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The impact of Corporate Social Responsibility on Banking Brand's Image in Gaza Strip (Employee's Perspective).

أثر المسؤولية الاجتماعية على العلامة التجارية للبنوك في قطاع غزة
(من وجهة نظر الموظفين).

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إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:

The impact of Corporate Social Responsibility on Banking Brand's Image in Gaza Strip (Employee's Perspective).

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(من وجهة نظر الموظفين).

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نتيجة الحكم على أطروحة ماجستير

بناءً على موافقة شئون البحث العلمي والدراسات العليا بالجامعة الإسلامية بغزة على تشكيل لجنة الحكم على أطروحة الباحثة/ سائدة جمال محمد محجز لنيل درجة الماجستير في كلية التجارة/ قسم إدارة الأعمال وموضوعها:

أثر المسؤولية الاجتماعية على العلامة التجارية للبنوك في قطاع غزة
(من وجهة نظر الموظفين)

The impact of Corporate Social Responsibility on Banking Brand's Image in Gaza Strip (Employee's Perspective)

وبعد المناقشة التي تمت اليوم الأربعاء 17 جمادى الآخر 1437هـ، الموافق 2016/03/26م الساعة العاشرة صباحاً، اجتمعت لجنة الحكم على الأطروحة والمكونة من:

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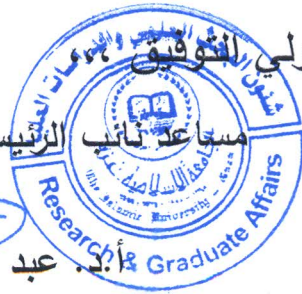
وبعد المداولة أوصت اللجنة بمنح الباحثة درجة الماجستير في كلية التجارة/قسم إدارة الأعمال.

واللجنة إذ تمنحها هذه الدرجة فإنها توصيها بتقوى الله و لزوم طاعته وأن تسخر علمها في خدمة دينها ووطنها.

والله ولي التوفيق

مساعد نائب الرئيس للبحث العلمي والدراسات العليا

أ.د. عبد الرؤوف علي المناعمة



Abstract

The main objective of this research is to measure the effect of Corporate Social Responsibility (CSR) on Banking Brand's Image in Gaza Strip. The key factors affecting the CSR were management concern towards: employees, customer, Services and economic development, legal regulations, ethical dimension and finally, management concern towards investors, owners and the community. The study targets all the banks that working in Gaza Strip which are eleven banks.

The data of the research was collected using a questionnaire which was distributed to all top and middle managers who are 184. A number of 151 questionnaires were valid for analysis.

The results show that CSR key factors have a positive effect on the bank's brand image in Gaza Strip. It is noticed that management concern towards: employees, ethical dimension and finally, management concern towards investors, owners and the community have the highest effect on brand image. As local banks indicate that CSR key factors have a good impact on brand's image greater than foreign banks. But it is the same positive relationship for both Islamic and traditional banks.

The main recommendation of this research are banking sector should pay special attention to CSR through clear vision and mission that contains economic, legal, ethical and philanthropic dimensions. Moreover, banks should focus on CSR as an effective strategy with indirect and long term financial benefits through enhance their brand image. Additionally, banks should give more interest in reporting CSR annually, and raise awareness between staff and the abroad of the company.

Abstract in Arabic

المخلص

إن الهدف الرئيسي من هذا البحث، هو قياس تأثير المسؤولية الاجتماعية للبنوك على الصورة الذهنية للعلامة التجارية في قطاع غزة. حيث أن العوامل الرئيسية التي تؤثر على المسؤولية الاجتماعية تكمن في توجيه الإدارة اهتمامها نحو: الموظفين، العملاء، المنتجات والتنمية الاقتصادية، اللوائح القانونية، البعد الأخلاقي وأخيراً، توجيه الإدارة اهتمامها تجاه المستثمرين والملاك والمجتمع. تستهدف هذه الدراسة جميع البنوك العاملة في قطاع غزة والتي هي أحد عشر بنكاً.

لقد تم جمع بيانات البحث باستخدام الاستبيان الذي تم توزيعه على جميع مديري الإدارة العليا والوسطى و الذين يبلغ عددهم 184 مديراً. واستطاع الباحث جمع عدد 151 من الاستبيانات صالحة للتحليل.

وأظهرت النتائج أن العوامل الرئيسية للمسؤولية الاجتماعية لها تأثير إيجابي على الصورة الذهنية للعلامة التجارية للبنوك في قطاع غزة. ويلاحظ أن توجيه الإدارة اهتمامها نحو: الموظفين، البعد الأخلاقي توجيه الإدارة اهتمامها تجاه المستثمرين والملاك والمجتمع لديها أعلى تأثير على الصورة الذهنية للعلامة التجارية. أيضاً تشير الدراسة إلي أن الصورة الذهنية للعلامة التجارية في البنوك المحلية تتأثر بدرجة أكبر بالعوامل الرئيسية للمسؤولية الاجتماعية من البنوك الأجنبية. ولكن لكل من البنوك الإسلامية والتقليدية نفس العلاقة الايجابية بين المسؤولية الاجتماعية و الصورة الذهنية للعلامة التجارية.

وأوصت الدراسة أنه ينبغي علي القطاع المصرفي الاهتمام بصورة كبيرة بالمسؤولية الاجتماعية من خلال رؤية ومهام واضحة حول المسؤولية الاجتماعية تحتوي على الأبعاد الاقتصادية والقانونية والأخلاقية والإنسانية ومناقشة هذه الخطط في اجتماعات الإدارة العليا، بالإضافة إلي تركيزها على المسؤولية الاجتماعية كاستراتيجية فعالة مع الفوائد المالية على المدى البعيد والفوائد غير المباشرة التي تعزز من خلالها الصورة الذهنية للعلامة التجارية التي تثيري الولاء والثقة، أي أنه يجب على البنوك إعطاء المزيد من الاهتمام للمسؤولية الاجتماعية وذلك من خلال إصدار تقارير سنوية عن أنشطتها للمستثمرين وغيرهم، وزيادة الوعي بين الموظفين وفي الخارج.

Dedication

To my parents who emphasized the importance of education and helped me throughout my life, they supported me to continue my education.

To my Sisters, brothers, all my dearest friends and relatives who encouraged, supported, and helped me.

To my lovable companion who his prayers helped and supported me to carry out this work.

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Chapter 1

The Research General Framework

1.1 Introduction

In today's competitive marketplace, where consumers have nearly unlimited choices of merchants and service providers, building a sustainable relationship with customers becomes paramount. As marketers search for new ways to build relationships with customers, recent researches have suggested that Corporate Social Responsibility (CSR) programs might be a key way for companies to attract and retain customers and enhance brand image.

Corporate social responsibility (CSR) has been a subject of study in academia for more than six decades. CSR has evolved from executives' idiosyncratic philanthropic activities to widespread acceptance as a valuable component of stakeholder management and has been incorporated into strategic performance models. Engaging in CSR behaviors is prevalent across various types of businesses in different industries and countries (Wong & Brock, 2014).

Companies' participation in society makes corporate social responsibility (CSR) perspectives integral to the organizational strategy, especially when searching for marketing competitive advantages (Scharf, Fernandes, & Kormann, 2012). CSR is basically a tool for organizations to carry out diverse activities to fund and resolve social problems and to fulfill their commitment towards society. It also allows the organizations to generate and assign the resources in effective and efficient way. CSR is a company's effort and responsibility to reduce or avoid harmful effects and to maximize its long run positive and useful impact on society (Naqvi, Ishtiaq, Kanwal, Inderyas, & Ali, 2013).

Other scholars have identified CSR as a group of factors that influence brand building. Corporations increasingly integrate CSR programs into their business strategies in efforts to generate branding benefits. Then consumers positive attitudes

toward corporate social activity could affect their perceptions and behaviors (Boltona & Mattila, 2014).

CSR refers to the concept that business has broader societal interests to consider not just the financial interests of the organization. In addition, to meeting societal obligations, proponents have argued that a more socially responsible organization will engender enhanced business performance, including greater customer based brand equity (Chomvilailuk & Butcher, 2010).

Brand preference has long been recognized as virtually identical to purchase intention that was a good predictor of purchase. Brand preference is still regularly applied as a symbolic predictor to consumers' purchase. Integrating CSR programs as a component in building brand equity has become an important strategy for many businesses. Some scholars found that sound and well-executed CSR programs could enhance customer-based brand equity by influencing users' judgments and perceptions (Pomeroy & W., 2009).

Banks have a massive impact on society. Internationally banks are transferring millions of dollars into many different types of corporate social responsibility initiatives in order to fortify their reputation and get healthy associations with stakeholders. So, they are including social and environmental added value to their business operations and actions. Banks and financial organizations from every part of the world are directing their efforts to adopt corporate social responsibility practices and take on such policies which are not only beneficial for already established sections of society but also to upgrade economically marginalized classes. The advantages of corporate social responsibility for banks are growing strongly and putting their positive impacts on earnings, faith, trust and customer retention. Due to these positive impacts, the banking sector has moved its attention towards adopting corporate social responsibility strategies (Alsenawi & Banat, 2014).

1.2 Research Problem Statement

Companies belonging to any sector had broader social concerns identified with respect to the language used in their strategies. In particular, corporate social

responsibility addresses the sustainability challenges, and the amount of attention paid to stakeholders that affect brand image directly or indirectly.

In today's competitive environment, banks survival is challenged to achieve brand equity and customer satisfaction. The usual managerial strategy of conventional banks is by using competitive interest rates and offering a diverse portfolio to maximize profit (Agha, 2006). Banks should accept a measure of accountability toward stakeholders and corporate behaviour must comply with norms in an underlying social contract usually expressed by public opinion (Scharf, Fernandes, & Kormann, 2012).

Consumer trust is an asset, which companies can use to generate positive outcomes in every transaction that influences the attractiveness of a brand or company and possibly increases the positivity. Corporate social responsibility could in turn be used to influence brand trust and positive association. CSR has become an increasingly important issue in business (Rahim, Jalaludin, & Tajuddin, 2011).

Furthermore, the concept of CSR is a new perspective that means empirical researches of CSR are limited in conflicted societies, like the Palestinian occupied society. Therefore, there is a crying need for an in-depth study into the quality, quantity of corporate social disclosure and identification of areas for future improvement so that transparency can be ensured.

Hence the problem of this research can be summarized in the following statement: **“What is the impact of Corporate Social Responsibility (CSR) on brand image in Palestinian banking sector in Gaza Strip?”**.

1.3 Research Variables

The variables of the research are the following:

1. Dependent Variable: Corporate Bank's Brand Image
2. Independent Variables (CSR Stakeholders):
 - Management concern towards employees.

- ☒ Management concern towards customers.
- ☒ Management concern towards economic development.
- ☒ Management concern towards legal regulations.
- ☒ Management concern towards ethical dimensions.
- ☒ Management concern towards investors, owners and community.

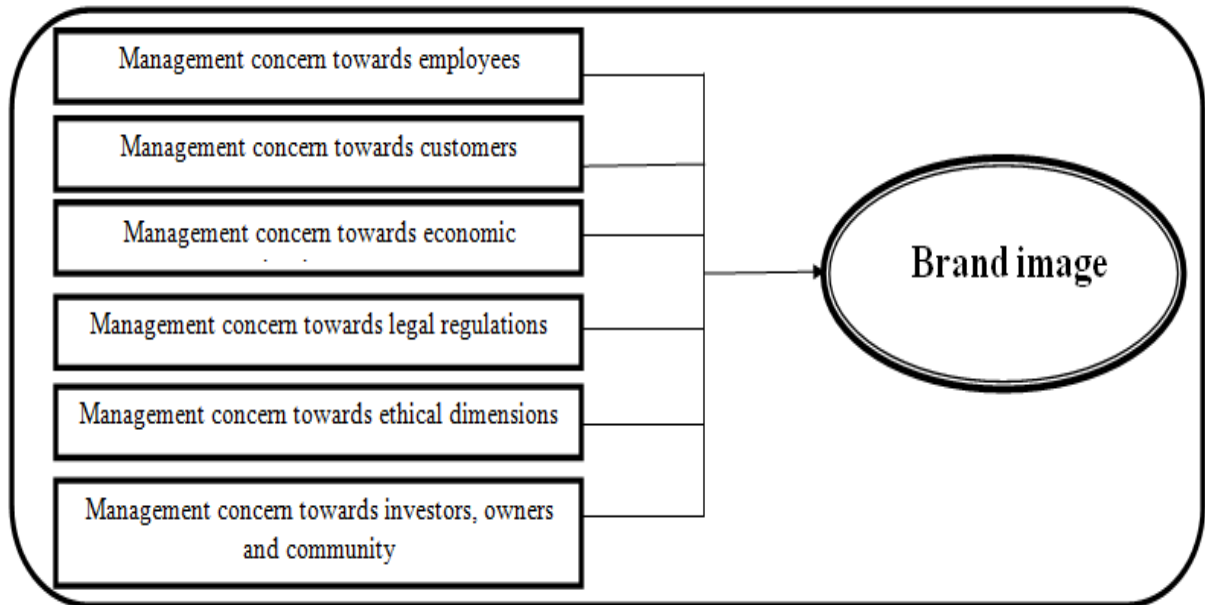


Figure 1.1: Research Variables according to Carroll's stakeholder theory, Source: Articulated by the Researcher, 2015.

1.4 Research Hypothesis

The study includes the following hypotheses:

1. There is a statistical significance relation for the Corporate Social Responsibility factors on the organization's brand image at 0.05 level.
 - i. There is a statistical significant relationship between management concern towards employees and the bank's brand image.
 - ii. There is a statistical significant relationship between management concern towards customers and the bank's brand image.
 - iii. There is a statistical significant relationship between management concern towards economic development and the bank's brand image.

- iv. There is a statistical significant relationship between management concern towards legal regulations and the bank's brand image.
- v. There is a statistical significant relationship between management concern towards ethical dimensions and the bank's brand image.
- vi. There is a statistical significant relationship between management concern towards investors, owners and community and the bank's brand image.

There are significant differences between respondents regarding personal traits or organizational traits due to their (Bank type, Age, Gender, Average Salary, Education Level, Functional management, Experience years, Knowledge of Corporate Social Responsibility).

1.5 Research Objectives

This study aims to achieve the following objectives:

- To investigate the importance of CSR at banking sector.
- To examine the effect of CSR on brand image at banking sector.
- To identifying the obstacles and problems that impact negatively on implementation of CSR.
- To provide recommendations and suggestions on how to apply CSR in banking sector.

1.6 Research Importance

The importance of the research comes from the following aspects:

- It explore the CSR concept which is currently emerging trend and there is a little knowledge and agreement about it.
- To offer some useful information about CSR to be used for scientific research. The research can contribute to build up researcher's knowledge and understanding of CSR concept.
- Providing awareness to the examined banks about CSR and its effect on bank's brand image.

- ☒ This study help Banking sector to achieve a high level of awareness about their brands by applying CSR in their work.
- ☒ This research guides scientific research to moderate CSR-related topics which is essential to be discussed.
- ☒ This research enables business to be more sustainable and effective in the society.
- ☒ This research initiates private and public sectors in understanding the current state of CSR and how to develop their performance.

1.7 Research Limitation

- ☒ Two of the banks that working in Gaza Strip refused to fill the questionnaire according to their internal policies and laws.
- ☒ The lack of financial data provided in order to determine the scale of CSR financial focus.
- ☒ The researcher can't reach the West Bank banks because of the closure of Gaza strip where the researcher lives.

Chapter 2

Literature Review

2.1 Corporate Social Responsibility

2.1.1 Introduction

Ethics and social responsibility are subjects that are becoming increasingly important in today's business environment. Their effects on the profitability and the long-term survival of a firm are enormous.

Earlier Organizations were considered only as profit maximizing entities. However, with a change in the structure of business environment, the role of organizations has altered dramatically. Today, organizations are an essential part of social life. CSR is basically a tool for organizations to carry out diverse activities to fund and resolve social problems and to fulfill their commitment towards society. It also allows the organizations to generate and assign the resources in effective and efficient way. So, CSR is one of the best tools to gain competitive advantage (Naqvi, Ishtiaq, & Kanwal, 2013).

With industrial development and social progress, issues of corporate social responsibility (CSR) have been receiving increased public attention. By way of contributing to the well-being of society, enterprises have striven to present good business images, and consumers no longer tend to seriously examine corporate feedback to society. Most enterprises believe that carrying out CSR can make themselves recognizable to the public because undertaking social responsibilities allows a company to build good images and a good reputation (Wu & Wang, 2014).

Today, consumers are more aware of the corporations' responsibility through better education and through the influence of the media. It may no longer be accepted for business organizations to neglect CSR. The role of businesses in society is no longer focused on creating wealth alone but is also focused on acting responsibly towards stakeholders (Rahim, Jalaludin, & Tajuddin, 2011).

A company can also use its distinctive brand images to promote its competitiveness; that is, endowing unique characteristics and images to its brand name and passing its message to consumers, so that their distinct feelings about the brand are positively affected. As a result, brand image management is a key point in marketing strategy. Using a crystal clear brand image for communication can drive customers to identify needed Services based on the brand name, and differentiate the branded Services from those of other competitors. However, CSR is a key element in the promotion of brand images (He & Li, 2011).

Important scientific contributions found that consumers perceive social responsibility as a unique brand promise made to them, which can lead to building brand reputation (Popescu, 2012). By engaging in CSR activities, corporations will gain better recognition as responsible corporate citizens from the perspective of international and local investors in which the performance is being measured not only on profitability but also on the efficiency of the organization in managing its human and natural capital (Rahim, Jalaludin, & Tajuddin, 2011).

Organizations can actively promote CSR aspects of operations in order to enhance positive reputation, change consumer attributes towards the brand or company. CSR can also be used as a means for organizations to attract quality employees and differentiate from competitors while building positive reputations. The development of positive reputations and consumer attributions by an organization serves two purposes, to improve economic gains and address sincere social concerns (Barnes, 2011).

2.1.2 History of Corporate Social Responsibility

To date, the concept of Corporate Social Responsibility (CSR) has grown to be an unconscious practice not entirely under the regulations of any official laws or legal bodies but more as a custom that an organization should practice and obey. However, for many organizations, it remains remarkably unfamiliar (Rahim, Jalaludin, & Tajuddin, 2011). The concept of Corporate Social Responsibility is originally considered an American concept that mainly a product of the 20th century, but it has a diverse and dense history as it was founded on the assumption that businesses have

a direct responsibility towards citizens and societies, during early 50's (Popescu, 2012).

Prior to 1950, There is not a lot of literature on CSR, but this doesn't mean that this period was lacking social initiatives and practices. In those days the term social responsibility (SR) was more often used than corporate social responsibility (CSR). The 1950s are the time in which the first important literature on CSR started to appear. According to Carroll, Howard R. Bowen's publication of his landmark book 'Social Responsibilities of the Businessman (1953)' best marks the beginnings of the modern period of literature that characterized by a lot of talk about CSR, but not a lot of action (Carroll, 2001).

The 1960s, This period is similar to the previous one. However, the 1960s marked a momentous growth in attempts to formalize or more precisely state what CSR meant. The 1970s are an important period for the development of CSR literature. Carroll labels it a period of CSR acceleration. But slowly legislative initiatives start to emerge dealing with certain aspects of CSR. The 1980s, the period in which research became more important and writings emerged on alternative or complementary concepts and themes. Also, research started taking place on the relationship between corporate social responsibility and firm profitability (Kotler & Lee, 2005).

During the 1990s a lot of attention was given to concepts complementary to CSR. It also characterized by a considerable expansion of philanthropy. It was the period in which start to see management positions solely dedicated to corporate giving on the organizational charts of major companies. During the 21st century, this period is characterized by an increased interest in CSR best practices. A lot of companies already developed an excellent reputation for CSR practices. The growing interest of businesses in CSR has been driven by a number of factors such as: reaction to the scandals which led to diminished public support for businesses, the increased pressure from non-governmental organizations and trade unions to respect human rights and adopt good practices and the belief that there is a business case for ethical management (Maignan & Farrell, 2005).

Especially since the beginning of the 21st century, the CSR movement has been a global phenomenon. CSR is still a developing field of research. The delineation of the field is not easy as it is interrelated with so many other concepts (Smissen, 2013).

2.1.3 Defenition of Corporate Social Responsibility

Many definitions of CSR can be found throughout literature. According to Carroll, CSR refers to the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society” (Carroll, 2006).

The European Commission (EU) defines CSR as a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis (European Commission , 2001).

Furthermore, CSR is the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and the society at large. This is to improve the quality of life, in ways that are both good for business and good for development (World Bank, 2003).

CSR is a corporation's commitment in minimizing or eliminating any harmful effects and maximizing its long-run beneficial impact on society. CSR is something that is increasingly demanded by consumers when the importance of sustainable approach and insight into corporate behavior are increasingly part of the agenda (Maignan & Farrell, 2005).

CSR initiatives and actions are not only about charity but about transforming these ideas into useful business strategies. CSR driven efforts does not only relate to make a contribution by donating money but it speaks of incorporating societal and moral practices into business strategies that help the consumers in building a optimistic brand image (Naqvi, Ishtiaq, & Kanwal, 2013).

CSR is the way by which a company attains a balance or integration of economic, environmental, and social imperatives, while addressing shareholder and stakeholder

expectations, with the understanding that businesses plays a key role on job and wealth creation in the society (Alsenawi & Banat, 2014).

2.1.4 Elements of Corporate Social Responsibilities

As a conceptual model, this four-element model provides extensive support to the business organizations in understanding CSR philosophy and offers a useful roadmap for beginners to engage in CSR activities (Safi & Ramay, 2013).

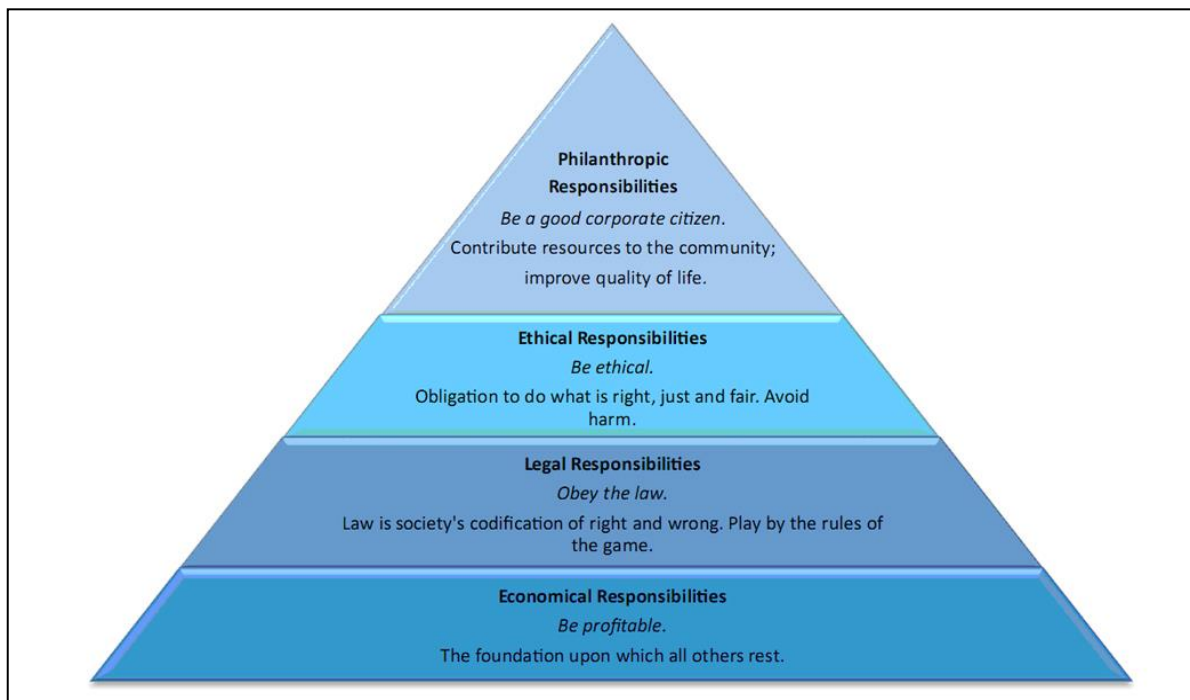


Figure 2.1: Carroll's Pyramid of CSR, Source: Carroll (1991).

Following is the illustration of Carroll's four-layer pyramid:

Economic Responsibility

Historically, the social responsibility of corporations is economic responsibility. In business institutions, economic responsibility is the basic unit in a corporation. To satisfy economic responsibility towards society, corporations should provide goods and services that society wants at reasonable prices.

In addition, corporations have an economic responsibility towards themselves, that is, making profits to be able to continue providing goods and services that society

needs and wants at reasonable prices. They also need to pay their employees, increase value for their shareholders, and take care of the interests of other stakeholders. Economic responsibility is seen as the basic obligation of corporations (Carroll, 2001).

According to this, the economy is influenced by the ways in which the corporation relates to its stakeholders, such as shareholders, employees, suppliers, competitors, community, and even the natural environment. Economic responsibility lies in maximizing not only shareholders' interests but also other stakeholders' interests as well (Rahim, Jalaludin, & Tajuddin, 2011).

Legal Responsibility

In carrying out their economic responsibility, corporations are expected work within the framework of laws and regulations as a partial fulfillment of the "social contract" between corporations and society. So, it is important for legal responsibility to be performed in a manner that is consistent with the expectations of governments and laws complying with the various federal, state and local regulations. A successful corporation should be recognized as one that fulfils its legal obligations (Keller, 2013).

Legal responsibility includes abiding by consumer and product laws, environmental laws and employment laws while also adhering to laws and regulations governing competition in the marketplace. However, legal responsibilities do not embrace the full range of behaviors expected of corporations by society. Laws are important, but they are often inadequate. First, they cannot possibly address all of the issues or areas that a corporation may face. Second, laws often lag behind more recent concepts of what is considered right behavior, and third, laws may represent the personal interests and political motivations of legislators (Safi & Ramay, 2013).

Ethical Responsibility

Although economic and legal responsibilities represent ethical standards concerning fairness and justice, ethical responsibility encompasses those activities and practices

expected or prohibited by society that expand beyond the limitations of legal responsibilities. Ethical responsibility embodies those standards and expectations that reflect a concern for what consumers, employees, shareholders, and the community regard as fair, just, or in keeping with the respect or protection of stakeholders' moral rights. Ethics is defined as the study of what is good or right for human beings, therefore, business ethics are seen as the study of what is good and right in terms of business operations within society (Maignan & Farrell, 2005).

Business performance can be determined by the corporation's consistency in promoting moral and ethical standards. If a corporation practices good corporate citizenship, the activities of the corporation are trusted. Ethical responsibility also recognizes that corporate integrity and ethical behavior should go beyond the requirements of laws and regulations. Balancing economic, legal and ethical responsibilities is important. If the corporation does something that is appropriately economic and legal, it must also be appropriately ethical (Barnes, 2011).

Philanthropic Responsibility

Philanthropic responsibility refers to corporate actions that are in response to society's expectations of good corporate citizens. Corporate philanthropy is likely to enhance the image of corporations especially those that have high public visibility. Corporate philanthropy should also increase employee loyalty and improve customer ties. This includes actively engaging in acts or programs to promote human welfare or goodwill. Examples of philanthropy include business contributions to the arts, education, or the community, and business provides leadership for a community's campaign is another illustration of philanthropy (Chomvilailuk & Butcher, 2010).

The distinguishing feature between philanthropy and ethical responsibilities is that communities desire firms to contribute their money, facilities, and employee time to humanitarian programs, but they do not regard the firms as unethical if they do not provide the desired level. Therefore, philanthropy is more voluntary on the part of businesses even though there is always the societal expectation that businesses provide it. Although philanthropy may not generate direct economic returns, it will enhance the firm's long-term competitive position through intangible gains in

reputation, legitimacy or employee loyalty. In fact, philanthropy is highly desired and prized but actually less important than the other three categories of social responsibility (Bolton & Mattila, 2014).

2.1.5 Stakeholder Theory

A compelling argument behind the motivation of firms to invest in CSR programs comes from the domain of stakeholder theory. Stakeholder theory suggests that organizational survival and success is contingent on satisfying both its economic (e.g., profit maximization) and noneconomic (e.g., corporate social performance) objectives by meeting the needs of the company's various stakeholders (Pirsch, Gupta, & Grau, 2007).

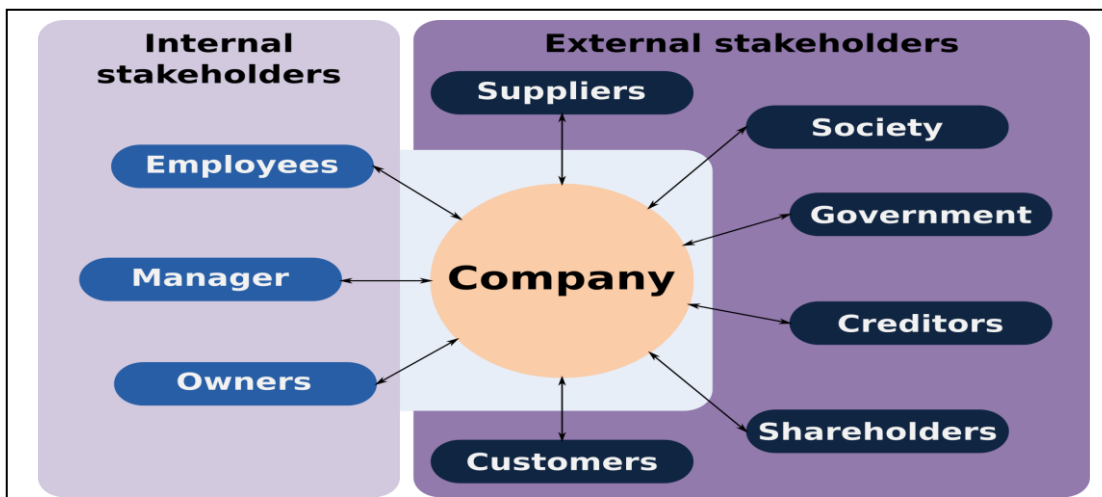


Figure 2.2: Examples of a company's stakeholders. Source: (Kotler, 2005)

Early research in the area of stakeholder management defines a stakeholder in an organization as any group or individual who can affect or is affected by the achievement of the organization's objectives (Brown & Forster, 2013).

- ☒ Primary stakeholder groups consist of shareholders and investors, employees, customers, suppliers, public entities such as governments or other public organizations that set laws and govern economic commerce, and trade associations and environmental groups.
- ☒ Secondary stakeholders are diverse and include those who are not directly engaged in the organization economic activities but are able to exert influence

or are affected by the organization for example the general public, communities, activist groups, business support groups, and the media.

The target group in this research are primary stakeholders who are:

- **Employees:** Employees are the group of people who work for the company, for remuneration. Employees are one of a company's most important assets. A committed workforce helps a business to achieve its objectives. Employees bring skills such as creativity and problem solving (Keller, 2013).
- **Owners:** The individual or group who owns the organization. They can be partners, shareholders etc (Chen, 2005).
- **Managers:** The person who manages the entire department is known as Manager. For example: Sale Manager, General Manager etc (Olawale, 2009).
- **Investors:** The individual or group who invest their money in the organization are investors (Boltona & Mattila, 2014).
- **Customers:** They are considered the king of business because they are the one who are going to consume the product. Customers are one of the most immediate external stakeholders that a company must consider. Attracting, retaining and generating loyalty from core consumer markets its critical to long-term financial success. For business-to-business companies, the customers are the businesses that buy goods for business use. Trade resellers sell directly to wholesalers or retailers, but they must also consider end customers as part of their stakeholders. If consumers don't buy manufactured goods, for instance, nobody in the distribution channel succeeds (Smissen, 2013).
- **Clients:** They are the parties, to whom the company deals and provides its services (Park, Lee, & Kim, 2013).
- **Society:** A firm has its responsibility towards society as well because the enterprise uses its valuable resources. Companies operate within communities, and their activities affect more than just customers. Businesses pay taxes, but they are also informally expected by residents to operate ethically and with environmental responsibility. Communities also like to see businesses get involved in events and local charitable giving (Loureiro, Sardinha, & Reijnders, 2012).

- **Government:** A firm is guided and controlled by government rules and regulations like it has to pay taxes and duties that are levied on the business. Communities and governments are closely tied external stakeholders. Government entities make decisions that can significantly impact a company's operations. It is important, therefore, for company managers to maintain good relationships with local officials to anticipate legal or regulatory changes or community developments that may affect them (Popescu, 2012).

Stakeholder theory suggests that firms are motivated to broaden their objectives to include other goals in addition to profit maximization. Based on this theory, many companies embrace a CSR program as a way to promote socially responsible actions and policies and to effectively respond to stakeholder demands (Maignan & Farrell, 2005).

2.1.6 Types of CSR activities

CSR activities categorized into three categories (Peloza & Shang, 2011):

- ☒ Philanthropy: some of the examples include donation of sales, donation of Services and charity events.
- ☒ business practices: some of the examples include reduced energy consumption, recycling, employee relations, animal testing and ethical conduct.
- ☒ product-related activities: some of the examples include energy efficiency, product quality and organic products.

2.1.7 Reasons of incorporating CSR

There are three reasons as to why companies adopt CSR practices (Marrewij, 2009):

- ☒ Companies feel obliged to do it: companies might feel obliged to adopt CSR practices because they are under increasing external pressure from their customers and from society as a whole.

- ☒ Companies made to do it: companies might be made to do so by government regulations.
- ☒ Companies want to do it: companies want to do it out of genuine concern for society and the environment.

According to the Interdepartmental Commission for Sustainable Development, the motivation of companies to implement CSR can be influenced by both internal and external, as well as positive or negative factors (ICSD, 2006):

- ☒ Internal driving forces have to do with the people working in the company. The motivating force to engage in CSR can come from the management, the directors, employees, and shareholders because each of them will have their own values on sustainable development, ethics and their role in society.
- ☒ External driving forces can take a variety of forms, but have to do with pressure from outside the company. Other external driving forces are laws and regulations regarding CSR.
- ☒ A positive factor can be the demand of stakeholders for more socially responsible conduct of a company.
- ☒ A negative factor can be when there is a public boycott or a scandal which can cause damages to the company's image. The company can then decide to incorporate CSR into its business to improve its image again.

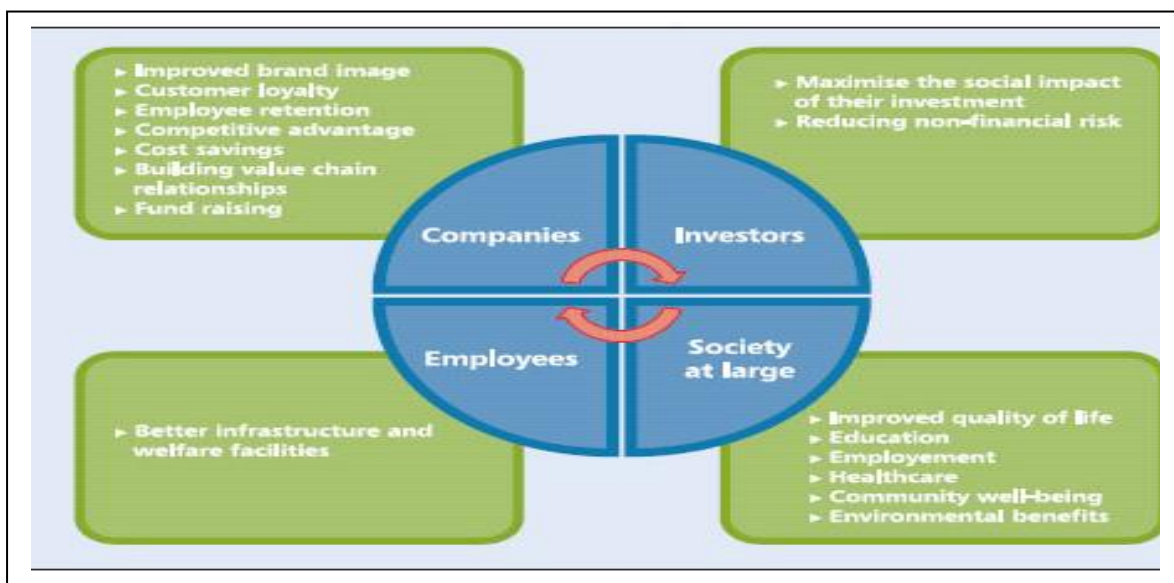


Figure 2.3: Benefits of CSR to key stakeholders, Source: (Carroll, 2006).

2.1.8 Potential benefits of implementing a CSR approach (Hohnen, 2007)

- ☒ Better anticipation and management of an ever-expanding spectrum of risk. Effectively managing governance, legal, social, environmental, economic and other risks in an increasingly complex market environment, with greater oversight and stakeholder scrutiny of corporate activities, can improve the security of supply and overall market stability.
- ☒ Improved reputation management. Organizations that perform well with regard to CSR can build their reputation, while those that perform poorly can damage brand and company value when exposed. Reputation, or brand equity, is founded on values such as trust, credibility, reliability, quality and consistency.
- ☒ Enhanced ability to recruit, develop and retain staff. This can be the direct result of pride in the company's products and practices, or of introducing improved human resources practices, such as "family-friendly" policies. It can also be the indirect result of programs and activities that improve employee morale and loyalty. Employees are not only front-line sources of ideas for improved performance, but are champions of a company for which they are proud to work.
- ☒ Improved innovation, competitiveness and market positioning. CSR is as much about seizing opportunity as avoiding risk. Drawing feedback from diverse stakeholders can be a rich source of ideas for new products, processes and markets, resulting in competitive advantages.
- ☒ Enhanced operational efficiencies and cost savings. These flow in particular from improved efficiencies identified through a systematic approach to management that includes continuous improvement.
- ☒ Improved ability to attract and build effective and efficient supply chain relationships. A firm is vulnerable to the weakest link in its supply chain. Like-minded companies can form profitable long-term business relationships by improving standards, and thereby reducing risks.
- ☒ Enhanced ability to address change. A company with its "ear to the ground" through regular stakeholder dialogue is in a better position to anticipate and

respond to regulatory, economic, social and environmental changes that may occur.

- ☒ More robust “social license” to operate in the community. Improved citizen and stakeholder understanding of the firm and its objectives and activities translates into improved stakeholder relations. This, in turn, may evolve into more robust and enduring public, private and civil society alliances. CSR can help build “social capital.”
- ☒ Access to capital. Financial institutions are increasingly incorporating social and environmental criteria into their assessment of projects. When making decisions about where to place their money, investors are looking for indicators of effective CSR management. A business plan incorporating a good CSR approach is often seen as a proxy for good management.
- ☒ Improved relations with regulators. In a number of jurisdictions, governments have expedited approval processes for firms that have undertaken social and environmental activities beyond those required by regulation.
- ☒ A catalyst for responsible consumption. Changing unsustainable patterns of consumption is widely seen as an important driver to achieving sustainable development through company's goods and services, their relationship to consumer rights and sustainability issues, and how regulatory authorities mediate the relationship between producers and consumers.

2.1.9 Implementing corporate social responsibility

There is no “one-size-fits-all” method for pursuing a corporate social responsibility (CSR) approach. Each firm has unique characteristics and circumstances that will affect how it views its operational context and its defining social responsibilities. Each will vary in its awareness of CSR issues and how much work it has already done towards implementing a CSR approach (Pirsch, Gupta, & Grau, 2007).

There is considerable value in proceeding with CSR implementation in a systematic way—in harmony with the firm’s mission, and sensitive to its business culture, environment and risk profile, and operating conditions. Many firms are already

engaged in customer, employee, community and environmental activities that can be excellent starting points for firm-wide CSR approaches (Kotler & Lee, 2005).

CSR can be phased in by focusing carefully on priorities in accordance with resource or time constraints. Alternatively, more comprehensive and systematic approaches can be pursued when resources and overall priorities permit or require. The bottom line is that CSR needs to be integrated into the firm's core decision making, strategy, management processes and activities, be it incrementally or comprehensively (Hohnen, 2007).

2.1.10 Synonyms

Lack of a satisfactory and generally accepted definition for CSR leads to great confusion. Furthermore there is a long list of concepts which are often used synonymously for CSR, which leads to an even greater amount of confusion. They include the following: “business ethics, corporate citizenship, corporate accountability, and sustainability”.

Business ethics

According to the dictionary of human resource management by Oxford University, business ethics is “the application of ethical reasoning to the situation of business organizations” (Oxford University Press, 2008).

While CSR requires ethical reasoning, business ethics and CSR are not completely the same. Business ethics can be considered part of CSR. (Carroll, 2001). Carroll, however, argues that economic viability is also something business does for society as it contributes to maintaining the business system. A next set of responsibilities are legal responsibilities that means they are required to obey the law. Following the legal responsibilities are the ethical responsibilities, which refer to business ethics. It is clear from this that business ethics are only a part of CSR. Ethical responsibilities are “the obligation to do what is right, just and fair”. CSR also requires philanthropic responsibilities, which means that the company has to be a good corporate citizen (Craps, 2012).

Corporate citizenship

Corporate citizenship is another concept which is often used synonymously for CSR. The Oxford University press defines a corporate citizen as “a business corporation considered in term of its responsibility to society as a whole” (Oxford University Press, 2006).

Corporate citizenship may be broadly or narrowly conceived. The philanthropic responsibilities, mentioned before, refer to being a good corporate citizen. On the one hand, if corporate citizenship is broadly conceived, it might be that it refers to philanthropic responsibilities and all the other responsibilities (ethical, legal and economic) which precede in the hierarchy. Hence it refers to CSR. On the other hand, if corporate citizenship is narrowly conceived, it might be that it refers only to the philanthropic responsibilities. In that case, corporate citizenship cannot be considered a synonym for CSR as you need all four kinds of responsibilities to constitute total CSR (Gurhan-Canli & Fries, 2009).

Corporate accountability

Corporate accountability is often used to talk about CSR and sometimes used as a synonym for it. However, corporate accountability is actually part of CSR. If a company wants to be socially responsible, it has to be accountable. Accountability refers to the recognition by an organization of the impact it has on the external environment. On top of that the organization has to assume responsibility for those effects to all involved parties/stakeholders. Corporate accountability also requires a willingness of the company to report to all its stakeholders in a transparent way (Craps, 2012).

Corporate Sustainability

Sustainability is often used to describe a type of development. Sustainable development is “a development which meets the needs of the present without compromising the ability of future generations to meet their own needs (Smissen, 2013).

Even though CSR and Corporate Sustainability (CS) are often used as synonyms, they are not exactly identical. CS seems to concentrate more on the impact of a company on its environment and vice-versa, while CSR seems to focus on the benevolent and beneficial activities of the company to society. CSR is more focused on stakeholder benefit or stakeholder equity considerations, while CS more focuses on social equity and more specifically how to foster socio-economic development. Corporate Sustainability means a reference to inter-generational equity between present and future shareholders and stakeholders of companies (Olawale, 2009).

The link between CSR and sustainability is that CSR should be considered part of sustainability. Sustainable development is much wider than CSR and that it does not just concern companies. Sustainable development has a generally transversal character, which means that all actors in society are involved. However, CSR don't consider part of sustainability. Rather CSR is an application of sustainable development to the activities and accompanying responsibilities of businesses (Olawale, 2009).

Summary

The concept of Corporate Social Responsibility (CSR) is about how companies combine their values and their behavior with the expectations from various stakeholders such as suppliers, employees, consumers, stakeholders and society at large. CSR means that a company works towards minimizing the negative social, environmental and economic impact they have on their surroundings. Corporate Responsibility seeks companies to operate in a manner that contributes to sustainable development.

Economic, Legal, Ethical and Philanthropic responsibilities are the major elements of Corporate Social Responsibilities, also known as the Carroll's CSR Pyramid. Motivation for satisfying stakeholder demands stems from the fact that addressing stakeholder needs can be correlated with a firm's survival, economic well-being, competitive advantages, and the development of trust and loyalty among its targeted customers. Companies that have made Corporate Social Responsibility a central part of their businesses are reaping the benefits as improved brand image.

2.2 Brand Image

2.2.1 Introduction

Nowadays, businesses use the brand to create and communicate their identity, building their image. Brands provide the basis to business positioning and differentiation. Furthermore, a strong brand image allows the creation of new products and services because of the synergetic effects that derive from that.

Branding is used to differentiate one product or service from another using a symbol, name or design. Branding can be used for customers to identify a product or service, making the introduction of new products into the market easier (Pride, Elliot, Rundle-Thiele, Waller, Paladino, & Ferrall, 2006). A brand is not just a name or symbol and has a capability in it to make value and positive impacts in the mind of the consumers (Keller, 2013).

Brand image is an important concept in consumer behavior studies since the early 1950s. The concept of brand image suggested that merchandises have societal and emotional characteristics and consumers develop emotional connections with the brands (Li, Wang, & Cai, 2011). Brand image has not to be created, but is automatically formed. The brand image includes products' appeal, ease of use, functionality, fame, and overall value. A positive brand image enhances the goodwill and brand value of an organization (Lai, Chiu, & Yang, 2010).

Brand image is the most vital part of brand equity as brand image comprises of all links in the mind of consumers interconnected to that brand. The brand image of a popular brand is a valuable business asset as consumers identify products and services more easily through the respective brands. These perceptions which are grounded on connections between characteristics and the brand name are normally stated as the brand's image (Keller, 2013).

Nowadays a brand is a carefully scored experience which is supported by huge marketing budgets, action and cultured mindset. A positive brand image can be taken as a capability of a firm to hold its market position((Wu C. C., 2011). A positive

brand image helps to increase numerous outcomes such as customer's contentment, service superiority, loyalty and repurchasing intention (Lai, Chiu, & Yang, 2010).

2.2.2 Definition of Brand Image

There are different viewpoints and different definitions of brand image. Differences reside basically at an abstract level in which the image is created in the consumer mind. It is the sum of impressions that affects how consumers perceive a brand and identify or differentiate the brand from others. Brand image can also be defined as consumer's perceptions of a brand as reflected by the brand associations held in consumers' memory (Kapferer, 2008).

Brand image is the current view of the customers about a brand. It can be defined as a unique bundle of associations within the minds of target customers. It signifies what the brand presently stands for. It is a set of beliefs held about a specific brand. In short, it is nothing but the consumers' perception about the product. It is the manner in which a specific brand is positioned in the market. Brand image conveys emotional value and not just a mental image. Brand image is nothing but an organization's character (Ahluwalia & Kaikati, 2009).

Initially, the concept of brand image is the products have social and psychological attributes and, as such, consumers develop emotional connections with the brands. Then, the image process formation initiates through the gathering of intrinsic and extrinsic attributes, benefits and consequences that are associated with the brand. So, brand image is build by the interaction between the brand and its stakeholders (Faircloth, 2008).

Brand image defines as the consumers perception about the brand. Brand image refers to a holistic perspective of the brand, and highlights the mental representations that the individual has about the product or service. As such, it will guide a future development of a possible bound between consumers and organizations, not only at an emotional level, but also at a behavioral level, that has its highest expression through consumer loyalty, and on the willingness of the consumer in paying a premium price (Ballantyne, 2006).

The impression in the consumer's mind of a brand's total personality. Brand image is developed over time through advertising campaigns with a consistent theme and is authenticated through the consumer's direct experience (Popescu, 2012).

Brand image is a unique set of associations in the minds of customers concerning what a brand stands for and the implied promises the brand makes. That means, the sum of all tangible & intangible traits. Also, it represents all internal & external characteristics that influence how brand or a company is perceived by its target constituencies (Gurhan-Canli & Fries, 2009).

2.2.3 The main elements of brand image

The main elements of positive brand image are (Popescu, 2012):

- ☒ Unique logo reflecting organization's image.
- ☒ Slogan describing organization's business in brief.
- ☒ Brand identifier supporting the key values.

The connection to a brand in the mind of the consumers will be stronger with associations. These associations can be further divided into subgroups, such as attitudes and benefits. Attitudes have a direct impact on Brand image. Benefits are the values consumers connect with the product or service and more specific what types of needs the product or service fulfill for the customer. Product or service benefits could for example be of functional, experiential or symbolic benefits (Keller, 2013).

Brand image develops and conveys the product's character in a unique manner different from its competitor's image. Brand attributes are the functional and mental connections with the brand that the customers have. They can be specific or conceptual. Brand attributes are consumers overall assessment of a brand. Benefits are the rationale for the purchase decision. There are three types of benefits (Kotler & Lee, 2005):

- ☒ Functional benefits - what do you do better (than others).
- ☒ Emotional benefits - how do you make me feel better (than others).

- ☒ Rational benefits/support - why do I believe you(more than others).

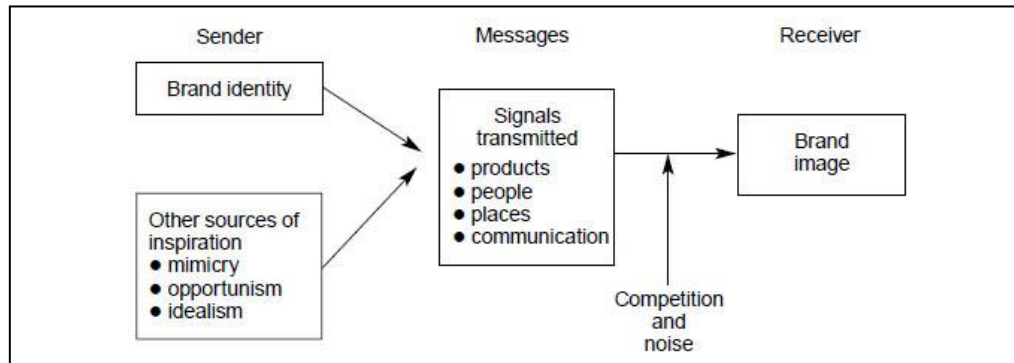


Figure 2.4: Sender-Receiver model, Source (Kapferer, 2008).

Brand image is on the receiver’s side in the Sender-Receiver model. Individuals perceive the Brand image differently since they individually interpret the message based on their life experiences and specific characteristics as human beings. Establishing a positive Brand image requires the establishment of a strong, favorable and unique association to the brand. When Brand images are strong, they can be used to enhance a person’s self-image, appeal stakeholder, and influence customers’ purchase decisions, which in order has an impact on the corporation’s financial revenue. Interaction with a brand can also affect consumers’ overall attitudes to the brand (Kapferer, 2008).

2.2.4 Brand Identity

Brand identity is the way a company recognizes and identifies itself in a materialistic way. For example; the name, logo and brand packaging are vital parts of the brand identity. The finished product on display is the link of communication a company uses to reach its consumers. The company should therefore consider of; how it wants to be perceived and what is the message delivered. The product may it be a tangible item or an intangible service it is the channel of communication that primarily links the company and the consumer. Identity makes a brand unique for everybody who encounters it, it strives to be memorized and recognized (Faircloth, 2008).

Brand identity specifies a brands uniqueness and value. It communicates an identical message from the entire product range and the company’s actions. It needs to be kept

in mind that the identity isn't solid, it is an ever developing entity. More specifically explained; an identity is what one carries inside and it is backed up by externalities. A company changes through time. Its product range, workers and external looks change. In this case, development is done on a long-term basis, not overnight. It is a challenge to keep customers on track of development and to ensure that the true identity won't change (Kapferer, 2008).

2.2.5 Difference between Brand Image and Brand Identity

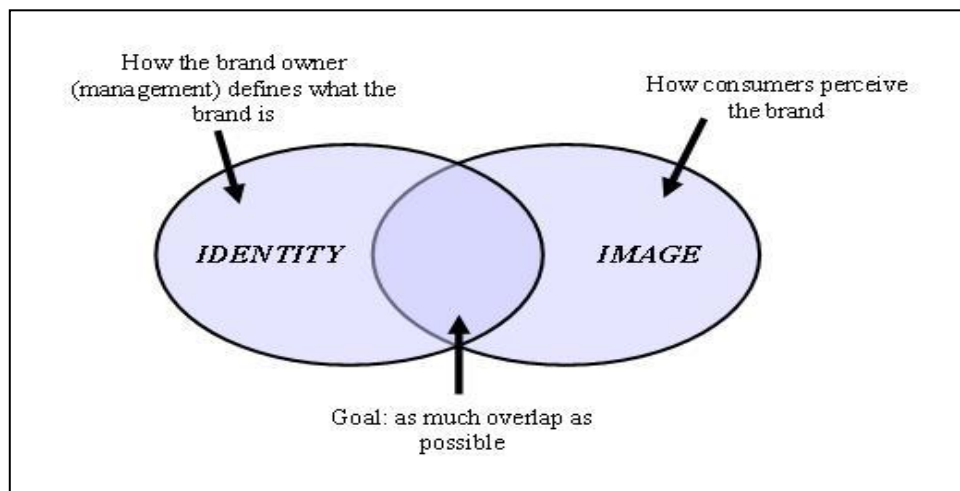


Figure 2.5: Brand Image and Brand Identity, Source (Chen, 2005).

2.2.6 CSR and Brand Image

CSR could be a beneficial for building a positive brand image and building consumers positive attitudes so it is a key source of competitive advantage. Endorsing brand image with the help of CSR initiatives assures positive comments and eventually has a positive impact on the brand because a firm is crystal clear about its external communications as well as internal practices (Wu C. C., 2011).

CSR and branding have a number of linkages, specifically through trust, corporate reputation and consumer attribution. Both consumer characteristics, such as awareness of CSR programs and company characteristics such as reputation are factors influencing branding outcomes. The branding outcome would include evaluation of the company, brand and product, in which brand trust would be considered. Fit between the CSR activities and the company and brand itself also

impacts on the way consumers perceive the CSR activities (Yoon, Gürhan-Canli, & Schwarz, 2006).

2.2.7 The benefits of using Corporate Social Responsibility on brand image (Bosque, 2006)

- ☒ It helps to build a brand's reputation and is a point of differentiation.
- ☒ It also encourages consumer trust and loyalty. If the consumers see that brands are addressing the issues that are important to them, it follows that they are likely to continue to buy their products.
- ☒ Corporate Social Responsibility initiatives can be extremely effective at forging deep meaningful connections with its consumers that transforms the loyalty of the consumer to them as a promoter of the company within their social networks. The social canvas becomes a means of amplifying the largeness of the brand's message.
- ☒ Corporate Social Responsibility is not a marketing gimmick but one way in which responsible companies can use advertising and buying to help play their part in promoting sustainable behavior.

Summary

Promoting brand image with the help of Corporate Social Responsibility initiatives encourages positive comments and ultimately has a positive effect on the brand, because the company is being transparent about its external communications and internal practices which show alignment. The benefits of using Corporate Social Responsibility in branded content are endless; foremost it helps to build a brand's reputation and is a point of differentiation. The management of socially responsible behavior is important because of its impact on the perception of the brand image.

Enriching a brand with ethical and social questions increases its value. These associations influence the consumer in their assessment of products and increased brand loyalty. Many proactive corporations monitor customer satisfaction closely and as a result individuals may express their trust and appreciation of the Corporate Social Responsibility efforts by continuing to buy its products.

Chapter3

Previous Studies

3.1 Introduction

This chapter presents previous studies carried out by different authors on CSR. Recently small number of local and Arabic studies discuss the concept of CSR and its effect on branding which leads the researcher to depend on foreign studies related directly to the CSR. The lack of these researches belongs to that CSR is a new concept to be practiced in corporations. So, the researcher tries to find a clear definition and build literature for it.

These studies are from traditional to online libraries. This research depends on fifteen foreign studies, four local studies, they are reviewed and ordered in a chronological basis from the newest to the oldest. Nine foreign studies are directly related to CSR and branding concept where the others and the local and Arabic studies are related to the CSR in general or related to other factors where there is no Arabic or local study discuss directly CSR and brand image.

3.2 Previous Studies

3.2.1 Local and Arabic Studies

1 Alsenawi and Banat (2014), CORPORATE SOCIAL RESPONSIBILITY (CSR): PALESTINE EXCHANGE

This research study focuses on the perceptions of corporate social responsibility (CSR) in the Palestinian society. CSR is a socio-economic concept. It is a profitable investment dealing with the fulfillment of different human needs within the laid out values, customs and traditions in the society. It is related to sustainable development, and shows a responsible and ethical business behavior toward the society. A representative stratified sampling survey design which consisted of 37 corporate from the West Bank and Gaza Strip was used in this study. A self administered 31-item questionnaire developed by the researchers was used.

Findings show that Palestinians have a moderate perception of CSR. They experienced different types of obstacles in its implementation, in addition to the under-reporting of CSR which is widespread. Although different Palestinian sectors are making efforts in the CSR areas, there is a lot that needs to be done in terms of Palestinians needs and reality. This is because Palestine is a very poor occupied country, almost totally dependent on foreign aids, and has difficult socio-economic conditions.

The study recommended that development of laws and legal penalties against corporate escape from social responsibility. Moreover, promote a culture of CSR in the Palestinian society. Then, PEX should control the quality of CSR disclosures in their annual reports. And, It is necessary to inform corporate of social responsibility in the community through seminars, lectures, and workshops in order to take a leading role in the CSR programs in the Palestinian society.

2 Alafi and Al sufy (2012), Corporate Social Responsibility Associated With Customer Satisfaction and Financial Performance a Case Study with Housing Banks in Jordan

This study has three objectives. First is to investigate the set of relationships among the corporate social responsibility (CSR) services and customer satisfaction (CS); second is to find the relationships between CSR services and financial performance (FP); and third is to examine the mediating effect of customer satisfaction on CSR services and financial performance. To achieve these, the study utilizes a questionnaire that responded voluntarily by 203 customers from Jordanian Housing banks.

Findings were analyzed by multiple regression equation. That suggested provision of CSR services is associated with CS. This is consistent with results of prior studies reporting a significant positive association between the CSR services and CS as was the positive relationship between CS and FP.

The results of this study found customer satisfaction mediated the relationship between the CSR services and FP. The study also offers important implications for practice such as: utility of good CSR services in the maintenance of sustainable

business practices and customer satisfaction, government institutions that encouraging them to improve the integrate CSR services into their business and banks being more socially responsible financial institutions.

3 Hemaïd (2009), Evaluation of Corporate Social Responsibility Perception at Palestinian Information and communication Technology Sector

This research aimed to study the level of Corporate Social Responsibility (CSR) perception at the Palestinian Information and Communication Technology (ICT) sector. The questionnaire was used to cover all Gaza and West Bank ICT companies. The study tested the key factors were management concern towards: employees, customer, products and economic development, legal regulations, ethical dimension and finally investors, owners and the community.

The main findings of the research showed that the Palestinian ICT managers have a high perception level and are doing pretty good in their economic, social, ethical and legal responsibility, and revealed that ICT managers show concern towards employees by 78.17% and a high concern towards customers by 86.14%, and towards economic development by 77.72%, where concern towards legal regulation had 76.81%, concern towards ethical dimension had 79.29%, and the final section, concern towards investors, owners and the community had the ratio 73.43%.

Recommendations were directed to both Ministry of Telecommunication and Information Technology (MTIT) and ICT sector companies. The main recommendations to ICT companies were to give more attention to Corporate Social Responsibility programs in the board meeting, to seek new opportunities for development, to support handicaps and marginal groups in society and to provide them assistant techniques. MTIT was recommended to update laws, regulations for ICT sector, to foster transformation from a monopoly based sector into liberalized competition sector, to promote public/private partnership, and to implement environmental standards.

4 El Agha (2006), To which extent the working banks in Gaza Strip are committed to social responsibility

This study aims to identify to which extent working banks in Gaza Strip are committed to its social responsibility through its policies in following directions: Employees prospective, customer prospective, social prospective and Environmental prospective. The study sample consists of banks managers in all branches in Gaza Strip.

Findings were through questionnaire and some interviews for collecting data. The SPSS package is used in testing research hypothesis of 85 questionnaires.

Results of study states that Banks social performance towards employees and customers was excellent in general. It was clear that majority of sample respondents believe that banks are adopting a policy to keep satisfaction among employees and customers. In contrast, the study shows that social performance towards community and environment was not a core policy of banks.

The study concludes some recommendations about necessity to conduct more field researches in social responsibility, especially in community opinion and related parties. Also, there is a necessity to implement rules regulations of Palestinian Monetary Authority which force the working banks in Palestine to adapt environmental safety procedures. Finally, it is recommended to held a conference discussing thoroughly this issue of social responsibility of companies in Gaza Strip , aiming to enhance its understandings and realize its perceptions.

3.2.2 Foreign Studies

1. He and Lai (2014), The effect of corporate social responsibility on brand loyalty: the mediating role of brand image

The purpose of this study is to explore the indirect effects of different dimensions of CSR on brand loyalty in a real business context. This study focuses on legal and ethical responsibilities as two dimensions of social responsibility. Data collected through 280 questionnaires and face to face Personal interviews in four popular shopping areas in China.

The empirical results indicate that consumers' perceived legal and ethical responsibilities of brands may improve brand loyalty through enhancing positive functional and symbolic images. Moreover, corporate legally responsible behavior helps to enhance a more functional image perceived by consumers than a symbolic image, while ethically responsible action impacts a symbolic image more than a functional image. Corporate social responsibility (CSR) is regarded as a good strategic marketing tool and it has significant influence on consumers' behaviors. These results suggest firms should focus on key dimensions of social responsibility based on the expectations of consumers in their marketing programs.

In conclusion, this article provides empirical evidence of an indirect relationship between CSR and brand loyalty through the mediating role of functional and symbolic images. Findings indicate that legal and ethical responsibilities, as two main dimensions of CSR, improve brand loyalty through forming positive functional and symbolic images. Moreover, fulfillments of legal and ethical responsibilities play different roles in improving brand loyalty.

2. Wong and Brock (2014), The impact of corporate social responsibility (CSR) performance and perceived brand quality on customer-based brand preference

This paper aimed to focus on examining whether customers' perception of service providers' CSR performance influences customer-based brand preference. Moreover, the mediating effect of perceived brand quality on the relationship between CSR performance and brand preference is also studied. 243 valid responses to questionnaire surveys were collected from a convenience sample in China hotel service providers.

Findings used regression analyses mention that customers' brand preference can be enhanced by CSR performance. Performance in each of the three CSR domains (i.e. environment, society and stakeholders) positively impacts brand preference, although to different degrees. The impact of CSR on stakeholders has the strongest influence on Chinese customers' brand preference among the three CSR domains. Perceived brand quality was found to be a mediator of the relationship between CSR performance and brand preference.

Paper concludes brands can be more attractive to Chinese consumers when brands take appropriate investments in CSR activities. A socially responsible brand is not guaranteed to yield a competitive advantage. Instead a competitive advantage will more likely result through the employment of the appropriate CSR strategies, with a focus on stakeholders' interests. Then, not all CSR activities are equally effective. Customers in emerging markets still appear to be focused more on the quality of brands and, to some extent, stakeholder CSR practice, as these provide direct benefits to customers. Additionally, This results may not be generalized to other industries without further study.

3. Polychronidou, Kipouros and Simet (2014), Corporate Social Responsibility in Greek Banking Sector – An Empirical Research

This paper showed CSR policies, the banks customers' perceptions regarding their bank's CSR policies and if they have really understood the meaning of CSR(the bank clients' opinion regarding CSR). Specifically, it is estimated whether customers believe that banks really wish to help society and the environment or they just wish to improve their sales and increase their profits. It present the 10 biggest banks in Greece that indicate the charitable programs and sponsoring. The data were collected using a structured questionnaire where the number of respondents was 113.

Findings analyzed using descriptive statistics and the program SPSS raise some important results; The young respondents show more interest in CSR even though they are quite ignorant about its meaning and strategies. Additionally, Many of respondents believe that CSR programs are remarkable, useful and necessary, since through the acts of responsibility an interest for the society and the environment is expressed. Then they state that they would not change their bank because of the CSR program.

The conclusion summarizes that banks use CSR to amplify their image, attract more clients and eventually increase their profits depending on the CSR policy of a company. Thus, the awaking of the CSR of all companies irrespective of their economic status and the continuous action for the benefit of society and the planet is necessary.

4. Khan, Baig, Awan and Ullah (2014), Do Corporate Social Responsibility Initiatives Favorable for Banks? Customer's Perceptions

The main purpose of this research is to investigate the response of Pakistani banking customers towards corporate social responsibility initiatives. This study also seeks to investigate the importance level of each initiative as per the customers' perceptions. The sample includes 300 banking customers in Pakistan. The data has been collected by survey methodology from banking customers through a structured questionnaire. Findings used regression and correlation have been employed as data analysis techniques.

The results found that banking customers are entirely in the favor of taking CSR initiatives in the banking industry. The results also show that banking customers have given the highest priority to customer centric initiatives, then the philanthropic initiatives and finally environmental initiatives.

In conclusion, Pakistani banks should ensure of stake holder's CSR needs and preferences as there is a difference between stakeholder's view and needs of CSR. And, to fulfill this need of stakeholders; banks should commence a more holistic stakeholder approach towards the improvement of CSR strategies. And when customers are happy, they will prioritize to use that banking products. As a result, this will help in improving both the financial and economic performance of banks.

5. Maheshwari and Kumar (2013), To create a positive brand image through Corporate Social Responsibility

The purpose of this paper is to understand how Corporate Social Responsibility can lead to the creation of better brand image & to understand the CSR activities carried down by Indian companies as a marketing strategy to build and sustain in a competitive advantage. Different types of conceptual information presented in the study is the result of observation, in depth reading, experiences and rational judgment of the author.

The results summarize that Corporate Social Responsibility creates a landing place in the minds of the target consumers. Due to global competition , increase in media

clutter , less differentiation in brand companies are using different tools to increase the value of intangible assets. CSR not only creates the Brand awareness among the consumers but also leads to a positive Brand Image in the minds of the potential consumers. Brands must be inspirational in a socially responsible way to its stakeholders. Nowadays companies are strategically using CSR as a Marketing tool.

Paper concludes that sustainable business growth is associated with care for the community and markets the corporations operate in. CSR does not give immediate results. The same CSR initiative will also not work for all types of organizations. For a successful CSR initiative requires careful planning and implementation mechanism. Thus, CSR becoming a fast-developing and increasingly competitive field.

6. Saeidi and Sofian (2013), How does corporate social responsibility contribute to firm financial performance? The mediating role of competitive advantage, reputation, and customer satisfaction

The study aimed to argue that the relationship between CSR and firm performance is more complex than previous researches have revealed. Therefore, many factors indirectly influence this relation, this study considers sustainable competitive advantage, reputation, and customer satisfaction as three probable mediators in the relationship between CSR and firm performance. Data are drawn from a survey of 205 manufacturing and consumer product firms in Iran.

Findings analyzed by mean and standard deviation as well as correlations indicate that only reputation and competitive advantage mediate the relationship between CSR and firm performance. Taken together, these findings suggest a role for CSR in indirectly promoting firm performance through enhancing reputation and competitive advantage while improving the level of customer satisfaction.

The study concludes that the knowledge of Iranian firms' executives about the importance of the role of CSR as a strategy that creates intangible assets such as sustainable competitive advantage, reputation, and customer satisfaction. Taken together, these findings suggest a role for CSR in promoting firm performance

indirectly through enhancing customer satisfaction, reputation and competitive advantage.

The study recommends that further studies with a focus on service industries or the same industries which manufacturing and consumer industries over time need to be done in other developing countries, because the results might not be extendable to other countries.

7. Park, Lee and Kim (2013), Corporate social responsibilities, consumer trust and corporate reputation: South Korean consumers' perspectives

This study purposed to test a model of corporate social responsibility (CSR) that specifies relationships among CSR initiatives, consumer trust and corporate reputation. Then, it develops a more refined understanding of the link between CSR and corporate reputation by considering a wider range of CSR initiatives and the role of consumer trust as a mediator of the CSR-corporate reputation link. Data were collected in South Korea by interviewing participants consisted of 145 business school students and 449 general consumers.

Findings analyzed using mediation analysis show that among CSR initiatives, the firm's activities of economic and legal responsibility had a significant direct impact on corporate reputation while neither of its ethical nor philanthropic CSR activities had a significant direct impact on corporate reputation. The two CSR categories – ethical and philanthropic – showed a significant impact on corporate reputation indirectly through consumers' integrity trust and social benevolence trust, respectively. In brief, this study indicates that ethical CSR initiatives is at the top, followed by philanthropic, economic, and legal CSR initiatives. Underlying this ordering of relative importance may be the Confucian ideology ingrained in Korean culture that sets high moral standards of behavior for leaders and businesses with power. Then, Korean consumers may have developed high expectations particularly regarding businesses' ethical and philanthropic CSR practices.

This outcome indicates that CSR activities create and nurture consumers' trust in the company, which will, in turn, bring about consumers' positive or improved perceptions of the firm.

8. Popescu (2012), Corporate Social Responsibility and brand loyalty. Consumer perceptions on building brand loyalty through CSR engagement

This study seeks to explore the nature of corporate social responsibility as a brand communication strategy and examines the role that CSR initiatives have on building brand loyalty. In an attempt to provide a deeply nuanced view of young consumers' CSR perceptions, a qualitative research method used Seven semi-structured interviews among university students in Netherlands.

This study's findings help create a clear view on how young consumers perceive and relate themselves to CSR and brands that develop these strategies by taking into account their interest in CSR campaigns social cause that fits their personalities. Interviewees perceive CSR from three angles: the perception of CSR as a win-win strategy of being responsible to the society; the perception of CSR as a marketing strategy and skepticism towards CSR implementation.

Results found there beneficial ways for building brand loyalty: match between brand and supported social cause, CSR transparency and CSR personal fit. Furthermore, brands should focus on in order to proactively respond to consumer expectations and to enhance brand reputation. In today's new era of sustainability, brands are making remarkable efforts to engage in a myriad of Corporate Social Responsibility initiatives and heavily use this strategy to generate financial returns, align to stakeholder needs and attract consumer positive responses.

9. Scharf, Fernandes and Kormann (2012), Corporate social responsibility to build strong Brazilian bank brand

This study purpose is to identify and analyze the set of corporate social responsibility actions of a Brazilian bank as support to the strengthening of an organizational brand. The specific scope is to discuss the reflections of sustainable actions adopted for the recognition of the organization's brand. This current study presents Banco do Brasil (BB), the largest Brazilian bank, and its marketing performance from a CSR perspective through the bank's agenda and in-depth interviews with those responsible for the sustainability department.

The findings indicate literature and the understanding of the organization's executives, when compared to actions adopted by Banco do Brasil, allow the conclusion that the set of corporate social responsibility actions reflects the intention of managing answers to social, economical and environmental demands, and in its conceptual use has helped in strengthening the financial institution's brand.

This paper concludes that the strengthening of the brand can be achieved by CSR initiatives and the communication of these initiatives. Developing "Organizational Desired Image" is a goal that should be initiated and undertaken by professionals who have decision-making autonomy. When an organization adopts a corporate strategy that addresses CSR actions, it is essential to have a formal space for making these decisions. Future researches can address other sectors of the economy, especially if different stages of CSR communication are observed.

10. Loureiro, Sardinha and Reijnders (2012), The effect of corporate social responsibility on consumer satisfaction and perceived value: the case of the automobile industry sector in Portugal

This study presented research on the contribution to consumer satisfaction of the perceived CSR of three car manufacturers (Renault, Ford and Toyota) in terms of labor practices, community development and environmental performance within a questionnaire covering brand preference and demographic information answered by a group of 329 Portuguese car buyers and users.

Findings analyzed using structural equation model approach using Partial Least Squares (PLS) indicate that consumers valued environmental performance much more than activities related to labor practices and community development. However, outside the realm of CSR, indicators such as perceived product and service quality and empathy with the brand were much more important for Portuguese consumers than CSR. Nevertheless, the overall importance of CSR for consumer satisfaction suggests that in car manufacturing, CSR may not only directly contribute to better corporate financial performance (CFP) by lowering costs and increasing productivity but may also indirectly contribute to better CFP by increasing consumer car purchasing satisfaction.

This research concludes perceived value to be a consequence of consumer satisfaction, showing that satisfied consumers may have a more favorable perception of product value. In other words, an increase in consumer satisfaction should increase perceived value.

In terms of further research, additional work could investigate how automobile firms report their CSR and whether this reporting effectively contributes to improving corporate reputation, commitment and trust amongst consumers. Furthermore, it would be relevant to investigate whether these findings apply to other economic sectors.

11. Mandhachitara and Poolthong (2011), A model of customer loyalty and corporate social responsibility

This paper aimed to examine the roles of corporate social responsibility and perceived service quality in determining the attitudinal and behavioral loyalty of customers in the retail banking sector in Thailand. The data collected using the responses of 275 bank customers who answered a survey questionnaire.

Findings performed using Partial Least Squares (PLS) and a variance-based structural equation modeling method demonstrate that corporate social responsibility (CSR) has a significantly strong direct and positive association with attitudinal loyalty. Perceived service quality mediated the relationship between CSR and repeat patronage intentions (behavioral loyalty).

Paper concludes that development and sustainability of customer relationships becomes increasingly important in retail banking that has direct consequences in the valuation of the services of the company. Therefore banks should ensure that they proactively maximize their CSR budgets such as community and environment support and employee relations. In order to increase customer intentions for repeat business, banks' involvement in CSR activities tend to increase favorable attitudes of their customers. In turn, this yields increased revenues and profits. The behavior and performance of customer-contact staff has a strong impact on perceived service quality and reinforcement of customer loyalty, so banks should deal with their customers and employees transparently and with respect. Then, retail banking

requires not only external marketing (by banks to customers), but also internal marketing (the work to train and motivate employees to serve customers well) and interactive marketing (the employees' skill in serving the client).

12. Barnes (2011), Corporate Social Responsibility and its effects on Brand Trust

This research investigates the relationship between CSR and brand trust, as well as the variables that best represent CSR. The data for the study was collected in a mall-intercept survey undertaken in New Zealand.

The findings through multiple regression analysis showed that components represented CSR which were legal, employee, ethics & economic. As these components represent CSR, it would indicate there are different areas that both represent CSR and effect brand trust. The legal & employee component was the most influential component for the overall data and the socially responsible company. CSR explained a 22% variance on brand trust. The variance of brand trust that is explained by CSR in regards to the socially responsible company is greater than the variance explained by the less socially responsible company. The more socially responsible the company the larger percentage effect CSR has on brand trust.

Research identified that corporate social responsibility (CSR) has had a positive impact on consumer behavior, but even so little was known about these effects. The limited amount of research on CSR and consumer behaviors to date has determined that CSR affects consumers both indirectly and directly, through company evaluations and purchase intentions, but the effects are varied. Research into trust specifically in a brand context is limited and the relationship between CSR and brand trust specifically needs to be investigated.

13. Butcher and Chomvilailuk (2010), Enhancing brand preference through corporate social responsibility initiatives in the Thai banking sector

This paper aimed to investigate the efficacy of corporate social responsibility (CSR) initiatives on brand preference through addressing a gap in our understanding of the relationship between contemporary CSR practices, and the consequent performance outcomes for the organization. More specifically, it seeks to investigate whether

particular CSR activities can increase customer based brand equity by financial institution in Thailand, where 219 consumers answer a survey.

Findings analyzed using Analysis of variance (ANOVA) indicate that CSR initiatives had a modest but significant effect on brand preference. The level of influence varied according to age, CSR predisposition and cultural values. While older customers placed more emphasis on perceived brand quality overall it was also found that the type of CSR program could significantly affect brand preference. In those groups high on the cultural value of individualism, commitment to CSR was found to be a strong contributor to brand preference.

Conclusion summarizes that while CSR initiatives make modest improvements to brand preference overall, more substantial impacts occur under situational conditions. Discovering and exploiting such situations is critical to any firm making substantial investments in CSR. The differential impact of CSR initiatives on brand preference highlights the importance of carefully targeting stakeholders to optimize CSR investments. Communication strategies need to ensure that the appropriate message is designed for particular audiences.

14. Khan (2010),The effect of corporate governance elements on corporate social responsibility (CSR) reporting: Empirical evidence from private commercial banks of Bangladesh

The purpose of this paper is to investigate the corporate social responsibility (CSR) reporting information of Bangladeshi listed commercial banks and explores the potential effects of corporate governance (CG) elements on CSR disclosures. The annual reports of all private commercial banks (PCB) for the year 2007-2008 are examined to analyze the banks' CSR reporting practice using content analysis.

The findings were analyzed by multiple regressions to measure the impact of CG elements on banks' CSR reporting initiatives. It also considers three elements of CG such as non executive directors, existence of foreign nationalities and women representation in the board.

The results of the study demonstrate that though voluntary, overall CSR reporting by Bangladeshi PCB are rather moderate, however, the varieties of CSR items are really impressive. The results also displayed no significant relationship between the women representation in the board and CSR reporting. Conversely, non executive directors and existence of foreign nationalities have been found the significant impact on the CSR reporting. The results can be used to analyze the benefits of including the non executive directors and foreign nationals on different types of CSR initiatives and standard setters to set the suitable CSR policy guidelines with a view to reinforce such initiatives.

15. Anselmsson and Johansson (2007), Corporate social responsibility and the positioning of grocery brands: an exploratory study of retailer and manufacturer brands at point of purchase

This study aimed to enhance the understanding of what significance consumers place on different aspects of corporate social responsibility (CSR) when evaluating and purchasing grocery brands and products. The empirical focus in this paper is placed on Swedish grocery store consumers that is average concerning what could be judged as CSR indicators with regard to share of organic agriculture and consumption. Thus, while Swedish consumers rank fairly high with regard to factors that can be generally related to CSR. It builds on 20 in-store face-to-face interviews through important consumers and 200 questionnaires answered by shoppers in different cities.

Findings analyzed using mean and standard deviation conduct results point to three general attitude-based dimensions for CSR positioning (product, human and Environmental responsibility) and that retail brands can indeed build a CSR image. Further, this image is shown to have an impact on consumers' intention to buy. The CSR dimension of greatest impact on overall CSR image is product responsibility, whereas human responsibility influences the customer purchase intentions the most. Environmental responsibility, perhaps the most commonly used CSR dimension, is in this study recognized to exert least impact on both overall CSR image and on purchase intentions.

Study's conclusion substantiates that retailer brands can indeed be distinctly positioned according to the concept of CSR other than price. The finding that CSR is less clearly connected to the expected dimension of environmental responsibility entails new added knowledge to this research field.

3.3 Conclusion and Research gap

As recently most organizations considered Corporate Social Responsibility one of the most important contemporary concepts, it's important to ensure effective plans and strategies that developed and maintained continuously to support these values and assets. The previous work done in the field of business's responsibility, legislations, ethics and customer care, has permitted us to check the business social dimensions in many regions all over the world, and in various sectors, which indeed helped us to understand the concept and to portrait the whole image of CSR practices.

Previous studies tried to discuss the CSR concept and its effects on several dimensions in general. But, the researcher noticed the lack of CSR researches especially that discussed relationship between CSR and brand image. The followings are the general comments on previous studies:

- ☒ In academic field, CSR is a new emerging concept and there is no clear definition and strong literature review for it.
- ☒ Organizations have given little attention to CSR issues.
- ☒ Most of the previous studies revealed important facts and results of CSR perception. According to the previous studies, it was found that there was a vast gap between CSR claims of managers and the CSR perception of public.
- ☒ There is no unified law or regulation used to address poor CSR usage.
- ☒ There is no assessment methodology that accurately measure the degree of using CSR in corporations.
- ☒ The needs for a new CSR agenda that a new CSR agenda must be guided by a vision of development, and rooted in political economy analysis and characterized by attention to a full range of corporate activities, restrictions

on corporate control over CSR activities and increased stakeholder participation.

- ☒ Furthermore, the impact of CSR strategy on the real perception and practice of management has many differences between managers from various nationalities.
- ☒ Middle East countries in general and Palestine territories in special, still require more development in aiding social issues and concern in business contributions to the community sustainable development, in time, the advanced economy countries have moved far in aiding their societies and are shifting fast from providing only some CSR initiatives to strategically plan CSR programs.

This research has many common characteristics with the research viewed in this chapter. The previous studies agreed that there is a positive relationship between CSR, brand loyalty and customer satisfaction. The researcher benefited from the previous studies through developing the theoretical part of the research, formulating the research problem statement and variables.

The main deference between this research and the previous studies is that it one of the few studies which talk about CSR and brand image as the researcher concluded. This research has faced some limitations where there was little Arabic literature on the subject of CSR and brand image. As, it highlights the effect of CSR on brand image specifically in the banking sector in Gaza Strip. This sector is very vulnerable to the changes in the Palestinian economy and is affected directly by CSR usage.

Chapter 4

Population Profile

4.1 Introduction

The research population is banking sector in Gaza Strip that play a vital role in Palestinian economy. As banking sector considers one of the most sectors that concerned about Corporate Social Responsibility. All the banks that work in Gaza Strip is targeted which only eleven banks and forty two branches. But Egyptian Arab Land Bank and Al Quds Bank refused to apply this research and distribute the questionnaire because of their internal rules and regulations.

With the establishment of the Palestinian National Authority (PNA) in 1994, the Palestinian Monetary Authority (PMA) emerged, accompanied by the opportunity to open the Palestinian banking sector once again after a blockade that extended since 1967. Since then, the number of banks has been regularly increasing, reaching 17 banks with 258 branches and offices at the end of the fourth quarter of 2014 as shown it table No.(1), among them 7 local banks and 10 foreign banks. Palestinian Banking System at the end of 2014 (Palestine Monetary Authority, 2015):

Table 1: Branches and Offices of banks worked in Palestine

Area	Banks	Branches and Offices
West Bank	17	216
Gaza Strip	11	42

Local Commercial Banks

- Bank of Palestine
- Palestine Investment Bank
- Palestine Commercial Bank
- Al Quds Bank
- The National Bank

Local Islamic Banks

- Arab Islamic Bank
- Palestine Islamic Bank

Foreign Commercial Banks

- Cairo Amman Bank
- Arab Bank
- Jordan Kuwait Bank
- Jordan Ahli Bank
- Bank of Jordan
- HSBC Bank Middle East Limited
- Egyptian Arab Land Bank
- Union Bank
- The Housing Bank for Trade & Finance
- Jordan Commercial Bank

Data on banks operating in Palestine indicate a rise of 5.6 percent in total assets in 2014, to reach USD 11,815.6 million, as direct credit facilities grew by 9.3 percent to USD 4,895.1 million. This expansion in credit highlights the active role the banking system plays in intermediating funds between surplus and deficit units within the economy in a manner that contributes to economic growth. Customer deposits, on the other hand, reached USD 9,662.7 million, growing by 5.0 percent compared to 2013. Equity rights also rose by 7.7 percent to USD 1,464.0 million. Meanwhile, the PMA has maintained its institutional building efforts and continued to foster its own capital to withstand surrounding risks. PMA equity rights grew by 7.0 percent in 2014 to reach USD 100.7 million, as a result of a 10.6 percent rise in paid-up capital, mainly due to transferred profits from PMA operations (Palestine Monetary Authority, 2015).

4.1.1 Bank of Palestine (BOP)

BOP is the first and largest bank with a well-diversified branch network of 54 branches in Palestine, and a paid up capital of USD 160 million and assets of over USD 2.5 billion. Established in 1960, BOP has successfully expanded its presence and operations throughout the country and now has around 1,280 employees serving

698,297 customers. BOP has around 23% market share of deposits and loans in Palestine. Bank of Palestine's stock (PEX: BOP) has been listed on the Palestine Exchange (PEX) since 2005. It is among the market's blue chip stocks, and represents 14% of total PEX market capitalization.

Bank of Palestine has been committed throughout the years to economic development on a community level. Therefore the bank has adopted a holistic sustainability strategy and has been the leader in Corporate Social Responsibility (CSR) in Palestine dedicating 5% of its net profit, about \$2,292,806, to areas of Youth, Innovation & Education, Health & Environment, Sports, Arts & Culture, Women Empowerment, Economic & Diaspora Affairs, and Social & Humanitarian Efforts. Also, Bank of Palestine encourages its employees to engage in voluntary work through development projects in partner organizations and humanitarian initiatives. In the past few years, the bank's development, achievements, and contribution to the Palestinian society and economy have been recognized by several prestigious institutions including Euro money and Global Finance as the "Best Bank in Palestine" (Bank of Palestine, 2015).

4.1.2 Arab Islamic Bank

Arab Islamic Bank is a public joint stock company that was established as the first Islamic banking company operating in Palestine, dated 01/08/1995. The Bank has starting its activity in early 1996 mainly in Al beirh city and its branches that reached twelve branches until now in Palestine .

The Bank's vision is that bank works to entrench the principle of dealing with the Islamic banking system as the first choice to take an active role in promoting the Islamic economic system locally and internationally.

The share of Islamic banks in the Palestinian banking market is approximately 8.5% of net assets and approximately 9.5% of total direct financing and client deposits. It is noteworthy that the global share of Islamic banking has exceeded 25%, which means that there is a real opportunity for the Islamic banking industry in Palestine to maximize its market share.

The Arab Islamic Bank has played an effective role in supporting, enhancing and developing various community aspects, through which it offered services to different segments of Palestinian society. It supports local institutions, associations, schools, hospitals, and cultural, educational, and service centers, in addition to sponsoring economic, cultural and community activities. Total Bank donations and contributions to the community exceeded \$381,000, despite the lack of a specific policy on social responsibility. These were distributed among areas of development, culture, education, health, childhood, aid, persons with special needs, and the environment (Arab Islamic Bank , 2015).

4.1.3 Arab bank

Arab Bank was registered on May 1930 and commenced its operations in Jerusalem on July 14 of the same year, with seven investors and a startup capital of 15,000 Palestinian Pounds. Since its founding, the Bank's legacy has been to act as an active and leading partner in the socio-economic development of the region.

In 2006, Arab Bank was granted the green-light to establish Europe Arab Bank (EAB), a London-based, fully-owned subsidiary. Today, the Arab Bank Group has the largest Arab banking branch network world-wide, with over 600 branches spanning 5 continents, twenty seven branches in Palestine. In 2013, the bank has won the best Bank in cash management in the Middle East and the best program of social responsibility in Jordan.

Arab Bank's program of social responsibility is a multi-faceted program that based on the development of different aspects of the community through the activities of initiatives such as green environment services, a health and anti-poverty protection, education and support of orphans value of \$256,524 (Arab bank, 2015).

4.1.4 Palestine Islamic Bank

Palestine Islamic Bank was established as a public limited at 1995. The Bank has obtained a license from the Palestinian Monetary Authority (PMA) on 1997. Palestine Islamic Bank signed an agreement at 2005 with Cairo Amman Bank to purchase the net assets of Cairo Amman Bank branch for Islamic transactions in the

amount of three million dollars. Palestine Islamic Bank operates through its main branch in Gaza City and its nineteen branches which deployed in various provinces.

For the nine months ended 30 September 2014, Palestine Islamic Bank interest income increased 19% to \$17.8M. Net interest income after loan loss provision increased 19% to \$15.8M. Net income increased 4% to \$5.2M. Net interest income after loan loss provision reflects increase in interest earning assets and decrease in interest bearing liabilities. Net income was partially offset by Staff Expenses increase of 26% to \$7.5M.

The bank voluntarily carried out Corporate Social Responsibility that about \$1,2 million in order to maximize its added value to the community as a whole. Social responsibility is the responsibility of every person in the bank. The bank acts as a proxy secretary through attention to the following aspects: Hassan loan for the purposes of productivity in various fields that help the beneficiary to start an independent life or improve the level of income or livelihood, helping college students who are unable to pay the installments university, helping the poor patients in the coverage of surgical procedures and the like costs and helping orphans, widows, the poor (Palestine Islamic Bank , 2015).

4.1.5 Palestine Commercial Bank

Palestine Commercial Bank was established in 1992 by a number of Palestinian businessmen, who realized the urgent need for establishing a banking institution that supports and boosts the birth of a viable Palestinian economy.

The Bank started to provide its banking services through its main headquarters based in Ramallah in August 1994, with a capital of U.S. \$ 11,255 million. A year after the opening of the Bank's main headquarters, it began to prepare an expansion plan by opening new branches in Gaza in December 1995 until reaches the operating branches into seven.

In July 2005, the Bank's capital was increased to U.S. \$ 20 million, and then was raised in May 2008 to U.S. \$ 35 million, of which U.S. \$ 30,026,058 million were

paid. The bank is currently restructuring its work, branches and staff with the objective of starting a new era that would make all the difference.

The bank provide Corporate Social Responsibility through donations in social, health, educational, cultural and economic as a part of bank's policy to develop society and effectively contribute to raise live standards as well as participating in sustainable development of Palestinian economy plans. Donations amounted to 2.91% of net profit at December 2014 with value of \$34,886 (Palestine Commercial Bank, 2015).

4.1.6 Cairo Amman Bank

The bank's pioneering services have added a new dimension to countless high profile projects in Palestine which helps reinforce the local economy, and helps meeting its clients' prompt financial needs. Boasting a unique and integrated network of twenty one branches in Palestine, Cairo Amman Bank offers a wide variety of innovative banking services to an ever-growing client base.

Cairo Amman Bank cares about Corporate Social Responsibility towards the Palestinian community. So, the bank sponsored nationalism and national occasions, provided specialized Qualified training courses, in addition to observe the activities of the application program in a number of schools that aims to prepare a new generation can lead the labor market. The Bank also sponsored differently areas that serve the educational sector, the health and the Governing in cooperation with various institutions and schools. The total contributions made by the bank during the year is \$680,000 (Cairo Amman Bank , 2015).

4.1.7 Bank of Jordan

Bank of Jordan is a pioneering bank that was established in Jordan in 1960. Today, Bank of Jordan is among the five major pioneering local banks with a capital of JD155.1 million, assets amounting to JD2,190.2 million and shareholders' equity amounting to JD335.7 million as of 31/12/2014.

Bank of Jordan has adapted continuous development and improvement schemes in all of its activities and areas of expertise. Since its establishment, Bank of Jordan has kept abreast with the rapid developments in the commercial banking industry, both locally and regionally. Bank of Jordan believes that social responsibility is realized through incorporating social aspects and the environment in the way business is run and in its interactions with its partners and society at large. In this context, it continued to support and sponsor various events including educational, cultural, sports, and social activities, with value of \$46,904.

The bank sponsored the education of a number of Orphan students for and the undergraduate education of 10 students majoring in various fields to become productive, independent individuals in building the future they aspire through a project called Al-Aman Fund that was first launched by Her Majesty Queen Rania Al-Abdullah as a campaign in 2003, and was later established, in 2006, as a non-profit charity organization registered under the Ministry of Social Development (Bank of Jordan, 2015).

4.1.8 The Housing Bank for Trade & Finance

The Housing Bank for Trade and Finance was founded in 1973 as a Jordanian public limited shareholding. The bank has started his career as a bank specializing in the field of housing finance with a capital of half a million dinars, , it has been increasing its capital more than once during the past years, most recently in 2006 where he became a 252 million Jordanian dinars (equivalent to 355 million dollars). The first branch opening in the city of Ramallah at September 1995.

The branches of Palestine allocated to capital (42,540) thousand Jordanian Dinars, and the branch network numbering 13 branches. This has total equity was (407.25) million as at the end of 2014.

Social responsibility is not something new to the Housing Bank, which marked the bank of being socially active institution, came from its vision rather than through its banking services and products only, but the permanent commitment to community

service in various fields, whether educational, health, environmental, sports In addition to the fight against poverty and unemployment, with value of \$15,598.

It is characterized by social practices to leave a clear impact on local communities and social groups targeted by the participation in support of the movement scientific, cultural, sports and health in the community such as conferences, seminars, festivals and sports tournaments care, in addition to sponsoring educational initiatives for outstanding students, and provide support and assistance for the disabled, orphans, and the launch of environmental education and awareness against the disease campaigns (The Housing Bank for Trade & Finance, 2015).

4.1.9 Palestine Investment Bank

Palestine Investment Bank P.L.C. was established in Gaza City in Palestine on August 10, 1994 as a public shareholding company with a share capital of U.S. Dollar 20 million, in accordance with the Company's Law of 1929.

PIB started operations during March 1995, and is currently operating through its Head Office in Al-Bireh and its nine branches and five offices located in all areas. The capital of PIB has grown incrementally over the past two decades and has reached U.S. Dollar 53 million in outstanding capital and U.S. Dollar 100 million in authorized capital as of Jan 1, 2012.

According to its policy of social responsibility and donations which promote positive image of its name and brand among all segments of society, the Bank has continued its activities during the year 2014 to turn toward social responsibility anxious to interact with the various activities of the Palestinian society through sponsoring and care of many of the social charitable and cultural and sports activities. Financial support is being provided for many of the students, associations, charities, volunteer and support national programs that aim at the best interest of our Nation's young people. The Higher Committee, formed for this paper, has agreed to allocate the amount of USD\$ 76,747 for various activities, which is equivalent to 2.7% of the bank's Net profit for 2014 (Palestine Investment Bank, 2015).

4.2 Summary of CSR in Banking sector

Association of Banks in Palestine announced that the total value of the social responsibility of banks operating in Palestine for the year 2014 amounted to 5,391,632 million dollars which reaching nearly 4% of the banking sector's profit for the same year. It is noted in the report that the size of the banks not linked to the level of social responsibility (Association of Banks in Palestine, 2015).

The banks Corporate Social Responsibility activities include cooperation with the private and public sectors, support charities and talent development, innovation and enable the Palestinian society, the sectors of education, health, sports, development, culture and the arts, and finally childhood humanitarian (International Chamber of Commerce, 2014).

Bank of Palestine occupied the first place as the largest shareholder in the field of social responsibility with value of its contribution of \$1,867,003 which accounted for 60% of all bank contributions. Then Arab Islamic Bank in second place to \$526,227. Thirdly, the Arab Bank which contributed with value of \$ 256,524. Fourthly, Al Quds Bank which contributed with value of \$196,471. Fifthly, Palestine Islamic Bank which contributed with value of \$89,090. sixthly, Palestine Commercial Bank contributed with \$59,764. Seventhly, Cairo Amman Bank which paid \$680,000. Eighthly, Bank of Jordan paid \$46,904. Ninthly, The Housing Bank for trade and finance contributed with \$ B40,421. Tenthly, Jordan Ahli Bank paid \$21,400 dollars. Then, HSBC Middle East bank limited to \$ 20,000. After that, Palestine Investment Bank paid \$15,598. And National Bank contributed about \$14,000. Finally, The Egyptian Arab Land Bank paid \$7,000 (Al Haya Al Jadeeda, 2012).

Chapter 5

Research Design and Methodology

5.1 Introduction

This chapter describes the methodology that was used in this research. The adopted methodology to accomplish this study uses the following techniques: the information about the research design, research population, questionnaire design, statistical data analysis, content validity and pilot study.

5.2 Research Methodology

Research depends on the analysis of data using descriptive analysis, which depends on the poll and use the main program (SPSS).

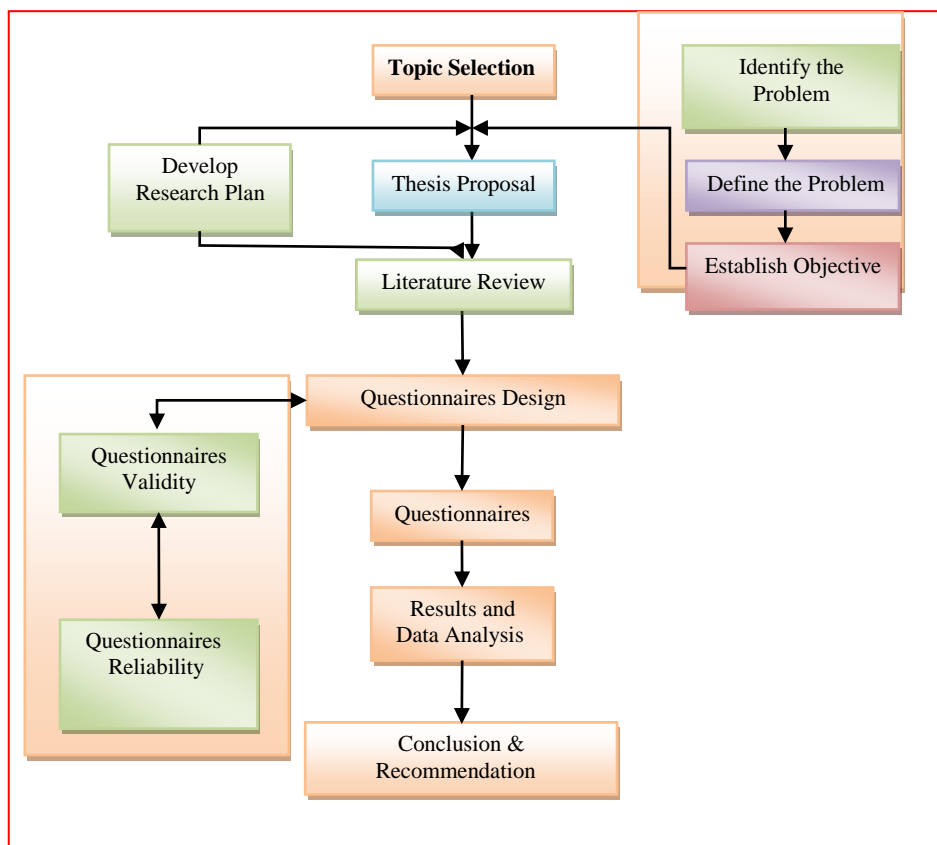


Figure 5.1: illustrates the methodology flow chart, Source: The Researcher 2016

5.3 Research Procedure

- ☒ The first phase of the research thesis proposal included identifying and defining the problems and establishment objective of the study and development research plan.
- ☒ The second phase of the research included a summary of the comprehensive literature review. Literatures on claim management was reviewed.
- ☒ The third phase of the research included a field survey which was conducted with "The impact of corporate social responsibility on banking brand image in Gaza Strip (employee's perspective)"
- ☒ The fourth phase of the research focused on the modification of the questionnaire design.
- ☒ The fifth phase of the research focused on distributing questionnaire. This questionnaire was used to collect the required data in order to achieve the research objective. One hundred and eighty five questionnaires were distributed to the research sample and One hundred and fifty one questionnaires are received.
- ☒ The sixth phase of the research was data analysis and discussion. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis.
- ☒ The final phase includes the conclusions and recommendations.

5.4 Data Collection Methodology

The researcher used two sources of data that was collected carefully in order to achieve the research objectives:

- ☒ Secondary resources: It is obtained from books, journals, statistics, thesis from universities, electronic libraries and web pages.
- ☒ Preliminary resource: A questionnaires is distributed on study population in order to get their opinions about "The impact of corporate social responsibility on banking brand image in Gaza Strip".

5.5 Population of the research

The population will include all top and middle management managers in Palestinian banking sector in Gaza Strip. Questionnaires were distributed to all the research population which consisted of 184 managers who worked in Gaza Strip as it shown in tables No. (2).

Table 2: Population of the Research, Source: Articulated by the Researcher (Data from HR departments – December, 2015)

The Bank	Branches and Offices number	Top and middle managers number	Percentage of Questionnaire (%)
Bank of Palestine	13	65	35
Arab Islamic Bank	2	8	4
Arab Bank	1	5	3
Palestine Islamic Bank	8	46	25
Palestine Commercial Bank	1	5	3
Cairo Amman Bank	5	25	14
Bank of Jordan	2	14	8
The Housing Bank for Trade & Finance	2	10	5
Palestine Investment Bank	1	6	3
Total	35	184	100

5.6 Sample of the research

The sample of this research includes 184 managers and only 151 questionnaires were retrieved successfully for only nine banks from the eleven banks that work in Gaza Strip, as shown in table No. (3).

Two of the banks that works in Gaza Strip rejected to distribute the questionnaire. The first bank was Egyptian Arab Land Bank because as the branch's manager said there is no Corporate Social Responsibility in Gaza Strip but its main activities in West Bank. So, they don't have any knowledge or training about it that can help in filling this questionnaire. The second bank was Al Quds Bank that rejected the questionnaire as the bank's laws and regulations prevent the bank to receive any questionnaire up to 29 of February 2016.

The researcher based on dividing the population into groups that share similar characteristics or attributes. The targeted respondents are all top and middle management managers in Palestinian banking sector in Gaza Strip.

Table 3: Sample of the Research, Source: Articulated by the Researcher (2016)

The Bank	Number of distributed questionnaire	Number of collected questionnaire	Response Rate (%)
Bank of Palestine	65	50	77
Arab Islamic Bank	8	8	100
Arab Bank	5	5	100
Palestine Islamic Bank	46	38	83
Palestine Commercial Bank	5	5	100
Cairo Amman Bank	25	15	60
Bank of Jordan	14	14	100
The Housing Bank for Trade & F	10	10	100
Palestine Investment Bank	6	6	100
Total	184	151	82

5.7 Questionnaire Design

The questionnaire was provided with a covering letter explaining the purpose of the study, the way of responding, the aim of the research and the security of the information in order to encourage a high response. The questionnaire included multiple choice question: which used widely in the questionnaire, The variety in these questions aims first to meet the research objectives, and to collect all the necessary data that can support the discussion, results and recommendations in the research.

The sections in the questionnaire will verify the objectives in this research related to the impact of corporate social responsibility on banking brand image in Gaza Strip as the following:

1. Section one: Personal information include 9 questions.
2. Section two : consist from Seven fields as follows:
 - The first field: Concern towards Employees include 10 questions.
 - The Second field: Concern towards Customers include 8 questions.

- ☒ Third field: Concern towards Services and Economic Development include 11 questions.
- ☒ Fourth field: Concern towards Legal Regulations include 10 questions.
- ☒ Fifth field: Concern towards Ethical Dimension include 9 questions.
- ☒ Sixth field: Concern towards investors, owners and the community include 8 questions.
- ☒ Seventh field: Brand Image include 9 questions.

5.8 Data Measurement

The respondent can answer the questionnaire item follows Likert scale by assigning it with a number from 1 to 5 indicating his/her acceptance degree of this item, where (5) represents the highest acceptance degree about an item and (1) represents the lowest acceptance degree about it:

Table 4: Likert scale

Level	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
Scale	1	2	3	4	5
Weight mean	20%-36%	36%-52%	52%-68%	68%-84%	84%-100%

5.9 Statistical Analysis Tools

To achieve the research goal, researcher used the statistical package for the Social Science (SPSS) for Manipulating and analyzing the data. Statistical methods are as follows:

- ☒ Frequencies and Percentile.
- ☒ Alpha- Cronbach Test for measuring reliability of the items.
- ☒ Person correlation coefficients for measuring validity of the items.
- ☒ Spearman –Brown Coefficient.
- ☒ One sample t test.
- ☒ Independent sample T test.
- ☒ One way ANOVA test for the difference between means three samples or more.

- ☒ Cheffe test for multiple comparisons.
- ☒ Least-squares.
- ☒ Kolmogorov-Smirnov test of normality.

5.10 Validity of the Questionnaire

Validity definition is an instrument as a determination of the extent to which the instrument actually reflects the abstract construct being examined. "Validity refers to the degree to which an instrument measures what it is supposed to be measuring". High validity is the absence of systematic errors in the measuring instrument. When an instrument is valid; it truly reflects the concept it is supposed to measure. Achieving good validity required the care in the research design and sample selection .

5.10.1 Content Validity of the Questionnaire

Content validity test was conducted by consulting the supervisor and eight expertise from Islamic University, Al-Azhar University and Al-Quds Open University to evaluate and identify whether the questions agreed with the scope of the items and the extent to which these items reflect the concept of the research problem. Also, they evaluate that the instrument used is valid statistically and that the questionnaire was designed well enough to provide relations and tests between variables. The expertise agreed that the questionnaire was valid and suitable enough to measure the purpose that the questionnaire designed for with some amendments.

5.10.2 Statistical Validity of the Questionnaire

To insure the validity of the questionnaire, two statistical tests should be applied. The first test is Criterion-related validity test (Pearson test) which measure the correlation coefficient between each item in the field and the whole field. The second test is structure validity test (Pearson test) that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one filed and all the fields of the questionnaire that have the same level of similar scale.

5.10.3 Criterion Related Validity

Internal consistency

Internal consistency of the questionnaire is measured by a scouting sample through measuring the correlation coefficients between each question in one field and the whole field. Table's in Appendix (4) shows the correlation coefficient and p-value for each field items.

As show in the table the p- Values are less than 0.05,so the correlation coefficients of this field are significant at $\alpha = 0.05$, so it can be said that the paragraphs of this field are consistent and valid to be measure what it was set for.

5.10.4 Structure Validity of the Questionnaire

Structure validity is the second statistical test that used to test the validity of the questionnaire structure by testing the validity of each field and the validity of the whole questionnaire. It measures the correlation coefficient between one field and all the fields of the questionnaire that have the same level of liker scale.

Table 5: Structure Validity of the Questionnaire

No.	Field	No. of items	Pearson correlation coefficient	p-value
1	Concern towards Employees	10	0.792	0.000
2	Concern towards Customers	8	0.863	0.000
3	Concern towards Services and Economic Development	11	0.920	0.000
4	Concern towards Legal Regulations	10	0.608	0.000
5	Concern towards Ethical Dimension	9	0.716	0.000
6	Concern towards investors, owners and the community	8	0.828	0.000
	Corporate Social Responsibility elements	56	0.788	0.000
	Brand Image	9	0.701	0.000

As shown in table No. (5), the significance values are less than 0.01, so the correlation coefficients of all the fields are significant at $\alpha = 0.01$, so it can be said that the fields are valid to be measured what it was set for to achieve the main aim of the study.

5.11 Reliability of the Research

Reliability of the Research is an instrument that measure the degree of consistency of the attribute it is supposed to be measuring . The test is repeated to the same sample of people on two occasions and then compares the scores obtained by computing a reliability coefficient. For the most purposes reliability coefficient above 0.70 are considered satisfactory. Period of two weeks to a month is recommended between two tests Due to complicated conditions that the consumer is facing at the time being, it was too difficult to ask them to responds to our questionnaire twice within short period. The statistician's explained that, overcoming the distribution of the questionnaire twice to measure the reliability can be achieved by using Cronbach Alpha coefficient and Half Split Method through the SPSS software.

Half Split Method

This method depends on finding Pearson correlation coefficient between the means of odd rank questions and even rank questions of each field of the questionnaire. Then, correcting the Pearson correlation coefficients can be done by using Spearman Brown correlation coefficient of correction. The corrected correlation coefficient (consistency coefficient) is computed according to the following equation :

Consistency coefficient = $2r/(r+1)$, where r is the Pearson correlation coefficient. The normal range of corrected correlation coefficient $2r/(r+1)$ is between 0.0 and + 1.0.

Table 6: Split-Half Coefficient method

No.	Section	No. of items	person-correlation	Spearman-Brown Coefficient
1	Concern towards Employees	10	0.711	0.831
2	Concern towards Customers	8	0.735	0.847
3	Concern towards Services and Economic Development	11	0.711	0.831
4	Concern towards Legal regulations	10	0.816	0.899
5	Concern towards Ethical Dimension	9	0.705	0.827
6	Concern towards investors, owners and the community	8	0.752	0.858
7	Brand Image	9	0.754	0.860
	All fields	65	0.774	0.873

As shown in Table No.(6), and the general reliability for all items equal 0.873, and the significant (α) is less than 0.05 so all the corrected correlation coefficients are significance at $\alpha = 0.05$. It can be said that according to the Half Split method, the dispute causes group are reliable.

Cronbach's Coefficient Alpha

This method is used to measure the reliability of the questionnaire between each field and the mean of the whole fields of the questionnaire. The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, and the higher values reflects a higher degree of internal consistency.

Table 7: Cronbach's Alpha for Reliability

No.	Fields	No. of items	Cronbach's Alpha
1	Concern towards Employees	10	0.847
2	Concern towards Customers	8	0.860
3	Concern towards Services and Economic Development	11	0.858
4	Concern towards Legal Regulations	10	0.872
5	Concern towards Ethical Dimension	9	0.892
6	Concern towards investors, owners and the community	8	0.872
7	Brand Image	9	0.873
	All fields	65	0.883

As shown in Table No. (7) the Cronbach's coefficient alpha was calculated. The general reliability for all items equal 0.883. This range is considered high; the result ensures the reliability of the questionnaire.

Thereby, it can be said that the researcher proved that the questionnaire was valid, reliable, and ready for distribution for the population sample.

Chapter 6

Data Analysis and Hypothesis Testing

6.1 Population Analysis

The aim of this chapter is to analyze the empirical data which was collected through the questionnaire in order to provide a real picture about CSR and its effect on Brand Image in banking sector in Gaza Strip. This chapter includes 4 main sections. The first is about descriptive analysis (the organizational and personal characteristics) which will be presented and discussed. The first is test of normality. The third is about Data analysis (Means and Test values for each field). The fourth section is hypotheses testing. The findings that respond to these questions and objectives will be discussed and compared to previous findings in other studies.

6.2 Descriptive Analysis of the sample characteristics

In this section, the personal characteristics of the research sample will be discussed.

6.2.1 Gender:

Table 8: Gender

Gender	Frequency	Percentages
Male	118	78.1
Female	33	21.9
Total	151	100.0

Table No.(8) shows that 78.1% from the sample are "Male". Referring to the Palestinian central bureau of statistics PCBS 2013, the females' contributions in the workforce are limited to 17.3%. These indicators obtain how much employers prefer employing males rather than females.

6.2.2 Age

Table 9: Age

Age	Frequency	Percentages
25 to less than 30 year	9	6.0
30 to less than 35 year	28	18.5

35 to less than 40 year	60	39.7
40 year and more	54	35.8
Total	151	100.0

Table No.(9) shows 39.7% from "35 to less than 40 years", and 35.8% "40 years and more". This indicates to how much banks are interested in employing young employees because it is growing continuously and need employees who are active and have the energy to perform effectively to improve themselves. While companies prefer to acquire older employees for top level positions that require more experience in order to enhance the skills of the younger employees and manage their work effectively.

6.2.3 Average Salary

Table 10: Average Salary

Average Salary	Frequency	Percentages
Less than \$1000	24	15.9
From \$1001 to \$1500	53	35.1
From \$1501 to \$2000	40	26.5
From \$ 2001 to \$2500	19	12.6
From \$2500 to \$3000	15	9.9
Total	151	100.0

Table No.(10) shows that 35.1% from the sample's salary are "From \$1001 to \$1500" , and 26.5% from the sample's salary are "From \$1501 to \$2000". The researcher notices that these data was not accurate as the manager's average salary in banks more than \$1500 according to the Palestinian Monetary Authority, it can be because of security of this topic and their fright of taxes.

6.2.4 Educational Degree

Table 11: Educational Degree

Educational Degree	Frequency	Percentages
Diploma and less	4	2.6

Bachelor	131	86.8
Master	16	10.6
Total	151	100.0

Table No.(11) shows that 4% from the sample's educational degree are "Diploma and less", and 86.8% are "Bachelor" , and 10.6% are "Master", none of the respondent holds PhD. This indicates that almost all managers tried to get a university degree, this help them and facilitate their duties.

6.2.5 Functional Level

Table 12: Functional Level

Top Management			Middle Management		
Functional Level	Frequency	Percentages	Functional Level	Frequency	Percentages
General Manager	2	1.4	Director	79	52.3
Deputy of general Manager	3	2.0	Deputy Director	2	1.3
Branch Manager	4	2.6	Director of Department	14	9.3
Assistant Branch Manager	19	12.6	Monitor	7	4.6
Other	21	13.9	Other	0	0.0
Total	49	32.5	Total	102	67.5

Table No.(12) shows that 32.5% from the sample's are top management: 12.6% are "Assistant Branch Manager", and 13.9% are "Other". Also, it shows that 67.5% from the sample's middle management: 52.3% are "Director", and 9.3% are "Director of Department". This indicates that the results reflects the opinion of middle management more than the top management in the questionnaire.

6.2.6 Years of Experience

Table 13: Years of Experience

Years of Experience	Frequency	Percentages
less than five years	10	6.6
5 to less than 10 years	29	19.2
10 to less than 15 years	54	35.8
15 years and more	58	38.4
Total	151	100.0

Table No.(13) shows that 6.6% from the sample's experience are "less than five years", and 19.2% from "5 to less than 10 years", and 35.8% from "10 to less than 15 years", and 38.4% from "15 years and more". This indicates that most of the bank's managers have extensive experience 10 years and more that reflects the importance of their work to be accurate and precise.

6.2.7 Knowledge of Corporate Social Responsibility

Table 14: Knowledge of Corporate Social Responsibility

Knowledge of Corporate Social Responsibility	Frequency	Percentages
Very High	48	31.8
High	80	53.0
Medium	23	15.2
Total	151	100.0

Table No.(14) shows that 31.8% from the sample's knowledge of corporate social responsibility are "Very High", 53.0% are "High", and 15.2% are "Medium". This indicates the importance of Corporate Social Responsibility in banking sector, so most over their employees well-known about this concept.

6.2.8 The bank you worked in

Table 15: The bank you worked in

The bank you worked in	Frequency	Percentages
The Housing Bank for Trade & Finance	10	6.6

Palestine Islamic Bank	38	25.2
Bank of Jordan	14	9.3
Palestine Investment Bank	6	4.0
Arab Islamic Bank	8	5.3
Cairo Amman Bank	15	9.9
Bank of Palestine	50	33.1
Arab Bank	5	3.3
Palestine Commercial Bank	5	3.3
Total	151	100.0

Table No.(15) shows that 6.6% from the sample's worked in "The Housing bank for Trade & Finance ", and 25.2% worked in "Palestine Islamic bank", and 9.3 % worked in "Bank of Jordan", and 4.0 % worked in "Palestine Investment bank", and 5.3% worked in "Arab Islamic bank", and 9.9% worked in "Cairo Amman bank", and 33.1% worked in "Bank of Palestine", and 3.3% worked in "Arabic bank", and 3.3% worked in "Palestine Commercial bank". This means that response rate good as the percentage for each bank is suitable its size and number of employees. The researcher notices that managers who worked in banks in Gaza are different according to the bank size and number of branches.

6.3 Tests of Normality

One sample Kolmogorov-Smirnov test will be used to identify if the data follow normal distribution or not, this test is considered necessary in case testing hypotheses as most parametric Test stipulate data to be normality distributed and this test used when the size of the sample are greater than or equal 50.

Table 16: Test Of Normality (One sample K-S)

No.	Fields	No. of items	Statistic test	P-value
1	Concern towards Employees	10	1.235	0.094
2	Concern towards Customers	8	1.108	0.172
3	Concern towards Services and Economic Development	11	1.106	0.173

4	Concern towards Legal Regulations	10	1.333	0.057
5	Concern towards Ethical Dimension	9	0.666	0.767
6	Concern towards investors, owners and the community	8	1.061	0.211
7	Brand Image	9	1.047	0.228
	All fields	65	0.954	0.323

Results test as shown in table (16), clarifies that the calculated p-value is greater than the significant level which is equal 0.05 (p-value. > 0.05), this in turn denotes that data follows normal distribution, and so parametric Tests must be used.

6.4 Data Analysis

In the following tables We use a one sample t test to test if the opinion of the respondent in the content of the sentences are positive (weight mean greater than "60.0%" and the p-value less than 0.05) otherwise the opinion of the respondent in the content of the sentences are not positive.

Independent Variable: CSR elements: There are six elements as follow

6.4.1 Concern towards Employees

Table 17: Concerning towards Employees

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Management encourage knowledge and cultural diversity of their staff.	4.07	0.727	81.32	18.015	0.000
2	Strong relations are established with profession unions.	4.04	0.747	80.79	17.098	0.000
3	Continuously, specialized training opportunities are provided for all employees categories.	4.29	0.717	85.83	22.123	0.000
4	knowledge management of the staff is enriched by participation of expertise knowledge.	4.07	0.830	81.32	15.785	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
5	Detailed salary system is available to the company's staff.	4.39	0.643	87.81	26.593	0.000
6	Staff performance is evaluated according to specific program.	4.38	0.597	87.55	28.347	0.000
7	Tasks distribution is held according to staff disciplines.	3.79	0.838	75.76	11.563	0.000
8	Employment opportunities are almost equal for females and males.	3.50	0.930	70.07	6.650	0.000
9	Clear policies are followed in employing new staff.	3.91	0.783	78.28	14.349	0.000
10	Employees are encouraged to volunteer, serving business community and the environment.	3.95	0.751	79.07	15.597	0.000
	All items	4.04	0.477	80.78	26.795	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about management concerning towards Employees and the results shown in Table No. (17):

The highest item according to the weight mean is No. (5) (Detailed salary system is available to the company's staff), the weight mean equal "87.81%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph.

The lowest item according to the weight mean is No. (8) (Employment opportunities are almost equal for females and males), the weight mean equal "70.07%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph.

For general the results for all items of the field management concerning towards Employees show that the average mean equal 4.04 and the weight mean equal 80.78% which is greater than "60%" and the value of t test equal 26.795 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which

is less than 0.05, that means the banking sector management concerning towards Employees are good at significance level $\alpha = 0.05$.

The results is agreed with the study of (Agha, 2006), which revealed that bank's social performance towards employees was high in general. In addition, banks care about their staff and provide special bonus plans and rewarding system to encourage the employees. Also, (Mandhachitara & Poolthong, 2011) indicted that banks should ensure that they proactively maximize their CSR budgets such as community and environment support and employee relations to achieve their long term goals.

Researcher indicates that managers encourage employees to volunteer and serve community and environment but still need more improvement, where some employers even don't concern volunteer activities as it is consistent with. When selecting employees, there is a rooted problem in most Arabic countries not only Palestine, where employment opportunities distribution between males and females is not fair because of many social and cultural causes. Moreover, operational employee;s work hours were too long compared to the average salary that is not fair.

6.4.2 Concern towards Customers

Table 18: Concern towards Customers

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	The bank improves its services.	4.36	0.627	87.28	26.737	0.000
2	Services are developed in order to satisfy customers.	4.37	0.561	87.42	30.020	0.000
3	Integrated plans are provided to individual customers and companies.	4.02	0.725	80.40	17.275	0.000
4	Negotiation with customers are concerned to convince the quality of the services.	4.26	0.670	85.30	23.187	0.000
5	Reasons of clients dispute are studied and solutions are developed.	4.11	0.685	82.12	19.851	0.000
6	Bank's services are based on accurate diagnosis of the customer technical	4.04	0.672	80.79	19.009	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	requirements.					
7	Qualified staff are available at the customer's service.	4.29	0.717	85.83	22.123	0.000
8	Recently developed services are defined to customers.	4.25	0.783	84.90	19.542	0.000
	All items	4.21	0.440	84.25	33.878	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about management concern towards Customers and the results shown in Table No. (18):

The highest item according to the weight mean is No. (2) (Services are developed in order to satisfy customers), where the weight mean equal "87.42%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph.

The lowest item according to the weight mean is No. (3) (Integrated plans are provided to individual customers and companies), where the weight mean equal "80.40%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph.

For general the results for all items of the field management concern towards Customers show that the average mean equal 4.21 and the weight mean equal 84.25% which is greater than " 60%" and the value of t test equal 33.878 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means management concerning towards customers are good at significance level $\alpha = 0.05$.

The result is regarded that banks improve their services to satisfy customer to be loyal and trusted with their brand which agreed with (Mandhachitara & Poolthong, 2011) who indicted in order to increase customer intentions for repeat business, banks' involvement in CSR activities tend to increase favorable attitudes of their

customers as the behavior and performance of customer-contact staff has a strong impact on perceived service quality and reinforcement of customer loyalty.

The researcher supports that banks should have a clear vision and plan about what to do now and in the future to enhance their relationship with their customers and employees transparently and with respect. Then, banks require not only external marketing by banks to customers, but also internal marketing as the work to train and motivate employees to serve customers well and interactive marketing the employees' skill in serving the client. As many of clients complain that the banks services not as good as they expect especially montly when they receive their salary and during the war when they can't pay installment of their loans that cause big problems with banks.

6.4.3 Concern towards Services and Economic Development

Table 19: Concern towards Services and Economic Development

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	The bank's services are offered to compete in quality and prices with other banks services.	4.33	0.586	86.62	27.931	0.000
2	plans are adopted to help strengthen the Palestinian economy.	4.14	0.654	82.78	21.415	0.000
3	Advisory group are composed to examine the appropriateness of services to market.	3.88	0.799	77.62	13.540	0.000
4	Services are developed according to the international markets requirement to help redress the balance in the Palestinian trade.	3.91	0.687	78.15	16.239	0.000
5	website instructions are provided to facilitate services usage.	4.37	0.718	87.42	23.476	0.000
6	Efficiency of services and development are continuously increased.	4.28	0.655	85.56	23.985	0.000
7	Services performance is assessed after deployment at the client.	4.07	0.767	81.46	17.193	0.000
8	It is ensured that services are environmental-	4.02	0.820	80.40	15.277	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	friendly and do not result in any confusion.					
9	Relations with other banks are kept strong to strengthen the local digital economy.	4.15	0.657	82.91	21.421	0.000
10	Performance of other sectors in the Palestinian economy is tried to be enhanced.	4.08	0.735	81.59	18.046	0.000
11	Research and development had more interest to launch services competitiveness to foreign Services .	3.66	0.749	73.11	10.760	0.000
	All items	4.08	0.457	81.60	29.022	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about Concern towards Services and Economic Development and the results shown in Table No. (19):

The highest item according to the weight mean is No. (5) (website instructions are provided to facilitate services usage), where the weight mean equal "87.42%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph.

The lowest item according to the weight mean is No. (11) (Research and development had more interest to launch services competitiveness to foreign Services), where the weight mean equal "73.11%" and p-value equal "0.000" which is less than 0.05. The researcher conclude that the respondent agree this paragraph. For general the results for all items of the field management concern towards Services and Economic Development show that the average mean equal 4.08 and the weight mean equal 81.60% which is greater than "60%" and the value of t test equal 29.022 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means Concern towards Services and Economic Development are good at significance level $\alpha = 0.05$.

The result is indicated managers have a good perception of their role in rebuilding, strengthen, and developing the national economy by increasing the service

efficiency, and facilitating Services usage by providing electronic support on the internet, this agree with (Loureiro, Sardinha, & Reijnders, 2012), this indicates company's responsibility of how Services are correctly used and keep customers in connection with information and support.

Respondents agree that banks keep good relations in between and close cooperation to strengthen the local digital economy, and that national Services are offered to compete in quality and prices with foreign Services . As (Ghanim, 2006) approves that banks is in itself a productive sector and is an assistant to other sectors in the Palestinian economy.

Moreover, the result is clarified that managers should have more attention and strategies that study continuously their position in the local and foreign market which should be developed to reach the competitive advantage. This is agreed with what (Boltona & Mattila, 2014) that since individual and corporate financial interests changed, hotels in North America create new opportunities for risk management and the effective mediation of resources.

The researcher concludes adopting CSR strategies through developing new Services , redefining the existing ones and creating new channels by interaction with stakeholders who have a crucial role in determining these new services that revives internal and external market which means developing the economic directly or indirectly. Many of the banks plans about development are theoretical only, so they should be actions in reality that care about all stakeholders not only the bank's benefits.

6.4.4 Concern towards Legal Regulations

Table 20: Concern towards Legal Regulations

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Governmental laws controlling bank's work in Corporate Social Responsibility.	3.61	0.848	72.19	8.826	0.000
2	Bank holds legal responsibility of its services.	4.28	0.593	85.70	26.621	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
3	Clear policies are set to solve dispute between staff.	4.21	0.618	84.24	24.112	0.000
4	Bank maintains the integrity of the legal and financial transactions provided to customers.	4.38	0.711	87.68	23.938	0.000
5	Bank is committed to issue an annual report about Corporate Social Responsibility projects that have been implemented.	4.24	0.718	84.77	21.183	0.000
6	Bank has clear laws and regulations about the Corporate Social Responsibility.	4.07	0.694	81.46	19.002	0.000
7	Bank keeps track of financial transactions conducted with clients in order to avoid problems.	4.46	0.619	89.14	28.924	0.000
8	Bank is interested in its plans, decisions and services to the rights of the client and the bank according to regulations and laws.	4.33	0.608	86.62	26.905	0.000
9	Regulations and legal materials are applied as provided from the Palestinian labor law.	4.28	0.613	85.56	25.633	0.000
10	Policies are followed for customer and staff Information safety.	4.28	0.558	85.70	28.278	0.000
	All items	4.22	0.319	84.30	46.795	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about management concern towards Legal Regulations and the results shown in Table No. (20):

The highest item according to the weight mean is No. (7) (Bank keeps track of financial transactions conducted with clients in order to avoid problems), where the weight mean equal "89.14%" and p-value equal "0.000" which is less than 0.05, that means. The researcher concludes that the respondents agree this paragraph.

The lowest item according to the weight is No. (1) (Governmental laws controlling bank's work in Corporate Social Responsibility), where the weight mean equal "72.19%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that the respondents agree this paragraph.

For general the results for all items of the field management concern towards Legal Regulations show that the average mean equal 4.22 and the weight mean equal 84.30% which is greater than "60%" and the value of t test equal 46.795 which is greater than the critical value which is equal 1.98 and the p- value equal 0.000 which is less than 0.05, that means Concerning towards Legal Regulations are good at significance level $\alpha = 0.05$.

The result is showed that managers understand their legal responsibility quite good by following the license decisions, holding legal responsibility of their services, maintaining financial records to be referenced in dispute resolution, and setting internal clear policies to solve dispute between staff (Mandhachitara & Poolthong, 2011).

Researcher clarifies that there is absence of legal foundation in banking sector as well as the absence of governmental follow up to the sector. Therefore, banking sector needs legal aid and follow up that means government should increase awareness of the labor law by developing a simplified legal guide to be distributed, which include issues on occupational health and safety, legal recourse, medical and injury and illness coverage. Moreover, it is elevated the need for laws to hold banks responsibilities because of banks significant effects to other sectors (Trade, Education and training, Health and transportation, Real Estate, Financial institutions, and Insurance).

6.4.5 Concern towards Ethical Dimension

Table 21: Concern towards Ethical Dimension

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Bank is seeking to leave a positive impact on its activity in the surrounding environment.	4.18	0.567	83.58	25.561	0.000
2	Help guidance is attached to ease the use of the services.	4.26	0.574	85.30	27.084	0.000
3	Bank is interested in reaching economic outlook to the community and the market	4.23	0.685	84.50	21.984	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
4	Job creation programs are provided to reduce unemployment among graduates.	3.72	0.918	74.44	9.666	0.000
5	Graduates are offered training opportunities at the bank's training programs.	3.87	0.971	77.35	10.982	0.000
6	Bank cares about energy consumption in its work.	4.00	0.739	80.00	16.620	0.000
7	Bank's activities and programs are revealed accurately and honestly to community and the authorities concerned.	4.23	0.668	84.64	22.667	0.000
8	bank's obligations are paid to the government on time.	4.23	0.647	84.64	23.377	0.000
9	Activities and events designed to educate and train disabled are sponsored.	3.89	0.842	77.88	13.050	0.000
	All items	4.07	0.470	81.37	27.925	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about management concern towards Ethical Dimension and the results shown in Table No. (21):

The highest item according to the weight mean is No. (2) (Help guidance is attached to ease the use of the services), where the weight mean equal "85.30%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that respondents agree this paragraph.

The lowest item according to the weight mean is No. (4) (Job creation programs are provided to reduce unemployment among graduates), where the weight mean equal "74.44%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that respondents agree this paragraph.

For general the results for all items of the field show that the average mean equal 4.07 and the weight mean equal 81.37% which is greater than "60%" and the value of t test equal 27.925 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means Concern towards Ethical Dimension are good at significance level $\alpha = 0.05$.

The result is clarified that managers had good ethics responsibility by seeking to leave a positive impact on its activity in the surrounding environment, supporting team work, truthfully revealing information about bank activity to community, reaching the community's economic expectations, and paying bank's obligations to the government on time which agreed with (Alsenawi & Banat, 2014). Planning and preparation for graduates and disabled training, job creation, social programs among managers should have more attention through sponsoring activities and events and supporting the function of rehabilitation organizations in which consistent with (Barnes, 2011).

Researcher indicates that CSR programs and activities are a running process that need more planning. It means banks can enhance its image through a continuous developing code of ethics that discusses all ethical issues in details which benefits both stakeholders and the bank.

6.4.6 Concern towards investors, owners and the community

Table 22: Concern towards investors, owners and the community

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Bank believed that interest in community affairs increase profits.	4.21	0.845	84.24	17.615	0.000
2	Bank's strategic plan supports social activities.	4.11	0.602	82.12	22.587	0.000
3	The Bank's annual budget includes social activities.	4.06	0.676	81.19	19.273	0.000
4	Development plans of important sectors in the society such as education and health have high priority.	4.05	0.733	80.93	17.532	0.000
5	Social projects are implemented in partnership with civil society institutions.	4.01	0.702	80.26	17.730	0.000
6	Social programs evaluation is considered a quality indicator.	3.93	0.618	78.68	18.559	0.000
7	Experts are conveyed to evaluate social programs for more improvement.	3.89	0.750	77.88	14.654	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
8	Banks propose effective solutions to the catastrophes surrounding environment and community.	4.06	0.750	81.19	17.352	0.000
	All items	4.04	0.499	80.81	25.642	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about Concern towards investors, owners and the community and the results shown in Table No. (22):

The highest item according to the weight mean is No. (1) (Bank believed that interest in community affairs increase profits), where the weight mean equal "84.24%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that respondents agree this paragraph.

The lowest item according to the weight mean is No. (7) (Experts are conveyed to evaluate social programs for more improvement), where the weight mean equal "77.88%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that respondents agree this paragraph.

For general the results for all items of the field management concern towards investors, owners and the community show that the average mean equal 4.04 and the weight mean equal 80.81% which is greater than "60%" and the value of t test equal 25.642 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means Concern towards investors, owners and the community are good at significance level $\alpha = 0.05$.

The result is illustrated good management concern towards multi-stakeholders (owners, investors, and community in large) by the inclusion of social activities in the strategic plans and annual budget, implementing social projects in partnership with civil society institutions, giving priority to scientific research at universities and developing other important sectors in the society such as education and health, all this agreed with (He & Lai, 2014), who showed that responsible companies do listen and respond to stakeholder needs, and this strengthen the corporate reputation.

That also agrees with (Olawale, 2009) which insisted that more concern in stakeholder's knowledge of companies CSR activities will in turn make more cents, and will increase their positive attitudes toward the company as well as sales, which in turn grow longer-term customer loyalty. Moreover, it is indicated that managers have low interest in reporting CSR activities which is consistent with (Alsenawi & Banat, 2014) who studied the main reasons for not reporting CSR programs and show that reasons are the lack of knowledge/awareness, poor performance and fear of bad publicity.

Researcher argues that responsible managers saw that interest in investors, owners and the community increase profits, where managers strongly believed that stakeholder involvement in CSR would increase long term profitability and sustainability of the company.

6.5 All fields concern to independent variables: CSR elements

Table 23: All fields concern to independent variables: CSR components

No.	Field	Mean	standard deviation	Weight mean	t-value	P-value
1	Concern towards Employees	4.04	0.477	80.78	26.795	0.000
2	Concern towards Customers	4.21	0.440	84.25	33.878	0.000
3	Concern towards Services and Economic Development	4.08	0.457	81.60	29.022	0.000
4	Concern towards Legal Regulations	4.22	0.319	84.30	46.795	0.000
5	Concern towards Ethical Dimension	4.07	0.470	81.37	27.925	0.000
6	Concern towards investors, owners and the community	4.04	0.499	80.81	25.642	0.000
	All fields	4.11	0.347	82.17	39.239	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about all sections about "CSR elements" and the results shown in Table No. (6.16) which show that the average mean for all sections concern to the independent

variable equal 4.11 and the weight mean equal 82.17% which is greater than "60%" and the value of t test equal 39.239 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means Corporate Social Responsibility elements like management concern towards Employees, Customers, Services and Economic Development, Legal Regulations, Ethical Dimension, and investors, owners and the community are good at significance level $\alpha = 0.05$.

Finally, the majority of respondents indicated that CSR components are applied in the banks, especially management concern towards Legal Regulations and towards customers which means that there is applying for CSR activities in those two fields particularly. So this leads to good relationship with bank's customers and regulators which made positive effect on bank's brand image. The proportional scores as follows:

- ☒ Management concern towards Legal Regulations: which has proportional mean equal 84.30 (First).
- ☒ Management concern towards Customers: which has proportional mean equal 84.25 (Second).
- ☒ Management concern towards Services and Economic Development: which has proportional mean equal 81.60 (Third).
- ☒ Management concern towards Ethical Dimension: which has proportional mean equal 81.37 (Fourth).
- ☒ Management concern towards investors, owners and the community: which has proportional mean equal 80.81 (Fifth).
- ☒ Management concern towards Employees: which has proportional mean equal 80.78 (Sixth).

6.6 Dependent Variable: Brand Image

Table 24: Brand Image

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
1	Bank cares about the quality of its services compared to market's competitors and the	4.26	0.583	85.17	26.536	0.000

No.	Items	Mean	standard deviation	Weight mean	t-value	P-value
	requirements of the labor market.					
2	Bank takes into account the basic values that fit in with the values of its customers to promote its brand.	4.37	0.596	87.42	28.278	0.000
3	Bank relies certain plans and policies to measure customer's satisfaction and loyalty.	4.28	0.723	85.56	21.736	0.000
4	Bank uses a specialized team to deal with customer complaints and resolve them on a daily basis.	4.47	0.681	89.40	26.519	0.000
5	Bank provides its services using modern technology to communicate with a larger number of customers. .	4.38	0.720	87.68	23.628	0.000
6	Bank's customers submit their views regularly about their appreciation.	4.28	0.715	85.70	22.070	0.000
7	Bank cares about moral values in its services to the customer in addition to the physical return.	4.23	0.579	84.50	25.987	0.000
8	Bank cares about the direct and indirect positive impact of its service quality.	4.38	0.630	87.55	26.880	0.000
9	Bank adopts the idea that there is a strong relationship between Corporate Social Responsibility and distinctive brand.	4.10	0.630	81.99	21.447	0.000
	All items	4.31	0.414	86.11	38.727	0.000

Critical value of t at df "150" and significance level 0.05 equal 1.98

To answer this question we use a one sample t test for the opinion of the respondent about Brand Image and the results shown in Table No. (6.17):

The highest item according to the weight mean is No. (4) (Bank uses a specialized team to deal with customer complaints and resolve them on a daily basis), where the weight mean equal "89.40%" and p-value equal "0.000" which is less than 0.05, that means. The researcher concludes that respondents agree this paragraph.

The lowest item according to the weight mean is No. (9) (Bank adopts the idea that there is a strong relationship between Corporate Social Responsibility and distinctive brand), where the weight mean equal "81.99%" and p-value equal "0.000" which is less than 0.05. The researcher concludes that respondents agree this paragraph.

For general the results for all items of the field show that the average mean equal 4.31 and the weight mean equal 86.11% which is greater than "60%" and the value of t test equal 38.727 which is greater than the critical value which is equal 1.98 and the p-value equal 0.000 which is less than 0.05, that means Bank takes into account the basic values that fit in with the values of its customers to promote its brand, uses a specialized team to deal with customer complaints and resolve them on a daily basis and at significance level $\alpha = 0.05$.

The result is agreed with (He & Lai, 2014) that Corporate social responsibility (CSR) is regarded as a good strategic marketing tool that has an indirect relationship with brand loyalty through the mediating role of functional and symbolic images through fulfillments of legal and ethical responsibilities play different roles in improving brand loyalty.

Moreover, customers' brand preference can be enhanced by CSR performance in each of the three CSR domains (i.e. environment, society and stakeholders) which consistent with (Wong & Brock, 2014) who concludes brands can be more attractive to Chinese consumers when brands take appropriate investments in CSR activities.

Researcher concludes a socially responsible brand is guaranteed through the employment of the appropriate CSR strategies, with a focus on stakeholders' interests. Then, not all CSR activities are equally effective. Finally, bank should work hard to adopt the idea that there is a strong relationship between Corporate Social Responsibility and distinctive brand.

For example, Bank of Palestine and Bank of Jordan made donations to a family relief project and the renovation of homes in the Gaza Strip that have been affected by the snowstorm that swamped Palestine last December. As an act towards health development, Bank of Palestine, in concert with partner organizations launched the «Gaza is in our Hearts» project. In the field of education, Bank of Palestine has

celebrated with its partners the inauguration of «Zamala Fellowship Program,» which provides fellowships to professors from Palestinian universities to further their education and research at overseas institutions. The Banks has also sponsored different projects and activities with a goal of creating sustainable projects and encouraging organizations and individuals to adopt environmentally friendly approaches in their daily lives.

Nevertheless, contributions of Palestinian banks in Corporate Social Responsibility still limited - around 2% except Bank of Palestine which reached about 6% at the end of 2015 - compared to their annual earnings that considered the highest amount in palestinian economy according to the Palestine Monetary Authority.

6.7 Hypotheses Testing

The study includes the following hypotheses. And this hypothesis is divided into sub-hypotheses as follows:

H1: There is a statistical significance relation for the Corporate Social Responsibility factors on the organization's brand image at 0.05 level.

Table 25: relationship for CSR components on the bank's brand image

Statistics	Concern towards	Concern towards customers	Concern towards economic	Concern towards legal	Concern towards ethical	Concern towards investors, owners	Corporate Social Responsibility
Pearson Correlation	0.580	0.554	0.545	0.349	0.604	0.540	0.683
P-value	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	151	151	151	151	151	151	151

There is a statistical significant relationship for the level of management concern towards employees on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards employees on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(6.18) which show that the Pearson correlation coefficient equal 0.580 which is greater than critical value =0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the level of management concern towards employees on the bank's brand image at significance level $\alpha = 0.05$.

This result verify the positive relation between the two variables, were increasing management concern towards employees reflects better brand image. Results showed that more weight and concern on employee's recruitment and selection results in more employee participation in the corporate social responsibility to achieve sustainability on the long term. In addition to the Palestinian context, the study of corporate social responsibilities in banking sector (Agha, 2006) showed a high social performance towards employees.

In (Barnes, 2011) study; there was a good relation between cultural diversity management directed to the organization's human resources and the overall sustainability in business. As the behavior and performance of bank's staff has a strong impact on perceived service quality and customer loyalty, banks should deal with their employees transparently and with respect. Then, bank should work to train and motivate employees to serve well.

There is a statistical significant relationship for the level of management concern towards customers on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards customers on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.554 which is greater than critical value =0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the

level of management concern towards customers on the bank's brand image at significance level $\alpha = 0.05$.

This result verified the positive relation between the two variables, where increasing management concern towards customers reflects a better brand image. (Rahim, Jalaludin, & Tajuddin, 2011) had found that positive CSR beliefs held by customers brings up a greater purchase and long term loyalty. In addition, the increase interest in customer rights protection increases the customer loyalty and satisfaction. Therefore, management in large firms should meet customer's requirement through specific and formal corporate social responsibility.

The researcher confirms that understanding the effects of the CSR image on customer affection and behavior. Specifically, the CSR image influences the affective responses of customers, such as their identification with the bank and satisfaction. Subsequently, these affective responses determine customer recommendation and loyalty behaviors. Thus, banks should increase their care and strategies towards customers to be one of its main pivots.

There is a statistical significant relationship for the level of management concern towards economic development on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards economic development on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.545 which is greater than critical value = 0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the level of management concern towards economic development on the bank's brand image at significance level $\alpha = 0.05$.

This result verified the positive relation between the two variables, where increasing management concern towards the economic development reflects a better brand image. Managers should encourage developing Services according to the international market's requirement by offering good opportunities for business and openness to foreign international investment as (Alsenawi & Banat, 2014)illustrated.

Researcher indicates that economic development is a vital component in the CSR that enhance the economy advancement in different ways. Moreover, banks should carry out environment related events in their CSR strategy that includes the implementation of power- saving technologies and waste re-processing that enhance its image. Moreover, it is important for banking sector that has a leading role in the local economy to embrace policies that support infrastructure of local economy to compete globally.

There is a statistical significant relationship for the level of management concern towards legal regulations on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards legal regulations on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.349 which is greater than critical value = 0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the level of management concern towards legal regulations on the bank's brand image at significance level $\alpha = 0.05$.

This result verified the positive relation between the two variables, were increasing management concern towards legal regulations reflects a better brand image. (Agha, 2006) study found that 59% of the working banks in Palestine care about doing legal procedures and linked legislations with being socially responsible towards all stakeholders. Also, policy makers lack knowledge/awareness towards legislations, and showed poor responsibility performance in this side. That means CSR approach is more effective in commitment to regulations like labor law and environmental standards (Park, Lee, & Kim, 2013).

The researcher concludes that government should have the central role in promoting the concept of CSR that committed to all the effective stakeholders in the society. Also, they should have a clear principles and policies to deal with. Moreover, organizations that value this concept in its work should be the role model through awarding them by specific facilities.

There is a statistical significant relationship for the level of management concern towards ethical dimensions on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards ethical dimensions on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.604 which is greater than critical value =0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the level of management concern towards ethical dimensions on the bank's brand image at significance level $\alpha = 0.05$.

The result verified that a high level of bank's management concern towards business ethics reflects a better brand image. (Agha, 2006) recommended to develop code of ethics to share between stakeholders that means ethics and social responsible operations have huge effects on the profitability and the long-term survival of a firm. For the Palestinian context, banking sector is providing ethically wide range of facilities to help Palestinian society to be developed, and contributes as a driving force to the Palestinian economic growth (Ghanim, 2006).

In conclusion, research clarifies that ethical responsibility play different roles in improving brand loyalty. Underlying this, banks should set high moral standards of behavior for leaders and businesses with power that consistent with stakeholder's core values and high expectations which will be profitable for the all directly or indirectly.

There is a statistical significant relationship for the level of management concern towards investors, owners and community on the bank's brand image at 0.05 level.

We use Pearson correlation test to test the significant relationship for the level of management concern towards investors, owners and community on the bank's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.540 which is greater than critical value = 0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a

relationship for the level of management concern towards investors, owners and community on the bank's brand image at significance level $\alpha = 0.05$.

Result had reflected a high level of bank management concern towards multiple stakeholders by providing social activities targeting multiple groups in the strategic plans, implementing social projects in partnership with civil society institutions, giving priority to scientific research at universities and developing other important sectors in the society such as education and health, all this agreed with (Hemaid, 2009). (Hohnen, 2007) indicated that most companies do not actively manage sufficiently large number of stakeholders or set priorities between them, and that only the largest firms communicate their CSR policies effectively. Results of the Palestinian studies (Alsenawi & Banat, 2014) agreed that banking and industrial sector in Palestine engage multiple stakeholders in business process, which they consider important factor of CSR.

Researcher concludes responsible organizations strengthen their corporate reputation through listening and responding to its stakeholder needs. This may not have a direct financial benefits but it will be in the long run. So, banks should consider its stakeholders as a valuable assets that should be the target in each activity is executed.

In general, there is a statistical significance relation for the Corporate Social Responsibility components on the bank's brand image at 0.05 level. We use Pearson correlation test to test the significant relationship for the Corporate Social Responsibility components on the organization's brand image at significance level $\alpha = 0.05$ and the results in table No.(25) which show that the Pearson correlation coefficient equal 0.683 which is greater than critical value =0.165, and p-value equal 0.000 which is less than 0.05, that mean there is a relationship for the Corporate Social Responsibility components on the organization's brand image at significance level $\alpha = 0.05$.

That means, all the independent variables are very much correlated to the dependent variable. Hence, the independent variables that had been used in the questionnaire are statistically representing the components of CSR. The more the relation is positive and active, the more there is applying for CSR there. So, it can be said that

"there is a significant relationship between corporate social responsibility components and the brand's image". Therefore the hypothesis is accepted.

It can be concluded that CSR is important in any of the banks to improve its brand image. Finding is supported by many researches (Barnes, 2011), (Lai, Chiu, & Yang, 2010), (Chomvilailuk & Butcher, 2010), (Faircloth, 2008), (Gurhan-Canli & Fries, 2009), (He & Lai, 2014), (Li, Wang, & Cai, 2011) which revealed that CSR has an effect on brand's image.

6.8 Multiple linear regression

Multiple linear regression attempts to model the relationship between two or more explanatory variables and a response variable by fitting a linear equation to observed data. Every value of the independent variable x is associated with a value of the dependent variable y .

Our model is multiple linear regression , since we consider $Y :=$ Brand Image as the response variable , and $x1:=$ Concern towards Employees, $x2:=$ Concern towards Customers, $x3:=$ Concern towards Services and Economic Development , $x4:=$ Concern towards Legal Regulations , $x5:=$ Concern towards Ethical Dimension, $x6:=$ Concern towards investors, owners and the community as explanatory variables.

The multiple linear regression is:

$$\text{Brand Image} = 1.366 + 0.173 * \text{Concern towards Employees} + 0.148 * \text{towards Customers} + 0.077 * \text{Concern towards Services and Economic Development} - 0.057 * \text{Concern towards Legal Regulations} + 0.202 * \text{Concern towards Ethical Dimension} + 0.179 * \text{Concern towards investors, owners and the community}.$$

Table 26: Multiple regression analysis (Dependent Variable: Brand Image)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.366	0.353		3.874	0.000
Concern towards Employees	0.173	0.076	0.199	2.266	0.025
Concern towards Customers	0.148	0.078	0.157	1.885	0.061
Concern towards Services and Economic Development	0.077	0.079	0.085	0.971	0.333
Concern towards Legal Regulations	-0.057	.093	-0.044	-0.606	0.545
Concern towards Ethical Dimension	0.202	.086	.229	2.340	0.021
Concern towards investors, owners and the community	0.179	.063	.216	2.824	0.005
F = 22.870		P-Value = 0.000		Adjusted R-squared = 0.467	

Results in table No.(26) show that the value of F statistics = 22.87 and the p-value = 0.000 < 0.05, so the regression equation is good for predicting. And the significant variable are Concern towards Employees, Concern towards Ethical Dimension and Concern towards investors, owners and the community since the t value =2.66 , 3.40 and 2.824 respectively, and the p-value = 0.025 < 0.05 , 0.021 < 0.05 and 0.005 < 0.05 respectively, and the remaining independent variable are not significant. And the result shows that the value of Adjusted R-squared = 0.467 that means the change in the response variables depend on the explanatory variable with percent 46.7%.

Research concludes that managers should give more attention towards Employees, towards Ethical Dimension and towards investors, owners and the community which have a great effect on bank's brand image.

The most concern for bank's manager should be focus on is multiple stakeholders investors, owners and the community because responsible organizations that listen

and respond to stakeholder needs strengthen the corporate reputation which accepted by (Hemaid, 2009). Moreover, it is indicated that most companies do not actively manage sufficiently large number of stakeholders or set priorities between them gained a less competitive advantage than that others that communicate their CSR policies effectively (Hohnen, 2007). Additionally, banking and industrial sector in Palestine engage multiple stakeholders in business process who considered an important factor of CSR (Alsenawi & Banat, 2014).

Then, Ethical Dimensions is the second because of its huge effects on the profitability and the long term survival of a firm. Moreover, Management concern towards employees results in more employee participation in the corporate social responsibility to achieve sustainability that agreed with (Agha, 2006) who recommended to develop code of ethics to share between stakeholders. For the Palestinian context, banking sector is providing ethically wide range of facilities to help Palestinian society to be developed, and contributes as a driving force to the Palestinian economic growth (Ghanim, 2006).

Thirdly, management should increase concern towards employees which reflects better brand image. In (Barnes, 2011) study; there was a good relation between cultural diversity management directed to the organization's human resources and the overall sustainability in business. In addition to the Palestinian context, the study of corporate social responsibilities in banking sector showed a high social performance towards employees (Agha, 2006).

Also, management concern towards customers reflects a better brand image. (Rahim, Jalaludin, & Tajuddin, 2011) had found that positive CSR believes held by customers brings up a greater purchase and long term loyalty.

In contrast, management concern towards legal regulations is the lowest significant to a brand image. (Agha, 2006) study found that only 59% of the working banks in Palestine care about doing legal procedures and linked legislations with being socially responsible towards all stakeholders that. That means, policy makers lack knowledge/awareness towards legislations, and showed poor responsibility

performance in this side. That means CSR approach is more effective in commitment to regulations like labor law and environmental standards.

The, management concern towards the economic development has next lowest effect on brand image. as (Alsenawi & Banat, 2014) illustrated that developing Services according to the international market's requirement need more attention in the long and short term strategies and recruit all tangible and intangible resources. This means economic development is a very expensive component in the CSR (Hemaid, 2009).

H2: There is a statistically significant differences attributed to the personal information of the respondents at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip.

And this hypothesis divided into sub-hypotheses as follows:

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to gender.

Table 27: Independent Samples Test for differences refer to gender

Field	gender	N	Mean	Std. Deviation	T	P-value
Concern towards Employees	Male	118	4.017	0.492	-1.079	0.282
	Female	33	4.118	0.412		
Concern towards Customers	Male	118	4.172	0.437	-2.201	0.029
	Female	33	4.360	0.425		
Concern towards Services and Economic Development	Male	118	4.036	0.460	-2.259	0.025
	Female	33	4.237	0.418		
Concern towards Legal Regulations	Male	118	4.205	0.319	-0.738	0.462
	Female	33	4.252	0.322		
Concern towards Ethical Dimension	Male	118	4.029	0.488	-1.958	0.052
	Female	33	4.209	0.373		
Concern towards investors, owners and the community	Male	118	4.008	0.518	-1.502	0.135
	Female	33	4.155	0.407		

Brand Image	Male	118	4.280	0.443	-1.448	0.150
	Female	33	4.397	0.274		
All items	Male	118	4.105	0.353	-2.096	0.038
	Female	33	4.244	0.271		

Critical value of t at df "48" and significance level 0.05 equal 2.01

To test the hypothesis we use the Independent Samples Test and the result illustrated in table no.(27) which show that the p-value 0.038 equal which is less than 0.05 and the absolute value of T test equal 2.096 which is greater than the critical value which is equal 1.98 , mean that there is no statistically significant differences about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to gender and the difference in favor of female.

The respondents' gender does not affect any field of the research, it is concluded that opinions were the same from both males and females towards the effect of CSR on brand image, although the number of male respondents is a little bigger than the number of female respondents but still no big difference in percentage is considered.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to age.

Table 28: One way ANOVA test for differences refer to age

Field	Source	Sum of Squares	Df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	1.426	3	0.475	2.141	0.098
	Within Groups	32.633	147	0.222		
	Total	34.059	150			
Concern towards Customers	Between Groups	0.555	3	0.185	0.955	0.416
	Within Groups	28.470	147	0.194		
	Total	29.025	150			
Concern towards Services and Economic Development	Between Groups	1.780	3	0.593	2.948	0.035
	Within Groups	29.591	147	0.201		

	Total	31.371	150			
Concern towards Legal Regulations	Between Groups	0.256	3	0.085	0.836	0.476
	Within Groups	15.019	147	0.102		
	Total	15.275	150			
Concern towards Ethical Dimension	Between Groups	2.351	3	0.784	3.739	0.013
	Within Groups	30.806	147	0.210		
	Total	33.157	150			
Concern towards investors, owners and the community	Between Groups	0.651	3	0.217	0.871	0.458
	Within Groups	36.647	147	0.249		
	Total	37.298	150			
Brand Image	Between Groups	0.539	3	0.180	1.048	0.373
	Within Groups	25.195	147	0.171		
	Total	25.734	150			
All fields	Between Groups	0.775	3	0.258	2.283	0.082
	Within Groups	16.645	147	0.113		
	Total	17.421	150			

Critical value of F at df "3,147 " and significance level 0.05 equal 2.67

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(28) which show that the p-value equal 0.082 which is greater than 0.05 , and the value of Fstat = 2.83 which is less than Fcritical =2.67 , means that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to age. The researcher conclude that the personal characteristics' age has an effect on this field.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to average salary.

Table 29: One way ANOVA test for differences refer to average salary

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	1.188	4	0.297	1.319	0.266
	Within Groups	32.872	146	0.225		
	Total	34.059	150			
Concern towards Customers	Between Groups	0.733	4	0.183	0.946	0.439
	Within Groups	28.292	146	0.194		
	Total	29.025	150			
Concern towards Services and Economic Development	Between Groups	0.246	4	0.061	0.288	0.885
	Within Groups	31.125	146	0.213		
	Total	31.371	150			
Concern towards Legal Regulations	Between Groups	0.246	4	0.062	0.598	0.664
	Within Groups	15.029	146	0.103		
	Total	15.275	150			
Concern towards Ethical Dimension	Between Groups	0.400	4	0.100	0.445	0.776
	Within Groups	32.757	146	0.224		
	Total	33.157	150			
Concern towards investors, owners and the community	Between Groups	2.402	4	0.601	2.512	0.044
	Within Groups	34.896	146	0.239		
	Total	37.298	150			
Brand Image	Between Groups	1.054	4	0.263	1.559	0.188
	Within Groups	24.680	146	0.169		
	Total	25.734	150			
All fields	Between Groups	0.333	4	0.083	0.711	0.585
	Within Groups	17.088	146	0.117		
	Total	17.421	150			

Critical value of F at df "4,146 " and significance level 0.05 equal 2.43

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(29) which show that the p-value equal 0.585 which is greater than 0.05 , and the value of Fstat = 0.711 which is less than Fcritical =2.43, means that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of

corporate social responsibility on banking brand image in Gaza Strip refer to Average Salary. The researcher conclude that the Average Salary has an effect on this field. Although, the researcher has a doubt that it may be inaccurate data filled as it a critical point for employees to be asked.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to educational degree.

Table 30: One way ANOVA test for differences refer to educational degree

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	0.230	2	0.115	0.503	0.606
	Within Groups	33.829	148	0.229		
	Total	34.059	150			
Concern towards Customers	Between Groups	0.501	2	0.250	1.299	0.276
	Within Groups	28.524	148	0.193		
	Total	29.025	150			
Concern towards Services and Economic Development	Between Groups	0.203	2	0.101	0.482	0.619
	Within Groups	31.168	148	0.211		
	Total	31.371	150			
Concern towards Legal Regulations	Between Groups	0.351	2	0.175	1.740	0.179
	Within Groups	14.924	148	0.101		
	Total	15.275	150			
Concern towards Ethical Dimension	Between Groups	0.565	2	0.283	1.284	0.280
	Within Groups	32.592	148	0.220		
	Total	33.157	150			
Concern towards investors, owners and the community	Between Groups	1.645	2	0.822	3.413	0.036
	Within Groups	35.654	148	0.241		
	Total	37.298	150			
Brand Image	Between Groups	0.583	2	0.291	1.714	0.184
	Within Groups	25.151	148	0.170		
	Total	25.734	150			

All fields	Between Groups	0.437	2	0.218	1.902	0.153
	Within Groups	16.984	148	0.115		
	Total	17.421	150			

Critical value of F at df "2,148 " and significance level 0.05 equal 3.06

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(30) which show that the p-value equal 0.153 which is greater than 0.05 , and the value of Fstat = 1.902 which is less than Fcritical = 3.06, means that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to educational degree.

The researcher conclude that the personal characteristics' Educational Degree has no effect on the other fields. It is concluded that opinions for the respondents from different educational levels were the same.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to Top Management.

Table 31: One way ANOVA test for differences refer to top management

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	0.321	3	0.107	0.418	0.741
	Within Groups	11.536	45	0.256		
	Total	11.857	48			
Concern towards Customers	Between Groups	0.277	3	0.092	0.450	0.718
	Within Groups	9.225	45	0.205		
	Total	9.502	48			
Concern towards Services and Economic Development	Between Groups	0.282	3	0.094	0.466	0.708
	Within Groups	9.073	45	0.202		
	Total	9.355	48			
Concern towards Legal Regulations	Between Groups	0.165	3	0.055	0.476	0.701

	Within Groups	5.203	45	0.116		
	Total	5.368	48			
Concern towards Ethical Dimension	Between Groups	0.276	3	0.092	0.304	0.822
	Within Groups	13.628	45	0.303		
	Total	13.904	48			
Concern towards investors, owners and the community	Between Groups	0.928	3	0.309	1.486	0.231
	Within Groups	9.374	45	0.208		
	Total	10.302	48			
Brand Image	Between Groups	0.098	3	0.033	0.123	0.946
	Within Groups	12.000	45	0.267		
	Total	12.098	48			
All fields	Between Groups	0.242	3	0.081	0.514	0.675
	Within Groups	7.062	45	0.157		
	Total	7.304	48			

Critical value of F at df "3,147 " and significance level 0.05 equal 2.67

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(31) which show that the p-value equal 0.675 which is greater than 0.05 , and the value of Fstat = 0.514 which is less than Fcritical = 2.67 means that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to top management.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to middle management.

Table 32: One way ANOVA test for differences refer to middle management

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	1.878	3	0.626	3.028	0.033
	Within Groups	20.256	98	0.207		
	Total	22.133	101			

Concern towards Customers	Between Groups	0.221	3	0.074	0.375	0.771
	Within Groups	19.276	98	0.197		
	Total	19.497	101			
Concern towards Services and Economic Development	Between Groups	1.909	3	0.636	3.169	0.028
	Within Groups	19.684	98	0.201		
	Total	21.593	101			
Concern towards Legal Regulations	Between Groups	0.481	3	0.160	1.696	0.173
	Within Groups	9.260	98	0.094		
	Total	9.741	101			
Concern towards Ethical Dimension	Between Groups	0.880	3	0.293	1.667	0.179
	Within Groups	17.237	98	0.176		
	Total	18.117	101			
Concern towards investors, owners and the community	Between Groups	1.255	3	0.418	1.594	0.196
	Within Groups	25.719	98	0.262		
	Total	26.974	101			
Brand Image	Between Groups	1.734	3	0.578	4.760	0.004
	Within Groups	11.900	98	0.121		
	Total	13.634	101			
All fields	Between Groups	0.846	3	0.282	3.031	0.033
	Within Groups	9.117	98	0.093		
	Total	9.963	101			

Critical value of F at df "3,147 " and significance level 0.05 equal 2.67

Table 33: Scheffe test for Multiple Comparisons due to middle management

Mean Difference	Director	Deputy Director	Director of Department	Monitor
Director		0.093	-0.163	0.256*
Deputy Director			-0.256*	0.163
Director of Department				0.419*

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(32) which show that the p-value equal 0.033 which is less than 0.05 , and the value of Fstat =3.031 which is greater than Fcritical =2.67, means that there is a statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to middle management, and from Scheffe test for Multiple Comparisons table No.(33) show that the difference between "Director", and "Monitor" in favor of "Director". Also, it shows a difference between "Deputy Director" and "Director of Department" in favor of "Director of Department". Finally there is a difference between "Director of Department", and "Monitor" in favor of "Director of Department".

The researcher concludes that the personal characteristics' Functional Level has an effect on supporting corporate social responsibility that reflects on brand image. The mean for the category "middle Management" respondents have the highest among the "Top Management", then the researcher conclude that the category "middle Management" respondents is agree much more than the "Top Management" that Corporate Social Responsibility has an effective impact on brand image.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to years of experience.

Table 34: One way ANOVA test for differences refer to years of experience

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	0.092	3	0.031	0.133	0.940
	Within Groups	33.967	147	0.231		
	Total	34.059	150			
Concern towards Customers	Between Groups	1.435	3	0.478	2.548	0.058
	Within Groups	27.590	147	0.188		
	Total	29.025	150			
Concern towards Services and Economic Development	Between Groups	0.573	3	0.191	0.912	0.437
	Within Groups	30.798	147	0.210		

	Total	31.371	150			
Concern towards Legal Regulations	Between Groups	0.143	3	0.048	0.462	0.709
	Within Groups	15.132	147	0.103		
	Total	15.275	150			
Concern towards Ethical Dimension	Between Groups	0.922	3	0.307	1.401	0.245
	Within Groups	32.235	147	0.219		
	Total	33.157	150			
Concern towards investors, owners and the community	Between Groups	0.638	3	0.213	0.853	0.467
	Within Groups	36.661	147	0.249		
	Total	37.298	150			
Brand Image	Between Groups	0.523	3	0.174	1.017	0.387
	Within Groups	25.210	147	0.171		
	Total	25.734	150			
All fields	Between Groups	0.352	3	0.117	1.012	0.389
	Within Groups	17.068	147	0.116		
	Total	17.421	150			

Critical value of F at df "3,147 " and significance level 0.05 equal 2.67

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(34) which show that the p-value equal 0.245 which is greater than 0.05 , and the value of Fstat =1.012 which is less than Fcritical =2.67, means that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to years of experience.

The number of service years in the bank has no effect on the opinions of the respondents. This means that employees can accurately reply to the questions regardless to the number of their service years in the bank.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to Knowledge of Corporate Social Responsibility.

Table 35: One way ANOVA test for differences refer to Knowledge of Corporate Social Responsibility

Field	Source	Sum of Squares	df	Mean Square	F value	Sig.(P-Value)
Concern towards Employees	Between Groups	1.111	2	0.555	2.495	0.086
	Within Groups	32.949	148	0.223		
	Total	34.059	150			
Concern towards Customers	Between Groups	1.257	2	0.628	3.349	0.038
	Within Groups	27.768	148	0.188		
	Total	29.025	150			
Concern towards Services and Economic Development	Between Groups	2.643	2	1.322	6.809	0.001
	Within Groups	28.727	148	0.194		
	Total	31.371	150			
Concern towards Legal Regulations	Between Groups	0.780	2	0.390	3.980	0.021
	Within Groups	14.495	148	0.098		
	Total	15.275	150			
Concern towards Ethical Dimension	Between Groups	0.256	2	0.128	0.576	0.563
	Within Groups	32.901	148	0.222		
	Total	33.157	150			
Concern towards investors, owners and the community	Between Groups	3.479	2	1.740	7.613	0.001
	Within Groups	33.819	148	0.229		
	Total	37.298	150			
Brand Image	Between Groups	1.419	2	0.710	4.320	0.015
	Within Groups	24.314	148	0.164		
	Total	25.734	150			
All fields	Between Groups	1.331	2	0.665	6.121	0.003
	Within Groups	16.090	148	0.109		
	Total	17.421	150			

Critical value of F at df "2,148 " and significance level 0.05 equal 3.06

Table 36: Scheffe test for Multiple Comparisons due to Knowledge of Corporate Social Responsibility

Mean Difference	Very High	High	Medium
Very High		0.130	0.287*
High			0.157
Medium			

To test the hypothesis we use the one way ANOVA and the result illustrated in table no.(35) which show that the p-value 0.003 equal which is less than 0.05, and the value of Fstat =6.121 which is greater than Fcritical = 3.06 , means that there is a statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to Knowledge of Corporate Social Responsibility, and from Scheffe test for Multiple Comparisons table No.(36) show that the difference between "Very High Knowledge", and "Medium Knowledge" in favor of "Very High Knowledge".

The researcher concludes that the personal characteristics' Knowledge of Corporate Social Responsibility has an effect on supporting that Corporate Social Responsibility reflects on brand image. The mean for the category "Very High Knowledge" respondents have the highest among the others, then the researcher conclude that the category "High Knowledge" respondents is agree much more than the others.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to type of bank (Islamic , Traditional).

Table 37: Independent Samples Test for differences refer to type of bank (Islamic, Traditional)

Field	Type of bank	N	Mean	Std. Deviation	T	P-value
Concern towards Employees	Islamic	46	4.207	0.469	2.929	0.004
	Traditional	105	3.966	0.463		
Concern towards Customers	Islamic	46	4.223	0.390	0.186	0.853
	Traditional	105	4.208	0.462		
Concern towards Services and Economic Development	Islamic	46	4.097	0.390	0.297	0.767
	Traditional	105	4.073	0.485		
Concern towards Legal Regulations	Islamic	46	4.187	0.308	-0.720	0.473
	Traditional	105	4.228	0.324		
Concern towards Ethical Dimension	Islamic	46	4.147	0.439	1.369	0.173
	Traditional	105	4.034	0.481		
Concern towards investors, owners and the community	Islamic	46	4.109	0.368	1.112	0.268
	Traditional	105	4.011	0.545		
Brand Image	Islamic	46	4.399	0.341	1.844	0.067
	Traditional	105	4.265	0.438		
All items	Islamic	46	4.193	0.302	1.381	0.169
	Traditional	105	4.110	0.355		

Critical value of t at df "48" and significance level 0.05 equal 2.01

To test the hypothesis we use the Independent Samples Test and the result illustrated in table no.(37) which show that the p-value equal 0.169 which is greater than 0.05 and the absolute value of T test equal 1.381 which is less than the critical value which is equal 1.98, mean that there is no statistically significant differences about

the impact of corporate social responsibility on banking brand image in Gaza Strip refer to type of bank (Islamic, Traditional).

The researcher concludes that both Islamic and traditional banks are concern about Corporate Social Responsibility which has a positive impact on bank's brand image regardless it's type. Moreover, Two Islamic banks work in Gaza Strip, Arab Islamic Bank and Palestine Islamic Bank, in compare with seven traditional banks. So, there are no differences that can be noticed despite the diversity in their missions, visions and activities. Also Islamic banks consider CSR apart from Al Sharea that is one of their core values.

There is a statistically significant differences at the level of $\alpha \leq 0.05$ about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to type of bank (local, Foreign).

Table 38: Independent Samples Test for differences refer to type of bank (local, international)

Field	Type of bank	N	Mean	Std. Deviation	T	P-value
Concern towards Employees	local	99	4.146	0.427	4.009	0.000
	Foreign	52	3.835	0.502		
Concern towards Customers	local	99	4.301	0.380	3.508	0.001
	Foreign	52	4.046	0.498		
Concern towards Services and Economic Development	local	99	4.181	0.377	3.912	0.000
	Foreign	52	3.888	0.533		
Concern towards Legal Regulations	local	99	4.264	0.302	2.622	0.010
	Foreign	52	4.123	0.333		
Concern towards Ethical Dimension	local	99	4.123	0.426	2.004	0.047
	Foreign	52	3.964	0.533		
Concern towards investors, owners and the community	local	99	4.179	0.408	5.094	0.000
	Foreign	52	3.776	0.551		
Brand Image	Local	99	4.388	0.318	3.523	0.001
	Foreign	52	4.147	0.521		

All items	Local	99	4.224	0.276	4.673	0.000
	Foreign	52	3.968	0.390		

Critical value of t at df "48" and significance level 0.05 equal 2.01

To test the hypothesis we use the Independent Samples Test and the result illustrated in table no.(38) which show that the p-value 0.000 equal which is less than 0.05 and the absolute value of T test equal 4.673 which is greater than the critical value which is equal 1.98, mean that there is a statistically significant differences about the impact of corporate social responsibility on banking brand image in Gaza Strip refer to type of bank (local, national) and the difference in favor of local bank.

The researcher concludes that local banks have a higher impact of Corporate Social Responsibility on their brand image than foreign banks. Six local banks work in Gaza Strip which are Bank of Palestine, Al Quds Bank, Palestine Investment Bank, Palestine Commercial Bank, Palestine Islamic Bank and Arabic Islamic Bank beside four Jordanian banks and one Egyptian banks. But this study includes only five of local banks except Al Quds bank and the four Jordanian banks.

Although the annual reports of banks indicate that foreign banks paid for CSR more than local banks, Gaza Strip benefit less than other areas that these banks operate in. It can be because of the political and economical situation that may be affected their business. Moreover, external policies that restrict their work according to their conditions (Ghanim, 2006). Also, the number of their customers in Gaza Strip is less than other areas and their branches that work in Gaza are eliminated since 2000 (Palestine Monetary Authority, 2015).

Chapter 7

Conclusions and Recommendations

7.1 Introduction

In this chapter the conclusion will be illustrated according the previous obtained results, recommendations will be listed in the light of the conclusion, and topics for future researches will be suggested at the end of this chapter.

7.2 Conclusions

This research aimed to answer the question “What is the impact of using Corporate Social Responsibility on Brand image in Gaza banking sector ?” which highlight the important impact of Corporate Social Responsibility to the bank's processes in general and to brand image in specific. As the results have showed from the quantitative part of this research, Corporate Social Responsibility has a significant impact on the banking sector in Gaza Strip.

And from the results of this research, the objectives of the research were effectively achieved through introducing to the first time the concept of Corporate Social Responsibility and by identifying brand image importance and its impact on the banks in Gaza Strip. Also by elaborating on the Corporate Social Responsibility factors that affect banks. In addition, it has shown that banks in Gaza Strip has already put some effort on operating effective Corporate Social Responsibility to assure its operations running smoothly and efficiently.

And finally insuring the effect of Corporate Social Responsibility on brand image which has been proved by the quantitative part of this research. The research has shown and proved the importance of Corporate Social Responsibility and its factors to successes of the daily processes and lasting attractive brand image. The quantitative tool used (the questionnaire) has presented six variables which are actually six dimensions of Corporate Social Responsibility. These dimensions are management concern towards employees, customers, services and economic development, legal regulations, ethical dimensions and investors, owners and the

community. The questionnaire has proved the importance of these variables to the success of the bank and showed the level of knowledge that banks have on Corporate Social Responsibility and how these banks are interested in more effective and more efficient brand image. Detailed results are showed here:

- ☒ It is agreed that CSR components has positive effect on the Brand Image in banking sector in Gaza Strip that realizing CSR helps them to build stronger brand image. As such CSR can build and enhance relationships and reinforce commitment to the bank and improve the loyalty to the brand.
- ☒ From this research it becomes evident that CSR can bring benefits for banks. CSR can work by strengthening and increasing the bank's brand image. To reap the required objectives from CSR there is a need to implement them according to strategy.
- ☒ The results of the research reveals that if CSR components (Management concern towards employees, Management concern towards customers, Management concern towards economic development, Management concern towards legal regulations, Management concern towards ethical dimensions, Management concern towards investors, owners and community) are implemented in banks and managers give it high attention it can enhance CSR status through help employees in achieving tasks and targets set for their job positions and helps in developing effective communication channels and systems.
- ☒ Managers had recognized their role in the development of the Palestinian society in general by practicing social oriented programs towards employees, customers, investors, owners and community; they also have readiness and commitment for CSR practices and initiatives. Managers had also well perceived that engaging stakeholders in such programs is a big business benefit.
- ☒ Banks in Gaza Strip is doing pretty good in their economic, social, ethical and legal responsibility, but it is worth mentioning that CSR is not seriously perceived as a strategic solution for sustainability, and most companies provide the social programs as a solution or aid to problems after they occur. It was revealed that mangers managers show concern towards employees by

80.78% and towards customers by 84.25% which is considered high, and towards economic development by 81.60%, where concern towards legal regulation had 84.30%, concern towards ethical dimension had 81.37%, and the final section, concern towards investors, owners and the community had the ratio 80.81%.

- ☒ Corporate Social Responsibility has a good effective impact on bank's brand image but the most related are management concern towards employees, towards ethical dimension and towards investors, owners and the community that very significant to brand's image.
- ☒ Managers concern towards employees where most banks are encouraging knowledge and cultural diversity of the staff, providing continuously training opportunities for all employees, distributing tasks according to staff disciplines and evaluating their performance according to a specific program.
- ☒ Managers concern towards customers, where qualified staff are available at customer's service, and concern is made to convince customers with the quality of their Services .
- ☒ Managers concern towards developing the economy and Services , where managers have a good perception of their role in rebuilding, strengthen, the national economy, and facilitating services usage by providing e-support. banking sector has significant care towards environmental issues.
- ☒ Managers concern towards legal regulations by holding legal responsibility of their services, applying regulations and law material of the Palestinian labor law.
- ☒ Managers concern towards ethical dimension, where bank concern to provide activities and events designed to educate and train people with special needs.
- ☒ Managers concern towards investors, owners, and community, where managers are concerned in establishing good relation with civil society organization, by successful partnerships in programs that target special groups. But, managers show low concern to document the evaluation of social programs and activities in the investor's reports.

- ☒ There is a big need to develop and create better interaction with the educational institutions to satisfy the needs of banking sector and to support the scientific research process.
- ☒ There were no difference between the respondents due to age, gender, average salary, education level, experience years. But the respondent from middle management agreed more respondent from top management. Also, respondent who have a very high knowledge better than others.
- ☒ Islamic and Traditional banks have the same significant relationship about the good impact of Corporate Social Responsibility on bank's brand image. But Local banks have greater significant relationship between CSR and brand image.

7.3 Recommendations

Based on the findings in the research, the researcher recommends the following:

Management towards Employees

- ☒ Banks should focus on CSR as an effective strategy with indirect and long term financial benefits through enhance their brand image that enrich employee's loyalty and trust.
- ☒ Banks should share employees in CSR as an integral part of business strategy, and involve all stakeholders in this strategy to ensure enhancing company sustainability.
- ☒ Maintain ethical policies and provide training to ensure that all employees perform with high standards of integrity and trust.
- ☒ Empower employees to transfer part of their time and experience in volunteerism activities to map the need and aid of the society development, and advances the quality of community's life.

Management towards Customers

- ☒ Banks should have moderate plans that still attract their loyal clients and new sectors through new services that increase benefits for both banks and clients.
- ☒ Banks should have feed back from different sectors of clients and use them to develop and improve their long and short term plans and strategies.

Management towards Services and Economic development

- ☒ Develop and enhance services that provide social and environmental options for clients and prospects.
- ☒ To support handicaps and marginal groups in society, provide them assistant techniques and offer them better employment opportunity.
- ☒ To state clear criteria to be used in verifying the bank's role in community development.

Management towards Legal Regulations

- ☒ Banks should adjust corporate regulatory framework to strengthen the culture of responsibility and self-obligation towards the society.
- ☒ Government should audit CSR program reports to assure accountability of bank's responsibilities, and provide legal aid when needed.
- ☒ Government should show governmental support for CSR performing companies for their contribution to the welfare of the community.
- ☒ Implement environmental standards to help in measuring bank's responsibility towards environment, because what can't be measured can't be managed.

Management towards Ethical Dimensions

- ☒ Banks should have clear vision and mission about CSR. These should contains economic, legal, ethical and philanthropic dimensions and to discuss these plans in top management meetings.
- ☒ Banks should provide inspiring and effective ethical codes and policies, open, transparent regulations which will lead to an excellent brand image.

Management towards Investors, Owners and Community

- ☒ Banks should improve communication within investors, owners and community through interchange ideas and opinions with management to strength the relationship and improve trust.

- ☒ Managers should clarify goals and values, provide formal and informal feedback, and engage stakeholders in open and honest about their CSR activities, so they can improve bank's brand image.
- ☒ Banks should give more interest in reporting CSR annually, present these reports to investors, and raise awareness between staff and the abroad of the company.
- ☒ Banks should allocate effectively communication system to be used with stakeholders.
- ☒ To allocate effectively communication system to be used with stakeholders.
- ☒ Using their effective advices and consultations to banks for promoting CSR.

7.4 Proposed Future Studies

The followings are suggested related topics for future studies:

- ☒ The effect of Corporate Social Responsibility on brand image from customer's perspective.
- ☒ The effect of Corporate Social Responsibility on brand image from first-line manager's perspective.
- ☒ The effect of Corporate Social Responsibility on customer's satisfaction.
- ☒ The effect of Corporate Social Responsibility on financial performance.
- ☒ Comparative study on CSR practice between Palestinian private sectors and the governmental ones.
- ☒ Specific CSR programs should be developed to build up a knowledge society.
- ☒ Study the relation between CSR accountability and the investment in banking sector.

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Appendix 1: List of Refrees

No.	Referee Name	Place of Work
1.	Dr. Sami Abu Al Rous	Islamic University of Gaza
2.	Dr. Akram Samour	Islamic University of Gaza
3.	Dr. Wasim Al-Habil	Islamic University of Gaza
4.	Dr. Yossef Ashour	Islamic University of Gaza
5.	Dr. Nafez Barakat	Islamic University of Gaza
6.	Dr. Jalal Shabat	Al Quds University
7.	Dr. Wafeq Al Agha	Al Azhar University
8.	Dr. Nehaya El Telbnay	Al Azhar University

Appendix 2: Questionnaire

**Islamic University of Gaza
Postgraduate Deanship
Faculty of Commerce
Business Administration Department**



Dear Employees,

This questionnaire is a research tool designed specifically to complete the requirements of a master degree in business administration which its title is: **“The impact of Corporate Social Responsibility on Banking Brand's Image in Gaza Strip (Employee's Perspective)”**. Its goal is to know the importance of Corporate Social Responsibility and its effect on bank’s brand image.

I hope to get required data through filling out the questionnaire by placing (X) in the answer box that goes with your choice. Knowing that all the collected data will be used for research purposes only.

Thanking you for your cooperation

**The Researcher
Saeda J. Mehjez**

First: Personal Information

1. Gender:

Male Female.

2. Age :

Less than 25 25 to less than 30 30 to less than 3 35 to 40 40 and more.

3. Average Salary:

Less than \$1000 From \$1001 to \$1500 From \$1501 to \$2000 From \$2001 to \$2500 From \$2500 to \$3000 More than \$3000.

4. Educational Degree:

Diploma and less Bachelor Master PhD.

5. Functional Level:

Top Management (General Manager- Deputy of general Manager -Branch Manager - Assistant Branch Manager) Other_____.

Middle Management (Director - Deputy Director - Director of Department - Monitor). Other_____.

6. Years of Experience:

less than five years 5 to less than 10 years 10 to less than 15 years 15 years and more.

7. Knowledge of Corporate Social Responsibility:

Very High High Medium Little I have no information.

8. The bank you worked in: _____.

9. The bank's branch: _____.

Second: Questionnaire paragraphs:						
#	Sentence	Strongly Agree	Agree	Neutral	Disagree	Totally Disagree
Section 1: Concern towards Employees.						
1	Management encourage knowledge and cultural diversity of their staff.					
2	Strong relations are established with profession unions.					
3	Continuously, specialized training opportunities are provided for all employees categories.					
4	knowledge management of the staff is enriched by participation of expertise knowledge.					
5	Detailed salary system is available to the company's staff.					
6	Staff performance is evaluated according to specific program.					
7	Tasks distribution is held according to staff disciplines.					
8	Employment opportunities are almost equal for females and males.					
9	Clear policies are followed in employing new staff.					
10	Employees are encouraged to volunteer, serving business community and the environment.					
Section 2: Concern towards Customers.						
1	The bank improves its services.					
2	Services are developed in order to satisfy customers.					
3	Integrated plans are provided to individual customers and companies.					
4	Negotiation with customers are concerned to convince the quality of the services.					
5	Reasons of clients dispute are studied and solutions are developed.					
6	Bank's services are based on accurate diagnosis of the customer technical requirements.					
7	Qualified staff are available at the customer's service.					
8	Recently developed services are defined to customers.					
Section 3: Concern towards Services and Economic Development.						
1	The bank's services are offered to compete in quality and prices with other banks services.					

2	plans are adopted to help strengthen the Palestinian economy.					
3	Advisory group are composed to examine the appropriateness of services to market.					
4	Services are developed according to the international markets requirement to help redress the balance in the Palestinian trade.					
5	Website instructions are provided to facilitate services usage.					
6	Efficiency of services and development are continuously increased.					
7	Services performance is assessed after deployment at the client.					
8	It is ensured that services are environmental-friendly and do not result in any confusion.					
9	Relations with other banks are kept strong to strengthen the local digital economy.					
10	Performance of other sectors in the Palestinian economy is tried to be enhanced.					
11	Research and development had more interest to launch services competitiveness to foreign Services .					
Section 4: Concern towards Legal Regulations.						
1	Governmental laws controlling bank's work in Corporate Social Responsibility.					
2	Bank holds legal responsibility of its services.					
3	Clear policies are set to solve dispute between staff.					
4	Bank maintains the integrity of the legal and financial transactions provided to customers.					
5	Bank is committed to issue an annual report about Corporate Social Responsibility projects that have been implemented.					
6	Bank has clear laws and regulations about the Corporate Social Responsibility.					
7	Bank keeps track of financial transactions conducted with clients in order to avoid problems.					
8	Bank is interested in its plans, decisions and services to the rights of the client and the bank according to regulations and laws.					
9	Regulations and legal materials are applied as provided from the Palestinian labor law.					
10	Policies are followed for customer and staff Information safety.					
Section 5: Concern towards Ethical Dimension.						
1	Bank is seeking to leave a positive impact on its activity in the surrounding environment.					
2	Help guidance is attached to ease the use of the services.					
3	Bank is interested in reaching economic outlook to the community and the market.					
4	Job creation programs are provided to reduce unemployment among graduates.					

5	Graduates are offered training opportunities at the bank's training programs.					
6	Bank cares about energy consumption in its work.					
7	Bank's activities and programs are revealed accurately and honestly to community and the authorities concerned.					
8	bank's obligations are paid to the government on time.					
9	Activities and events designed to educate and train disabled are sponsored.					
Section 6: Concern towards investors, owners and the community.						
1	Bank believed that interest in community affairs increase profits.					
2	Bank's strategic plan supports social activities.					
3	The Bank's annual budget includes social activities.					
4	Development plans of important sectors in the society such as education and health have high priority.					
5	Social projects are implemented in partnership with civil society institutions.					
6	Social programs evaluation is considered a quality indicator.					
7	Experts are conveyed to evaluate social programs for more improvement.					
8	Banks propose effective solutions to the catastrophes surrounding environment and community.					
Brand Image						
1	Bank cares about the quality of its services compared to market's competitors and the requirements of the labor market.					
2	Bank takes into account the basic values that fit in with the values of its customers to promote its brand.					
3	Bank relies certain plans and policies to measure customer's satisfaction and loyalty.					
4	Bank uses a specialized team to deal with customer complaints and resolve them on a daily basis.					
5	Bank provides its services using modern technology to communicate with a larger number of customers .					
6	Bank's customers submit their views regularly about their appreciation.					
7	Bank cares about moral values in its services to the customer in addition to the physical return.					
8	Bank cares about the direct and indirect positive impact of its service quality.					
9	Bank adopts the idea that there is a strong relationship between Corporate Social Responsibility and distinctive brand.					

Appendix 3: Questionnaire in Arabic



الجامعة الإسلامية - غزة
عمادة الدراسات العليا
كلية التجارة
قسم إدارة الأعمال

السادة الموظفين الكرام
تحية طيبة وبعد،

الاستبانة التي بين أيديكم هي أداة الدراسة لاستكمال متطلبات درجة الماجستير في إدارة الأعمال،
وعنوانها "أثر المسؤولية الاجتماعية على العلامة التجارية للبنوك في قطاع غزة (من وجهة نظر
الموظفين)".

لذا أرجو من سيادتكم بالمساعدة في الحصول على المعلومات والبيانات المطلوبة من خلال وضع
إشارة (X) في المربع الذي يوافق خياركم. مع العلم بأن كافة المعلومات التي سيتم الحصول عليها
ستستخدم لأغراض البحث العلمي فقط.

شاكراً لكم حسن تعاونكم

الباحثة:
سائدة جمال محجز

أولاً: المعلومات الشخصية:

1. الجنس:

ذكر أنثى.

2. العمر:

أقل من 25 25 – أقل من 30 30 – أقل من 35 35 – أقل من 40 40 فأكثر.

3. متوسط الراتب الشهري:

1000 دولار فأقل من 1001 إلى 1500 دولار من 1501 إلى 3000 دولار.
 2001 – 2500 دولار 3000 دولار فأكثر.

4. المؤهل العلمي:

دبلوم فما دون بكالوريوس ماجستير دكتوراة .

5. المستوي الوظيفي:

إدارة عليا (مدير عام - نائب مدير عام - مدير تنفيذي - مدير فرع - مساعد مدير فرع)

أخرى _____
 إدارة وسطى (مدير قسم - نائب مدير - مدير دائرة - مراقب)

أخرى _____

6. سنوات الخبرة:

أقل من 5 سنوات 5 – أقل من 10 سنوات 10 – أقل من 15 سنة 15 سنة فأكثر.

7. مدى المعرفة بمفهوم المسؤولية الاجتماعية:

عالي جدا عالي متوسط قليل ليس لدي أي معرفة.

8. البنك الذي تعمل فيه:

9. فرع البنك:

ثانياً: فقرات الإستبانة

#	العبرة	أوافق بشدة	أوافق	محايد	لا أوافق	لا أوافق بشدة
المحور الأول: الاهتمام بالموظفين						
1	تشجع إدارة البنك اختلاف المعرفة والثقافات لدي موظفيها.					
2	توثق إدارة البنك علاقاتها مع الاتحادات المهنية.					
3	توفر إدارة البنك دورات تدريبية تخصصية لجميع موظفيها.					
4	يثري البنك إدارة المعرفة للموظفين من خلال مشاركة الخبرات.					
5	يتيح البنك نظام الرواتب وما يترتب عليه بالتفصيل للموظفين.					
6	يقيم البنك أداء الموظفين حسب نظام محدد ومعروف للموظفين.					
7	توزع المهام حسب التخصصات العلمية للموظفين.					
8	توزع فرص التوظيف بالمساواة بين الذكور والإناث.					
9	يتبع البنك سياسات واضحة في التوظيف.					
10	يشجع الموظفين علي التطوع لخدمة العمل والمجتمع والبيئة.					
المحور الثاني: الاهتمام بالعملاء						
1	يحسن البنك خدماته ومنتجاته .					
2	يطور البنك خدماته ومنتجاته لإرضاء العميل.					
3	يزود البنك عملاءه بخطط متكاملة عن خدماته ومشروعاته.					
4	يهتم البنك بالتفاوض مع عملاءه لإقناعهم بجودة خدماتهم ومنتجاتهم.					
5	يناقش البنك شكاوي العملاء لإيجاد حلول لها.					
6	يوفر البنك الخدمات والمنتجات تبعا لمتطلبات ومقترحات العملاء.					
7	يدرّب البنك موظفين أكفاء لخدمة الزبائن.					

8	يزود البنك عملاءه بمعلومات تفصيلية عن خدماته ومنتجاته الجديدة والمطورة حديثا.				
المحور الثالث: الاهتمام بالمنتجات والتطور الاقتصادي					
1	يوفر البنك خدمات ومنتجات منافسة للبنوك الأخرى في السوق الفلسطيني.				
2	تهدف خطط البنك تقوية وتدعيم الاقتصاد الفلسطيني.				
3	يستعين البنك بلجنة استشارية لفحص ملائمة خدماته للسوق المحلية.				
4	يطور البنك خدماته حسب متطلبات السوق العالمية للمساعدة في إعادة توازن التجارة الفلسطينية.				
5	يوفر الموقع الإلكتروني للبنك تعليمات تسهل الاستفادة من خدماته.				
6	يطور البنك من كفاءة خدماته باستمرار.				
7	يقيم البنك خدماته وأدائه بالاستعانة بأراء عملاءه.				
8	يهتم البنك بتقديم خدمات ومنتجات صديقة للبيئة بحيث لا تسبب أي خلل.				
9	يطور البنك علاقاته مع البنوك الأخرى لتطوير الاقتصاد المحلي.				
10	يهتم البنك بتطوير القطاعات المختلفة لتحسين أداء السوق الفلسطيني.				
11	يدعم البنك الأبحاث والتطورات المستمرة علي خدماته لتنافس عالميا.				
المحور الرابع: الأنظمة القانونية					
1	تسن الحكومة قوانين وتشريعات تتحكم بعمل البنوك حول المسؤولية الاجتماعية .				
2	يلتزم البنك بمسؤوليته القانونية في خدماتها التي تقدمها.				
3	يملك البنك سياسات واضحة لحل الخلافات بين الموظفين.				
4	يحافظ البنك علي السلامة القانونية للمعاملات المالية التي يقدمها للعملاء.				
5	يلتزم البنك بإصدار تقرير سنوي دوري لمشروعات المسؤولية الاجتماعية التي نفذت.				
6	يوجد قوانين وتشريعات واضحة حول المسؤولية الاجتماعية لدي البنوك.				
7	يحفظ البنك بمعلومات عن المعاملات المالية التي يجريها مع العملاء تجنباً للمشاكل .				
8	يهتم البنك في خطته وقراراته وخدماته علي حقوق العميل والبنك حسب اللوائح والقوانين.				
9	يلتزم البنك بالتشريعات والقوانين المستمدة من قانون العمل الفلسطينية.				

					10 يتبع البنك سياسات تحمي معلومات العميل والموظف والبنك.
المحور الخامس: الاهتمام بالناحية الأخلاقية					
					1 يحافظ البنك بالأثر الإيجابي علي البيئة المحيطة من خلال خدماته ومنتجاته التي يقدمها.
					2 يستعين البنك بالتوجيه والمساعدة لتسهيل التعامل مع خدماته ومنتجاته.
					3 يهتم البنك بالتوصل إلي التوقعات الاقتصادية للمجتمع والسوق.
					4 يوفر البنك فرص عمل تساهم في تقليل نسب البطالة بين الخريجين.
					5 يوفر البنك فرص للتطوع والتدريب للخريجين.
					6 يرشد البنك من استهلاك الطاقة في عمله.
					7 يوضح البنك أعماله ونشاطاته بدقة وأمانة للمجتمع والجهات المعنية.
					8 يدفع البنك التزاماته للحكومة في الوقت المحدد.
					9 يدعم البنك النشاطات والأحداث الموجهة لذوي الاحتياجات الخاصة.
المحور السادس: الاهتمام بالمستثمرين, المالكين والمجتمع					
					1 يدعم البنك أن الاهتمام بشؤون المجتمع تزيد من الربح.
					2 يدعم البنك النشاطات الاجتماعية في خطته الإستراتيجية.
					3 تتضمن ميزانية البنك السنوية نشاطاتها الاجتماعية.
					4 يعطي البنك أولوية كبيرة في خطته التطويرية للقطاعات المهمة مثل: التعليم والصحة.
					5 ينفذ البنك مشاريعه الاجتماعية بالشرراكة مع مؤسسات المجتمع المدني.
					6 يعتبر البنك تقييم نشاطاته الاجتماعية مؤشر علي جودة.
					7 يزود البنك المستثمرين بتقارير تقييم نشاطاته الاجتماعية.
					8 يقترح البنوك حلول فعالة للكوارث المحيطة بالبيئة والمجتمع.
المحور السابع: العلامة التجارية					
					1 يهتم البنك بجودة خدماته مقارنة بالمنافسين في السوق ومتطلبات سوق العمل.
					2 يراعي البنك في قيمه الأساسية أن تتلاءم مع قيم زبائنه لتعزيز علامته التجارية.
					3 يعتمد البنك خطط وسياسات معينة لقياس رضا زبائنه وولائهم.

					يستعين البنك بفريق مختص للتعامل مع شكاوي الزبائن وحلها بصورة يومية.	4
					يوفر البنك خدماته باستخدام وسائل التكنولوجيا الحديثة للتواصل مع أكبر عدد من الزبائن.	5
					يستفتي البنك زبائنه بصورة دورية عن آرائهم بما يقدمه البنك ومدى تقديره لها.	6
					يهتم البنك من خلال خدماته بالقيم المعنوية للزبون بالإضافة إلي العائد المادي لكلاهما.	7
					يهتم البنك بجودة خدماته المميزة لأثرها الإيجابي المباشر وغير المباشر.	8
					يتبنى البنك فكرة أن هناك علاقة قوية بين المسؤولية الاجتماعية و العلامة التجارية المميزة.	9

Appendix 4: Correlation Coefficient Table

Table 39: The correlation coefficient between each question in the field and the whole field

No.	Question	Pearson coefficient	p-value
Management concern towards Employees			
1	Management encourage knowledge and cultural diversity of their staff.	0.414	0.023
2	Strong relations are established with profession unions.	0.645	0.000
3	Continuously, specialized training opportunities are provided for all employees categories.	0.785	0.000
4	knowledge management of the staff is enriched by participation of expertise knowledge.	0.566	0.001
5	Detailed salary system is available to the company's staff.	0.630	0.000
6	Staff performance is evaluated according to specific program.	0.667	0.000
7	Tasks distribution is held according to staff disciplines.	0.600	0.000
8	Employment opportunities are almost equal for females and males.	0.714	0.000
9	Clear policies are followed in employing new staff.	0.614	0.000
10	Employees are encouraged to volunteer, serving business community and the environment.	0.597	0.000
Total		0.792	0.000
Management concern towards Customers			
1	The bank improves its services.	0.386	0.035
2	Services are developed in order to satisfy customers.	0.598	0.000
3	Integrated plans are provided to individual customers and companies.	0.669	0.000
4	Negotiation with customers are concerned to convince the quality of the services.	0.717	0.000
5	Reasons of clients dispute are studied and solutions are developed.	0.662	0.000
6	Bank's services are based on accurate diagnosis of the customer technical requirements.	0.412	0.024
7	Qualified staff are available at the customer's service.	0.498	0.005
8	Recently developed services are defined to customers.	0.698	0.000
Total		0.863	0.000
Management concern towards Services and Economic Development			
1	The bank's services are offered to compete in quality and prices with other banks services.	0.565	0.001
2	plans are adopted to help strengthen the Palestinian economy.	0.745	0.000
3	Advisory group are composed to examine the	0.715	0.000

No.	Question	Pearson coefficient	p-value
Management concern towards Employees			
	appropriateness of services to market.		
4	Services are developed according to the international markets requirement to help redress the balance in the Palestinian trade.	0.595	0.001
5	Website instructions are provided to facilitate services usage.	0.615	0.000
6	Efficiency of services and development are continuously increased.	0.377	0.040
7	Services performance is assessed after deployment at the client.	0.583	0.001
8	It is ensured that services are environmental-friendly and do not result in any confusion.	0.719	0.000
9	Relations with other banks are kept strong to strengthen the local digital economy.	0.659	0.000
10	Performance of other sectors in the Palestinian economy is tried to be enhanced.	0.715	0.000
11	Research and development had more interest to launch services competitiveness to foreign Services .	0.605	0.000
Total		0.920	0.000
Management concern towards Legal Regulations			
1	Governmental laws controlling bank's work in Corporate Social Responsibility.	0.487	0.006
2	Bank holds legal responsibility of its services.	0.393	0.032
3	Clear policies are set to solve dispute between staff.	0.483	0.007
4	Bank maintains the integrity of the legal and financial transactions provided to customers.	0.462	0.010
5	Bank is committed to issue an annual report about Corporate Social Responsibility projects that have been implemented.	0.460	0.010
6	Bank has clear laws and regulations about the Corporate Social Responsibility.	0.561	0.001
7	Bank keeps track of financial transactions conducted with clients in order to avoid problems.	0.543	0.002
8	Bank is interested in its plans, decisions and services to the rights of the client and the bank according to regulations and laws.	0.536	0.002
9	Regulations and legal materials are applied as provided from the Palestinian labor law.	0.485	0.007
10	Policies are followed for customer and staff Information safety.	0.729	0.000
Total		0.608	0.000
Management concern towards Ethical Dimension			

No.	Question	Pearson coefficient	p-value
Management concern towards Employees			
1	Bank is seeking to leave a positive impact on its activity in the surrounding environment.	0.826	0.000
2	Help guidance is attached to ease the use of the services.	0.842	0.000
3	Bank is interested in reaching economic outlook to the community and the market	0.783	0.000
4	Job creation programs are provided to reduce unemployment among graduates.	0.917	0.000
5	Graduates are offered training opportunities at the bank's training programs.	0.585	0.001
6	Bank cares about energy consumption in its work.	0.699	0.000
7	Bank's activities and programs are revealed accurately and honestly to community and the authorities concerned.	0.681	0.000
8	bank's obligations are paid to the government on time.	0.745	0.000
9	Activities and events designed to educate and train disabled are sponsored.	0.645	0.000
Total		0.716	0.000
Management concern towards Investors, Owners and the Community			
1	Bank believed that interest in community affairs increase profits.	0.737	0.000
2	Bank's strategic plan supports social activities.	0.857	0.000
3	The Bank's annual budget includes social activities.	0.524	0.003
4	Development plans of important sectors in the society such as education and health have high priority.	0.585	0.001
5	Social projects are implemented in partnership with civil society institutions.	0.699	0.000
6	Social programs evaluation is considered a quality indicator.	0.661	0.000
7	Experts are conveyed to evaluate social programs for more improvement.	0.745	0.000
8	Banks propose effective solutions to the catastrophes surrounding environment and community.	0.715	0.000
Total		0.828	0.000
Brand Image			
1	Bank cares about the quality of its services compared to market's competitors and the requirements of the labor market.	0.595	0.001
2	Bank takes into account the basic values that fit in with	0.615	0.000

No.	Question	Pearson coefficient	p-value
Management concern towards Employees			
	the values of its customers to promote its brand.		
3	Bank relies certain plans and policies to measure customer's satisfaction and loyalty.	0.433	0.017
4	Bank uses a specialized team to deal with customer complaints and resolve them on a daily basis.	0.644	0.000
5	Bank provides its services using modern technology to communicate with a larger number of customers. .	0.485	0.007
6	Bank's customers submit their views regularly about their appreciation.	0.419	0.021
7	Bank cares about moral values in its services to the customer in addition to the physical return.	0.478	0.008
8	Bank cares about the direct and indirect positive impact of its service quality.	0.434	0.016
9	Bank adopts the idea that there is a strong relationship between Corporate Social Responsibility and distinctive brand.	0.543	0.002
Total		0.701	0.000