

BUILDING CUSTOMERS SATISFACTION USING SOCIAL RESPONSIBILITY COMMUNICATIONS OF ISLAMIC BANKS IN JORDAN

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Abstract

This paper deals with diagnosing the determinants' impact of social responsibility communications on satisfaction of Islamic banks' customers and determining the statistical differences in social responsibility and customer's satisfaction. This research is conducted using the descriptive method. The questionnaire is the main data collection from the researched population. The sample size reached 384 customers, and cluster the random sample method is used. The study recommended some implications that improve the social responsibility application and customer satisfaction in Jordanian Companies.

Keywords: *Customers Satisfaction, Social Responsibility, Marketing Communication, Islamic Banks, Jordan.*

1. INTRODUCTION

The concept of social responsibility SR has become a key tool for successful and entrepreneurial business firms. SRC is based on designing the strategies and attempts for social work, which became a part of the work mechanisms and performance requirements of the firms, so the importance of SRC as much as the profitability measures of the business firms' outcomes and it is conducted at all management levels within a firm (CAROLL,1999). Empirical findings show that if organizations don't adopt the social concepts and values in their work strategies, they will find themselves sunk in a set of problems and consequences that may affect their reputation and relationship with the target market, besides the low levels of trust and satisfaction on behalf of the local society as well (LAM, 2016).

Social responsibility describes the extraordinary set of behaviours that businesses should motivate, encourage and provide the incentives that enhance such behaviours in the local societies, especially the poor and the less developed people (Reichheld&Schefter, 2000). Social responsibility is also an innovative process which creates

sustainable solutions to social problems in specialized, targeted and précised manners, so that the social concept becomes a sparking and motivating tool towards creating a set of social sustainable values in the society, and this means that enterprises have to be able to exploit the opportunities available in this society (BHATTACHARYA&SEN, 2004; LAM&KHARE, 2010). Organizations reacted by changing the system mechanisms, priorities, work programs, and models and behaviours that used to fulfil the target market expectations, and the interests of VIP customers, shareholders and general customers. Drucker (2007) argues that if social action focuses on wealth generation and economic development, then social responsibility focuses on making the world a better place to live, work and create social capital as well (LAM&KHARE, 2010).

Different literature analysed the concept of social responsibility within management, marketing and communication sciences; however, the modern trend prefers to integrate it within the economic field, which includes the creation of new industries and business models, redistribution of resources among deprived and neglected societies, and the modern definitions show that social responsibility has become a continuous institutional activity with core goals, and it is necessary to match the social and environmental goals of economic development plans in the countries with capital social projects, so that a large part of the advantages of social responsibility will focus on the less developed groups in the society (LAM&KHARE,2010).

Therefore, in this research, the concept of social responsibility will not exceed the sciences of communication and marketing, and according to this definition business roles and responsibilities

in the target market are changed, and it became necessary to fulfil the interests and needs of stakeholders in an ethical and responsible way (CAROLL,1999; FISCHER et al.,2009). Experience also shows that purchasing decisions are influenced by the social responsibility activities of business firms (SMITH, 2003; CASTALDO, PERRINI,et al.,2009).

Marketing research established a connection between company image and customers' purchasing intentions (BHATTACHARYA&SEN, 2004) and the results confirmed the positive relationship between bad social responsibility practices within the company and the purchasing behaviour of the customers. Castaldo et al (2009) confirmed that there is an impact of the company's social goals on the customers' way of thinking about these companies, and in conclusion the company's reputation, the customers' purchasing preference, competitive advantage, loyalty, and positive word of mouth will improve (LEE&SHIN,2010; HARTMANN, 2011; PÉRE et al., 2015).

Despite the customers' positive expectations towards the companies that employ social responsibility activities (SALEH et al., 2015), there are still disagreements and discussions about how consumer behaviour is affected by such activities (RAHIM et al.,2011; MIN et al., 2012; SAFI&RAMAY,2013). This dispute and disagreement may be an advantage of the current study, because it attempts to establish a connection between the customers' satisfaction and social responsibility activities in Jordanian Islamic banks. Increasing the education level leads to an increased level of awareness among customers and it becomes a necessity for the companies that are looking for positive practices based on social sustained values in the local societies (AGRAQAL&SAHASRANAMAM, 2016). The Jordanian economy is one of the smallest economies in the Middle East with a low volume of renewable resources such water, agriculture and energy. This case considers a permanent restricted condition of economic and social development affaires, as well as increasing the pressures on these resources due to the surrounding regional political problems which increased such problems. The structural economic problems in Jordan economy, poverty and

unemployment indicators among deprived and poor Jordanians and new refugees are doubled, these pressures have reduced the role of the government in economic development, the new priorities and concerns have troubled the deficits in financial resources and reduced the economic reform programs.

In light of above, there is an increased need to develop social responsibility practices in Jordan, in order to fulfil the changeable needs and interests of the target audience. Changing the traditional roles of the private sector in the economy, the 3D partnerships among public, private and society, and the core social objectives of Islamic banks as a part of Islamic texts that are looking to encourage and broadcast the Islamic values and social solidarity principles within local societies, are all reasons to justify the need to adopt the philosophy of social responsibility as a key priority for the Islamic banks. There are no obstacles that Islamic banks may face related to social responsibility, due to the high rates of liquidity, deposits reached to 17.6% of banks' deposits in Jordan in 2017 (Association of Banks in Jordan, 2017), the high rates of profits which reached 17.7% of the total profits of banking sector in2017, and has a share amounted to 54.5% of customers on the Jordanian market.

2. LITERATURES REVIEW

2.1. The social responsibility: concept and importance

The roots of social responsibility refer to the 1950sand the attempts of researchers are increased and the mature and immature trials amounted to 477 definitions. Therefore, there are many reasons responsible the revolution in the social responsibility concept according to various writers and change the interests and priorities of companies in the target market such as: globalization and international bloc, social concept of marketing (GUO,2009), increasing competition in most international markets and industries, unifying the production standards in the global market, and low effectiveness of brand recognition strategies oriented to achieve the competitive advantages also played an important role in this subject (SEN et al.,2006; GUPTA, 2002).

Bowen (1953) is considered one of the first researchers in the field of social responsibility. He has expressed interest by the existence of work policies and systems within companies that provide valuable objectives to the local society. He also emphasized the need to evaluate the ethical principles and maximize the public interest in the relationship between the company and the local working environment. This trend, confirmed by many researchers, aimed at emphasizing the importance of previous social responsibilities toward society, not neglecting the financial side of companies as the main core objective justify the company's presence in the target market, and therefore the new concepts that support STAKEHOLDERS and shareholders as the number of customers of business companies is also increased (JONES,1980).

Manne (1972) considers that society-oriented companies will make the relationship with people more comfortable, and Boyer (1972) suggests that the relationship between society and company may take different forms such as: redistribution of wealth, clean environment, and a positive attitude towards work. Drucker (1974) suggests that this approach reduces the society's anxiety toward the company. Carson (1977) confirmed that social responsibility has the support of all parties interested in customers, such as academic institutions, business leaders and consumer protection associations. The classical school of thought modified its traditional concept towards importance of socio-economic change and the need to formulate work programs and provide fulfilment to the requirements of the whole society.

The time growth has an impact on social responsibility, and a group of researchers (PORTER, 1995; HART, 1995; KLASSEN&MCLAUGHLIN, 1996) provided valuable additions that expand the social responsibility such as environmental awareness and its role in improving firm performance, where eco-friendly companies can create a competitive advantage by reducing costs, differentiation, positive image, and having strategic visions of their business plans. Hull and Rothenberg (2008) emphasized the positive relationship between social responsibility practices and financial performance. Davis (1973)

said that a lack of commitment on behalf of a company related to social responsibility will decrease its legitimacy power in the market. Donaldson (1983) perceived the ethical factors in the contractual relationship as necessity to meet the expectations of the society, and (HART et al., 2003) seems that corporate strategies must achieve sustained values for the society and shareholders' development.

1999 marked the beginning of the intellectual maturity of social responsibility. Carroll (2008) described the concept as a process which aims at fulfilling the company's needs, society welfare and improves its positive image through social activities and responsibilities directed toward the environment, consumers, employees and stakeholders. Petkus and Woodruff add that social responsibility avoids harm and ensures good work towards the society (MOHR, Webb Harris,2001).

In 2001, Jensen adds the rights of human, environment and society, and Philips and Freeman distinguish between the main stakeholders (directly affected by the company's operations) and secondary stakeholders, as well as social responsibility defined by the World Business Council for Sustainable Development (WBCSD,2004)as the company's commitment to achieve sustainable development, working with employees and their families, and with the whole local society. Although there is no formal definition of social responsibility rules and regulations, Carroll and Chabana (2010) determined four main dimensions of this concept, such as: legal and moral obligations (VALOR&DE LACUESTA, 2003; WBCSD,2004; SERVAES& TAMAYO, 2013), ethical behaviours (VALOR& DEL LA CUESTA, 2003), non-profit obligations towards the most vulnerable groups of shareholders (SERVAES&TAMAYO,2003; WBCSD, 2004), human and environmental rights (VALOR & DEL LA CUESTA,2003; SERVAES& TAMAYO, 2003; WBCSD,2004). Caroll (1979) agreed with Kolk et al. (2015) that social responsibility encompasses a set of moral and ethical practices and components (BOATENG& ABDUL HAMID, 2017).

Finally, there is a consensus that social responsibility is linked to the economic aspect of the organization's commitment to maximize shareholder value (Kiran&Sharma,2011), beside

the importance of marketing activities based on social dimension such as environmental protection, society development, conservation of resources and charitable donations (LIU&ZHOU, 2009). Carroll (1999) is the most prominent researcher in the field of social responsibility. He provided a more acceptable and usable framework of social responsibility including economic, legal, ethical and philanthropic responsibilities (NOCHAI& NOCHAI,2014; SALEH et al., 2015).

2.1. The effects of social responsibility on firm performance

The point of view that sees social responsibility as key tool for success and as part of organization's marketing strategy (SMITH, 2003; BECKER et al., 2006; BHATTACHARYA&SEN,2004; BHATTACHARY ET al., 2009; HARTMAN, 2011), has increased the burdens on firms and changed their functions and responsibilities into social initiatives and innovative means able to achieve differentiation and strengthen customer relationships(BHATTACHARYA&SEN,2004; MILO&GARRIDO,2012), in addition to the returns of social responsibility on short and long terms, and improving the consumer response to the company and its products are reasons to adopt the social responsibility in modern businesses, and this requires a new definition of the expected roles, legal, social and ethical obligations in the businesses society. This beliefs regarding the impact of social responsibility improved the institutional position of the company, the consumer's response and trust, as well as consumer behaviour and purchasing intentions (NOCHAI&NOCHAI,2014).

More specifically, social responsibility programs have many positive effects; the positive word of mouth, positive correlation with customer loyalty (MAIGNAN&FERRELL,2001), consumer willingness to support companies that have social marketing programs and ethical or eco-friendly practices (LICHTENSTEIN et al., 2004), the number of visits and the volume of purchased quantities of such companies are increased as well (LICHTENSTEIN, et al., 2004), and positive brand image is improved (LAFFERTY&GOLDSMITH,2005). Other research

confirmed that the desire of job seekers to work in the company and the positive feelings towards charitable initiatives of the company are increased, and as a result the company and brand images become more popular (SEN et al., 2006). For example, social responsibility programs at Massachusetts bank promoted 138new accounts which amounted \$11 million targeting the endangered animals. Other benefits of CSR improved the attitudes towards trust in advertising, pro-environmental and staff movements, increased the support for company in disputes with labour or government, and recommended positive word of mouth for friends to work in the company (MURRAY&VOGEL, 1997), and finally, the empirical findings confirmed the impact of social responsibility on of customers' s attractiveness towards the company products and performance evaluation (SEN et al.,2001).

Finally, the positive impact of social responsibility programs on the financial success of the company is confirmed by many research papers (LEE&MOON,2008), so there are positive impacts on customer expectations toward the company (B2C) (Golob et al. 2008; MARIN&RUIZ,2009; RUSSELL & RUSSELL, 2010; VLACHOS ET, 2009), or among businesses itself (B2B) (LAI et al.,2010), and social responsibility is seen as a means of attracting job seeker and new employees. Social responsibility programs have become a source of opportunities, innovation and competitive advantage as Porter et al. said in 2006. Strategic marketing is an important tool for making decisions regarding customer value (FRAMBACH&NIJSSEN,2001), so social responsibility is the best tool for understanding and identifying opportunities, enhancing the competitive position of the company, and increasing customer value, attraction and retention (PIERCY&LANE,2009), diversifying of income sources and achieving new strategic competitive advantages (IBM,2008).

2.3. Social responsibility and customers satisfaction in banks

Banks are the key instruments in the financial markets because of their role in promoting economic growth and sound financial performance (KHAN&FASIH,2014). For a long

time, banks focused on the professional and productive aspects of banking practices, but a recent trend sees the importance of ethical standards in the financial industry conducted through social responsibility (LOCKETT et al., 2006). This trend explains that banks employ and use the money of parties and thus there is a high risk associated with market processes, so the social performance has an equal importance to financial performance in such banks.

Socio-social responsibility is composed of economic, social and environmental dimensions (CHOCHOLÁKOVÁ et al., 2015). The economic aspect of banks can be observed through their traditional role in serving the national economy (BELÁS et al., 2014), yet other roles in developing the community and the provision of social responsibility products such as the code of Banking Ethics, protection of human rights, participation in charitable activities, environmental policy and social projects reflect the environmental concept of such banks.

Therefore, it is very important to balance between the financial and non-financial aspects of banking, and to enhance transparency in SR practices (YEUNG, 2011). Credit, assets management, cash inflows and credit risks are all parts of social responsibility and influence society and the environment, (BIRINDELLI et al., 2013), thus influencing the bank's performance and reputation, and this helps to increase the degree of certainty when forecasting future crises or consequences on the financial results of the banks (SOANA, 2011).

Ahmad, Islam, and Hassan (2012) highlighted the positive relationship between the level of social responsibility and the rates of return on assets ROA and equities ROE, and they found four factors that positively affected social responsibility: the level of legislation and laws of SR, the relationship between the employee and the owner, quality management, and the macroeconomic environment. Conversely, high degree of shareholders' equities reduced the impact of social responsibility (CHIH et al., 2009). Wu and Xin (2013) explained the positive correlation between return on assets ROA, equity and net of interest income with social

responsibility, while they confirmed the negative correlation between social responsibility and non-performing loans.

Finally, the concept of social responsibility helps to improve financial performance directly by reducing costs, increasing productivity, and indirectly contributing to increased customer and employee satisfaction (LOUREIRO et al., 2012). This satisfaction represents customers' trust in the company, and will turn into profitable relationships between them. Satisfaction also includes the move of the consumer's feeling toward organization and its products, and it a strategy that aims at increasing the effective demand to the company, and share of mind as well.

The core concept of customer satisfaction means the banks' weak response to customer expectations, and the continuous positive or negative evaluation of banks' products and programs and effects that hybrid competition have forced these banks to focus on customer services and to understand the changes in long-term customer preferences (GRIGOROU DISET al. 2012). Satisfaction is also considered to be the primary criterion for assessing the relationship between banks, customers and markets (MUNARI et al., 2012), and it indicated that maintaining a relationship with the customers would lead to increase bank profits (GUPTA, 2002). Satisfaction is the engine of the banking industry and positively affects future revenues. The literature adds that satisfied customers will buy more and displays positive word of mouth about the services provided (DI MATOS et al., 2014), while the unsatisfied customer reduces his purchase and relationship with the bank (VERBEETEN & TERPSTRA, 2014). Finally, the literature concludes that CSR initiatives are an effective tool to build customer loyalty strategy, as well as to enhance customer awareness about the importance of such initiatives. The positive results are directly achieved, the positive evaluations of banks are considered (MANDHACHITARA OOLTHONG, 2011) and the customer loyalty appears later (HAFEEZ & MUHAMMED, 2012).

3. RESEARCH MODEL

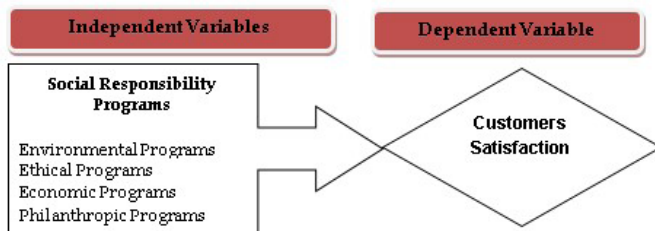


Fig. 1. Research Conceptual Model According to Carol, 1988

So, the research hypotheses can be formulated as follows:

3.1. H_{01} : There is statistical effect of social responsibility programs on customers satisfaction of Islamic banks in Jordan at the level of significance 0.05, and here are four sub-hypotheses:

- H_{011} : Environmental programs have a significant effect on Customers Satisfaction.
- H_{012} : Ethical programs have a significant effect on Customers Satisfaction.
- H_{013} : Economic programs have a significant effect on Customers Satisfaction.
- H_{014} : Philanthropic programs have a significant effect on Customers Satisfaction.

3.2. H_{02} : There are statistical differences in the level of social responsibility programs according to the type, scope of work, and size of the bank at the level of significance 0.05.

3.3. H_{03} : There are statistical differences in the level of customers satisfaction according to gender, age, educational level, work type and occupational level at the significance level 0.05.

4. METHODOLOGY

4.1. Research Design: This study is descriptive. This study aims at determining the level of social responsibility programs in Islamic banks in Jordan, and investigates the impact of such concept on customers satisfaction.

4.2. Research Population: Consists of Islamic and commercial bank customers in Jordan who reached to 4083427 in 2016 (Association of banks In Jordan, 2016). In order to calculate the Islamic

banks' customers only, the exploratory study is conducted which consists of 1000 customers. The main question is what kind of banks are you dealing with now? The final conclusion shows that 39.1% of the sample represent customers of Islamic banks (60.9% are customers for commercial banks). According to last calculations, the research population of Islamic banks reached to 1596620 customers (the overall number of customers * Islamic banks share = $4083427 * 0.391 = 1596620$).

4.3. Sampling: The research sample was withdrawn from the customers of Islamic banks in Amman city. the sample size reached to 384 customers, and cluster random sampling method is used. The response rate is 96.6% of the distributed questionnaires. The unit of analysis is the customer who deals with Islamic banks in Jordan (for more details about the sample look at table 7).

4.4. Data Collection Methods:

4.4.1. The Secondary Data: It consists of literature reviews related to the research. The books, theses, dissertations, electronic web sites, and formal reports are used.

4.4.2. The Primary Data: the suitable and correct measurement tool to collect the necessary Primary data for research purposes is the questionnaire

4.4.3. Measurement: The literatures confirmed the positive effect of social responsibility on customers' satisfaction, and there are studies that rejected this relationship, this paradox used in formulating research statement. In order to answer the research questions and test the hypotheses, the questionnaire is developed to collect the primary data needed according to previous studies and research literature. Normality test is used. It measures if the collected data is normally distributed. Statistical rules accept the normality if the significance level is higher than 0.05, so all the data used are normally distributed. The Cronbach's alpha coefficients of research variables is used. Cronbach alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. Cronbach's alpha is not a statistical test - it is

a coefficient of reliability (or consistency). The Cronbach alpha coefficients of the research variables are between 0.7148- 0.7637. This means that the two variables have relatively

accepted. Internal consistency of all variables and all of the coefficient values are statistically accepted since it is more than the statically permitted rate of 60% (70% sometimes).

Table1. Measures of social responsibility and customers satisfaction

No.	The Variables	Questions	K-S	Cronbach's Alpha
1	Environmental Programs	1-5	0.00	0.872
2	Ethical Programs	6-10	0.00	0.848
3	Economic Programs	11-14	0.00	0.825
4	Philanthropic Programs	15- 18	0.00	0.917
5	Customer Satisfaction	19-25	0.00	0.942
Total		1-25	0.00	0.941

5. DATA ANALYSIS AND RESULTS

5.1 Frequencies Profile

The following tables indicate the results of the descriptive statistics of independent and dependent variables. The research used the

five-points Likert scale, so number (1) means very low response while number (5) represents a very high response and the relative scale is used. 5 - 4.2 is very high, less than 4.2 - 3.4 is high, less than 3.4 - more than - 2.4 is medium (acceptable), less than 2.4 - 1.6 is weak and less than 1.6 is very weak.

Table 2. Descriptive statistics of social responsibility programs in islamic banks

No. Phrase	Frequencies					S.D	Mean	Decision
	Very Low%	Low%	Neutral%	High%	Very High%			
First: Environmental Programs	38.84	39.98	17.82	1.74	3.12	0.92609	1.7958	Rejected
1 Your Islamic bank has programs of natural reserves and wildlife.	42.9	42.9	14.3	0	0	0.7893	1.5944	Rejected
2 Your Islamic bank has programs about the environmental and climate changes.	45.7	37.1	17.1	0	0	0.8343	1.6853	Rejected
3 Your Islamic bank offers programs about uses and alternative solutions of energy.	37.1	37.1	17.1	2.9	5.7	1.0193	1.9441	Rejected
4 Your Islamic bank has programs about national heritage.	37.1	37.1	22.9	2.9	0	0.9685	1.8601	Rejected
5 Your Islamic bank provides campaigns about using and conversation of water resources.	31.4	45.7	17.1	2.9	9.9	1.0189	1.8951	Rejected

Second: Ethical Programs	30.86	34.88	24.6	5.74	4.02	1.0311	2.0881	Rejected
6 Your Islamic bank has programs about traffic safety and awareness.	22.9	42.9	22.9	8.6	2.9	0.9361	2.0629	Rejected
7 Your Islamic bank has programs about shouting in the social events and occasions.	40	34.3	22.9	2.9	0	0.9704	1.8741	Rejected
8 Your Islamic bank provides programs about extravagance and opulence in the social events.	37.1	34.3	22.9	2.9	2.9	1.0145	1.9231	Rejected
9 Your Islamic bank provides programs that encourage and support marriage among youth.	22.9	28.6	31.4	8.6	8.6	1.197	2.5455	Rejected
10 Your Islamic bank provides programs to motivate Jordanian creators and thinkers	31.4	34.3	22.9	5.7	5.7	1.0374	2.0350	Rejected
Third: Economic Programs	33.55	30.7	24.27	10.02	1.45	1.08269	2.24	rejected
11 Your Islamic bank provides programs that support the employment of Jordanian people.	37.1	28.6	17.1	14.3	2.9	1.1714	2.2238	Rejected
12 Your Islamic bank implements programs to improve the living levels of poor people.	34.3	31.4	25.7	8.6	0	1.0458	2.1608	Rejected
13 Your Islamic bank provides programs that create a great project for the economy.	31.4	22.9	28.6	14.3	2.9	1.1091	2.4126	Rejected
14 Your Islamic bank has programs about the financial and banking security	31.4	40	25.7	2.9	0	1.0046	2.1608	Rejected
Fourth: Philanthropic Programs	38.77	34.62	18.77	6.5	1.475	0.93561	1.9738	rejected
1 Islamic bank has campaigns that promote the charity works among Jordanians.	34.3	37.1	20	8.6	0	0.9031	1.9091	Rejected

2	Islamic bank has clean-up campaigns in the Jordanian cities and villages.	45.7	31.4	20	2.9	0	0.8889	1.8881	Rejected
3	Your Islamic bank organization has implemented campaigns related to planting trees in the desert and remote areas	45.7	37.1	8.6	8.6	0	0.9381	1.8811	Rejected
4	Islamic bank has programs that provide stationery, books and clothes for poor people.	29.4	32.9	26.5	5.9	5.9	1.0950	2.2168	Rejected
Overall Social Responsibility Programs		35.43	35.32	21.317	5.75	2.633	0.9967	2.01515	rejected

The results of the table above (2) shows that the respondents of customers have rejected all phrases consisted of the social responsibility scale, so this means that the social responsibility programs are not actually applied in the Islamic banks of Jordan, and this result according to the comparison between mean values of each phrase and scale (3).

Table 3. The descriptive statistics of customer's satisfaction

Overall Phrases	S.D	Mean	Statistical Decision
	0.87045	2.2653	Rejected
Social responsibility programs conducted by Islamic banks make me more trusted of such banks.	0.84515	2.1429	Rejected
Social responsibility programs conducted by Islamic banks motivate me to buy their products.	0.82197	2.1714	Rejected
Social responsibility programs conducted by Islamic banks motivate me to recommend the banks for relatives and friends.	0.84515	2.1429	Rejected
Social responsibility programs conducted by Islamic banks make me prouder in such banks.	1.08697	2.3714	Rejected
Social responsibility programs conducted by Islamic banks improve the image of such banks in the market.	0.97619	2.4000	Rejected
Social responsibility programs conducted by Islamic banks increase the level of desire to work in such banks.	1.14642	2.2571	Rejected
Social responsibility programs conducted by Islamic banks make me satisfied about such banks.	1.26225	2.3714	Rejected

The results of the table above (3) shows low level of customer satisfaction towards all phrases of the scale, which means that Islamic banks customers are not well satisfied about the level of social responsibility programs offered by Islamic banks in Jordan, and such result according to comparison rule between mean values (3).

5.2. Testing the Hypotheses:

5.2.1 HO₁₁: The Environmental Programs Have a Significant Effect On Customers Satisfaction at the Level of Significance 0.05.

The results in table (4) note that there is no statistical relationship between the environmental programs conducted by Islamic banks in Jordan and their customers satisfaction, so these programs don't explain more than 6.3% of the variance in customers satisfaction, and the positive correlation between the two variables is poor as well (30.2%). By comparing the tabulated level of significance 0.05 and the calculated level of significance of F test (0.078), the first sub-hypothesis is rejected. There is no existing statistical effect of environmental programs offered by Islamic banks in Jordan on customers satisfaction. Thus, the alternative hypothesis is accepted since 0.078 is more than tabulated significance level 0.05.

5.2.2 HO₁₂: The Ethical Programs Have a Significant Effect On Customers Satisfaction at The Level of Significance 0.05

The results in table (4) below show that there is no statistical relationship between the ethical programs conducted by Islamic banks in Jordan and their customers satisfaction, so these programs explain about 14.6% of the variance in customers satisfaction, and the positive correlation between

them reached to 41.4%. By comparing the tabulated level of significance 0.05 and calculated level of significance of F test (0.013), the first sub-hypothesis is accepted. There is statistical effect of ethical programs offered by Islamic banks in Jordan on the customers satisfaction.

5.2.3 HO₁₃: The Economic Programs Have a Significant Effect On Customers Satisfaction at The Significance Level 0.05

The results in table (4) below show that there is middle statistical relationship between the economic programs implemented by Islamic banks in Jordan and customers satisfaction, so such programs explain 28% of the variance in dependent variable (customers satisfaction), and the positive correlation between them reached an accepted level of 54.8% By comparing the tabulated level of significance 0.05 and calculated level of significance of F test (0.001), the first sub-hypothesis is accepted. There is statistical effect of economic programs offered by Islamic banks in Jordan on the customer's satisfaction.

5.2.4 HO₁₄: The Philanthropic Programs Have a Significant Effect On Customers Satisfaction at The Level of Significance 0.05

The results in table (4) below show that there is statistical relationship between the Philanthropic programs implemented by Islamic banks in Jordan and customers satisfaction, so these low percent of variation in customers satisfaction (16.2%) refers to such programs, and the poor positive correlation between reached to 43.1%. The comparison between the tabulated and calculated values of F test, the fourth sub-hypothesis is accepted. So, the philanthropic programs offered by Islamic banks in Jordan affected on the customers satisfaction.

Table 4. Multiple regression of social responsibility dimensions and customers satisfaction

Dependent Variable	R²	R	B	Calculated F	Sig.	Statistical Decision
Environmental Programs	0.063	0.302	0.367 (1.818)	3.304	0.078	There Is No Statistical Effect H0 Is Rejected
Ethical Programs	0.146	0.414	0.436 (2.612)	6.824	0.013	There Is Statistical Effect H0 Is Accepted
Economic Programs	0.28	0.548	0.562 (3.768)	14.179	0.001	There Is Statistical Effect H0 is accepted
Philanthropic Programs	0.162	0.431	0.427 (2.748)	7.55	0.01	There Is Statistical Effect H0 Is Accepted

-level of significance for the study as a whole is 5%. The value between brackets is the value of t-test of independent variable.

Generally, according to results above there are different level of correlations among social responsibility dimensions implemented by Islamic banks in Jordan, and the level of customers satisfaction. It is found that there are three dimensions which have correlated with customers satisfaction, while there is no statistical relationship between environmental programs and customers satisfaction.

In order to test the second main hypothesis, dependent and independent variables have been positioned in a linear equation as we explained in the first main hypothesis as in the following form:

$$Y = A + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

Whereas Y is the dependent variable (customers satisfaction), X_1, X_2, X_3, X_4 are the dimensions of social responsibility (independent variables): environmental, ethical, economic and philanthropic. A and B are the parameters. We use the SPSS version 23 to estimate the model above as follow:

$$Y = 1.098 + 0.047 X_1 - 0.3094 X_2 + 0.76 X_3 - 0.059 X_4$$

The table below (5) shows the analysis of the relationship between the four dimensions of social responsibility with the dependent variable (customer satisfaction). Such analysis indicates that there are three programs which failed from

a statistical point of view in affecting the customer satisfaction, while the economic programs and campaigns affected customers satisfaction according to comparisons of the calculated level of significance of each dimension with the tabulated value 0.05. This dimension is very important in attracting the customers, because the Islamic banks focus on investing the deposits and the financial resources in huge projects which seem more visible for whole economy.

The Islamic banks still work based on the financial criteria and without any considerations to the social criteria. Many Islamic banks in Jordan invest more money in secured and risk-free projects and keep the shareholders' equities and the stakeholders' rights. This issue is the key mission for the banking sector in the economy, but many researchers emphasize the need to evaluate ethical principles and maximize public interest in the relationship between the bank and the local environment. This trend has two sides at the same time, the social responsibilities towards the society and the financial side as well. Both of them support stakeholders and shareholders to benefit from the business performance and results. Finally, customer satisfaction allows to increase the market shares and to achieve the profit goals.

Table 5. Results of Testing The First Main Hypothesis

Analysis of The First Hypothesis Using Enter Approach				
Variables	B	t	Sig.	
division A	1.098	2.567	0.015	F= 3.574 Sig.= 0.00 r=0.568 R ² = 0.232
Environmental programs	-0.30944	0.225	0.823	
Ethical Programs	0.76	-0.938	0.356	
Economic programs	0.059	2.112	0.043	
Philanthropic programs	0.0449 -	0.26	0.797	
Regression analysis results for the first main hypothesis				
Economic Programs	0.562	3.768	0.001	F= 14.197 Sig.=0.001 r=0.548 R ² = 0.28

It is found that economic programs are the key source which influence customer satisfaction. Improving economic programs by one unit (Jordan Dinar), will improve the return of customer satisfaction by 0.562 JD, and these programs explain 28% of changes in

customers satisfaction, in addition to the positive meddle relationship between them which reached 54.8% In order to test the text of the main first hypothesis, according to the tabulated and calculated values of variance analysis F and using the results of stepwise

regression analysis, so the hypothesis which says that there is a significant statistical effect of social responsibility on customers satisfaction is accepted.

5.3 HO₂: There Are Statistical Differences InThe Level of Social Responsibility Programs According to Banks type, Name,Size and Scope of Work at The Level of Significance 0.05

The ANOVA analysis is used to determine the statistical differences in the effect of social

responsibility programs according to organizational factors. The statistical rule says that if the calculated significance level is lower than 0.05, the main hypothesis will be accepted (Sekaran,2002, p.243).Table 6 below shows that there are clear differences in social responsibility according to the type of bank (Islamic or commercial) and the differences tend to favor commercial banks. This means that commercial banks have effective social responsibility programs more than Islamic banks according to Scheffe test.

Table 6. Testing of the main second hypothesis

N	Dependent Variable	The Character	Type	Number	Mean	S.D	F	Sig.
1	Social Responsibility	Bank Type	Islamic	21	2.0935	0.74606	4.508	0.031
			Commercial	14	2.9756	0.98754		
		The Name of Islamic Bank	Jordan Islamic Bank	7	1.7821	0.48658	0.654	0.594
			International Islamic Arab Bank	9	2.3194	0.91017		
			Al-Rajhi Bank	2	1.7375	1.04298		
		Scope of Works	SAFWA Bank	0	0	0	0.377	0.548
			Local	15	2.1083	0.78191		
		Bank Size	International	2	1.7375	1.04298	1.014	0.388
			Small	5	1.75	0.46829		
			Medium	9	2.3194	0.91017		
		Large	3	1.825	0.75291			

The Islamic banks are more reserved and have traditional roles in the local societies. The financial prospective is very important for Islamic banks, more than societal values and criteria. The Islamic banks consider that banking processes are the core products for society and they embodied the main responsibility of such banks in the target market. The highly connected and tied with customers being based on applying the golden rules in Islamic banking only. The results also indicate that there are no statistical differences in terms of social responsibility according to the name of the Islamic bank, scope of work and bank size. This result resulted from the comparison between of calculated F values and (0.05)

5.4 HO₃: There Are Statistical Differences InThe Level of Customers Satisfaction According to Gender, Age, Educational Level, Work Type and Occupational Level at The Significance Level 0.05

The ANOVA analysis is used to determine the statistical differences in customer satisfaction according to gender, age, educational level, work type and occupational level. The statistical rule says that if the calculated significance level is lower than 0.05, the main hypothesis will be accepted (Sekaran,2002, p.243). Table 7 below shows that there are clearly no statistical differences in customers satisfaction according to the demographical factors above.

Table 7. Testing of the main third hypothesis

Dependent Variable	The Character	Number	%	Mean	S.D	F	Sig.
1 Customer Satisfaction	Gender	Male	304	82	2.1143	0.78571	2.771 0.105
		Female	67	18	2.6429	0.99716	
	Age	Less than 20	0	0	0	0	1.521 0.221
		20- less than 30	46	12.5	2.6071	1.084	
		30- less than 40	141	38	2.6429	0.7398	
		40- less than 50	78	21	2.0143	0.92202	
		50-less than 60	67	18		0.80148	
		+60	39	10.5	1.5714	0.60609	
		Education Level	Secondary School and Less	0	0	0	
	University Degree		249	67	2.4286	0.92337	
	Master Degree		96	26	1.5714	0.49497	
	PhD Degree		26	7	2.2571	0.71524	
	Work Type	Government	174	47	2.4467	1.00068	0.315 0.9
		Private	89	24	1.9524	0.29508	
		National	30	8	2.0714	1.5152	
		Philanthropic	30	8	2.4286	0.60609	
		Army Forces	48	13	2.0816	0.84054	
	Occupational Level	Employee	234	63	2.3968	0.8683	0.619 0.652
		Head of Division	82	22	2.2679	1.12599	
		Unit Manager	52	14	2.9286	0.10102	
General Director		37	10	1.9143	0.56785		
Other		4	1	2.0875	0.85237		

6. DISCUSSIONS AND IMPLICATIONS

6.1. Discussions

The results indicate that the level of application of the concept of social responsibility in general in the Islamic banks in Jordan is at a weak level based on the value of the mean (2.015). All four sub-dimensions (environmental, ethical, economic, and charitable) also recorded a weak level. Social responsibility programs in Islamic banks affected 8.3% of the customers while the largest percentage of customers at 70.7% were not affected by these programs. These results

differ with the study (Adamo et al., 2015) which showed that there is a positive leadership role played by Islamic banks in providing products capable of meeting the needs and requirements of customers. It also differed with the study of Almarai et al. Plays an important role in spreading social innovation, particularly in the Islamic banking market. Despite the high level of profit achieved by Islamic banks in Jordan, which reached about 18% of the total achievements of banks operating in Jordan, these profits are not commensurate with the efforts in the field of social responsibility and community service, the

absence of the concept of social science in those banks, the absence of specialized units to formulate social responsibility programs, and innovative solutions to issues facing society are all reasons for this weakness in the application

of social responsibility. Here, we agree with the study of Sarath et al. (2013), which noted that Islamic banks are interested in increasing profitability rates paying more attention to community issues.

Table 8. Frequencies, mean and standard deviation of the social responsibility dimensions

Programs	Mean	S.D	Frequencies					Application Degree
			Very High%	High %	Medium %	Low %	Very Low %	
Environmental programs	1.7958	0.92609	0.7	2.8	7	29.4	60.2	weak
Ethical Programs	2.0881	1.0311	0	4.2	16.8	36.4	42.7	weak
Economic programs	2.24	1.08269	0	4.9	17.5	42	32.7	weak
Philanthropic programs	1.9738	0.95631	0	2.8	13.3	35.7	48.3	weak
Social Responsibility Programs	1.9725	0.99166	0.1	3.4	12.9	34.9	48.7	weak

The level of customer satisfaction with the performance of the Islamic banks operating in Jordan in the field of social responsibility is clearly weak due to the value of the (2.371) arithmetic mean. This decline is normally proportional to the low level of social responsibility in the Islamic banks under study. Certainly, a small percentage of the sample (30%) showed a high degree of satisfaction with social responsibility, while the largest proportion of the sample (59%) showed a low level of satisfaction with the performance of Islamic banks in the area of social responsibility. We emphasize that Islamic banks in Jordan have not benefited from the positive benefits of social responsibility, which may be reflected in enhancing their market share and sustaining high growth rates. For example, a study (BHARUDDIN et al., 2014) shows important relationships between the dimensions of social responsibility and growth and profits (Chung, Yu, CHOI& SHIN,2015) and found that the low rate of customer satisfaction clearly affects loyalty as an important element in influencing growth rates and profits. Satisfaction needs to provide innovative social products (CHROME, 2015) that strengthen the marketing relationship between the bank and the client, and deepen the community partnership between banks and their communities (WULLEMAN&HUDON,

2015). We also add that the current study also presented other reasons, showing a low level of satisfaction with the performance of Islamic banks, such as: the lack of customers' feelings about the effects of the social partnership between Islamic banks and the local community, which plays its role as commercial banks and not Islamic, and the profitability targets that Islamic banks seek to achieve and control their work and in a way that makes them far from the social role that is compatible with Islamic law, the high interest rates and charges imposed on customers in Islamic banks are high, the traditional departments of Islamic banks, the lack of qualified or qualified banking competencies, The Islamic banking sector operates under the umbrella of the Central Bank, which does not discriminate in the application of banking standards between Islamic and commercial banks, and not to consider the specificity of dealing with Islamic banks. In addition to the lack of real competition between Islamic and commercial banks, there is similarity in the banking services provided together with the marketing weaknesses in these banks, along with the slow handling, length of procedures, conditions and complexities imposed on customers, loan guarantees, inaccuracies in information provided at times of delivery, and structure of interest rates is not clear.

Table 9. Frequencies, the arithmetic mean and standard deviation for customers satisfaction

Programs	Mean	S.D	frequencies					Level of Applying	Correlation With SR
			Strongly Agree %	Agree %	Medium %	Disagree %	Strongly Disagree %		
Social responsibility programs conducted by Islamic banks make me more trusted of such banks.	2.1429	0.8451	5.7	25.7	0	45.7	22.9	low	0.591**
Social responsibility programs conducted by Islamic banks motivate me to buy their products.	2.1714	0.8219	8.6	17	0	57.1	7.1	low	0.556**
Social responsibility programs conducted by Islamic banks motivate me to recommend the banks for relatives and friends.	2.1429	0.8451	5.7	25.7	0	45.7	22.9	low	0.499**
Social responsibility programs conducted by Islamic banks make me prouder in such banks.	2.3714	1.0869	20	22.9	0	31.4	25.7	low	0.374*
Social responsibility programs conducted by Islamic banks improve the image of such banks in the market.	2.4000	0.9761	0	14.3	31.3	34.4	20	Low	0.361*
Social responsibility programs conducted by Islamic banks increase the level of desire to work in such banks.	2.2571	1.1464	2.9	14.3	20	31.4	31.4	Low	0.302

Social responsibility programs conducted by Islamic banks make me satisfied about such banks.	2.3714	1.2622	8.6	8.6	25.7	25.7	31.4	Low	0.477**
Customers Satisfaction Elements	2.2645	0.8704	11.64	18.37	11.01	38.76	20.22	Low	

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

Correlation is significant at the 0.05 level (2-tailed)..

The statistical results generally showed the impact of social responsibility programs on the satisfaction of Islamic bank customers in Jordan, in line with many studies that examined this subject (FATEMIFAR&RAHIMZADEH,2015;HU MAIDAN,2016; LAF&AL SUFY,2012).The economic programs practiced by Islamic banks represented the most important and influential factor. Islamic banks try to invest their liquidity in huge economic projects that are more useful to the economy. In this regard, they promote the financial standards at the expense of social standards in the performance of Islamic banks in Jordan, and they agree with the view that the rights of owners and shareholders should be protected. The financial standard is the reason for its presence in the market, not to waste of money in useless social activities or feasibility. This finding appears at a time when studies see social responsibility programs having a strong financial impact on corporate performance (XIE et al., 2017; SINDHU&ARIF,2017; STAUDT et al., 2014) and it shows the impact of social responsibility on many variables that generate subsequent financial returns on the company such as trust, sustainable competitive advantage. The value of the product, the value of the customer, the loyalty and satisfaction, and the spoken word of mouth (SALEH et al., 2015) influence the company’s corporate standing, enhancing consumer experience, purchasing behaviour and purchasing intentions (NOCHAI&NOCHAI,2014). Within this framework, our current study confirmed the existence of statistically high acceptable rates

between confidence, purchasing behaviour, spoken word and satisfaction, and the application of the concept of social responsibility, while there was no correlation between this concept and the desire to work with the Islamic banks that apply it (Table9).

The environmental dimension was completely absent from the responsibilities of Islamic banks in Jordan, which is the least influential aspect of customer satisfaction. Saleem and Gopinath (2015) also confirmed this result. There are no environmental programs offered by banks in India which impact on customer behaviour and purchasing intentions. The study of PAULIK et al. (2015) also found that social responsibility programs had a significant impact on the satisfaction and loyalty of about 87% of Czech clients and also agreed with Salazar (2017) on the impact of social responsibility programs on the components of the 4P’s marketing strategy. And the concept of social responsibility on customer loyalty (HAMEED et al., 2017; IRSHED et al.,2017; CHUN & BANG, 2016; CHUNG et al., 2015; HOSAINI&SOFIAN,2015) affirms the positive impact of CSR programs on improving customer awareness of the company and its products (ONLAOR&ROTCHANAKITUMNUAI,2010) on the impact of the four social responsibilities on the satisfaction of customers of telecom operators in Thailand, with the positive impact of three of them, while the negative impact of the dimension. This is justified by the fact that the different size of the capital available in the telecommunications sector and the different mechanisms of its operation in the Thai economy

have reduced the effectiveness of economic responsibility in finding large economic projects serving the economy as a whole. Islamic banks have huge financial resources that may enhance their economic presence in the state.

Thus, the study of the negative impact of the economic dimension on the formation of purchasing intentions of customers in Pakistan and the need to enhance the charitable dimension to improve purchasing intentions, as well as attention to moral responsibilities, have been demonstrated by Hassan, Nareeman and Pauline (2017) on ethical and charitable dimensions to influence customer satisfaction and retention in Malaysia, and in Korea (PARK et al., 2017). It may be noted that there are few studies that have denied the relationship between social responsibility and customer satisfaction in Malaysia (PUTRA&YASA,2017; BEHSIR& ESHRA,2017) and the effect of social responsibility dimensions on the purchasing behaviour of Egyptian customers.

The present study examined the level of application of social responsibility programs in banks in Jordan according to some organizational factors, and there were clear differences in the application of the concept due to the difference in one variable (Islamic or commercial). As we know that Islamic banks in Jordan are still weak in the implementation of social responsibility programs and community service in a manner not commensurable with the levels of profit achieved. It should also be noted that there is a consensus among customers in the Jordanian market about dissatisfaction with the performance of Islamic banks in Jordan over their social responsibility programs.

6.2. Marketing Implications

The level of application of social responsibility dimensions in Islamic banks in Jordan is still weak as these banks are unable to provide products that meet the needs and requirements of the clients and lack the mechanisms to spread social innovation and community service. These banks need to have specialized units working on the formulation of programs of social responsibility, and provide innovative solutions to issues facing the community. The profitability aspect is important for the continuity of the

Islamic banks' work, which is the original reason for their presence in the market. The harmony of the principles and the rules of the Islamic banks' work with the Islamic Shari'ad demands increasing the interest in the principles and foundations of social work.

The Islamic banks in the study did not take advantage of the great benefits of social responsibility which have been reflected on the low customer satisfaction rates. Despite the high profit levels achieved by those banks in the target market, it can be said that the emotional inclination and the desire to move away customers. These factors may be important in shaping customer purchasing intentions at present, but they may be less important in long-term banking strategies that seek to sustain profits and growth, especially given the cultural, intellectual and economic transformations of the Jordanian society.

The decline in customer satisfaction for the level of application of social responsibility in the Islamic banks may not be the most important element in itself, as long as there are factors that may make it negotiable to change positively or negatively during not very long periods, but what matters in this place is the necessity of adopting business institutional duties that are able to differentiate and strengthen customer relationships, and more importantly to improve the spread of positive word of mouth for those banks, and the need to benefit from the emotional loyalty towards Islamic banks by Muslim clients. Customer satisfaction reflects in essence the weakness of banks in response to the expectations of customers, and the positive or negative continuous evaluation of their products and programs will force banks to focus on improving the services provided to customers and get rid of the effects of potential competition in the market, especially if we know that the satisfaction derived from Islamic banks attributed the performance to different factors not related to the current level of social responsibility.

So, there is a need to establish special units to implement social responsibility initiatives and promote social innovation and connect them to sustainable social values. These units should be able to meet customer needs, manage their expectations, deliver innovative products capable

of attracting new customers, enhance customer satisfaction, contribute to building a better life for Muslim clients, promote positive behaviour in the society, and care for disadvantaged and poor groups such as women, the elderly, the unemployed, children, couples, orphans and poor families, which may represent a tool to help these banks achieve their profitability goals and expand the market. We add here that these banks should increase their role of voluntary and charitable work and also to promote ethical business in the banking business.

7. CONCLUSION

Islamic banks in Jordan exploit the religious aspect of customers to enhance their loyalty and belonging to their reputation and the banking products they provide, and this result is highlighted by the low level of social duties and responsibilities of these banks in the community, which reflects their purely financial role in the economy without taking into account the social dimensions that enhance their work. There are responsibilities and duties that must be shared by different community institutions in order to solve problems facing young people, the elderly, children, people with special needs, and the poor and disadvantaged communities. Despite the high rates of profit achieved by these banks, they are not an indicative of customer satisfaction towards these banks. We are witnessing a decline in the number of customers for the benefit of other commercial banks clearer and more effective in the practice of banking mechanisms, and the dimensions of social responsibility.

Endnotes

¹The study sample is calculated and withdrawal as follow:

- A. Estimate the total population customers based on official statistics for 2016.
- B. Conduct the pilot study to determine the elements of the research population according to type of bank (Islamic or non-Islamic bank).
- C. Calculate the size of Islamic banks customers in Jordan and determine their demographic characteristics.
- D Use the relative proportion method in distribution the questionnaire on the Islamic banks customers In Jordan, according to the

relative share for each bank of the total Islamic market reached to 1596620 customers.

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