**Discussion Questions:** The Relationship between CSR and Financial Performance of the U.S Banks

Name

Institutional Affiliation

**1. Describe your intended reader-users--who are these readers?**

The intended readers (users) are those with vested interests in the performance of banks. They have the financial knowledge and versed in CSR activities. They are affected directly or indirectly depending on the performance of banks. They include managers, stakeholders, Chief Financial Officers (CFO), CEO’s, community, and employees working in banks and other relevant fields (Berton et al., 2018). Stakeholders can be categorized into financiers, sponsors, suppliers, government agencies. Managers will gain a lot from the proposal because they would get to understand the importance of CSR activities.

**2. Describe your intended audience in terms of the organization they work for and their position or title.**

The intended audience work for banks and government finance agencies (including the U.S Department of Treasury, National Treasury, and U.S Securities and Exchange Commission). The positions of those working in banks include CEO’s, CFO’s, Bank managers, Chief Operation Officer (COO), Vice President of Production, and accountants. Those working in both government finance agencies include CEO’s, Financial Officers, and environmental officers.

**3. Describe your intended audience in terms of their occupation, profession, or field.**

The intended audience those working in financial fields and hold professions such as accounting, financial adviser/ or Financial Analyst, Financial Examiner, Budget Analyst, Loan Officer, Financial Manager, and Investment Banker.

**4. Describe your intended audience in terms of their needs for or interest in the information you plan to include in this writing project.**

The interests of the CEO and others occupying the top level is to ensure that information is credible, viable, verifiable, and reliable for decision-making. The interests of operational managers and others holding the middle positions are to ensure that information is readily available for middle-level decisions. The interests of accountants and others holding the bottom level position are to ensure that information is available for execution.

**5. Describe how your intended audience will use the information you include in this writing project.**

The audience would use the information for decision-making purposes, financial planning purposes, and comparison purposes. For example, the CEO and Vice Presidents require the information for decision-making purposes and giving the go-ahead (Berton et al., 2018). Because they occupy the top-most positions in banks, they need this information to make viable decisions going forward. CFO requires information for financial planning and examining whether investing in CSR activities is viable.

**6. Describe the technical background of your intended audience--what do they know and not know about your topic? what are their technical limitations in relation to this writing project?**

The intended audience has partial technical knowhow. For example, they know the role of technology such as Decision Support Systems (DSSs), Management Information Systems (MISs), and Artificial Intelligence (AI) in financial planning, but they do not the effects of CSR activities on the financial activities. Their main technical limitations include difficulty in determining the best technical tools to address the issue and how to leverage these tools for effective planning.

**7. What do your responses about these reader-users initial reveal to you?**

Considering that users/or readers have technical limitations, the responses depict that the proposal must be done in-depth to ensure that everyone can utilize it productively. It also suggests that the proposal must elevate the knowledge of the intended audience by offering a wide, clear, and in-depth analysis.

Reference

Berton, F., Mocetti, S., Presbitero, A. F., & Richiardi, M. (2018). Banks, firms, and jobs. *The Review of Financial Studies*, *31*(6), 2113-2156.