between CSR and attitudes toward environmental protection among consumers of financial services of Caja Trujillo in the city of Trujillo in 2022. In this regard, the results obtained by applying Spearman's Rho test showed that there is a significant relationship between the variables, obtaining a significan-

**Table 3**
*Niveles de variable actitudes hacia la preservación del medio ambiente*

|  | Frequency | Percentage | Cumulative percentage |
|---|---|---|---|
| Low | 19 | 5.4 | 5.4 |
| Medium | 50 | 14.3 | 19.8 |
| High | 60 | 17.2 | 37.0 |
| Very High | 220 | 63.0 | 100.0 |
| Total | 349 | 100.0 |  |

*Note.* Own preparation, 2024.

**Table 4**
*Correlation test between corporate social responsibility and environmental protection attitudes.*

|  |  |  | Corporate Social Responsibility | Attitudes towards environmental protection |
|---|---|---|---|---|
| Spearman's Rho | Corporate Social Responsibility | Correlation coefficient | 1.000 | .531** |
|  |  | Sig. (two-tailed) | . | .000 |
|  |  | N | 349 | 349 |
|  | Attitudes towards environmental protection | Correlation coefficient | .531** | 1.000 |
|  |  | Sig. (two-tailed) | .000 | . |
|  |  | N | 349 | 349 |

*Note.* ** The correlation is significant at the 0.01 level. (two-tailed). Own preparation, 2024.

ce level of 0.000 and a correlation coefficient of 0.531, meaning a positive, medium-high correlation, which indicates that Caja Trujillo clients are not very aware of the social needs that exist in the community and partially value socially responsible organizations. This result coincides with that found in the research of Lévano (2021), applied in an agro-industrial company in Tacna, Peru, where it was also found that there is a significant relationship of high magnitude between CSR and attitudes towards care for the environment, with a Spearman's Rho correlation coefficient of 0.714, while the significance level of 0. 000 also coincides with the result of Zavaleta's (2019) research applied in hypermarkets from Jockey Plaza shopping mall, which details that there is a significant, positive, and high magnitude relationship between CSR and behavior towards caring for the environment, with a correlation coefficient of 0.778.

Similarities were also found in the results of the research by Hernández and Manrique (2017), as well as in the study by Navarro (2018), who stated that the attitude of customers in its three dimensions should be more widely disseminated in order to raise awareness of CSR issues among the population.

On the other hand, it is noted that previous research supports the results; Hernández Sánchez and Manrique Morales (2017) demonstrated that a company that implements CSR policies obtains various benefits such as a better institutional image and a positive impulse in behavior supporting environmental preservation; It also coincides with the results of the study by Sherlock Communications (2021) on the scope of CSR in Latin America, which found that 75% of the population values socially responsible companies and believes that this has a great influence on the behavior of Caja Trujillo's clients in terms of their attitude towards environmental protection.

To summarize, consumer attitudes should be assessed in their three dimensions: Reactive Component, Affective Component, and Cognitive Component. Companies should get closer to people in order to achieve better articulated results in terms of environmental preservation, care and sustainability. In this regard, Caja Trujillo has developed very basic CSR practices, and their work needs to be strengthened in order to achieve better results.

It is also necessary to consider and highlight the limitations related to the variables of the subject, as is the case of CSR and attitudes towards environmental protection, showing a gap in relation to the participation of financial sector institutions in the dissemination of environmental policies that should be implemented urgently. In such regard, this research is original and may encourage researchers to continue publishing on these topics. In fact, it is advisable to continue with the dissemination of these studies in order to raise Peruvian people's awareness of the issue under investigation.

The results indicate that Caja Trujillo clients have a significant relationship with CSR and attitudes towards environmental protection. However, this relationship is of medium-high magnitude, which suggests that there is still room for improvement in the awareness and evaluation of environmental and social practices by the company and consumers.

The results of the study are consistent with previous research in different contexts and sectors, which strengthens the validity of the findings. This suggests that the relationship between CSR and environmental attitudes is a relevant and generalizable phenomenon in different business and geographic settings.

The study supports the idea that companies that implement CSR policies can reap significant benefits, such as a better institutional image and a positive influence on consumer attitudes toward environmental protection. This underscores the importance of organizations adopting sustainable and socially responsible practices.

It is noted that consumer attitudes towards CSR and the environment should be disseminated to raise public awareness. This implies a closer relationship between companies and the community and the implementation of effective communication strategies to promote awareness of these issues.

Limitations of the study are acknowledged, such as the lack of involvement of financial

institutions in the implementation of environmental policies. It is recommended that future research should address these limitations and continue to disseminate knowledge about CSR and the environment among the Peruvian population.

## CONCLUSIONS

The study determined—by means of Spearman's Rho—the existence of a significant relationship, with a positive result of medium magnitude, between CSR and attitudes towards environmental care in consumers of Caja Trujillo financial services, in the city of Trujillo in 2022, with a significance level of 0.000 and a correlation coefficient of 0.523. In this way, the null hypothesis (H0) was rejected, and the alternative hypothesis (H1) was recognized as valid. Likewise, by applying Spearman's Rho, it was possible to determine the existence of a significant, positive relationship of medium magnitude between environmental impact and consumer attitudes towards environmental care.

The reactive, affective, and cognitive components have a direct relationship with CSR at a medium level, and there is a certain lack of actions that are directly identified with the public. It can be concluded that the dissemination of CSR policy by companies is not a successful justification for the public because of the lack of effectiveness of the actions that companies carry out to achieve a certain improvement in society.

In addition, using Spearman's Rho, it was determined that there is a significant and positive relationship, of moderate magnitude, between safety and health and behavior in terms of attitudes towards environmental care in Caja Trujillo consumers of financial services, with a significance of 0.000 and a correlation coefficient of 0.539. This tool also showed that there is a significant and positive relationship, of high magnitude, between ethical commitment and behavior with respect to the preservation of the environment in Caja Trujillo consumers of financial services.

Through the application of Spearman's Rho statistical test, it was determined that there is a significant and positive relationship, of high magnitude, between social balance and attitudes towards environmental care in Caja Trujillo financial services clients, with a significance of 0.000 and a correlation of 0.874.

Through the application of Spearman's Rho test, it was determined that there is a significant and positive relationship, of very high magnitude, between corporate governance and attitudes towards environmental care in Caja Trujillo financial services clients, with a significance of 0.000 and a correlation coefficient of 0.904.

Finally, by applying Spearman's Rho, it was demonstrated that there is a significant and positive relationship, of high magnitude, between the appreciation of diversity and behavior with respect to environmental preservation in consumers of Caja Trujillo financial services, with a significance of 0.000 and a correlation coefficient of 0.831.

The research highlights the importance of effectively communicating CSR practices to customers. By demonstrating the relationship between CSR and environmental attitudes, Caja Trujillo can use this information to highlight its sustainable initiatives in its marketing and communication campaigns, which could attract environmentally conscious consumers and thus improve their perception of the company.

Consumers increasingly value companies that are committed to social responsibility and environmental protection. By prioritizing and strengthening its CSR practices, Caja Trujillo can improve its corporate reputation and brand image, which can lead to greater customer loyalty and long-term business growth.

Integrating sustainable practices into business policies can foster innovation and efficiency within the organization. By seeking ways to reduce its environmental impact and improve its social performance, Caja Trujillo can identify opportunities to optimize resources, reduce costs, and create shared value for the company and society.

In summary, the research findings highlight the importance of CSR and its impact on consumer attitudes towards the environment. These results can influence business decisions

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and guide Caja Trujillo towards the implementation of sustainable practices that benefit not only the company, but also its customers and the environment in general.

## RECOMMENDATIONS

Based to the results obtained, it is recommended that the managers of Caja Trujillo design and implement CSR strategies that are aligned with the dimensions studied, promoting reforestation initiatives and the use of biodegradable materials, in addition to implementing strategies to reduce work stress among employees, promoting an appropriate balance between work and personal life, as well as providing employees with quality personal protection equipment for the correct and safe performance of their duties, such as quality helmets for business consultants who use motorcycles.

The financial institution is also advised to strengthen the civic and solidarity values of its personnel in the area of social balance by promoting the "Improving Lives" campaign promoted by Caja Trujillo, as well as initiatives such as the creation of low-cost loans to finance studies and medical expenses for clients.

It is recommended that Caja Trujillo management design and implement CSR strategies that are in line with the corporate governance dimension, such as sharing policies, functional manuals, annual reports, strategic directions, and operational plans with employees, with their active participation in the preparation of these documents, in order to promote their involvement and sense of belonging to the organization.

It is recommended that a quota of vacancies be set aside for people with disabilities who fit the job profile, and that interpersonal relations be promoted through sports competitions, social events, etc.

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