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**The Effect of Corporate Social Responsibility on
Loyalty According to the Role of Mediators
(Satisfaction, Trust and Corporate Image) –From
Clients Perspective
Case Study: Bank of Palestine – Gaza Strip**

أثر المسؤولية الاجتماعية على الولاء وفقا لدور العوامل
الوسيطية (رضا العميل، الثقة وصورة المنظمة) من وجهة نظر
العملاء

دراسة حالة : بنك فلسطين – قطاع غزة

Mona Younis Abo Samra

Supervised by

Rushdy Abed Elatief Wady

Associate Professor in Business Administration

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إقرار

أنا الموقع أدناه مقدم الرسالة التي تحمل العنوان:

The Effect of Corporate Social Responsibility on Loyalty According to the Role of Mediators (Satisfaction, Trust and Corporate Image) From Clients Perspective Case Study: Bank of Palestine – Gaza Strip

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الثقة وصورة المنظمة) من وجهة نظر العملاء
دراسة حالة : بنك فلسطين – قطاع غزة

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The Effect of Corporate Social Responsibility on Loyalty According to the Role of Mediators (Satisfaction, Trust and corporate Image) From Clients Perspective Case Study: Bank of Palestine _ Gaza Strip

وبعد المناقشة العلنية التي تمت اليوم الأحد 26 رجب 1438هـ، الموافق 2017/04/23م الساعة

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.....	مشرفاً و رئيساً	د. رشدي عبد اللطيف وادي
.....	مناقشاً داخلياً	د. سامي علي أبو الروس
.....	مناقشاً خارجياً	د. علاء الدين خليل السيد

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

والله ولي التوفيق،،،

نائب الرئيس لشئون البحث العلمي والدراسات العليا

أ.د. عبدالرؤوف علي المناعمة

Abstract

The main purpose of this study is to examine the effect of Corporate Social Responsibility (CSR) on Bank of Palestine's clients loyalty in Gaza Strip, and to explore the role of mediators (satisfaction, trust and corporate image) in the relationship between CSR and loyalty. The main dimensions of CSR are: economic, legal, ethical, philanthropic/voluntary and environmental responsibility towards clients and the community.

The study targets all branches of Bank of Palestine in Gaza Strip which are eight. The descriptive analytical method was used and utilized both primary and secondary sources of data. A structured questionnaire including 61 closed ended questions were specially designed for this study. Questionnaires were distributed to bank's clients at all branches. A number of 353 questionnaires were valid for analysis .

The results show that Bank of Palestine is concerned of (economic, legal ,ethical ,voluntary and environmental) responsibilities toward its clients and community as a whole.

Philanthropic\voluntary responsibility has the most significant effect on clients loyalty followed by environmental , legal and economic , while the ethical responsibility has insignificant effect on clients loyalty.

Corporate image and customer satisfaction mediate the relationship between CSR and loyalty. On the other hand, trust has insignificant effect on clients loyalty and it dose not mediate the relationship between CSR and loyalty.

The main recommendations of this study are asserted to pay special attention by banking sector to CSR through paying more efforts to develop banks economic, legal, ethical , philanthropic and environmental responsibilities to gain clients loyalty. Moreover, providing a training programs for bank's staff to increase their ability and skills to solve the various issues and problems that customer faced, improve their methods in handling clients complaints and problems in order to be solved more quickly, and train their staff how to deal with different clients (be more kind and professional) in order to leave a good impression in the mind of their clients.

ملخص الدراسة

تهدف هذه الدراسة الى توضيح أثر المسؤولية الاجتماعية على ولاء عملاء بنك فلسطين - قطاع غزة ، كما وتهدف الى اختبار دور العوامل الوسيطة الاتية (رضا العملاء ، الثقة ، صورة المنظمة) على العلاقة بين المسؤولية الاجتماعية وولاء العملاء، وكانت أبعاد المسؤولية الاجتماعية تتمثل في: المسؤولية الاقتصادية ، القانونية ، الأخلاقية ، الخيرية والبيئية والتي يتم توجيهها للعملاء والمجتمع ككل .

استهدفت الدراسة بنك فلسطين بفروعه الثمانية المنتشرة في جميع أنحاء قطاع غزة . تم استخدام المنهج التحليلي الوصفي وقد تم الاعتماد على المصادر الاولية والثانوية في جمع البيانات. صممت استبانة مكونة من ٦١ سؤال مغلق وقد تم توزيع الاستبانات على جميع الفروع حسب العينة التي تم احتسابها ، تم استرجاع ٣٥٣ استبانة من العدد الكلي للعينة صالحة للتحليل.

أوضحت النتائج مدى اهتمام بنك فلسطين بتطبيق أبعاد المسؤولية الاجتماعية (الاقتصادية ، القانونية ، الاخلاقية ، الخيرية والبيئية) تجاه عملائها والمجتمع.

المسؤولية الخيرية كان لها أكبر أثر على ولاء العميل يليها في ذلك المسؤولية البيئية ثم القانونية فالاقتصادية، في حين أن المسؤولية الأخلاقية لا يوجد له تأثير على ولاء العميل للبنك.

صورة المنظمة ورضا العملاء يلعبان دور الوسيط في العلاقة بين المسؤولية الاجتماعية وولاء العملاء بالبنك. بينما تبين أن عامل الثقة لا يوجد له تأثير على ولاء العملاء، كما وأنه لا يلعب دور الوسيط في العلاقة بين المسؤولية الاجتماعية والولاء.

أوصت الدراسة على ضرورة اهتمام القطاع البنكي بالمسؤولية الاجتماعية لما له من أثر كبير على زيادة ولاء العملاء وذلك من خلال التركيز على تطبيق أبعاد المسؤولية الاجتماعية (الاقتصادية، القانونية ، الاخلاقية ، الخيرية و البيئية).

اضافة الى ذلك ، أوصت الدراسة بضرورة اهتمام البنك بعقد دورات تدريبية لموظفيها لتطوير مهاراتهم لحل المشاكل المختلفة التي تواجه الزبون وتطوير طرق وأسلوب التعامل مع شكاوي العملاء لحلها بشكل أسرع وأدق ، إضافة الى تدريبهم على كيفية التعامل مع كافة العملاء بطريقة لينة ومهذبة وذلك حتى تعكس صورة أفضل عن البنك في ذهن العملاء.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

﴿يَرْفَعُ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَالَّذِينَ
أُوتُوا الْعِلْمَ دَرَجَاتٍ﴾

المجادلة: [11]

Dedication

*I dedicate this thesis to my beloved father and mother who
made me the person I am becoming....*

To my husband for his love and belief in me....

To my little son Ibraheem ...

To my family.. sisters and brothers

*And To all those who sacrificed their rights to achieve this
work...*

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Chapter 1
The Research General
Framework

Chapter 1

The Research General Framework

1.1 Introduction:

Companies use different ways to show their corporate social responsibility practices which are related to employee welfare, environment, community, charities and so on. Companies dedicating themselves into a serious of CSR practices because they believed that customers provide more support to the responsible companies. Obtaining customers' support and having loyal customers are very important aspects for the operations of modern enterprises.

In order to evaluate a firm's value, the financial performance was used as the main scale of measuring its value. The greater the margins financially, the higher rank would be given to firms. Increasing shareholders wealth was considered the essential objective of profit-driven corporations. Therefore, CSR importance in the past was not noticeable. Recently, the awareness about CSR has increased and improved magnificently (Asaad, 2010). Because of the CSR increasing importance, a firm's success is now also being distinguished by its contribution to society (Pakseresht, 2010).

In recent years the corporate environmental, social, and governance programs perceived importance has increased. As a result of this awareness, corporate social responsibility (CSR) has developed to be a fundamental part of today's corporate strategies. Managers , investors, and regulators have grown increasingly aware that such strategies can ease corporate crises and build reputations. After the financial crises, the argument on the corporate social responsibility has increased. Many of these arguments discuss how CSR could play a major role in developing the society and to involve in supporting social causes in times of crisis (Anghel, Grigore & Roşca, 2011).

Most studies that have been previously carried out have shown how CSR activities can be beneficial to an organization, and drawn favourable responses from their stakeholders. These CSR initiatives have also acted as a source of competitive advantage. Investors are attracted to make investments in public companies with CSR Policies (Sen, Bhattacharya & Korschun,2006). Such investments can ensure long-term survival of the organization and also act as a tool of competitive advantage. As noted in El Ashkar (2016) study , CSR plays as opportunity more than

cost or constrain which lead to achieve business objectives and sustainable competitive advantage.

Customer loyalty has been recognized over several decades for its role in the creation of many successful businesses . Although customer loyalty is a commonly acknowledged concept, its operationalization varies. Three main approaches are broadly accepted as measures of customer loyalty, attitudinal, behavioral and combinational loyalty measures (Mandhachitara & Poolthong, 2011).

Khan, Ferguson & Pérez (2015) asserted that CSR has an effect on customer attitudes in the banking industry such as repurchase and word of mouth (loyalty), the concept CSR also tested in hotel industry by (Martínez, Pérez & Del Bosque, 2014) who confirms a positive and direct effect of CSR on brand loyalty. Other studies represent an indirect relationship between CSR and loyalty as (Chung, Yu ,Choi & Shin, 2015) who represented that satisfaction play as mediator role in a relationship between CSR and customer loyalty. On the other hand (Alam & Rubel, 2014) asserted that there is no significant relationship between awareness of CSR and purchase intention (loyalty).

Customer satisfaction ,Customer trust and corporate image considered as an antecedents variables of loyalty (Boohene & Agyapong, 2010), (Aydin & Özer, 2005) ,which have a direct or indirect effect on customer loyalty ,these variables also have affected by CSR positively as noted in many researches (Pérez & Rodríguez del Bosque ,2015), (Naqvi ,2013) and (Servera-Francés & Arteaga-Moreno, 2015).

Many researches indicate a direct and indirect effect of CSR dimensions on customer loyalty , so the researcher decided to study this relation and effect between the two variables and showed the mediating role of (trust , satisfaction and corporate image).

In this study the researcher explored the effect of corporate social responsibility on client's loyalty of bank of Palestine, such study assists in effective management of bank-client relationship and achieving a higher level of loyalty among clients.

Bank of Palestine become one of the largest financial institutions in Palestine. Many special banking services are being provided by the bank to meet client's needs and expectations. Bank of Palestine deals with a large number of

clients, it has budgeted 6% of its annual profit to support community projects for Palestinian society. Therefore, bank of Palestine is selected to be our targeted case study, in order to represent the effect of corporate social responsibility of the bank on client's loyalty.

1.2 Research Problem Statement:

For a company, one of the most important challenges is to get trust and recognition from their consumers. Whether or not a responsible company could get more support is depend on the customers' decision.

Intense competition has in many markets decreased the prospects for differentiation in terms of technology and product/service quality. For this reason, CSR become an important attribute that can enhance a company's image (Ahmad, 2006).

CSR has become a high profile issue generating great public interest. An extensive global survey found 52 percent of respondents ask to see information on the companies CSR activities (Fleishman-Hillard, 2007).

To win customers loyalty in today's markets, companies have to focus on building and sustaining customer loyalty. Nowadays, organizations looking forward to achieve a sustainable competitive improvement based on focusing on customer oriented concept which will lead to customer satisfaction, trust and finally to customer loyalty. In this regard CSR has become a valuable tool.

Bank of Palestine as noted on their website specialized 6% o it's profits to CSR activities and it also reach a high number of clients in 2016 around 750000 , so researcher want to approve if concerning of applying CSR activities related to increase clients loyalty . in order to achieve, keep and maintain clients loyalty within such a complex and competitive market of today ; it should pay more attention to the bank social responsibility towards its environment ,community and clients who represent the lion share of the bank's transactions.

In addition to that this study aims to investigate influences of CSR dimensions on clients loyalty , so the study problem can be summarized by answering the following question:

" To What Extent does the Corporate Social Responsibility of Bank of Palestine affect Clients Loyalty and What is the Mediating Role Played by Trust, Satisfaction and Corporate Image ?"

1.3 Research Questions :

- Main question

To what extent does the corporate social responsibility of bank of Palestine affect clients loyalty?

- Sub questions

1. To what extent corporate social responsibility affects clients trust, clients satisfaction and corporate image in bank of Palestine?
2. To what extent clients trust, clients satisfaction and corporate image affect clients loyalty in bank of Palestine?
3. Do client trust , client satisfaction and corporate image mediate the relationship between corporate social responsibility and clients loyalty?

1.4 Research Variables :

- **Independent Variables:**

Main Independent variable is: "Corporate Social Responsibility"

Sub - Variables:

1. Economic Responsibility
2. Legal Responsibility
3. Ethical Responsibility
4. Philanthropic/voluntary Responsibility
5. Environmental Responsibility

- **Mediating Variables:**

1. Clients Trust
2. Clients Satisfaction
3. Corporate Image

- **Dependent Variable:** "Clients Loyaty".

Mediation analyses are employed to understand a known relationship by exploring the underlying mechanism or process by which one variable influences another variable through a mediator variable. Mediation analysis facilitates a better understanding of the relationship between the independent and dependent variables when the variables appear to not have a definite connection (Baron & Kenny ,1986).

The term statistical mediation or simply mediation, refers to a causal chain in which it is assumed that the effect of one or more independent variables is transmitted to one or more dependent variables through third variables. In the simplest case, Mediation, or an indirect effect, is said to occur when the causal effect of an independent variable on a dependent variable is transmitted by a mediator . In other words, independent variable affects dependent variable because independent variable affects a mediator, and a mediator, in turn, affects dependent variable . Mediation effect and indirect effect are often used interchangeably (Baron & Kenny ,1986) . Methods to assess mediation became particularly popular in psychology after publications by Judd and Kenny (1981) and Baron and Kenny (1986). The strategy proposed by Baron and Kenny to tackle with the study of mediation consists of making a sequential verification of four conditions (reason why Baron & Kenny's proposal is known as the four step model):

1. Independent variable (IV) must predict and related to the dependent variables(DP) ; (direct relationship).
2. Independent variable(IV) must predict and related to the mediating variable(MV) .
3. Mediating variable(MV) and dependent variable (DV) must be related once the effect of independent is controlled.

4. The relationship between Independent variable (IV) and dependent variable (DV) must be significantly reduced when controlling the effect of mediating variable (MV)“the strongest mediation demonstration this relation is zero”.

- **Total effect:** $c = ab + c'$
- **Direct effect:** $c' = c - ab$
- **Indirect effect:** $c - c' = ab$

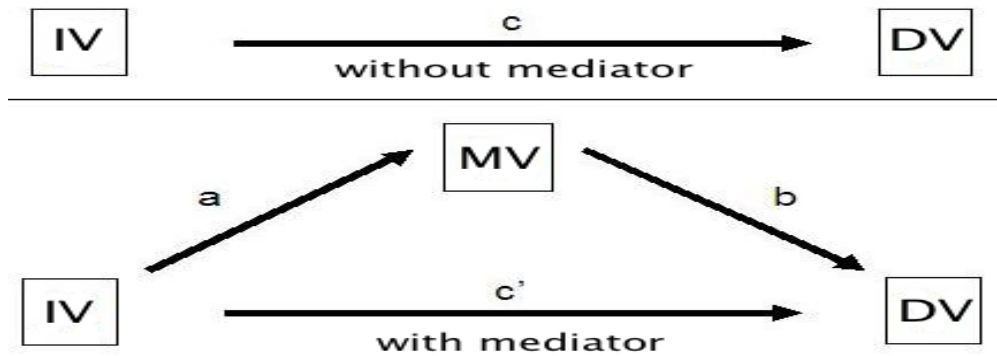


Figure (1.1) Mediation Model.

Source: Baron and Kenny's (1986)

In this research the direct relationship between independent variable (corporate social responsibility) and dependent variable (clients loyalty) is tested and confirmed in many previous studies . Many researchers agreed that CSR activities positively affect customer loyalty as noted by (Chung and Bang ,2016; Abbasi, Mozzi , Ayvazi and Ranjber, 2012; (khan,Fergusonn and Perez , 2014; Taheri and Bavarsad,2015; alam and rule ,2014) on the other hand Chun and Bang (2016) indicated that corporate social responsibility affect indirectly customer loyalty through corporate image and customer trust while others confirmed the relation between CSR and loyalty through customer satisfaction(Chung, Yu et al. 2015), also Abbasi, Moezzi et al. (2012) noted an indirect relations between CSR and loyalty through advertising and customer satisfaction , Arıkan and Güner (2013) concludes that CSR has indirect effect on customer loyalty through customer satisfaction.

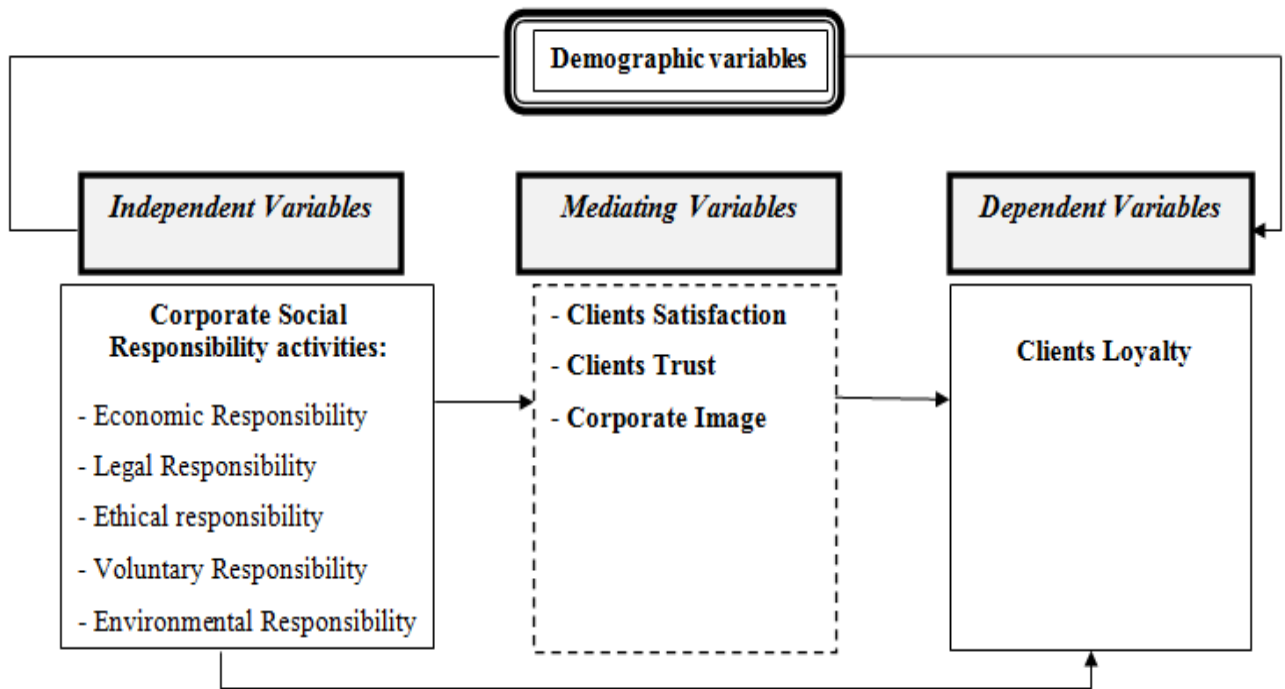


Figure (1.1): Theoretical Framework

Source: Adopted by (Researcher , 2017)

1.5 Research Hypotheses:

To examine the impact of Corporate social responsibility on clients loyalty , the following hypotheses are formulated:

1. **Corporate social responsibility has a statistically significant effect at $\alpha \leq 0.05$ on clients loyalty.**
 - 1.1 Economic responsibility of CSR has a significant effect on clients loyalty.
 - 1.2 Legal responsibility of CSR has a significant effect on clients loyalty.
 - 1.3 Ethical responsibility of CSR has a significant effect on clients loyalty.
 - 1.4 Philanthropic responsibility of CSR has a significant effect on clients loyalty.
 - 1.5 Environmental responsibility of CSR has a significant effect on clients loyalty.

2. Corporate social responsibility has a statistically significant effect at $\alpha \leq 0.05$ on Mediators.

- 2.1 Corporate social responsibility has a significant effect on trust.
- 2.2 Corporate social responsibility has a significant effect on satisfaction.
- 2.3 Corporate social responsibility has a significant effect on corporate image.

3. Mediators has a statistically significant effect at $\alpha \leq 0.05$ on clients loyalty.

- 3.1 Trust has a significant effect on clients loyalty.
- 3.2 Satisfaction has a significant effect on clients loyalty.
- 3.3 Corporate Image has a significant effect on clients loyalty.

4. Trust , satisfaction and corporate image mediate the relationship between CSR and clients loyalty at $\alpha \leq 0.05$ on clients loyalty.

5. There exists a statistical significant differences at $\alpha \leq 0.05$ among respondents due to personal traits (Gender, Age, Educational Level, Job, Income, Bank Account Type , Years of having the account (account period) ,and Bank Branch.

1.6 Research Objectives :

This study seeks to explore the impact of corporate social responsibility activities on clients loyalty. In particular, to gain in depth insights about the study questions, this current study endeavors to explore the following objectives:

- To identify and characterize the concept of corporate social responsibility in banking sector.
- Assess the implementation of corporate social responsibility in bank of Palestine.
- To explore the effect of corporate social responsibility on clients loyalty.
- To suggest some suitable ways and recommendations to improve and develop the strategies of corporate social responsibility and maintain clients loyalty in the bank of Palestine.

- To explore the role of mediators (clients satisfaction, trust and corporate image) in relationship between bank's CSR and clients loyalty.
- To examin the significant differences among respondents du to (Gender, Age, Educational Level, Job, Income, Bank Account Type , Years of having the account (account period) ,and Bank Branch).

1.7 Research Importance :

☒ The importance of the study for Bank of Palestine Managers

Managers of the bank might benefit from this study as an integrated part of study, that will help to design a criteria for the management of their corporate social responsibility while planning their strategies and giving some recommendations for providing their services with social attributes to satisfy their client's needs and wants and consequently increase their clients loyalty.

☒ The importance for the Palestinian Society

The study recommendations will develop and improve the banks quality of services provided to the clients and it will help in continuing the humanitarian development across all economic and social sectors and making a positive impact in our communities.

☒ The importance of the study for the University

This is the first local academic study that engages the importance of corporate social responsibility and clients loyalty according to researcher's knowledge. Therefore the study provides the academic libraries in Gaza with significant new research topics.

☒ The importance of the study for the Researcher

The study provides the researcher with good knowledge and new zones of researching in one of the largest banks in Gaza strip, "Bank of Palestine".

1.8 Research limitations:

- The bank refused to distribute the questionnaires by researcher or to supervise the process of distribution inside the bank's branches according to internal policies and laws of bank , 215 questionnaires were distributed by bank and only (138) were distributed by the researcher herself,so most of questionnaires were distributed by a bank
- The researcher couldn't reach the West Bank because of the closure of Gaza strip where the researcher lives.

1.9 Terms Definitions

1. **Corporate social responsibility:** a set of activities contribute to develop the local economy and the quality of life , the social responsibility of organizations encompasses the economic, legal, ethical , voluntary and environmental activities. (Farcane & Bureana, 2015);(Mohr, Webb & Harris , 2001);(Carroll ,1999).
2. **Economic social responsibility:** direct and indirect economic impacts of organization's operations on the society and stakeholders as well such as maximizing profits, create jobs, establish local business linkage (Uddin, Tarique & Hassan , 2008)
3. **Legal social responsibility:** performing in a matter consistent with all the state laws , governmental regulations, within the legal framework of the society (Carroll ,2016).
4. **Ethical social responsibility:** performing in a manner consistent with expectations of societal mores and ethical norms, recognizing and respecting new or evolving ethical/moral norms adopted by society (Carroll ,2016).
5. **Voluntary social responsibility :** performing in a matter consistent with the charitable expectations of society, such as performing educational and cultural projects to improve the quality of life , involving a managers and employees in voluntary and charitable activities within their local communities.(Carroll & Shabana ,2009).

6. **Environmental social responsibility:** approaches to prevent or minimize adverse impacts support for initiatives, developing and diffusing environmentally friendly technologies .(Asemah, Okpanachi & Olumuji,2013)
7. **Clients loyalty:** held commitment to repurchase a services or an overall feelings about the services provided despite any situational influences that cause switching behavior (Schiffman & Kanuk ,2010); (Worthington, Russell-Bennett & Härtel ,2010).
8. **Satisfaction :** a comparison process between the actual service performance against their expectations , it is a matter of judgment the services and the way it provided (Oliver ,1999);(Grigoroudis & Siskos ,2009).
9. **Trust:** the level of reliability and dependability held by customers to service provider in their relationship includes staff trust , system and institution itself (Bülbül, 2013); (van Esterik-Plasmeijer & van Raaij ,2017).
10. **Corporate image:** overall impression the organizations left on the clients mind about their reputations , identity and service quality (Kotler & Armstrong ,2010);(Khvtisiashvili ,2012).

Chapter 2

Literature Review

Chapter 2

Literature Review

Section 1

Corporate Social Responsibility

2.1.1 Introduction

In recent years most corporations and their stakeholders showed a great interest on corporate social responsibility. In the past organizations goals were focused on increasing sales and profits, but now it look forward achieving targets other than profits to tell their customers that they are not only money making bodies but also it contributes to develop their society because it is considered as a part of it , it is also concerned about their employees , suppliers , customers and its stakeholders as a whole.

In the past, financial performance was considered as a main indicator of a firm value. The greater the margins of profits, the higher rank would be given to firms.

Maximizing a shareholder wealth was a considered one of the main objectives organizations seek to perform , also it was considered as a major indicators of organization's health, corporate social responsibility was given a main importance in the past, however today the perception about corporate social responsibility has changed significantly (Almohammad ,2010).

The main motive behind corporate social responsibility is the benefits that organizations can be derived when they socially responsible toward their stakeholders and society(Tian, Wang & Yang ,2011). The importance of CSR was discussed and explored later , many researchers have explored the potential effect that CSR has on consumer behavior and responses, such as product and services responses (Kaur ,2013) customer satisfaction(Arıkan & Güner ,2013);(Luo & Bhattacharya, 2006) or customer loyalty (Pérez & Rodríguez del Bosque, 2015);(Chung, Yu et al ., 2015).

2.1.2 Corporate Social Responsibilities Definitions

Corporate social responsibility term (CSR) has its origins back in the "1930- 1940's".

Milton Friedman (1970-2007) noted that " There is one and only one social responsibility to use its resources and engaging in activities designed to increase its profits as long as stays within the rules of the game, which is to say, engages in free and open competition without deception or fraud and again". He defined corporate social responsibility as maximizing shareholder wealth.

"the social responsibility of business encompasses the economic, legal, ethical and discretionary expectation that society has of organizations at a given point in time"(Carroll)1979-1991. Carroll's definition has been used widely in most research on corporate social responsibility (Mandhachitara & Poolthong, 2011) ;(Lindgreen & Swaen ,2010).

The European Commission definition of corporate social responsibility is "a concept whereby companies integrates social and environmental concerns in their business operation and in their interaction with their stakeholder on a voluntary basis". Corporate social responsibility is about "doing the right things right". The World Business Council for Sustainable Development (WBCSD) describes CSR as "the commitment of business to contribute to sustainable economic development, working with employees, their families, the local community and society at large to improve quality of life" (WBCSD, 2000).

According to (Mohr, Webb et al., 2001), corporate social responsibility is a company's responsibility to minimize or avoid harmful effects of organizations and to maximize useful impact on society.

The World Business Council for Sustainable Development (2006) has defined CSR as Behaving in an ethical manner and continuing commitment by organizations to contribute in developing the local and public economy of the society , and improving the quality of life of the workforce and their families .

"a commitment to improve community well-being through discretionary business practices and contributions of corporate resources (Kotler & Lee, 2008).

From the marketing point of view, Alvarado's definition should be noted (2008) 'The process of strategic marketing activities, which a business company carries out and that involve its stakeholders' social and environmental concerns, so

that the damages are reduced and the long-run positive impact of the company on society is maximized'.

CSR has several functions and the activities can range from focusing in stakeholders interests to charity and volunteering activities. From the business perspective, CSR functions are primarily divided into three main categories; maximization of value, risk management and corporate voluntary (Bhattacharya, Sen & Korschun, 2011).

CSR functions recognized by the International Organization for Standardization (ISO) and was published in ISO 26000 in 2010 ,ISO 26000 provides guidance on how businesses and organizations can operate in a socially responsible way. The European Commission (2011) explains CSR as “the responsibility of enterprises for their impacts on society”.

Today, CSR is an integral part of many organizations mission statement , strategies and policies for ensuring long-term success and profits. Implementing CSR concept help in minimizing risks and increasing values and profits(such as improved corporate image reputation, employee commitment, competitive advantage etc.. (Bhattacharya, Sen et al., 2011).

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 play a key role on job and wealth creation in the society (Alsenawi & Banat ,2014).

Farcane and Bureana (2015) defined the CSR as" Without neglecting the implicit social responsibility of companies towards others (like human beings) – by means of taxes and social charges imposed by law, and without fully accepting the extreme opinion that presents corporations as entities that indirectly hold all the communities' political, social and economic power, companies should strictly follow their economic goal, which implicitly fulfills all the additional requirements imposed to companies by some stakeholders".

2.1.2.1 Corporate social responsibility development over years :

Table (2.1): CSR development over years, adopted by Researcher, 2017

Year	Main Author	Main points and definitions
1950 s	Howard Bowen (1953)	CSR refers to the obligations of businessmen to pursue those policies, to make decisions , or to follow those lines of action which are desirable in term of the objectives and values of our society.
1960s	Keith davis (1960)	"Businessmen's decisions and actions taken for reasons at least partially beyond the firm's direct economic or technical interest"
	W. Mcguir (1963)	"The idea of social responsibilities supposes that the corporation has not only economic and legal obligations but also certain responsibilities to society which extend beyond these obligations"
1970s	Carroll (1979)	"The social responsibility of business encompasses the economic, legal, ethical, and discretionary (or philanthropic) expectations that society has of organizations at a given point in time"
1980s	Peter Drucker (1984)	Explored relation between CSR and financial performance
1990s	Carroll(1999) Elkington's (1998)	CSR built on the four dimentions of CSR, examined by Carroll in 1979: economic, legal, ethical and discretionary/philanthropic. (Triple Bottom Line): focusing on three issues; social responsibility (people), environmental responsibility (planet), and economic responsibility (profit). The aim of the CSR in this period is to measure the financial as well as the social and environmental performance of organizations.
2000s – 2015	Moher (2001) Micheal porter and mark kramer (2006) (Farcane and Bureana , 2015)	During the 21th century, the focus of the environmental aspect of CSR grew ,focus of CSR from a consumer perspective. corporations started to work and participate actively in projects regarding CSR predictably woke up an interest also among consumers. CSR is a marketing tool to achieve and maintain competitive advantage. companies should strictly follow their economic goal, which implicitly fulfills all the additional requirements imposed to companies by some stakeholders".

2.1.3 The Role Of Corporate Social Responsibility In Marketing

Cause related marketing (CRM) is another concept reflects the corporate social responsibility. The concept has been developed since late 80th century and one of the earliest definitions was formulated by (Varadarajan & Menon, 1988):

“Cause-related marketing is the process of formulating and implementing marketing activities that are characterized by an offer from the firm to contribute a specified amount to a designated cause when customers engage in revenue-providing exchanges that satisfy organizational and individual objectives” . CRM can be defined as organizations promise to specialized a part of money to support and denote nonprofit organizations or to other social projects when customers purchase its products or services(Nan & Heo, 2007).

CRM is also defined as ‘a promotional activity of an organization in which a societal or charitable cause is endorsed, commonly together with its products and services as a bundle or tie-in’ (Idowu, Capaldi & Zu , 2013)

CRM is considered an essential business policy that generates higher profits, improve corporate image and employee morale and successfully compete with competitors and increased sales through campaigns that positively impact consumer's attitudes toward the organizations, most importantly CRM is used as a marketing tool to gain customers loyalty (Demetriou, Papasolomou & Vrontis ,2010).

Cause-related marketing as part of corporate social responsibility, becomes an increasingly used tool by companies operating in the market. Corporate social responsibility is important for maintaining long-term success, being each organization’s essential competitive advantage and a path to society’s sustainable development. The new consumers identify with increased requirements and will prefer to buy from companies that are committed to noble social causes, as long as there are no major differences concerning the quality of the products (Anghel, Grigore et al., 2011).

2.1.4 Theoretical Foundation of Corporate Social Responsibility

1. Consumer Behavior Theory

Consumer behavior theory is applied in various fields such as economics, marketing, psychology etc. Its principle assumption is that a customer efforts to allocate his or her money towards available goods and services in order to maximize value so it will lead to satisfaction. Customer satisfaction ultimately can cause to achieve customer loyalty towards a certain product, service, or even an organization. The purchasing decision can be affected by factors such as family and friends, the financial capability of the consumer, the attitude and perception of the buyer towards the product, external factors such as advertising or market perception etc. Consumer behavior is an essential guiding principle in understanding how customer loyalty is linked to CSR.

The most dominant model of this theory is the utility theory. This theory assumes that a consumer is a rational economic being, who makes purchases based on the outcomes of the purchases therefore acting in self-interest (Schiffman & Kanuk, 2007). Consumer behavior can be defined as “the study of the process involved when individuals or groups select, purchase use or dispose of products, services, ideas or experiences to satisfy needs and desires.” (Solomon, Bamossy, Askegaard & Hogg, 2006).

Organizations can use CSR to appeal to customer behavior. Advertising and brand promotion can be used to create awareness of products and services, which are working as a platforms of CSR activities. Despite CSR being carried out for public good, organizations are using it to attract and maintain customers, who like or want to be recognized with a company that carries out CSR activities.

2. Stakeholder Theory

This theory lists and describes those individuals and groups who will be affected by (or affect) the organizations actions. These individuals and groups hold a right and obligation to contribute in guiding the organization. There would be no end to simply assuming whose rights need to be accounted for due to the large number of stakeholders involved. Realistically, the stakeholders surrounding a business should

be described as those tangible affected by the organizations action. However, it would not be an easy task and constitutes a daily challenge for managers. Indeed,(Wood,1991) suggested stakeholders are likely to develop a different understanding of what CSR means and what they can expect from the organization in terms of CSR.

Thus stakeholder management implies assigning organizational resources in such a way as to take into account the impact of these allocations on various groups within and outside of the firm (Jones, 1999).

3. Corporate Social Performance Theory

Corporate Social Performance theory has developed and retrieved from several earlier concepts and methods. Its foundation was referred to (Bowen ,1953) who explained that, the social responsibility of firms was to setting policies and make decisions which are compatible with the objectives and values of the society

In 1979, Carroll introduced the concept of corporate social performance, amalgamating the basic principle of social responsibility, and the specific philosophy of response to social issues. These were encompass of four obligations namely, economic, legal, ethical and philanthropic responsibility.

Refer to (Garriga & Melé ,2004) The corporate social performance include the principles of CSR, expressed in term of institutions, organizations and individual levels, responses to the corporate social responsibility processes, such as environmental measurement, stakeholder management and issues management, and outcomes of corporate behavior including social effects, social programs and strategies and policies.

2.1.5 Dimensions of Corporate Social Responsibility

Carroll (1979,1999) explained in his definition the main types of responsibilities (economic , legal , ethical ad philanthropic) in which it can provide a useful direction for business to engage in CSR activities. Carroll's definition has been used widely in most study on corporate social responsibility (Mandhachitara & Poolthong ,2011) ,(Lindgreen & Swaen, 2010), (Carroll & Shabana, 2009).

The environment dimension CSR represent the level of corporate support for the natural environment, such as the use of clean energy, the provision of environmentally friendly products and services, and the implementation of recycling programs. (Inoue & Lee, 2011).

In this study the researcher based on the four dimensions of Carroll's social responsibility (economic , legal , ethical ad philanthropic) in addition to the fifth dimension which is the environmental dimension according to its importance which noted by many researches in a manufacturing or non-manufacturing organizations.

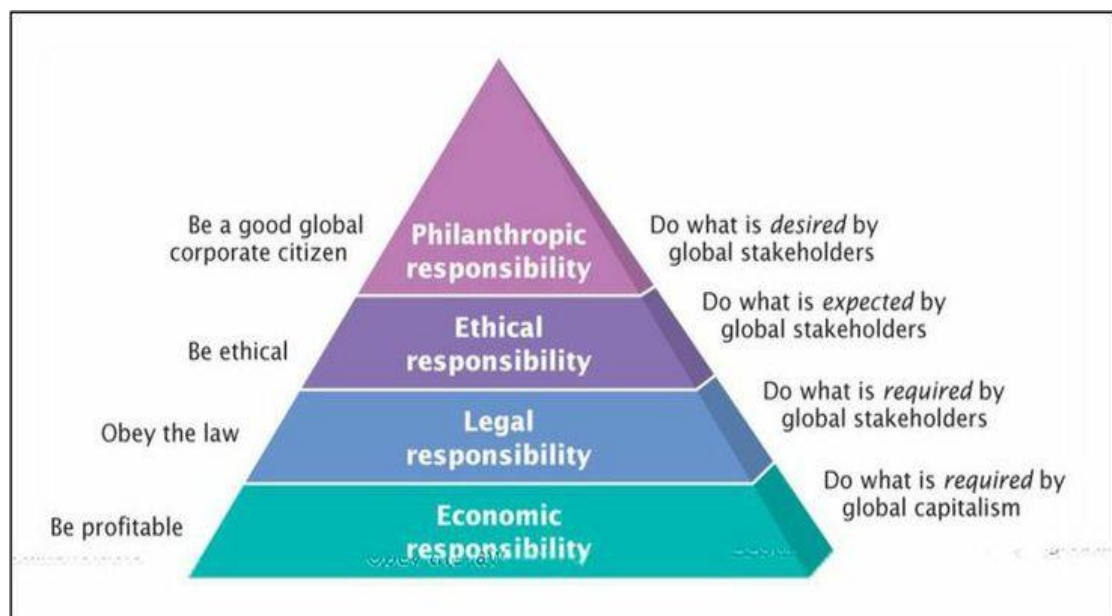


Figure (2.1): The pyramid of CSR

Source: A. B. Carroll,1991; Rothaermel, 2013, "Strategic Management" p. 340

2.1.5.1 Economic Responsibilities

The economic responsibility represents the basic layer of Carroll's pyramid and the main obligations of organizations. Economic responsibility was the base line to predict and achieve other types of responsibilities (carroll, 1991).

In the past , most organizations aimed to provide goods and services needed by consumers at a reasonable price to achieve high profits. This represents an economic responsibility that firms obliged toward it's society. But the question here " up to what extent should the organizations maximize it's profits? As carroll 1991

noted that profits of any organizations should be acceptable , but later this principle transformed into " maximization of profits" .

Profit maximization term is expressed actually by (Friedman ,1960-2007) who noted that ‘there is one and only one social responsibility of business to use it resources and engage in activities designed to increase its profits so long as it stays within the rules of the game, which is to say, engages in open and free competition without deception or fraud’.

On the other hand Drucker (2006) provided another perspective of maximizing profits, he confirms that profits played three main functions which are: first, measuring the value and effectiveness of business operations; second, it provides a ‘risk premium’ for business to continue in a market and keep survived; and third, it insures the future supply of capital. From the prior it can be concluded that profitability term is referred to a minimum profits that firms could achieved not the maximum profits that can be generated (Drucker, 2006).

Crane and Matten (2016) claim that economic responsibility is focused primarily on profitability and increasing revenues to shareholders (dividends), while the others defined it as achieving a maximum level of profits.

Anglo American (2003) emphasize in their Report to Society 2003 (a form of CSR reporting) as cited in(Visser, 2006) that “our economic contribution extends far beyond the profits we generate and can be divided into:

1. Value added in the course of production and the wider effects of these activities through payments to suppliers and multiplier (effects) and through investments in staff development, technology transfer and investment.
2. The value to society of our products, which are used in the manufacture of goods that underpin our way of life and for which there are few ready substitutes” .

Nelson (2003) expressed the “economic multipliers”, in eight points as follows:

1. Generate investment and income
2. Produce safe products and services
3. Create jobs
4. Invest in human capital
5. Establish local business linkages

6. Spread international business standards
7. Support technology transfer
8. Build physical and institutional infrastructure.

Barnett (2007) provides another perceptible about maximizing profits , he noted that a higher profits leads stakeholders to think that the firm is doing something bad in order to maximize its profits, it may extracting more from the society than what is providing, or it may give a good impression to the shareholders or the upper management that the firm performed in an effective manner, This can lead to untrustworthiness of stakeholders toward firm and reduce their desirability to maintain a relations with the firm .

However, today, the economic responsibility concept transformed from making profits to keep company survive and grow through pay their employees and increase shareholder's wealth and stakeholder interest as well.

All organizations stakeholders (employees, local governments, non-profit organizations, customers, suppliers, and the communities in which the companies operates) influenced by the economic performance of the firm whether directly or indirectly; for example an effective economic performance would help an organizations to improve its process and operations, employees' salaries and wages would be improved and increased so they have the ability to purchase goods and services and pay taxes . this activities will fuel the government and local industry (Uddin, Tarique et al., 2008).

Researcher summarized Economic responsibility as : a process of maximize profits, ,maintaining a favorable market position and high level of efficiency , it also aim to create jobs and generate growth for society. The economic aspects of CSR consist of understanding the economic impacts of the company's operations. In the past economic aspects expresses in term of a financial issues of firms , but it is more than being financially accountable , recording employment figures and debts . the economic dimension should consider the direct and indirect economic impacts of organization's operations on the society and stakeholders as well.

2.1.5.2 Legal Responsibilities

Legal responsibility is the second layer of corporate social responsibility pyramid , organizations should not only perform with the profit motive but also operate according to the laws and regulations while creating profits for shareholders. Firms are fulfilling the " social contract" between business and society when implemented its operations within the framework of laws. legal responsibility also reflects the " codified ethics" set by lawmakers(Carroll ,1991).

Laws and regulations could be inadequate in these matters:

- When laws can cover or address all of business issues that corporations may face.
- Laws lag behind more recent concepts of what is considered right behavior.
- When laws represents the personal interests of legislators.

The legal obligations of a business deal with several areas, but at least the law determines the basic requirements that a business should obey (Morrison, 2011). The basic principles under which a business should operate is determined by laws and regulations which have been established by legislators of federal, state, and local governments (Carroll ,1999). Examples of some of the obligations that business organizations should obey are employment law, environmental law, and health and safety regulations followed by many more, which also differ from country to country. Furthermore, it is important that successful business organizations are fulfilling their legal responsibility to be marked out as one that obeys the law (Carroll, 1999).

Legal responsibilities consist of four main components which are:(Carroll ,2016)

- Organizations complying with all the state laws , federal and local regulations.
- Operate within the legal framework of the society.
- Performing in a manner consistent with expectations of government and law.
- Providing goods and services that at least meet minimal legal requirements and fulfilling legal obligations to be defined as a successful firm.

2.1.5.3 Ethical Responsibilities

Economic and legal responsibilities mark out standards about fairness and justice. On the other hand, ethical responsibilities indicate the practices and business performance which are accepted or prohibited by the society and it is not codified to any rules or governmental laws.

It also represents those social norms, or expectations and concern of customers, employees, shareholders, and the community, respecting and protecting shareholders moral right. (Carroll,1991). Ethical responsibilities go further than legal responsibilities because it encompass any newly values and norms in a society, it is always in a dynamic interplay as any new issues arise into the light, organizations should be always aware of. As a result, this type of responsibility is very complicated, organizations face many difficulties to be managed and understood correctly because of its dynamic nature. Dealing with ethical responsibilities businesses are expected to behave in a way that is fair and right to avert wrongdoing to their stakeholder groups (Carroll ,2009).

The components of the third layer can be summarized as: performing in a manner consistent with society norms and believes, keep recognizing of any new norms or moral norms adopted by society, preventing ethical norms from being compromised to achieve organizations goals and objectives, recognizing corporate integrity and ethical behavior go beyond mere compliance with laws and regulations and being good corporate citizenship as doing what is expected morally or ethically (Carroll ,2016).

Social responsibility is not only a direct response to any issues and problem when arises, businesses should always have an ethical concerns since its establishment and contains an ethics in its business strategy, social responsibility, practices, polices, objectives and into a daily decision making. (Nicolae & Sabina, 2010).

2.1.5.4 Philanthropic Responsibilities

Philanthropic responsibilities includes all corporation's activities that are aiming to become good corporate in eyes of its citizens, society expect firms to use their resources to promote human welfare or goodwill through contribute in performing programs and projects (arts , educations or community) from its financial resources or executive time (carroll, 1991).

McGuire (1963) argued that ‘The idea of social responsibilities supposes that the corporation has not only economic and legal obligations, but also certain responsibilities to society which extend beyond these obligations. By identifying and distinguishing the ethical and discretionary/philanthropic categories, Carroll clearly understood that McGuire is talking about responsibilities that every organizations should concerned with other than the economic and legal responsibilities. Carroll then divided the responsibilities into three categories ; first " required responsibilities " which refer to the economic and legal responsibilities; second "expected responsibility" which represents the ethical responsibilities ; and finally the philanthropic responsibilities which called the " desired one". In that manner he actually differentiate between the traditional and new responsibilities of businesses. The economic and legal responsibilities referred to the old contract between the society and organization ,while the ethical and discretionary/philanthropic responsibilities expressed the new responsibilities of business toward its society.

Kotler & Lee (2008) essentially see CSR as ‘a commitment to improve community well-being through discretionary business practices and contributions of corporate resources’

Philanthropic responsibilities differ from ethical responsibilities , philanthropy is the most discretionary dimension of the corporate social responsibility , community desire firms to contribute their money and employees to welfare programs , but they don't considered the firm as unethical if they don't provide it (Carroll, 1991). Philanthropy may not generate returns but it will enhance the firm's competitive position in a long run through gains employees, customers loyalty and reputation .

The fourth layer in the pyramid mainly consists of; performing in a manner consistent with the philanthropic and charitable expectations of society, assisting the

fine and implementing projects and programs supporting the (education, art and culture), involving executives and employees in a voluntary and charitable activities in their communities , providing assistance to private and public educational schools and universities, assisting voluntarily those projects that developed a community's "quality of life" (Carroll & Shabana, 2009).

2.1.5.5 Environmental Responsibilities:

The execution of CSR activities usually differs from company to another based on its type or size and culture, Manufacturing companies faced many environmental challenges, on the other hand non-manufacturing (services) organizations face these issues but in a lower extent.

Whatever the nature of the commitment, most companies follow a similar series of steps when addressing their impact on the environment (Mazurkiewicz, 2006).

Asemah, Okpanachi & Olumuji (2013) confirms that environmental responsibility doesn't mean using the organizational energy in an efficient way ,minimizing the dependency on paper and using alternatives sources of energy which has a minimal effect on the environment and investing in a technology which reduce the air pollution.

Environmental responsibility expressed as a proactive approaches to prevent or reduce the contradict effects of organizational initiatives, promoting greater environmental responsibility, developing and diffusing environmentally friendly technologies and similar areas.

There are some points can be applied by organizations to develop their enviromental responsibility: (Asemah, Okpanachi et al., 2013).

1. Corporate Environmental Policy: Companies usually establishing a set of environmental policies and strategies in order to minimize its environmental effect on the society . these principles express a company's intentions to respect the environment in its process, design and manufacturing then distributing the products and services, and establish an open-book policy whereby employees,

community members and others can be informed of any potentially adverse effects the company might have on the environment.

2. **Environmental Audit:** organizations should assess the effect of its processes and operations on the surrounding environment before thinking how to minimize it, companies should understand the impact of its operations on the environment, this is what is called "environmental audit" which expressed the kind and quantity of resources used by organizations and try to quantify this data in monetary items to understand the bottom-line impact. This also helps to set priorities as to how a company can get the greatest return on its efforts.
3. **Employee Involvement:** effective companies should set an environmental standards and strategies to be applied by its employees by engaging in a several of activities, especially education, in order to help them to understand the environmental effect of their processes and activities and try to support their efforts to make positive changes. On the other hand many companies helping their employees to become environmentally responsible through setting a true environmental ethics, provides a rewards and incentives, and perform a recognition programs for the employees who approved his environmental commitment.
4. **Green Procurement:** organizations try to find and purchase a green raw material, machines and products from suppliers that minimize its production impact on the environment. Some companies participate in buyer's groups in which they leverage their collective buying clout to push suppliers to consider alternative products or processes.
5. **Green Products:** organizations aimed to produce green products or service which are more environmentally friendly, for example, the control of emissions, noise, reduced health and safety risks, and reduced energy requirements.

2.1.6 Business Advantages of Corporate Social Responsibility

Organization's that value corporate social responsibility stand the chance of having the following advantages:

1. Enhanced Brand and Reputation:

Consumers are often attracted to brands and good reputations of companies. A socially responsible company can also benefit from its reputation within the business community by having increased ability to attract capital and trading partners, it also has less risk of negative rare events. (Asemah, Okpanachi et al., 2013).

2. Reduction in Operation Costs:

Some CSR initiatives can dramatically reduce operating costs. For example, reducing packaging material or planning the optimum route for delivery trucks not only reduces the environmental impact of a company's operation, but it also reduces the cost. (Asemah, Okpanachi et al., 2013).

3. Attracting New employees:

Companies perceived to have a strong CSR commitment often have an increased ability to attract and to retain employees (Turban & Greening, 1997), cited in (Tsoutsoura, 2004; Asemah, Okpanachi et al., 2013) which leads to reduced turnover, recruitment and training costs. Employees often evaluate their companies' CSR performance to determine if their personal values conflict with those of the businesses at which they work.

4. It balances Power with Responsibility:

As noted by Frederick (1998) modern business corporation possesses power and influence and this should be accompanied with responsibility. When they do this, they win the goodwill of the community members, but when they fail to do this, they attract the wrath of the community members.

5. It Discourages Government Regulation :

Government regulations may affect the business negatively, but when organizations know that they have a social responsibility to the community where they operate, there may be no need for regulation. Frederick (1998), cited in (Asemah, Okpanachi et al., 2013) avers that business by its own socially possible behavior can discourage new government restrictions; it is accomplishing a public good, as well as, its own private good.

6. It Promotes Long Run Profit .

This is the normal result of the better community relations and improved business image that responsible (Asada ,2010), cited in (Asemah , et al. , 2013) . They believe that because the society supports business by ensuring its continuous existence, the only way business can repay society is to continue to ensure that it is making profits.

7. Recognizes Business Moral Obligations:

Organizations owe a duty to provide amenities to environments where they operate. Thus, those who argue in favor of corporate social responsibility note that it is the organization's moral obligation to help society. (Asemah, et al., 2013)

8. Stronger Relations within Communities through Stakeholder Engagement:

This is a potentially important benefit for companies because it increases their "license to operate", enhances their prospects to be supported over the longer term by the community and improves their capacity to be more sustainable. Companies can use stakeholder engagement to internalize society's needs, hopes, circumstances into their corporate views and decision-making (Asemah, et al., 2013)

2.1.7 Corporate Social Responsibility in Banking Sector:

Corporate Social Responsibility (CSR) in banks has become a worldwide demand. Now a days, by recognizing CSR, banks from all over the world endorse programs of educational, cultural, and environmental, as well as health initiatives. Besides, they implement sponsorship actions towards vulnerable groups and charitable nonprofit organizations (Polychronidou, Ioannidou , Kipouros, Tsourgiannis & Simet, 2014).the financial crisis in 2008 drew attention to the importance of corporate social responsibility in banking sector in order to increase trust , accountability and transparency. banking compared with other sectors, it affect a large number and variety of people (owners, depositor, managers, employees and government) (Yamak & Süer, 2005) cited in (Lentner, Szegedi & Tatay ,2015)

**Corporate Social Responsibility in terms of the Banks According to
Carroll's Model (Decker & Sale , 2009):**

1. Economic responsibility: This is the traditional reason for establishing banks, in other words to increase the owner's wealth, ensure profitability and growth. Since individual and corporate financial interests are constantly changing, banks try to developing new services, and updating the existing one and creating new channels to provides the various services more quickly and accurately. Some organizations interact with its stakeholders in order to share them in determining these new services.
2. Legal responsibility: rules and regulations are settled by governments " , which aim to reduce risks and ensure safety and confidence of the financial system. in practice, statutes are supplemented by the compliance with the guidance of various supervisory bodies and trade associations, which is signified by the compliance function .
3. Ethical responsibility: norms and morals can be understood through clients and the expectations of external stakeholders. Every bank has its own code of ethics which encompass a basic principles of respect, integrity, fair treatment and transparency in bank's financial system.
4. Discretionary (philanthropic) responsibility : it is not amendatory activities to be performed , it is a voluntary and charitable activity . however, today it become a common practice by all organizations and financial institutions to gain a better goodwill and society trust and respecting.

Although banks have a slight impact on the environment , their indirect environmental responsibility may increased if banks grant credit to organizations in which harm the community and pollute the environment and violate human rights (Idowu & Leal Filho, 2009).

Chapter 2

Literature Review

Section 2

Customer Loyalty

2.2.1 Introduction

Over the last decades, companies usually try to find methods to differentiate its operations , products and services provided to customers from their competitors. Total quality management , restructuring system and product redesign and innovation are systems applied by companies in order to compete others and be a distinct.

However, these approaches focused on internal management ,organizations nowadays, looking forward to achieve sustainable competitive improvement based on applying customer oriented system which lead to customer satisfaction , commitment and finally to customer loyalty. Organizations today should seek to maintain long range relationship with customers to face a highly competitive environment and to enhance its profitability.

Building a loyal customer base has not only become a major marketing goal (Fornell, Mithas , Morgeson & Krishnan, 2006), but it is also an important basis for developing a sustainable competitive advantage (Denoue & Saykiewicz ,2009). Understanding loyalty cultivation or retention is thus considered to be a key element in delivering long-term corporate profitability,(Chiou & Droge , 2006) .

2.2.2 Loyalty Definitions

Customer loyalty is defined as the relationship of relative attitudes on object (brand, service, and dealer) and repeat patronage (Onlaor & Rotchanakitumnui ,2010). The customer loyalty term can be expressed as a combination of several favorable characteristics that lead to repurchase and recommend others to try good or services. (Jacoby, Chestnut & Fisher, 1978) posited that “the success of a brand in the long term is not based on the number of consumers that buy it once, but on the number of consumers who become regular buyers of the brand” .

Oliver (1999) defines customer loyalty as: "a deeply held commitment to rebuy or re patronize a preferred product/service consistently in the future, thereby

causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior."

Walsh, Evanschitzky & Wunderlich ,(2008) defined loyalty as a "deeply held commitment to rebuy or patronize a preferred product or service consistently in the future, which causes repetitive same-brand or same-brand set purchasing, despite any situational influences and marketing efforts that might cause switching behavior" .(Baumann, Elliott & Hamin ,2011) expressed loyalty as attitude and behavior. (Kumar & Srivastava ,2013) define customer loyalty as “Customer Loyalty is a psychological character formed by sustained satisfaction of the customer coupled with emotional attachment formed with the service provider that leads to a state of willingly and consistently being in the relationship with preference, patronage and premium”.

Loyal customers can serve as effective elements in the marketing mechanism when they refer their bank to more people. In this way these existing customers contribute towards increasing their respective bank’s customer base and market share (Khan & Fasih ,2014).

The operational definition Zhao, Webb & Shah, (2014) of customer loyalty provides a way for behavioral and attitudinal loyalty to be represented as tangible and functional constructs. There are three main components that are used in combination to provide a concrete picture of a customer's behavioral and emotional attachment to a product/service. These components are intent to repurchase/reuse, likelihood of recommending to others, and overall customer satisfaction.

Griffin (1995) claims that there are four types of loyalty based on degree of repurchase and the degree of attachment.

- Premium loyalty: characterized by high level of attachment to service provider and repeat purchase ,this type of loyalty should be strived by firms.
- Inertia loyalty: is most susceptible to competitors' earnings. It characterized by high level of repeat purchase but no emotional attachment to the service provider.
- Latent loyalty: occurs when customers purchase the service infrequently, even though they feel a strong emotional attachment to the service.
- No loyalty : occur when there is no attachment to the service provider and customers don't repeat purchasing from the firm again.

2.2.3 Loyalty Benefits

1. Loyalty benefits for the Organization

There are a lot of benefits gained by keep organizations customer loyal ,it can be summarized as follows:(Bennett & Bove ,2002)

☒ Acquiring a new customer costs more than retaining an existing one.

It is more costly to establish a relationship with new customer, than the net return on the transaction itself. But as the relationship continues, leading to more business, the customer becomes profitable to the service provider.

☒ Loyal customers tend to be less deal prone.

Customers who had a strong and along run relationship with its bank or organizations, they are actually become less sensitive to price or any Attractive efforts of competitors than a non- loyal customers. Customers who had a good personal relationship with their service provider did not affected by any issues or other alternatives and have the ability to pay whether the price go up or not.

☒ Loyal customers are likely to provide free word-of-mouth advertising and referrals.

Engaging in extensive word-of-mouth advertising is much more adopted by customers who had a clear and healthy and long run relationships with their service providers.

☒ Loyal customers are likely to purchase additional products with less marketing effort.

New services costs provided to the loyal customers are less than provided to the non-loyal customers due to their strong relationship with the firm. This is because there is a less need to conduct a wide variety of activities by the firm such as: informing , awareness building, qualifying activities, “comfort building”, competitive proposals and presentations.

☒ **Loyalty customers tend to place similar orders and therefore usually cost less serve.**

The existence of a strong and a good relationship within customers and their service providers, will enhance the ability to serve them because the service provider's operations are understood and take few time to be accomplished and delivered.

☒ **Customer loyalty and employee loyalty tend to be positively correlated.**

When a customer become loyal to a service provider , this will lead to increases employees loyalty because they will be more satisfied and comfort with their relations with a customer , a loyal customers are easier to serve because they well informed and aware how the system worked and built up good working relationships with loyal employees. Improved employees loyalty will led to improve customer retention. Because long serving customer contact personnel become increasingly experienced in creating value for their customers.



Figure (2.2): The Benefits of CSR

Source: (Carroll , 2016)

2. Loyalty Benefits for the Customer (Bennett & Bove ,2002):

- ☒ Long-term relationships between customers and service provider will minimize risks, and facilitate choice and achieve optimal satisfaction.
- ☒ Enhance customer confidence about the firm , so it will supply appropriate product\ services and if the product is non- performing , the customer assured that the firm will take the corrective action quickly.
- ☒ Loyal customer can economize decision efforts.
- ☒ Firms could be easily understand loyal customer needs and this will reduce time consumed by customer in providing information , communicating problems.
- ☒ Loyal customer can avoided the cost of learning new purchasing procedures.
- ☒ loyal customer will encourage service provider to offer " special treatment " such as (price breaks, faster services, extra attention, personal recognition).
- ☒ Loyal Customers will gains a social benefits from a health and strong relationship with their service provider such as (feeling more comfort and familiarity, friendship, social support and personal recognition).

In summary, loyalty provides many benefits to both the organization and the customer. To achieve a truly loyal customer base is a highly preferable goal for organizations but its achievement wanted to be accurately controlled and measured by firms.

2.2.4 Service Loyalty Measures\ Dimensions

In past, loyalty concept was focused on brand loyalty with respect to tangible goods, whereas loyalty service has remained underexpose. There are a reasons why brand loyalty results cannot be generalized to service loyalty: first, Service loyalty depend greatly on interpersonal relationship. Second perceived risk of intangibility is higher than goods , because it is difficult for the customer to evaluate the service quality of intangible things, also it is difficult and expensive to gather information of services (Ishak & Ghani ,2013).

A review of the literature defines a loyalty in a three ways: First, is the purely behavioral stochastic approach, (Kuusik ,2007)Argues that behaviorally loyal

consumers can be divided into three sub-segments: forced to be loyal, loyal due to inertia or functionally loyal.

Then, there is another approach that define the loyalty as an attitude. According to this approach, it is not concerned on the a simple reaction of consumer as an actual behavior such as repurchasing, but it mainly focus on analyzing and describing the attitudes of consumers, so it is preferred in order to accurately measure the attitudinal consumers loyalty using tools which measure customer preferences and desires, their purchase intention, supplier prioritization and willingness to recommend " word of mouth ". (Khan, 2009) noted that a combination of these approaches is called composite loyalty. In addition to these approaches (behavioral and attitudinal) there is a cognitive loyalty (Ehsan, Warraich & Sehribanoglu, 2016) which will be explained in detail later. However, (Worthington, Russell-, Bennett et al., 2010) suggests that all human behavior is a combination of cognitive, altitudinal (emotional) and/or behavioral responses.

Loyalty is said to evolve from the act of purchase which leads to customer satisfaction, then the customer trusted this product or services ,then they become more committed and finally to a loyal customer (Njiru, 2014).

In this study the researcher used the three loyalty-related dimensions explored by (Jones & Taylor ,2007);(Dahlgren ,2011), in order to measure the banks client loyalty (behavioral, cognitive and attitudinal loyalty).

1. Behavioral Loyalty

Most studies conducted on consumer goods has used a behavioral dimension as a measure tool of customer loyalty. Behavioral loyalty means consumer's repurchase behavioral or intension of specific brand (Russell-Bennett, McColl-Kennedy & Coote, 2007).

Behavioral measures are based on observable, actual behaviors regarding the product\service , such as quantity purchased, purchase frequency and repeated buying (Schiffman & Kanuk, 2010).

Behavioral loyalty dimensions includes : (1) Purchase frequency Broyles, 2009, (2) Repurchase intention Jones & Taylor, 2007; Worthington, Russel-Bennett

& Hartel, 2010 ,(3) Switching intentions (Jones & Taylor, 2007) , (4) Brand allegiance (Worthington, Russel-Bennett & Hartel, 2009)

However, Behavioral definitions lack of precision, because they do not distinguish between the real brand loyal customer and spurious loyal customer who repurchase because lack of choice or no alternative was provided, lack of provider preference (Schiffman & Kanuk, 2010). The customers seem to be less brand loyal when many brands offered in the store. On the other hand, the products having few competitors are purchased with high quantity and therefore are seen as having great brand loyalty.

According Bloemer , Ruyter (1998) as cited in (Filip & Anghel ,2009) , bank behavioral loyalty can be defined as: the biased (nonrandom) behavioral response (revisit), expressed over time, by some decision-making unit with respect to one bank out of a set of banks, which is a function of psychological (decision-making and evaluative) processes resulting in brand commitment. So it means customers will stay with bank even after unfavorable evaluation because changing the bank will be effortful (new account number and another website for transactions) and may cause a risk of financial mistakes and discontinuity (van Esterik-Plasmeijer & van Raaij, 2017).

2. Attitudinal loyalty

Attitudinal measures are concerned with consumer's overall feelings about service provided , and their purchase intentions (Schiffman & Kanuk ,2010). According to (Izogo ,2016) attitudinal loyalty is a deep sense of commitment by a customer to continue patronizing a particular telecom service provider and equally recommend it to others.

The main attitudinal loyalty dimensions in the services literature include: commitment, providing positive word-of-mouth recommending the service to others (Mandhachitara & Poolthong, 2011).

Some researchers have noted that a behavioral approach to measure the customer loyalty is insufficient because it does not distinguish between true loyalty and spurious loyalty that may result from a lack of available alternative for the consumer ,so both the altitudinal and behavioral (repeating purchase) used to define

loyalty (Jones & Taylor, 2007);(Kumar, Shah & Venkatesan, , 2006);(Bove, Pervan , Beatty,& Shiu, 2009). Behavioral brand loyalty leads to a higher market share whereas the attitudinal loyalty enables the marketer to charge a higher price for the brand relative to the competition. Attitudinal loyalty dimensions can be summarized as : (1) Commitment to a brand (Worthington, Russel-Bennett & Hartel, 2009, (2) Willingness to recommend (Jones & Taylor, 2007), (3) Brand preference (Broyles, 2009)

3. Cognitive Loyalty

Cognitive loyalty is another dimension of loyalty identified in more recent years, which viewed loyalty as a higher level dimension and involves the consumer's conscious decision making process in the evaluation of alternative brands before a purchase is made. Oliver (1999) building on the work (Manzuma-Ndaaba, Harada , Romle & Shamsudin, 2016) emphasized the value (price, time, energy, gain, loss, benefits) aspect of purchase decision in form of cognitive. Thus, customers are loyal to the extent of cognitive appraisal of their decision.

Jacoby and Chestnut (1978) highlighted the importance of cognitive loyalty by stating as cited in (Ehsan, Warraich et al., 2016) "If brand loyalty is ever to be managed, not just measured, it will have to be elaborated in a much more detailed description of cognitive activities rather than focusing only on behavioral aspects of brand loyalty (repeat purchase)".

Cognitive loyalty for an organization or a brand means to keep committed to that organization or a specific brand based on the concerns of switching costs and brand attributes evaluation (Worthington, Russel-Bennett & Hartel, 2010). Cognitive loyalty is based in an information and prior knowledge about the brand or a recent experience based on belief that this brand is better than competitors brands (Harris & Goode ,2004).In loyalty framework developed by (Dick & Basu ,1994) also noted that the cognitive loyalty as an important dimension to measure a loyalty which is associated with a rational customer who makes a decision based on a prior information and knowledge.

Cognitive loyalty dimensions can be summarized as: (1) Price tolerance (Ulas & Bader Arslan, 2006);(Matzler, Grabner-Kräuter & Bidmon, 2008); (Jones & Taylor, 2007) ; (2) Exclusive consideration (Jones & Taylor, 2007; Worthington,

Russel-Bennett et al.,2010) (3) Brand Identification (Jones & Taylor, 2007; Worthington, Russel-Bennett et al., 2009) .

2.2.5 The Antecedents Of Clients Loyalty

In this study, In order to measure the effects of CSR dimensions on clients loyalty, researcher first identify the antecedents of customer loyalty, which are divided in two categories. First, customer related antecedents which is expressed in term (overall satisfaction) with the service (Pérez & Rodríguez del Bosque, 2015), and client trust of the bank is also considered as a main a variable that effect loyalty. (van Esterik-Plasmeijer & van Raaij ,2017) have demonstrated that trust is directly related to both behavioral and attitudinal loyalty. Secondly, there is factor related to the bank itself such corporate image (Boohene & Agyapong, 2010).

This study attempts to create a framework for examining loyalty by looking at three antecedents to service loyalty: client satisfaction, client trust , and corporate image.

2.2.5.1 Customer Satisfaction

Competitive advantages and loyalty can be obtained by caring about customers. Nowadays organizations seeks for a ways to achieve higher level of customer satisfaction. Customer satisfaction is identified as one of the most important antecedents for customer loyalty in many service marketing literatures. There are many studies and researchers confirm that customer satisfaction has positive effect on loyalty as (Perez & Bosque ,2013); (chung ,Choi & Shin, 2013) ; (Frances & Moreno ,2015); (Taheri & Bavarsad ,2015);(Arkan & Ginner,2013); (Abbasi , Moezzi & Ranjbar, 2012).

2.2.5.1.1 Customer Satisfaction Definitions:

Oliver (1999) explained that customer satisfaction occur when customers compare between the actual performance of the provided services verse their expaectations and any discrepancy between the two generates disconfirmation which can be of three types: (1)Positive disconfirmation: high satisfaction (2) Negative disconfirmation: high dissatisfaction (3) Zero disconfirmation.

Philip Kotler says that customer satisfaction is predetermined by how the expectations of the customer are met. Customer satisfaction is directly connected to customer's needs. The degree to which these needs are satisfied determines the enjoyment in the case of conformity or disappointment from discrepancy (Hill, Roche & Allen , 2007).

Satisfaction is the customer's fulfillment response. It is a judgmental that a product or service feature, or the product or service itself, provides a pleasurable level of consumption- related fulfillment (Oliver 1999). 'This definition approaches two sides where the first approach defines satisfaction as a final situation or as end-state resulting from the consumption experience and the second approach emphasizes the perceptual, evaluative and psychological process that contributes to satisfaction'. (Grigoroudis & Siskos, 2009).

Aburoub, Hersh & Aladwan (2011) mentioned that customers satisfaction in the first place is interested in defining of buying behavior. It means a Comparison between expectation and the actual performance achieved which leads either to customers satisfaction or dissatisfaction of customer.

From a service perspective, satisfaction is considered as an affective customer condition that results from a global evaluation of all the aspects that make up the customer relationship with the service provider .

2.2.5.1.2 Importance of Customer Satisfaction

In modern business philosophy business should be customer oriented . customer satisfaction is represent an excellence performance of a firm and it also helps to improve firm's competitiveness and profitability as well.

However, the concept of customer satisfaction is not a new one. It is founded in the early of 1980's where some researchers argued that customer satisfaction is the best reflection of customer loyalty. They also confirmed that customer satisfaction has a direct effect on company's financial performance" profitability" , ROI (return on investment), or earning per share. Satisfied customer is very difficult to them to take a decision to change their brand ,so they think many times before switching what they are desired because they become attached emotionally and also afraid to believe on alternatives quality Oliver (1999).

Wadud (2013) mentioned a main advantages of measuring customer satisfaction:

- ☒ Business can evaluate their current performance compared with the competitors and setting their future strategies and plans.
- ☒ Business have the ability to seek and obtain any potential market opportunities by measuring their customers satisfaction.
- ☒ It help the organizations to recognize their consumer behavior in order to analyze their expectations, needs and wants.
- ☒ It improve the communication between the organizations and their customers.
- ☒ Business can identify their weakness and strength and compare it against rivals , based on customers perceptions and judgment.
- ☒ Satisfied customer motivate the business and employees to increase productivity.

2.2.5.1.3 Measuring Customer Satisfaction

Today measuring customer satisfaction become an integral part to most of business organizations. The importance of customer satisfaction has increased thus many organization considered measuring customer satisfaction should be set as a factor which determined the health and efficiency of a firms.

Wadud (2013) said, customer satisfaction measurement represent as an indicator for all employees of a business achievement and accomplishment involved in any stage of the customer service process and it motivates people to perform as well as achieve higher levels of productivity.

The researchers who investigated loyalty in the banking sector have attributed it as a function of customer's satisfaction with the bank (Ladhari, Ladhari & Morales, 2011).The customers who are loyal spend much more than others and also spread positive word-of-mouth about the bank's service offers (Amin, Isa & Fontaine , 2013) .It can be concuded that service quality is an effective tool to keep customers loyal to the bank. Once the customers are loyal, they will generate positive word-of-mouth about the bank, will spend more, and will be less prone to switching to other service providers. Customers will also stay loyal to a bank if they feel that banks staff is providing a sincere advice and are treating them as Customer perceived service quality.

According to this study the following factors were used to measure clients satisfaction: friendly employees, Helpful employees, service quality, good value, clarity and quick service , problem solving based on (Pérez and Rodríguez del Bosque) study.

2.2.5.2 Customer Trust

Customer trust is a main parameter in a relationship marketing and plays an essential role in increasing customer retention and loyalty(Aydin & Özer, 2005); (Khan, Ferguson et al., 2015).

Trust is defined as the level of reliability ensured by one party to another within a given exchange relationship . In a marketing context, trust is usually linked to consumer expectations concerning the firm's capacity to assume its obligations and keep its promises . These expectations are based on the firm's competence, honesty, and benevolence . Competence is expertise; and, for customers, it reflects the firm's capacity to carry out transactions and to meet their expectations. Honesty is associated with fulfilling promises made by the firm, and benevolence represents the firm's willingness to take into consideration consumer interests when making decisions and when planning for engagement in customer relationship activities. Consumers who trust a firm expect promises to be respected as advertised. They also expect the firm to act based upon their interests (Nguyen, Leclerc & LeBlanc, 2013).

Trust is important for client bank relationships and, for quite a number of reasons. Trust facilitates transactions with clients because they do not have to worry about their personal interests being taken care of, their savings with the bank, and the financial products they have bought or intend to purchase from the bank, which include insurance policies and mortgages .

Trust classified into (person, system, institution) that can be trusted within the firm, Person trust is the trust in banks staff. System trust is trust in banks in general, banks operations system, and the transfer of money. Trust within the banking network (between banks and other financial institutions (Bülbul, 2013).System trust is also referred to as broad-scope trust, and may be defined as “the expectation held by consumers that companies within a particular business type are generally dependable and can be relied on to deliver on their promises.”

Institution trust is the trust in a bank to keep its promises and to act according to the agreed promises, procedures, and outcomes. This is also referred to as narrow-scope trust, defined as “the expectation held by customers that the service provider, in this case the bank, is dependable and can be relied on to deliver its promises (van Esterik-Plasmeijer & van Raaij, 2017).

2.2.5.2.1 Customer Trust Measures:

In the services sector, the intangibility and high risk involved in service transactions means that the concept of trust is very important in developing and sustaining business relationships.

Trust is a multidimensional phenomenon. In a study of the relationship between bank staff and its customers, (Heffernan, O'Neill & Travaglione & Droulers , 2008) identified three dimensions of trust: credibility, integrity and benevolence. They found a positive and significant relationship between the dimensions of trust, relationship manager's level of trust, emotional intelligence and bank's financial performance

Pirson and Malhotra (2008) used a distinguish competence, integrity, and transparency as determinants of customer trust. Competence includes technical and managerial competence to provide financial services and to provide a consultant services to customer to take a decisions, and to solve problems and complaints. It is clear that no one will trust an incompetent institution. However, being competent is not enough to be trusted. Integrity of employees, fairness in rules and procedures, and with customer treatments. benevolence, caring for the customers' interest and wellbeing. Transparency is disclosure of information to customers, not only about the benefits but also about the costs and financial risk .

Ennew and Sekhon (2007) distinguish five determinants of trust of financial services: benevolence (customer orientation), integrity (fairness), ability/expertise (competence), shared values, and communications (transparency).

Based on (Schumann, von Wangenheim , Stringfellow, Yang, Praxmarer, Jimenez, Blazevic, Shannon, Randall MShainesh & Komor, , 2010), and (Sekhon, Ennew Kharouf & Devlin, 2014) studies and researches, six determinants of (institution , system and staff trust), were used to measure trust:

- competence, ability, expertise;
- stability
- integrity, fairness, credibility, honesty, (consistency);
- customer orientation, benevolence;
- open and clear communications;
- shared values.

In this study the researcher based on measuring the trust on the following determinants which mention and approved in a previous studies:

- Staff trust (fairness, integrity, honesty, competence).
- Bank System (clarity , truthfulness in business communication ,safe transactions).
- Institution "bank"(stability, reliable).

2.2.5.2.2 Tools Of Building Customer Trust

It's a proven fact that building customer trust in services provided and institution is a great way to increase profits and build a strong, dependable consumer base. Most of the techniques come down to treating customers the way that they want to be treated (Paliszkievicz & Klepacki ,2013).

Strategies to build customer trust can be as follows:

- ☒ Highlight professional accomplishments, certificates and awards on websites. organizations should represents their a professional achievements for overall public on the website as an evidence for their efficiency . Certificates and awards can be framed and posted for all to be seen on the site.
- ☒ Share testimonials. Testimonials and certificates can help build customer trust in organization such as ISO certificates.
- ☒ Organizations should be honest and straightforward. The key to building customer trust is to meet agreed obligations and build a mutual relation with customer based on a trust and creditability.
- ☒ Secured transactions. Organizations should show clients that they want to protect their data by using secured communication.

- ☒ Respond personally to complaints and different issues and Make it easy for customers to complain by offering phone numbers e- mail to share their problems.
- ☒ Give the right advice to the clients. clients want to be able to trust the advice and recommendations bank gives to help them in taking the correct decision.
- ☒ Company profile. Organizations can build trust with their customers by providing a historical information of a company , reasons of establishment ,their main goals and objectives and employee profiles if any.

2.2.5.3 Corporate Image

Corporate image is the customer's opinion of the company regarding its service, product quality, culture, corporate behavior or the behavior of company's employees and others. (Smith & Taylor, 2006) declare: “images and perceptions are created through all senses (sight, sound, smell, touch, taste) and feeling experienced through product usage, customer service, the commercial environment and corporate communications”.

Kandampully and Hu (2007) noted that corporate image contains two main components; the first is functional such as the tangible attributes that can be easily measured and evaluated. The second is emotional such as feelings, attitudes and beliefs the customers have towards the firm. These emotional components are based on accumulative experiences the customer have over a time with the organization.

Alwi and Da Silva (2007) claimed that corporate image may lead to an association between the product attributes or benefits, people and relationships or consumer orientation, programs and values (responsibility) of the company to environment and social responsibility and the credibility of the company . Contact that occurs between consumers and companies directly or indirectly may affect the existence or strength of association.

Thus, corporate image is a communication process in which the firms set and distribute specific message that constitutes their strategic intent; mission, vision, goals and identity that reflects their core values (Bravo, Montaner & Pina, 2009).

Similarly bank image is everything that the bank is and does: Its identity, bank image is constructed through the relationship between the bank and its stockholders or various clients . For a good image to be portrayed by banks, it must

have a strong corporate identity and i to behave with integrity. In this way, a good or bad reputation would be the final result of management behaviors and organization public relationships. As regards to the banking sector, several scholars recognize that corporate image is particularly one of the most valuable assets for any financial firm and most of all for a global, financial institution (Stansfield, 2006).

Corporate image represents the overall impression , and a picture the organizations drawn on the minds on their customers and the public . (Kotler & Armstrong ,2010); (Kim & Lee ,2010) described corporate image as the perception of an organization that customers hold in their memories, because it works as a filter through which a company's whole operation is perceived and it reflects a company's overall reputation and prestige. Some researcherS argue that corporate image is one of the greatest factor affecting customer loyalty.

Many researches argued that corporate image is an antecedents of customer loyalty according to (van den Berg & Lidfors ,2012); (Boohene & Agyapong, 2010) and (Agyei & Kilika ,2014). Since corporate image is an attitude, it affects behavioral intentions such as customer loyalty and offers an indication of a positive relationship between corporate image and customer loyalty. A study of the Turkish mobile phone industry by (Türkyılmaz & Özkan ,2007) provides evidence of a positive relationship between corporate image and customer loyalty but it indirectly affect firm's loyalty.

2.2.5.3.1 Advantages of a Good Corporate Image

Smith and Taylor (2006) confirmed that corporate image can lead to competitive advantage, it can help to:

- ☒ Improve sales: customers desired to purchase and deal with companies had a good reputation, rather than that had not any information or had a bad reputation.
- ☒ Support new product development : organizations can be easily introduce any new product or services and penetrate it in a market without any problems only if , it well known and has a good reputation among public.
- ☒ Strengthen financial relations : a well-known organizations has the ability to make deals with other organizations and suppliers easily , financing their activates from banks... etc.
- ☒ Harmonize employee relations: Effectively managed corporate identity will create a sense of common purpose within organizations. If the employees perceive a good image about their company , it will be expressed in their communication with the customers , so they will help to transform and build appositve or negative picture in the mind of the company's customers.
- ☒ Manage crises : In times of crisis, a company with a good image will not suffer as an organizations with bad reputation, it enjoys a presumption of innocence.

2.2.5.3.2 Corporate Image Dimensions:

According to corporate image consists of several dimensions of corporate identity, corporate reputation, and service quality provided by the company. The service quality includes three sub dimensions: physical quality, interactive quality and corporate quality.

Nukpezah and Nyumuyo(2009) and Islam (2010) indicated that corporate image is related to the functional "physical" and emotional "behavioral" attributes of the firm, such as business name, identity, architecture, variety of products/services, and the impression of quality communicated by each person interacting with the firm's clients. They concluded in many sectors including (telecommunication,

education, and retailing) that corporate image has a positive relationship with customer loyalty.

The researcher measure (a corporate image) of a bank by :corporate identity, corporate reputation, and service quality, based on the study of (Khvtisiashvili, 2012) dimensions.

2.2.5.3.3 Distinction between Corporate Image , Identity and Reputation.

Many definitions and ideas are similar to the concepts of corporate image such as identity, and reputation. Both corporate identity and corporate image are interchangeably used , but actually there are difference between the terms.

Hence, corporate identity realized as firm's presentation in which contains: first, the company overall appearance which differentiate one company from the other. Second is about corporation's perception who you are, what is your business and how you perform(logo, name) your duties.

However, corporate reputation represents a part of corporate image, which concerned with the internal perceptions like management and leadership style ,credibility actions, guarantee of reliable service and organization culture focused on customer's requirements (Khvtisiashvili ,2012).

Finally, it can be concluded that corporate image is a broad concept encompass both corporate identity and corporate reputation , which considered as a sub criteria of the whole image of corporation.

2.2.5.3.4 Characteristics of Corporate Image

There are several key characteristics that shows corporate image to be favorable.(Amaka & Campus, 2012).

☒ **Consistency** Corporate image must be consistent with the company's service portioning statements. Once the company defines who it is, what it offers and what benefit it provides to its target audience, it is important that this is reflected in its corporate image.

☒ **Believable and Credible** Corporate image must be believable in the minds of the public. It should not be image just written on papers but shown to the public.

☒ **Advertising Parallels** Advertising strategies must parallel the image a company is striving to create. Advertising strategy of the company should be aligned to suite the corporate image of the company.

☒ **Alignment with Similar Value** Corporate image is the way the company is identified and perceived by the market. It is essentially the personality of an organization and what differentiate it from competitors. A good corporate image is created by its leadership team, its employees, marketing experts, public relations and media and other formalized form of promotion. But is also defined by how well the company align its product services, and actions with the image it is trying to create. A good corporate image is what generates and promotes sales and revenue for a company and it is reflection of day to day activities of the organization.

2.2.6 Relations between the antecedents

1. Customer Satisfaction:

Customer satisfaction is described as the result of a comparison of the customer's expectations and his or her subsequent perceived performance of service quality. (Herington, Weaven , Dennis & Merrilees, 2009);(Pérez, del Mar García de los Salmones & Rodríguez del Bosque, 2013);(Chung, Yu et al., 2015);(Servera-Francés & Arteaga-Moreno ,2015); (Arikan & Güner 2013);(Abbasi, Moezzi et al., 2012) agreed about that customer satisfaction has appositive and direct relation with customer loyalty, if the customer more satisfied by the service or the product offered they become more loyal to the firm .

In marketing relationship, customer satisfaction is considered one of the most affecting factors on customer loyalty (Kandampully & Suhartanto 2000) when a customer is satisfied with a bank's service quality, the customer will more likely favor the bank and be continuously loyal to it .

2. Corporate Image:

corporate image results from service quality evaluation process. If customers are satisfied with the delivered services, they tend to hold positive image toward that service firm.

Corporate image too exerts a direct effect on service loyalty. (Boohene & Agyapong ,2010) indicated that when corporate image increase customer loyalty toward the brand will be increase, and they confirm that corporate image affect behavioral intention of a customer .

The corporate image directly affects the customer's trust, and also indirectly affects customer's loyalty.(Sallam ,2016) indicated that corporate image has significantly a positive influences on customer trust . (Aydin & Özer, 2005) found that corporate image affects positively customer loyalty but the effect is not statistically significant, it has indirect effect on customer loyalty, the others indicated that corporate image plays as moderator role in the relationship between corporate social responsibility and customer loyalty (Chun & Bang ,2016),(Martínez, Pérez et al., 2014).

Corporate image positively influences behavioral intention of service loyalty, the more positive the corporate image and high service quality, the greater the trust of the firm. If a bank provides valuable service to a customer, it will lead to higher customer satisfaction, and this in turn will improve its image. Then client will trust the bank .

3. Trust:

In service industries, it appears that when a customer trusts a brand and service quality, customers are likely to build a positive behavioral attitude toward the brand, on the other hand (Trif ,2013) proved apposite link between customer trust and customer behavioral and attitudinal loyalty ,it also reveals that customer satisfaction is better indicator of customer loyalty than customer trust.

Servera-Francés & Arteaga-Moreno (2015) , Madjid (2013) agreed that customer trust has apposite and statistically significant effect on customer satisfaction and building up trust enhances customer satisfaction. It is also noted that trust palys a mediating role in a relationship between customer satisfaction and customer loyalty. Which means that customer satisfaction has indirect significant

effect on customer loyalty through customer trust. So in order to gain customer loyalty the corporation should ensure high level of customer trust.

2.2.7 Corporate Social Responsibility and Customer Loyalty

Many studies have articulated the impact of corporate social responsibility on customer loyalty whether directly as noted by Many researchers (Chung and Bang ,2016); (Abbasi, Mozzi , Ayvazi and Ranjber, 2012); (khan,Fergusonn and Perez , 2014); (Taheri and Bavarsad,2015); (alam and rule ,2014) which mentioned in chapter 3 "The previous studies".

Customer loyalty is one of the most important factors which reflects consumer behaviors, businesses use CSR as a marketing tools to influence customer loyalty.

Chun and Bang (2016) indicated that corporate social responsibility affect indirectly customer loyalty through corporate image and customer trust ,while (Chung, Yu et al. ,2015) approved an indirect relationship between CSR and loyalty through customer satisfaction.

In 2010, Liu et al. conducted a study on the perceived CSR and customer loyalty based on the dairy market in China. After testing and analyzing the hypotheses ,he argues that product quality, trust, image and satisfaction have a positive influence on customer loyalty, while there was no significant direct relationship between CSR and customer loyalty. He concluded that the perceived CSR might have an indirectly effect on customer loyalty (Liu & Ji, 2010) .Most studies indicates an indirect relationship between corporate social responsibility and customer loyalty though loyalty antecedents (satisfaction, corporate image, service quality ,trust, commitment, customer identification).

Researcher from this study aims to explore whether the CSR activities of the bank have a direct or indirect effect on clients loyalty , based on the role of loyalty antecedence (satisfaction, trust, bank image) to explain the effect more accurately.

Chapter 2

Literature Review

Section 3

Population Profile

2.3.1 Introduction

Bank of Palestine was established in 1960 with the view of promoting financial services in Palestine, financing projects and fulfilling the financial and banking needs of the different economic and social segments of the Palestinian society. Bank of Palestine is one of the largest national banks operating in Palestine with a broad range of branches, offices and ATMs. The Bank employs a crew of qualified personnel providing services to more than 750,000 customers including individuals, firms and organizations. Through keeping up-to-date and utilization of the latest technology conjointly with the implementation of the best policies and international practices including disclosure, good governance, transparency. The Bank's trading shares were listed in the Palestinian Exchange in 2005 hence becoming the second largest company listed by its market value amounting to about 15% of the Exchange market value.

The community projects in the Palestinian society gained support by Bank of Palestine, where 6% of its total annual profit has been allocated to support the community. Corporate social community policy of the Bank of Palestine is involved in initiatives across the local community sectors such as including education, youth empowerment, innovation, sports, health and environment, arts and culture, development, economic affairs and diaspora relations, humanitarian aid in addition to women empowerment. Employees of the bank of Palestine are highly encouraged to effectively participate in voluntary work development projects in partner organizations and humanitarian initiatives.

Bank of Palestine claims that they are dedicated to continued humanitarian progress across all economic and social sectors and creating a progressive influence in our communities.

Social contributions of the bank reached 2,292,806 US dollars during 2014, which is equivalent to 5.39% of the Bank's net profit, as it led several developmental

projects along with its partners, in addition to the needs within “Palestine in Our Hearts” campaign.

The Bank also completed the implementation of “Zamala” program to contribute to the development and advancement of university education in Palestine, through enriching the expertise of lecturers and professors in Palestinian universities; 46 professors were sent on fellowships to conduct study and training in various specialties. The Bank’s efforts and activities also focused on children and environment; the Bank, in collaboration with its partners within “Al-Bayyara Playgrounds” project, established seven new recreational parks for children in several governorates, bringing the total number of parks to 17. More than ten other parks will be established in various areas.

2.3.2 Bank's corporate social responsibility activities

a) Sports

Sports, as a common language, significantly contributes towards reflecting a civilized image of the Palestinian society to various countries around the world. Accordingly, the Bank provided its support and sponsorships to this sector, including sports clubs and championships, international matches for our Palestinian teams, and many other events.

The most important sports projects sponsored by the Bank during 2015 included:

- Sponsorship of the national team during their participation in the AFC Asian Cup.
- The Bank’s sponsorship of the Palestinian Cup primary match between Ahli Al-Khalil Club and Shijaia Football Club, and provided financial support to both clubs.
- Sponsorship of the General Women League, which is the main championship for women's football in Palestine

b) Health and Environment

During 2015, the Bank continued to provide great contributions towards supporting the health sector and the preservation of the environment, as they both constitute an essential and sustainable part of peoples’ lives. Moreover, the Bank committed to

contributing to this sector voluntarily due to its enormous and national long-term benefits.

The most important health projects sponsored by the Bank during 2015 included:

- Providing financial support to Al-Makassed Hospital to strengthen its resilience and also the distinctive health services in the heart of Jerusalem.
- A campaign launched by the Bank in partnership with the Palestine Red Crescent Society to support people with hearing impairments through the collection of 1000 hearing aids.

c) Arts And Culture

Culture plays the largest role in the advancement and development of communities and the growth in various scientific, intellectual and literary fields. Culture constitutes one of the main components of the Palestinian identity and is a part of our ancestors' legacy that we are responsible to preserve. Accordingly, the Bank promoted and supported cultural activities in Palestine, through various sponsorships of cultural events, festivals, and exhibitions that reflect our identity and enlighten our memory. This is in addition to honoring our innovators and poets.

The most important cultural – art projects sponsored by the Bank during 2015 included:

- Milan Expo 2015 for Global Culture, with the participation of Palestine, which was organized by the Palestine Trade Center (PalTrade).
- Continued support of Edward Said National Conservatory of Music, who established a national orchestra group for youth.
- Sponsorship of a range of cultural festivals that promote the Palestinian identity and revive the history and nobility of the Palestinian people.

d) Development, Economic Affairs and Diaspora Relations

The developmental aspects in Palestine diverge to form plans for projects that promote growth and alleviate unemployment. As for abroad, the Bank provided support to events that attract Palestinians in the diaspora and investors within the

Arab world, in order to make a quantum leap in terms of the development of the economy and other projects.

The most important projects sponsored by the Bank within this sector during 2015 included:

- Providing support to the maintenance of governmental schools in the Gaza Strip, through the United Nations Development Programme (UNDP) for a period of three years.
- Sponsorship of a project to develop the professional capabilities of fishermen in the fields of construction and maintenance of fishing boats, in order to help the fishermen in Gaza Strip living under difficult circumstances.
- The Bank continued with the implementation of “Al-Bayyara Parks” project to establish safe and healthy recreational spaces for children's' entertainment.

e) Humanitarian Endeavors

The Bank continued to provide humanitarian contributions inside the country and abroad by adopting a group of programs, projects, and partnerships with charitable associations and community organizations that support orphans and children with special needs in addition to providing assistance for social cases.

The most important projects sponsored by the Bank within this sector during 2015 included:

- The Bank provided its sponsorship to “Wajd ” program that aims to support orphans as a result of the war on Gaza in 2014, by providing comprehensive and sustainable sponsorships to around 2,128 orphans who lost one of their parents or their entire families due to the war.
- A group of Ramadan Iftars for orphans in various cities in the West Bank and the Gaza Strip, with the participation of more than 3000 orphans.
- Continued partnership with Give Palestine Association that provides humanitarian services to people under poverty in various governorates of the country.

f) Women Empowerment

The Bank greatly focuses on Palestinian women through its activities that aim to encourage their active participation in the various sectors of the social and economic

life .This is in addition to launching banking and financial programs to support Palestinian women to participate in various sectors within the economy. The Bank also conducted awareness campaigns to raise women's' awareness in various fields, including culture, health, social issues, as well as other fields, which was positively reflected within the sectors of the society. The Bank believes that the advancement of the society is achieved through the empowerment of women, by providing a greater role for women to participate in the various aspects of the social and economic life.

The most important projects sponsored by the Bank within this sector during 2015 included:

- Providing support to the Business Women Forum to contribute to enhancing the role of Palestinian women within the economy.
- The Bank's sponsorship for the contestant Noor Daod in Formula 2 races, in which she represented Palestine in many international forums (bank of Palestine , 2015).

Chapter 3

Previous Studies

Chapter 3

Previous Studies

3.1 Introduction

Many researches and scientific paper discussed corporate social responsibility development and how customer perceived it and how organizations implemented it and concern about it, lot of studies discuss the effect or relationship between corporate social responsibility and loyalty and may other factors.

From reviewing the previous studies it is obvious that CSR is a main concept that most organizations tend to apply in order to success and achieve sustainability , it is considered as strategic tool for achieving companies goals and competitive advantages.

This study reviews twenty six studies , 21 of them foreign studies , 3 of them Arabic studies (regional) and 2 of them is local studies (Palestinian studies), in which conducted in many sectors (manufacturing or service) such as banking, restaurants, hosting, retailing, education, telecommunication ; most of these studies has a direct relations with the main topic of the study.

This study discuss the effect of corporate social responsibilities on clients loyalty (attitudinal or behavioral and cognitive) by exploring the effect of loyalty antecedents (trust , customer satisfaction and corporate image) as a mediators in the relationship between CSR activities and clients loyalty.

3.2 Local Studies (Palestinian Studies):

1. (Mehjez, 2016).The Impact of Corporate Social Responsibility on Banking Brand's Image in Gaza Strip (Employee's Perspective)

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

A questionnaire was used as a tool for collecting a data which was distributed to all top and middle managers who are 184. A number of 151 questionnaires were valid for analysis.

The results founded 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 study 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.

2. (El-Ashkar, 2016). Assessing the Extent of Awareness and Practice of Corporate Social Responsibility (CSR) In Achieving Competitive Advantage In Commercial Banks Working In Palestine.

This study aimed to study the extent awareness of the commercial banks working in Palestine to corporate social responsibility's practices, and how it can achieve the competitive advantage between rivals. It also gives the insight on the mainstream methodology of the most commercial banks' managements in adapting CSR practices.

Analytical descriptive approach was used. A questionnaire, in addition to unstructured interviews, was design to collect data from the staff working on the middle and senior management of all the commercial banks working in Palestine, both in Gaza Strip and West Bank, which are: Bank of Palestine, The Quds Bank, The National Bank, The Palestine Investment Bank and the Palestine Commercial Bank, as they have a wide awareness to CSR activities implemented in the banks. The study population was (463) employees, the study sample were randomly selected of (202) employees, (137) questionnaires have been received and analysed.

The Main Finding of the Study showed that :

The Palestinian commercial banks have high perception level on the CSR and these initiatives have positive impact on achieving the competitive advantage. CSR plays as opportunity more than cost or constrain can lead to achieve business goals and sustainable competitive advantage.

The Most Important Recommendations of the Study are:

Banks should pay more attention to the recruitment strategies to involve the special need individuals, increase the donation to charity and to needy families, develop the cooperation with the government and with the competitors as well to fulfill the public objectives, and more attention should be paid to protect the environment and reduce pollution, in addition to enhance and improve the pension and insurance systems.

3.3 Regional Studies:

1. (Sallam, 2016). An Investigation of Corporate Image Effect on WOM: The Role of Customer Satisfaction and Trust

The purpose of this study to explore the effects of independent variable ,corporate image on word of mouth which represents a dependent variable ,and the role of mediating variables trust and customer satisfaction on this relations.

A questionnaire was designed to verify the hypotheses, it distributed to 150 consumers who used any kinds of car service in Saudi Arabia, the study targeted group includes consumers from Young and middle age people who are living in Najran city . Most of these students have at least three-year experience to deal with cars services.

The samples for this study are randomly chosen among the targeted population.

The Results of this Study Found:

Both customer satisfaction and customer trust have positively affected by corporate image ,customer trust has greater significant effects on customer's word of mouth rather than customer's satisfactions.

The Study also Offers Important Recommendations:

More efforts are needed to create strong corporate image in Saudi Arabia Companies in order to gain and sustain customer trust and satisfaction of the provided services. therefore , building a strong customer trust and satisfaction would affect greatly on word of mouth which is considered to be one of the cheapest and easiest way of attracting new customers instead of spending a lot of money of TV advertisements, billboards, etc. this study will help a marketing mangers of car services companies to understand the market orientations in their decision making process and also help them to use company's corporate image and trust as variables to create more satisfied customers with the provided services.

2. (Al Humaidan, 2016). The Effect of Corporate Social Responsibility on Customer Satisfaction of Jordan Telecommunication Companies.

The study aimed to explore the effect of CSR dimensions (economic responsibility, legal responsibility, ethical responsibility, charity responsibility), on customer satisfaction in mobile telecommunication companies from Jordan university students perspective.

The researcher use a questionnaire as a tool for collecting the data , The study population included customers of telecom operators cellular in Jordan, they are: Zain, Ummiah and Mobilcome, sample has been used which consisted of 600 customers, 404 questionnaires were returned, the data was analyzed using SPSS program depends on mean , standard deviation , correlation and one way a nova tests.

The Results Show that :

There is a statistically significant effect of the application of (economic responsibility ,legal responsibility ,ethical responsibility, charity responsibility) on customer's satisfaction. There are no statistically significant differences of customer's satisfaction of Jordanian cellular communications when applying the dimensions of social responsibility that are attributable to gender whereas there are differences of place of residency.

The Study Recommended that :

The importance of perception of strategic managers in cellular communications companies to the concept of social responsibility, and researcher suggest that CSR must be within the vision and mission of these companies. increase staff awareness of the importance of social responsibility, and holding training courses that will help them in the understanding and application of social responsibility. Adopt initiatives and social programs that contribute to the service community.

3. (Alafi and Hasonah, 2012). Corporate Social Responsibility Associated With Customer Satisfaction and Financial Performance a Case Study with Housing Banks in Jordan

This study aimed to investigate the relationship between corporate social responsibility (CSR) services and customer satisfaction then to represent the relationships between CSR services and financial performance ; and finally is to explore the role of mediating variables (customer satisfaction) on the relationship among 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.

The Results of this Study found :

There is a positive relationship between customer satisfaction and financial performance, CSR services are associated with customer satisfaction and finally customer satisfaction plays as a mediator role between the CSR services and financial performance.

The Study also offers Important Recommendations:

A good CSR will help business to be sustained and gain customer satisfaction, more efforts needed from government institutions in order to encourage banks to improve the integrate CSR services into their business and to be more socially responsible in the community. banks management strategies had to broaden their product offerings in a competitive world in order to generate more profits . For the benefit of society, banks should be more socially responsible financial institutions.

3.4 Foreign studies:

1. (Van Esterik-Plasmeijer and Van Raaij, 2017) Banking System Trust, Bank Trust, and Bank Loyalty.

The purpose of this paper is to test a model of banking system trust as an antecedent of bank trust and bank loyalty. Six determinants of trust and loyalty are included: competence, stability, integrity, customer orientation, transparency, and value congruence. The study provides insights which determinants are crucial for explaining bank trust and bank loyalty, and thus for rebuilding trust and loyalty.

The study tested used structural equation modeling , the data collected by distributing survey among 1079 respondent of 18 years and older in The Netherlands .

The Results of this Study found that:

Integrity is the most important determinant of bank trust. Transparency, customer orientation, and competence are also significant. Trust is a strong predictor of clients loyalty. The levels of institution and system trust are lower than the level of person trust, Consumers have more trust in their personal bank (institution trust) than in banks in general (system trust).In building trust, banks should focus on improving their performance on these important determinants of bank trust and bank loyalty. These efforts are likely to result in a higher trust in and a higher loyalty of customers with their bank.

The Study also Offers Important Recommendations :

There is a need for collective action of the banking industry to improve trust in the banking system.

2. (Chun and Bang, 2016). Effect of CSR on Customer Loyalty: Moderating Effect of Authenticity

The purpose of this study is to investigate the effects of CSR (ethical, environmental and well-being CSR) on customer loyalty through brand image and customer trust as well to represent the moderating effect of authenticity for fast food corporate such as McDonald, Lotteria, Mom's touch etc.

The survey was filled by 220 people including most university students in Jinju city.

The Findings Revealed that: CSR has a positive effect on brand image and customer trust, as well as each brand image and customer trust positively influences customer loyalty. In addition, the moderating effect of authenticity is significant. This study demonstrates that authentic CSR plays a role of a contributor to customer loyalty through brand image and customer trust. .

The Study key Recommendations: First, fast food firms must consider not only how authentic CSR activities in connection with corporate goal are effective and strategically, but also making the restaurant managers understand the importance of each of these elements. Second, managers and executives should develop reasonable expectations of benefits that can be generated from such CSR initiatives.

3. (Pérez and Rodríguez del Bosque, 2015). Corporate Social Responsibility and Customer Loyalty : Exploring the Role of Identification , Satisfaction and Type of Company.

The study aimed to examine the impact of corporate social responsibility image from three dimensions (society , customers and employees) on relationship customer affective (identification and satisfaction) and behavioral (recommendation and repurchase) loyalty in banking industry, The authors also test how the type of banks (commercial , saving) moderates customer responses to these dimensions of CSR image.

In this quantitative study the structural equations model is tested to determine how differently the dimensions of the CSR image influenced customer

affective and conative responses in each sample, using information collected by a surveys which filled up with in depth interview that were undertaken along one month , the study sample contains 648 saving bank's customers and 467 commercial banks customer's in Spain.

The Study Findings show that :

The perception of CSR initiative positively impact customer identifications , satisfaction, recommendations and repurchase behavior. there is no significant differences between savings and commercial bank's customers in term of customer dimension of CSR on identification and satisfaction and in the effect of identification and satisfaction on customer's recommendation behavior. Saving bank's customers respond to the CSR initiatives oriented to society and employees better than commercial's bank customers. The CSR image that reflect customer perception of employees issues is the least influential on customer identification and satisfaction in both banks. There is a significant differences between banks customer's about the role of identification and satisfaction in the generation of loyalty (repurchase)of banking services. There is no significant differences in the effect of identification and satisfaction on customer's recommendation behavior.

The Study key Recommendations :

Banking institution should improve its CSR strategies toward its employees and to search for better tool to communicate the CSR initiatives . Banks should care for the implementation of good CSR initiatives oriented to customer .Saving banks should be restore their creditability and customer confidence in its financial strength.

4. (Servera-Francés and Arteaga-Moreno, 2015).The Impact of CSR on the Customer Commitment and Trust in the Retail Sector.

This study aimed to confirm the influence of CSR polices toward its stakeholders (customers, shareholders, staff and society.) on building up relationship via trust and commitment , and how these values influence satisfaction and loyalty.

A structured survey was developed to verify the hypotheses , it distributed to a sample of 501 customers of modern distribution retail stores (supermarkets , hypermarkets) in Spain.

The Study Findings Represent that:

CSR policies influence on commitment and consumer trust to the company, it also confirms the indirect influence of CSR on customer satisfaction. CSR is an essential tool for developing along lasting relationship between customers and company.

The Study key Recommendations are:

Retail stores have to increase its Investing in social responsibility actions in order to meet the main stake-holders' needs, mainly with customers, staff, society and of course, with shareholders. Setting policies in order to build up customers' trust and commitment to the company, especially in times of crisis.

5. (Hashim, Abdullateef et al. ,2015). The Moderating Influence of Trust on the Relationship between Institutional Image, Perceived Value on Student Loyalty in Higher Education Institution.

the purpose of this paper is to investigate the influence of trust on the relationship between corporate image and students loyalty.

Quantitative method was employed to test and analyze the data, a questionnaire was developed to collect data, the study sample includes 304 postgraduate international students in university of Utara Malaysia.

The Study Findings shows that:

Students perceived value and trust is positively correlated with corporate image. Students loyalty is correlated with commitment and reputation. The most correlated variables is trust followed by corporate image then perceived value. Trust doesn't moderate the relationship between university image and student loyalty, however corporate image and perceived value have apposite relation with student loyalty. Satisfaction, service quality, commitment and perceived value played a moderating role in a relationship between university image and student loyalty. institutional image and perceived value cannot be undermined as they play a very crucial role in influencing student loyalty.

The Study Recommendation can be Summarized in the following:

To successfully compete in a dynamic and complex market, the universities must have a favorable image and reputation in terms of practices and actions that transform to higher perceived value and student loyalty behavior.

6. (Khan, Ferguson et al., 2015).Customer Responses to CSR in the Pakistani Banking Industry.

This study aimed to empirically explore the impact of corporate social responsibility dimensions (ethical- legal - voluntary) on consumer's perceived service quality and loyalty in the banking industry of Pakistan; and to represent the role of customer trust in the relationship between the dependent and independent variables.

The study tested used structural equation modeling , the data collected by distributing survey for 408 customers of five different banks of Pakistan.

The Study Findings shows that:

CSR plays as a multidimensional variable that serves as a direct factor of perceived service quality , trust, repurchase and word of mouth (WOM) intentions. CSR has a direct impacts on customer attitudes in the banking industry of a developing economy. perceived service quality has a direct and positive influences, otherwise, trust has a direct and positive impact on repurchase and WOM intentions. Customer trust variable play as a mediator in a relationship between perceived service quality and repurchase and WOM intentions (loyalty), it means that there is an indirect relationship between perceived service quality and repurchase and WOM intentions .

The key Recommendations of this Study are:

Business has to developed their marketing strategies and plans of CSR activities in which used as a tool to achieve high levels of customer CSR awareness, effective communication through online communication and materials such as pamphlets and brochures. Banks has to increase their budgets which assigned to employees training programs and developing a banking system, concerned with building trusted relationship with their clients in order to sustain and further gain their loyalty, design their service operations and marketing plans in such manner to revolve around customer trust and CSR. And finally, make customers feel that they are highly credible, reputable and dependable in their business conduct.

7. (Taheri and Bavarsad, 2016) .The Effect of Companies Social Responsibility on Customer loyalty According to the Role of Trust, Customer Identification and Satisfaction Among Customer of Boushehr Mellat Bank.

This study aimed to investigate the impact of social responsibility toward stakeholders (customer and employees) on loyalty, and explore the role of satisfaction, Trust and customer identification on the relationship among the dependent and independent variable.

This study used a descriptive analytical method, a questionnaire was designed to 384 bank's clients in the city of Bushehr, Statistical society of this study is all customers of the bank nation constitutes town of Bushehr in iran.

The Findings Revealed that :

Customers trust factor, Customer satisfaction and Customer identification has appositve impact on customer loyalty. Corporate social responsibility is affected by customer trust , customer satisfaction and consumer identification. Corporate social activities of the bank positively affect customer loyalty.

Bank supervision is Recommended for Managers in Bushehr the following:

The effective measures to enhance the customer's perception of the bank's charitable activities to do. improve the confidence of customers perceptions of service received about privacy and other issues related to financial transactions. Bank managers should try to be the way to increase employees sense of identification with the necessary measures to ensure that employees, customers, more than the sense of determining the identity of the bank.

8. (Martínez, Pérez et al. ,2014). CSR Influence on Hotel Brand Image and Loyalty.

The purpose of this paper is to explore the influence of corporate social responsibility (economy , society and environment) on brand image and loyalty in the hotel industry from consumers perspectives.

a quantitative method (structural equations model) used to test the study hypotheses included the development of a survey questionnaire to measure Spanish customers' perceptions of hotel brands. Researchers conduct their study on top ten Spanish hotel, data collection of 1,921 valid questionnaires were obtained.

Findings from this Study show :

That CSR has a greater influence on the affective dimension of brand image than on the functional dimension . functional brand image has a greater influence on brand loyalty than affective brand image . CSR has a positive direct effect on brand loyalty.

The Study key Recommendations are:

Managers who think to enhance brand image through CSR initiatives ,it will be more effective if they develop a brand personality associated with emotional and social aspects than through functional aspects, but if managers want to improve brand loyalty through brand image they should design strategies linked with the functional benefits of the service . managers who aim to create a loyal consumer base through CSR initiatives they should make it through policies and strategies that communicate a responsible brand image. any company has to effectively communicate their social and environmental orientation to their target audiences through different communication channels , It is also possible to involve consumers in this type of activities, Such as reduce their energy and water consumption, recycle different materials.

9. (Arli and Tjiptono, 2014) Does Corporate Social Responsibility Matter to Consumers in Indonesia?

The aim of this study is to investigate consumer's perceptions of corporate social responsibility (CSR) and to explore the effect of CSR dimension (a) economic, (b) legal, (c), ethical, and (d) philanthropic on Indonesian consumers.

Questionnaires were developed and distributed in Yogyakarta, Indonesia in two areas: (1) food area of large shopping mall (2) canteen area and open space of private university, 300 questionnaire were distributed while 254 surveys were collected and valid to be analyzed and tested.

Findings from this Study showed that :

Each type of social responsibility, as perceived by consumers in Indonesia, stands on its own, not just one similar underlying construct. In addition, there are a strong relationship between each of the responsibilities. Indonesian consumers consider all four types of responsibility as part of social responsibility , legal and philanthropic considered as the most important responsibilities from customers point of view

followed by economic and ethical responsibilities. Therefore, there is no significant differences due to the demographic factors (Age, Gender, Education, and Position).

The Study key Recommendations : It is important for businesses in Indonesia to focus on being companies that follow the regulatory system, This strategy will help improve corporate image, more than other companies in Indonesia which suffer from lack of trust due to extensive corruption and discrimination. Moreover, companies also need to focus on philanthropic activities such as poverty reduction, especially when half of the population in Indonesia lives just above the national poverty line. By developing the society, through philanthropic activities, companies may gain trust from the customers.

10. (Alam and Rubel ,2014). Impact of Corporate Social Responsibility on Customer Satisfaction in Telecom Industry of Bangladesh.

This study aimed to examine the effect of corporate social responsibility factors (ethical , legal , economic and philanthropic) on customer satisfaction in telecommunication industry of Bangladesh, it also explore the effect of service quality and customer satisfaction on customer loyalty and consumer purchase intention.

A questionnaire used as a primary source for collecting the data from university students ,while the secondary data collected from newspaper and websites of related companies , sample size of the study is 200 business students from dhaka city.

This Study found the following :

There is no significant relationship between awareness of CSR and purchase intention .There is significant relationship between service quality and customers satisfactions. There is no significant relationship between customer satisfaction and purchase intention.

This paper recommends telecommunication companies have to provide better service quality for gaining more customer satisfaction.

11. (Ene and Özkaya, 2014).A study on Corporate Image , Customer Satisfaction and Brand Loyalty in the Context of Retail Store

This study examined the relationship between corporate image, customer satisfaction and brand loyalty in the retail stores in goods and garment retail stores in Istanbul. A questionnaire has been developed for 246 individual who shop from the retail food and garment stores, located in İstanbul, Turkey .the targeted group of this study is individuals who are over 18 years of age, capable of making their own shopping decision .

The Findings Revealed that :

It has been agreed that there is a significant relationship between corporate image factors (Store Layout, Store Prestige, Service Quality of Store, Products, In-Store Promotion, and Support Services and Equipment) and customer satisfaction. Therefore, there is a significant relationship between customer satisfaction and brand loyalty.

The Study Recommended the following:

In order to decrease a corporations advertisements costs , it should be care to increase their corporate image and customer satisfaction .Even more, new customers will be reached by word of mouth and customer's suggestions. This will enable corporation to acquire competitive advantages, compared to their rivals and to improve their successes. In order to sustain and to create an image on consumer's minds, Organizations should be care of establishing their band image successfully ,which will lead to increase customers loyalty and customer satisfaction.

12. (Naqvi ,2013).Impact of Corporate Social responsibility on Brand image in Different FMCGs of Pakistan.

This paper examined the relationship of corporate social responsibility and dimensions of brand image. A descriptive method used in that study , The primary data were collected through personally designed questionnaires and mails from 180 respondents during March 2012 Respondents included only students of 22 different universities of Pakistan.

Results have shown that

The CSR activities highly influence Perceived quality and Brand satisfaction than Brand loyalty. most of the consumers give preference to Unilever due to high quality

products and its corporate social responsibility. consumers not only give importance to high quality products but they also take keen interest in what the firms are doing for improving the infrastructure of the country, Corporate social responsibility actions of firms can create positive picture of the company in the minds of consumers.

The Study Recommended that:

Companies in Pakistan can use CSR as a tool to implement long term strategy and can help to develop its relationship with community . Companies can create consumer market by implementing ecological practices in their strategy as a company.

13. (Chung , Choi and Shin, 2013).The Effect of CSR on Customer Satisfaction and Loyalty in China : the Moderating Role of Corporate Image.

This study targeted exploring how CSR factors (philanthropic , ethical , economic, legal environmental and consumer protection) influence customer satisfaction and loyalty and whether the corporate image in the relationships between CSR and customer satisfaction and loyalty are or not.

Structured equation modeling (SEM) was used to test hypotheses and information were obtained by web based survey (email , social networks), four cities were nominated (Liaoning, Beijing, shanghai, and Shandong province) in china for this purpose, a questionnaire was distributed to 500 participants where 276 (55.2%) is responding to it.

The Results of this Study found that:

CSR clearly affect customer satisfaction more than customer loyalty , and customer satisfaction positively affects customer loyalty. It also shows the importance of CSR factors as follows: consumer protection, philanthropic, legal , ethical , economic and environmental contribution. The higher the level of corporate image in CSR, will cause a much more positive effect on customer satisfaction.

The Study key Recommendations:

It is necessary to educate consumers on the importance of environmental contribution. firms should maximize budget assigned to CSR activities. The resources allocated to CSR should be spent in the way that yield a benefits to society and stakeholders.

14. (Madjid, 2013).Customer Trust as Relationship Mediation Between Customer Satisfaction and Loyalty At Bank Rakyat Indonesia (BRI) Southeast Sulawesi.

The purpose of this study is to investigate the effect of customer satisfaction and trust on customer loyalty and the role of customer trust as a mediator on a relationship between customer satisfaction and customer loyalty. A questionnaire was developed to be used as a tool for collecting a data , A total of 150 respondents are selected using convenience sampling at Kendari Southeast Sulawesi, one of the leading government bank in Indonesia. Structural equation method and Partial Least). were used to analyze the date .

The Results showed that:

Customer satisfaction has significant influence toward customer trust and loyalty. customer trust has positive and significant influence on customer loyalty . Customer trust played role as a mediator between customer satisfaction and customer loyalty.

The Study key Recommendations are:

Organizations have to concerned with the relationship marketing concept to build along run relationship with customers and be used as a tool to improve customer loyalty . the bank should guarantee the saving security to the customers. Feel of security can be obtained by providing the information related to the administrative cost at the information board and/or delivered by customer service officer by rotating the employee's position from one department to another for minimizing fraud and violation of their authority. Giving photograph and identity card of on each employee also improves the trust to anticipate fraud from particular person who claims to be the employee of BRI Kendari Branch. In order to improve the

commitment of BRI Kendari Branch's customers, it can be attained by encouraging the intention to visit BRI when they need banking service by providing computer that contains all information about BRI, regulation of Bank of Indonesia, and add more employees in customer service department to provide information and listen to the customer complaints.

15. (Arıkan and Güner , 2013) .The Impact of CSR , Service Qand Customer Company Identification on Customers.

This study aimed to explore the impact of CSR and service quality have on customer company identification such as (customer satisfaction and customer loyalty) , it also represents the role of the mediating variable of customer – company identification and satisfaction on customer loyalty .

A survey on customers of a well-known Turkish bank is conducted to test hypotheses, this survey choose online questionnaire (e- mail) to collect data from 242 bank's customers.

The Results of the Study support that :

The quality is an important attributes in the context of service, it also reveals the that CSR has a the direct effect on customers loyalty and the indirect effect through CCI and customer satisfaction on loyalty , CSR's roles is not only attributes but also determinant.It represents that the effect of CSR on CCI creates more satisfied and loyal customers.

The Study key Recommendations are:

Managers should invest more in social initiatives more than other CSR activities. Company's resources should be allocated carefully and giving more emphasis to CSR activities. Managers should not compromise their investment in service quality because it represents an attributes for building customer satisfaction.

16. (Loh,2013).Determinants of Customer Satisfaction in Domestic Retail Banking Sector.

This study aimed to identify determinants of customer satisfaction in domestic retail banking sector and to explore the impact of variables (service quality, corporate image, perceived value, price of services and relationship marketing) on dependent variable (customer satisfaction) in domestic retail banking sector, it also

aims to explore the effect of customer satisfaction on customer loyalty in domestic retail banking sector.

A descriptive method used in that study , The primary data were collected through self-designed questionnaires. A total of 250 questionnaires were distributed physically among customers from domestic retail banks located in Kuala Lumpur and Selangor.

The Results of this Study found that:

Service quality , corporate image ,perceived value and relationship marketing have a significant positive relationship with customer satisfactions , so all of these variables indicates a determinates of customer satisfaction .On the other hand Price of service has no significant relationship with customer satisfaction . Customer satisfaction positively affect customer loyalty.

The Study also offers Important Recommendations:

Banks have to make proper staff arrangement and planning to decrease the issue that employees too busy to respond to customer's needs. it have to assign service ambassador who responsible for providing assistance to customers. Finally bank should open a counter to accomplish single transactions because customers feel that service quality provided did not worth customer time.

17. (Trif ,2013). The Influence of overall Satisfaction and Trust on Customer Loyalty.

The purpose of this study is to explain the concept of loyalty and explore the influence of both customer satisfaction and customer trust on customer loyalty in the banking sector in Romania.

To achieve these, the study utilizes a questionnaire administered via email that responded by 78 firms provided the data for the empirical study .Structural equation modeling (SEM) was used in order to test and analyze the data.

The Results of the Empirical Study show that:

Customer satisfaction and customer trust have a significant relationship with both dimensions of loyalty, (customer's behavioral and attitudinal loyalty) .overall customer satisfaction and customer trust are positively and strongly associated. overall customer satisfaction is a more important factor of customer loyalty than

trust. This study reinforces the importance of customer loyalty as a source of sustainable competitive advantage that secures banks with a stable position in the banking sector over time.

The Study also offers Important Recommendations:

Managers should care of providing a high quality services and a good cooperation with clients in order to build and maintain customer satisfaction for a long period of time. bank employees must demonstrate competence, customer care and a warm attitude towards financial officer of the firm in order to gain customer trust. managers can also use this information (customer satisfaction and trust) as a tool in hiring and rewarding bank employees.

18. (Abbasi, Moezzi et al., 2012). Exploring of Relationship between Corporation Social Responsibility and Loyalty and Satisfaction Customer and the Facilitating Role of Advertising on It.

This study aimed to examine the relationship between Corporate social responsibility and customer loyalty , satisfaction and to explore the role of advertising role in this relations.

Descriptive approach was used in order to explore the relationship between variables , a closed questionnaire illustrated to gather, the study sample size is 183 customers of SHIRAZIT corporation in shiraz city in Iran.

Study Results show that :

Social responsibility actions of SHIRAZIT Company about environmental concerns has a strong relationship with customer's positive view to the Company. promotions on SHIRAZIT Company social responsibility actions had a great effect on its relationship with customer's positive view, Furthermore there is a positive and strong relationship between customer's positive view to the SHIRAZIT Company and their satisfaction.

Finally, study results show that there is a positive and strong relationship between customer satisfaction and their loyalty. This matter justifies that one of the best ways to make and keep customers loyal, is making them happy and satisfied.

The Study Recommendations are:

A top manager of companies should increase the financial budget assigned to CSR activities, the advertisements of social activities, the application of these activities help companies to penetrate markets and compete others, in order to gain customer loyalty and satisfaction.

19. (Boohene and Agyapong, 2010), Analysis of the Antecedents of Customer Loyalty of Telecommunication Industry in Ghana: The Case of Vodafone (Ghana)

The study aimed to investigate the antecedents of customer loyalty in Vodafone (Ghana) service quality, customer satisfaction and image. The study adapted the service quality model as the main framework for analyzing service quality. regression analyses were used to examine the relationships between variables.

The total population of the study are a clients of Vodafone (Ghana) in the Cape Coast Metropolitan area, included 7,621 clients. The researcher used simple random sampling to collect the data, (520) questionnaires were developed and distributed, about 460 is a valid to be analyzed .

The Results Indicated that :

There is a positive relationship between service quality and customer loyalty. There is a negative relationship between customer satisfaction and customer loyalty. There is a positive relationship between customer loyalty and corporate image.

The Study key Recommendations are:

Top management should pay attention to improve their staff skills, offering fast and high quality services, knowledge, attention to customers and meet their requirements. management should provide training courses to their staff on relationship marketing skills. Such training would build a customer-oriented climate in which contact staff can deliver service efficiently and effectively.

20. (Swaen and Chumpitaz, 2008).Impact of Corporate Social Responsibility on Consumer Trust.

This study aimed to explore the effect of consumer's perceptions of Corporate Social Responsibility (CSR) activities on their trust toward the company by including intermediary variables both perceived quality and satisfaction .

The researcher administered questionnaire survey to collect a data, a study sample contains 618 consumers of cosmetics and sportswear.

Results of the Study show that :

Consumer's perceptions of CSR activities have a direct and positive impact on their trust toward the company, and indirectly through the influence on perceived quality of the products offered and consumer satisfaction, and finally CSR activities make people trust the company will indeed fulfill the term of exchange , perform as expected and be honest.

The Study key Recommendations are:

Managers should focus on the fit between consumer perceptions and the image they want to give to their company. The implementation of CSR activities must be accompanied by a well-conceived customer communication program. Firms must be sensible about which CSR activities they want to implement and the way to be communicated to the general public.

21. (Aydin and Özer,2005).The Analysis of Antecedents of Customer Loyalty Mobile Telecommunication Market.

The study aimed to investigate the relationships between (service quality , switching cost, trust and corporate image) and consumer loyalty, and to explore the relationships among these factors in the Turkish GSM sector.

The researchers administered A questionnaire to collect a data from 1662 mobile phone users in turkey , a structured equation modeling was used to analyze the data and to test the relationships between variables.

The Analysis of Results Represent that:

Trust is the most important determinant of customer loyalty. Service quality and switching cost factors have the same effect on consumer loyalty. Trust influence perceived switching cost more than perceived quality. Perceived service quality is

necessary but is not considered a main determinant for customer loyalty (it has an indirect relationship with customer loyalty).

The Most Important Recommendations of the Study are:

Competition in GSM sector in price and core services should encourage operator to differentiate their services and quality to maintain market share. In order to build up a positive corporate image for a company in the mind of your users and increase trust, the operator should differentiate services and quality standards of their services offered.

3.5 Comment on the Previous Studies:

- Based on a previous studies , it shows that CSR dimensions is taken from different perspectives , some authors as Pérez and Rodríguez del Bosque (2015); (Servera-Francés and Arteaga-Moreno, 2015); (Arıkan and Güner , 2013) and (Alafi and Hasonah, 2012), are classified the dimensions of CSR according to stakeholder theory focusing on (society , customer and employees and shareholders) most of them considered that CSR initiatives toward society are philanthropic and donations to community projects , while CSR initiatives toward customers include quality of goods or services offered , innovation, guarantee offered and information provided to customers , they also demonstrate that CSR toward employees also positively affect customer behavior via paying fair salaries to its employees , treat them fairly , offer training to them and offer a pleasant work environment. On the other hand , (Chung, Yu et al., 2015); (Chun and Bang, 2016); (Arlı and Tjiptono, 2014) ;(Alam and Rubel, 2014) ; (Khan, Ferguson et al. 2015) and (Al Humaidan, 2016) articulated that CSR dimensions are : ethical , legal economic and philanthropic, as noted in (carroll ,1971) pyramid of CSR dimensions. in addition (Naqvi ,2013);(Martínez, Pérez et al., 2014) ; (mehjez, 2016) ; (Abbasi, Moezzi et al., 2012); (Taheri and Bavarsad, 2015) , (Swaen and Chumpitaz ,2008) and (El Ashkar, 2016) classified CSR dimensions as a mix of carroll dimensions and stakeholder theory . The researcher totally agreed with a different methods of classifications but to be more specific and generates an accurate results it is preferable to be focused on one model of CSR.
- Researches argue that there are direct and indirect relationship between customer satisfaction and loyalty .(Chung, Yu et al. 2015); (Pérez and Rodríguez del Bosque, 2015) ; (Servera-Francés and Arteaga-Moreno, 2015) ; (Taheri and bavarsad, 2015) ; (Abbasi, Moezzi et al., 2012) and (Naqvi, 2013) agreed that customer satisfaction has appositive and direct relation with customer loyalty , if the customer more satisfied by the service or the product offered they become more loyal to the firm , on the other hand (Alam and Rubel ,2014) articulated that there is no relationship between customer satisfaction and purchase intention and customer retention which used as a measuring factors of customer loyalty ,

(Bohene and Agyapong ,2011) confirm that there is a negative relationship between customer satisfaction and loyalty, (Arikan and Güner , 2013) reveals there is indirect relationship between service quality and loyalty through the customer satisfaction , (Madjid, 2013), confirms that trust played as a mediator between the relationship between customer satisfaction and loyalty.

- Many researches indicated that trust is one of the most determinant of customer loyalty and it had adirect or indirect effect on customer loyalty , some researchers as (aydin and ozer, 2004) confirms that there is indirect effect of trust on customer loyalty based on the direct effect of perceived switching cost , while (taheri and baversad ,2015) ; (Khan, Ferguson et al., 2015) and (van Esterik-Plasmeijer and van Raaij, 2017) agreed that customer trust has appositive and significant effect on customer loyalty , (Hashim, Abdullateef et al. ,2015) noted that trust doesn't moderate the relationship between university image and student loyalty and it considered as the most correlated variable with loyalty, (trif ,2013) proved appositive link between customer trust and customer behavioral and attitudinal loyalty ,it also reveals that customer satisfaction is better indicator of the two dimensions of customer loyalty than customer trust . the researcher agreed with all researchers that customer trust has a significant and positive relation on customer loyalty because when one party trust the other it is likely to develop appositive behavioral intention towards the others and increased buying intention of specific brand.
- Some researchers confirm that trust has a significant relationship on customer satisfaction , and it could be played as a mediator role between different variables. Madjid (2013) and Servera-Francés and Arteaga-Moreno (2015) agreed that customer trust has appositive and statistically significant effect on customer satisfaction , building up trust enhances customer satisfaction , it also exert that trust act as a mediating role in a relationship between customer satisfaction and customer loyalty it means that customer satisfaction has a significant effect on customer loyalty through customer trust so to have a loyal customer the company must ensure high level of customer trust. The researcher agreed with researchers points because when a customer more satisfied he/she will has a higher trust so it turns to increase his or her loyalty.

- Some researchers confirm that corporate image has a significant relationship on trust . Sallam (2016) and Hashim, Abdullateef et al. (2015) indicated that corporate image has significantly a positive influences on customer trust The researcher agreed with this relations between the variables because when customer owns a good brand image about the company , the company's image will affect his or her trust.
- Many researchers agreed that there is a relationship between corporate image and customer satisfaction , and they indicated a direct or indirect relationship between corporate image and loyalty . Chung, Yu et al. (2015) and Naqvi (2013) agreed that consumer perception of corporate image has a significant effect on customer satisfaction ,(Boohene and Agyapong ,2010) indicated that when corporate image increase customer loyalty toward the brand will be increase, and they confirm that corporate image affect behavioral intention of a customer , on the other hand (Aydin and Özer, 2005) found that corporate image affects positively customer loyalty but the effect is not statistically significant, it has indirect effect on customer loyalty. the others indicated that corporate image plays as mediator role in the relationship between corporate social responsibility and customer loyalty (Chun and Bang, 2016) and (Martínez, Pérez et al., 2014).
- Most researchers noted that there are significant and direct relationship between CSR and satisfaction (Pérez and Rodríguez del Bosque, 2015); (Servera-Francés and Arteaga-Moreno, 2015); (Abbasi, Moezzi et al., 2012); (Alafi and Hasoneh, 2012);(Al Humaidan, 2016) and (Naqvi ,2013) approved that corporate social responsibility significantly and positively affect customer satisfaction , (Chung, Yu et al. ,2015) agreed the relations between variables but they agreed that CSR affect customer satisfaction more than customer loyalty, on the other hand (Servera-Francés and Arteaga-Moreno ,2015) confirm that CSR influence customer satisfaction indirectly through trust and commitment.
- Many reserchers agreed that CSR activities positively affect customer loyalty whether directly or indirectly (Chung and Bang ,2016); (Abbasi, Mozzi , Ayvazi and Ranjber, 2012); (khan,Fergusonn and Perez , 2014);(Taheri and Bavarsad,2015); (alam and rule ,2014) and (Chun and Bang, 2016) indicated that corporate social responsibility affect indirectly customer loyalty through corporate

image and customer trust while others confirmed the relation between CSR and loyalty through customer satisfaction (Chung, Yu et al. 2015), also (Abbasi, Moezzi et al. ,2012) noted an indirect relations between CSR and loyalty through advertising and customer satisfaction , (Arıkan and Güner ,2013) concludes that CSR has indirect effect on customer loyalty through customer satisfaction

- Some researchers in their studies argue that CSR has an effect on corporate image , (Chun and Bang, 2016),(Martínez, Pérez et al. ,2014), (mehjez,2016) agreed that CSR has appositve effect on corporate image or brand image whether affective or functional dimensions of brand image, while (Martínez, Pérez et al. ,2014) found that CSR influence affective dimensions of brand image more than functional dimensions .
- Researchers in their studies argue that CSR has an effect on trust, (Swaen and Chumpitaz, 2008); (Khan, Ferguson et al., 2015); (Chun and Bang, 2016) found that CSR have appositve influence on customer's trust, whether directly or indirectly as noted in (swean and chumpitaz,2008), through perceived quality offered and customer satisfaction.

3.6 The Study Contribution

This study considered the first one which investigates the relationship between corporate social responsibility and consumer (client) loyalty in Palestine, it add a new dimension to Carroll pyramid of corporate social responsibility which is " environmental responsibility" .

Most previous studies focused on studying the relationship between CSR and loyalty using one or two mediating factors , but the researcher use most of loyalty antecedents (trust, customer satisfaction and corporate image) to represent it's effect on the relations between the dependent and independent variables, it also use all dimension of carroll in details while most studies focus on some factors or in all dimensions but in general without representing the effect of each dimension on customer loyalty.

Chapter 4
Research Design and
Methodology

Chapter 4

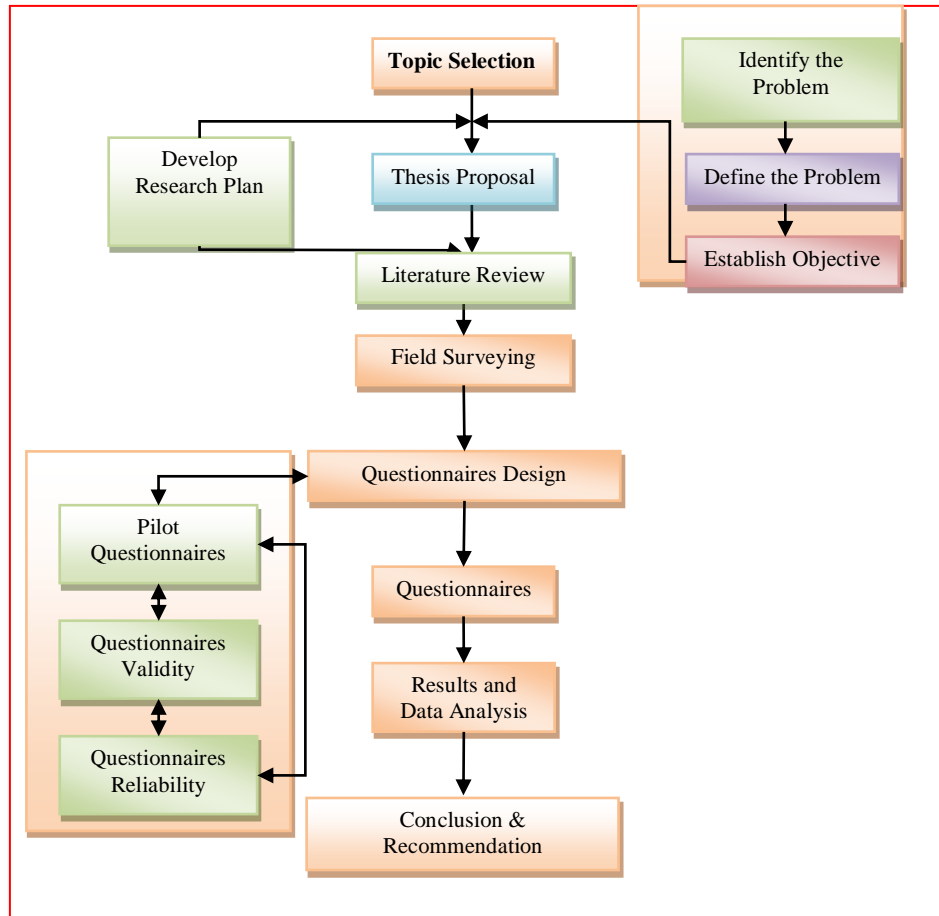
Research Design and Methodology

4.1 Introduction

The main aim of this chapter is to define and highlight the implemented methodology in the research. Various techniques such as information about the study procedures, study population, pilot study, questionnaire design, validity of the content and statistical data analysis are used in order to accomplish this study.

4.2 Study Procedures:

1. The first step of the study , the researcher prepared the study proposal which contains an introduction about the topic ,representing and defining the problem, identifying the objectives and importance of the study , setting the hypotheses to be tested and finally the researcher define the key terms of the study.
2. The second step, a literature review was performed for the main variables of the study , a number of previous studies which is related to the study problem were revised and summarized in points.
3. The third step, a survey or the assessment tool of the study was performed in which includes a several fields measure the study problem "the effect of corporate social responsibility in client's loyalty – case study – bank of Palestine".
4. The fourth step, the questionnaire design which was adjusted based on the supervisor notes and academics comments.
5. The fifth step of the study, a questionnaire was distributed on the study sample in order to collect the required data . Three hundred and ninety questionnaires were distributed to the study sample , two hundred and fifteen of a questionnaires were received from the bank itself , the residual questionnaires were distributed by the researcher herself.
6. The sixth step of the study was data analysis and discussion. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis.
7. The final step , the researcher conducted an appropriate conclusions of the research results and recommendations.



Figure(4.1): Research Methodology Flow Chart.

Source: (Kothari,2004).

4.3 Data Sources and Methodology :

There are many sources found to collect the required data for achieving the study objectives, the researcher depends on two main sources as follows:

- The secondary resources : books, journals, university thesis , articles and papers and web pages, were used to collect the needed data.
- Primary resources : a questionnaire was used as a primary tool for collecting the data needed for getting opinions about the effect of corporate social responsibility on clients loyalty in bank of Palestine- Gaza strip. Study methodology depends on analysing the data using (a descriptive analytical method), which depends on the poll and use the main program (SPSS).

4.4 Population and Sample Size:

- **Study population :**

The population of the study includes all bank's clients who have an active account in bank of Palestine branches in Gaza strip, the total population for the eight branches is about 169,040 clients as given from the bank of Palestine, which distributed as follows:

Table (4.1): Study population
Source: unpublished report - bank of Palestine, 2017

#	Branch	Clients No.
1.	El Nasser branch	13097
2.	Nusirat branch	10426
3.	Main branch (Omar el Mokhtar)	36183
4.	Khan Younis branch	22739
5.	Jabalia branch	16003
6.	El Remal branch	41677
7.	Rafah branch	17891
8.	Dier el- Balah branch	11024
Total population size		169040

- **Study sample size (safi ,2017):**

Here are the formulas used to determine the Sample Size due to given population :

Sample Size

$$n = \left(\frac{Z}{2m} \right)^2 \quad (1)$$

Where:

Z = Z value (e.g. 1.96 for 95% confidence level)

m = confidence interval (margin of error), expressed as decimal (e.g., 0.05 = ±5)

Correction for Finite Population

$$n_{\text{corrected}} = \frac{nN}{N + n - 1} \quad (2)$$

Where: N = Population size

Using Equation (1), the sample size is:

$$n = \left(\frac{1.96}{2 \times 0.05} \right)^2 \cong 384$$

Suppose that the population size is 169040, the corrected sample size using equation (2) is:

$$n_{\text{corrected}} = \frac{384 \times 169040}{169040 + 384 - 1} \cong 383$$

Therefore, the minimum sample size required is at least 383.

The sample of this study is Stratified Random Sample based on number of clients in bank branches includes 383 clients, as shown in table (4.2) which is calculated by a statistician expert.

The bank polices refuse the researcher to distribute or to supervise the process of distribution of questionnaires to the clients, after taking the approval from the bank to distribute the questionnaires the bank appoint an employee at every branch to be responsible for distributing and collecting the questionnaires and after one month the researcher received 215 filled questionnaires from all branches and the rest of 138 questionnaires distributed by researcher herself.

Table (4.2): study sample size
Source: Adopted by Researcher, 2017

	Branch	sample size
1.	El Nasser branch	30
2.	Nusirat branch	24
3.	Main branch (Omar el Mokhtar)	82
4.	Khan Younis branch	52
5.	Jabalia branch	36
6.	El Remal branch	93
7.	Rafah branch	41
8.	Dier el- Balah branch	25
	Total sample size	383

4.5 Pilot Study

A pilot study of 50 respondents for the questionnaire was conducted before completing the process of distribution and collecting a data of the sample. It provided a trial run for the questionnaire, the main objectives of this study are to test

the wordings of question, identifying uncertain questions, testing the tools and techniques of collecting data, and measuring the effectiveness of standard deviation to respondents.

4.6 Questionnaire Procedures:

The researcher utilized the following questionnaire procedures:

1. The questionnaire was designed by the researcher based on several previous studies, then reviewed and modified by the research's supervisor Dr. Rushdy Wady.
2. The modified questionnaire was given to a number of six academic referees, Referees list was attached in (appendix III).
3. The questionnaire was then modified based on the referee's comments.
4. Next, a pilot study targeted a sample of 50 questionnaires distributed to test the validity and reliability of the questionnaire, this provides a trial for the questionnaire, which involves testing the wordings of questions, and identifying ambiguous questions.
5. Based on the pilot phase findings, it was concluded that the questionnaire is ready to be distributed as a final copy.

The questionnaire was designed in the Arabic language to make it more understandable; it was attached in (appendix II). An English version was translated by the researcher and attached in (appendix I). Unnecessary personal data, complex and duplicated questions were avoided. The questionnaire was provided with a covering letter which explained the purpose of the study, the way of responding, the aim of the study and the security of the information in order to encourage high response.

A structured questionnaire was specially designed for the study and it consisted of two main sections:

- The first section was general information about the respondent.
- The second section was the main body of the questionnaire and it was divided into Five sub-sections related to the main variables of the study (corporate social

responsibility dimensions , clients satisfaction , clients trust, corporate image and clients loyalty) .

The process adopted by the researcher was as follows :

- Establish relationship with the organization and hold informal discussion to introduce the study and data collection approach to attract their interest .
- Proceed to setting up appointment with the targeted individuals to take an approval to take the statistical information needed and finally to arrange the process of distributing and collecting questionnaire.
- The bank refuse to distributes the questionnaire by the researcher in the bank they appoint a person who conduct the process of distributing and collecting it , the rest of unfilled questionnaires were distributed by the researcher in different places.

4.7 Data Measurement

Selecting the appropriate method for analysing the data , it depends on understanding the level of measurement used. There is/are appropriate method/s can be implemented and used for each type of measurement. In this study the researcher depends on ordinal scales for measuring the data. In Ordinal scale the data is rating in ascending or descending order using specific integers. The numbers assigned to the important (1,2,3,4,5) do not indicate that the interval between scales are equal, nor do they indicate absolute quantities. They are merely numerical labels. Based on Likert scale we have the following:

Table (4.3): Likert scale

Item	<i>Strongly Agree</i>	<i>Agree</i>	<i>Neutral</i>	<i>Disagree</i>	<i>Strongly Disagree</i>
Scale	5	4	3	2	1

4.8 Content Validity of the Questionnaire:

The content validity of the questionnaire was conducted through the supervisor review in order to assure that the content of the questionnaire is consistent with the study objectives, and evaluate whether the questions reflect the study problem or not. Appendix shows the questionnaire in its final shape.

Validity of Questionnaire

Validity is described the degree to which a research study instrument (questionnaire) measure what is purported to measure. There are many methods and aspects used to assess the research questionnaire validity. In this study both internal and structural validity was used to evaluate the research instrument validity.

Internal Validity

First, the validity of the instrument which used by the researcher (questionnaire) was tested and evaluated using an internal validity test, an exploratory sample using 50 questionnaires was used to measure it by finding the correlation coefficient a among each item of one filed and for the field as whole.

Table (4.4): Correlation coefficient of each item of " economic responsibility " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The Bank contributes in reducing the problem of unemployment by providing jobs opportunities.	.709	0.000*
2.	The Bank seeks for excellence by providing a various services, professional performance and achieving high profit.	.770	0.000*
3.	The bank contributes in supporting the local and national economy by providing funding for small and medium projects.	.754	0.000*
4.	The Bank adopts entrepreneurial ideas for projects.	.887	0.000*
5.	The bank contributes in providing training programs for university students.	.760	0.000*

* Correlation is significant at the 0.05 level .

Table (4.4) clarifies the correlation coefficient for each item of the "economic responsibility " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.5) clarifies the correlation coefficient for each item of the " Legal responsibility " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.5): Correlation coefficient of each item of " Legal responsibility " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The Bank is committed to perform transactions that are compatible with the laws issued by the Palestinian Monetary Authority. (such as combating the phenomenon of money laundering)	.825	0.000*
2.	The bank bears all damages and harm that clients may exposed while they are performed their transactions in a bank.	.787	0.000*
3.	The bank employees are committed to all instructions and procedures for health, safety, and Security environment.	.796	0.000*

* Correlation is significant at the 0.05 level

Table (4.6) : Correlation coefficient of each item of " Ethical responsibility " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The bank promotes its business properly and ethically by showing all the details and conditions of advertising campaigns for offered programs.	.732	0.000*
2.	The Bank accomplish its work in a manner consistent with the moral values of society and without differentiating among clients on the basis of gender, race or political affiliation.	.864	0.000*
3.	The Bank respects the customs, traditions and ethics of the society in which it operates.	.839	0.000*
4.	I think the mission and objectives of the bank are Compatible with the goals and values of the community.	.848	0.000*

* Correlation is significant at the 0.05 level

Table (4.6) clarifies the correlation coefficient for each item of the " Ethical responsibility " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.7) clarifies the correlation coefficient for each item of the " Philanthropic/ voluntary responsibility " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.7): Correlation coefficient of each item of " Philanthropic/voluntary responsibility " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The Bank provides grants to support the local community such as supporting college students.	.745	0.000*
2.	The Bank allocates part of its profits to support charitable organizations	.805	0.000*
3.	The bank contributes in enhancing infrastructure to support the local community (such as roads, hospitals and schools)	.830	0.000*
4.	The Bank contributes easing effects of the blockade and damage on Gaza strip after Israel's wars	.835	0.000*

* Correlation is significant at the 0.05 level

Table (4.8) clarifies the correlation coefficient for each item of the " Environmental responsibility " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.8): Correlation coefficient of each item of " Environmental responsibility " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The bank contributes in volunteer campaigns to preserve the environment (such as providing awareness campaigns)	.831	0.000*
2.	The Bank Supports investment projects towards a "green environment".	.812	0.000*
3.	The Bank contributes in solving problems related to environmental pollution, such as support natural resources recycling projects.	.891	0.000*
4.	The Bank contributes to improve the appearance of civilization and cleanliness of cities and streets.	.782	0.000*

* Correlation is significant at the 0.05 level

Table (4.9) clarifies the correlation coefficient for each item of the " Clients Trust " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.9) : Correlation coefficient of each item of " Clients Trust " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The process of providing banking services in the bank is safe around the clock.	.720	0.000*
2.	The relationship within the bank and its clients based on mutual trust.	.625	0.000*
3.	The Bank uses a clear language in the provision of banking services.	.728	0.000*
4.	The Bank performs its obligations towards clients.	.790	0.000*
5.	The banking Accounts processing system is trustworthy.	.607	0.000*
6.	Fairness and justice constitute the cornerstone of the bank's transactions.	.801	0.000*

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
7.	Employees preserve a high degree of credibility in maintaining the confidentiality of clients data.	.700	0.000*
8.	The Bank has a consistency and continuity by providing of high quality services.	.806	0.000*
9.	Bank employees have the knowledge and the skill needed to solve the various issues.	.707	0.000*

* Correlation is significant at the 0.05 level

Table (4.10) clarifies the correlation coefficient for each item of the " Clients Satisfaction " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.10) : Correlation coefficient of each item of " Clients Satisfaction " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I feel satisfied about the quality of services provided by the bank.	.844	0.000*
2.	I think I've taken the right decision when i joined the Bank of Palestine to make all my transactions.	.773	0.000*
3.	I feel comfortable in my relationship with the bank and all its staff.	.806	0.000*
4.	The Bank is characterized by speed and accuracy in delivered services and transactions.	.801	0.000*
5.	The bank is characterized by speed in handling Complaints and problem solving.	.766	0.000*

* Correlation is significant at the 0.05 level

Table (4.11) clarifies the correlation coefficient for each item of the " corporate Image " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.11) : Correlation coefficient of each item of " corporate Image " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	The Bank is generally characterized by a good reputation.	.750	0.000*
2.	The Bank offers high quality and variety of services which are compatible with the new technology.	.741	0.000*
3.	Bank branches are designed excellently to greet clients (building, furniture, hygiene etc ...)	.735	0.000*
4.	You can perform any banking transaction easily from any region due to the spread of its branches.	.667	0.000*
5.	The bank's advertisement campaign is presented attractively and effectively.	.674	0.000*
6.	I gain services in exchange of what I pay as fees.	.626	0.000*
7.	Dealing with the bank and its staff always leaves a good impression on me, they are characterized by professionalism and efficiency.	.650	0.000*
8.	The bank achieve an excellent financial performance.	.712	0.000*
9.	The mechanism of execution and completion of transactions in the bank is easy and convenient.	.730	0.000*
10.	The bank is interested in society issues and charity.	.726	0.000*
11.	Bank branches provide enough private space parking lots for clients cars	.591	0.000*

* Correlation is significant at the 0.05 level

Table (4.12) clarifies the correlation coefficient for each item of the " Clients Loyalty " and the total of the field. The p-values (Sig.) 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 items of this field are consistent and valid to be measured what it was set for.

Table (4.12) : Correlation coefficient of each item of " Clients Loyalty " and the total of this field

No.	Item	Pearson Correlation Coefficient	P-Value (Sig.)
1.	I have the desire to continue dealing with the bank.	.697	0.000*
2.	I always talk about the bank in a positive way in front of others.	.770	0.000*
3.	I strongly defend Bank in front of others.	.756	0.000*
4.	The Bank is my first choice when I need any banking service.	.825	0.000*
5.	I will not turn towards another bank, whatever the competitors offers.	.790	0.000*
6.	I intend to increase my financial transactions with the bank over the coming period.	.749	0.000*
7.	In case the interest is raised, I will preserve my dealings with the bank.	.768	0.000*
8.	I always recommend others to deal with this bank	.786	0.000*

* Correlation is significant at the 0.05 level

Structure Validity of the Questionnaire

Second, the researcher test the validity of the structure of the study assessment tool (questionnaire) ,using structure validity test, which testing the validity of each filed and the validity of the instrument used with it's all fields as a whole.

In this test the correlation coefficient was evaluated a mong one field and all the fields of questionnaire which have the same grade of likert scale.

Table (4.13): Correlation coefficient of each field and the whole of questionnaire

No.	Field	Pearson Correlation Coefficient	P-Value (Sig.)
1.	Economic Responsibility	.856	0.000*
2.	Legal Responsibility	.889	0.000*
3.	Ethical Responsibility	.861	0.000*
4.	Philanthropic/voluntary Responsibility	.899	0.000*
5.	Environmental Responsibility	.904	0.000*
	Social Responsibility	.937	0.000*
1.	Clients Trust	.946	0.000*
2.	Clients Satisfaction	.917	0.000*
3.	Corporate Image	.958	0.000*
4.	Clients Loyalty	.885	0.000*

* Correlation is significant at the 0.05 level

Table (4.13) clarifies the correlation coefficient for each field and the whole questionnaire. The p-values (Sig.) are less than 0.05, so the correlation coefficients of all the fields are significant at $\alpha = 0.05$, 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.

4.9 Reliability of the Research

It refers to the degree to which an assessment tool used by researcher have a stable and consistent results. The more distinctions or variations produced by an assessment tool in it's repeated measurement of dimensions, the lower its consistency. To ensure the stability the test can be repeated for the same sample in different cases then compare the results generated by computing consistency (George and Mallery,2006). To insure the reliability and dependability of an assessment tool used the researcher use Cronbach's Coefficient Alpha test.

Cronbach's Coefficient Alpha

Cronbach's alpha (George and Mallery, 2006) It is a statistical test used commonly to measure the internal Reliability of the questionnaire ,it measures whether all items of the questionnaire measure the same thing it conducted for The normal range of Cronbach's coefficient alpha value between 0.0 and + 1.0, the more the value of the test closed to (+1) the higher level internal consistency it approved. The Cronbach's coefficient alpha was calculated for each field of the questionnaire.

Table (4.14): Cronbach's Alpha for each field of the questionnaire

No.	Field	Cronbach's Alpha
1.	Economic Responsibility	0.831
2.	Legal Responsibility	0.720
3.	Ethical Responsibility	0.840
4.	Philanthropic/voluntary Responsibility	0.815
5.	Environmental Responsibility	0.843
	Social Responsibility	0.947
1.	Clients Trust	0.875
2.	Clients Satisfaction	0.878
3.	Corporate Image	0.879
4.	Clients Loyalty	0.896
	All items of the Questionnaire	0.976

Table (4.14) shows the values of Cronbach's Alpha for each field of the questionnaire and the entire questionnaire. For the fields, values of Cronbach's Alpha were in the range from 0.720 and 0.947. This range is considered high; the result ensures the reliability of each field of the questionnaire. Cronbach's Alpha equals 0.976 for the entire questionnaire which indicates an excellent reliability of the entire questionnaire.

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

Test of Normality

The One-Sample Kolmogorov-Smirnov test procedure compares the observed cumulative distribution function for a variable with a specified theoretical distribution, which may be normal, uniform, Poisson, or exponential. The Kolmogorov-Smirnov Z is computed from the largest difference (in absolute value) between the observed and theoretical cumulative distribution functions. This goodness-of-fit test tests whether the observations could reasonably have come from the specified distribution. Many parametric tests require normally distributed variables. The one-sample Kolmogorov-Smirnov test can be used to test that a variable of interest is normally distributed (Ghasemi & Zahediasl, 2012).

Table (4.15): Kolmogorov-Smirnov test

Field	Kolmogorov-Smirnov	
	Statistic	P-value
Economic Responsibility	1.079	0.194
Legal Responsibility	1.186	0.120
Ethical Responsibility	0.600	0.880
Philanthropic/Voluntary Responsibility	1.078	0.195
Environmental Responsibility	1.026	0.243
Social Responsibility	0.816	0.518
Clients Trust	0.793	0.555
Clients Satisfaction	0.832	0.494
Corporate Image	0.786	0.567
Clients Loyalty	0.602	0.861
All items of the Questionnaire	0.883	0.417

Table (4.15) shows the results for Kolmogorov-Smirnov test of normality. From Table (4.15), the p-value for each variable is greater than 0.05 level of significance, thus these variables are normally distributed. Consequently, parametric tests should be used to perform the statistical data analysis.

Statistical Analysis Tools

The researcher used data analysis both qualitative and quantitative data analysis methods. The Data analysis made utilizing (SPSS 24). The researcher utilize the following statistical tools:

- 1) Kolmogorov-Smirnov Test of Normality.
- 2) Pearson Correlation Coefficient for Validity.
- 3) Cronbach's Alpha for Reliability Statistics.
- 4) Frequency and Descriptive Analysis.
- 5) Multiple Linear Regression Model.
- 6) Parametric Tests (One-sample T test, Independent Samples T-test and Analysis of Variance (ANOVA)).

T-test is used to determine if the mean of a item is significantly different from a hypothesized value 3 (Middle value of Likert scale). If the P-value (Sig.) is smaller than or equal to the level of significance, $\alpha = 0.05$, then the mean of an item is significantly different from a hypothesized value 3. The sign of the Test value indicates whether the mean is significantly greater or smaller than hypothesized value 3. On the other hand, if the P-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then the mean a item is insignificantly different from a hypothesized value 3.

The Independent Samples T-test is used to examine if there is a statistical significant difference between two means among the respondents toward the effect of corporate social responsibility on clients loyalty in bank of Palestine- Gaza strip due to (gender).

The One- Way Analysis of Variance (ANOVA) is used to examine if there is a statistical significant difference between several means among the respondents toward the effect of corporate social responsibility on clients loyalty in bank of Palestine- Gaza strip due to (age, Academic Level, Job, Income range, Type of Bank Account, number of years having a bank account and Bank branch).

Chapter 5

Data Analysis and Hypotheses Testing

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Data Analysis and Hypotheses Testing

5.1 Introduction

In this chapter the researcher aimed to analyse the data which collected by questionnaire in order to provide an obvious picture about CSR and its effect on clients loyalty in bank of Palestine in Gaza Strip. This chapter contains three main sections. The first section is about descriptive analysis (the personal traits) which will be presented and discussed. The second is about Data analysis (Means and Test values for each field). The third section is testing the hypotheses. Finally the findings that respond to these questions and objectives will be discussed and compared to previous studies .

5.2 The Personal Characteristics of the Respondents:

Gender

Table shows that the majority of the respondents are males and this represents 63.7% of the study sample and 36.3% are Females . This is expected and was probably due to the Palestinian work culture, as the Palestinian central bureau of statistic showed that work force structure distributed as follows : 71.6% male , and 19.3% female (PCBS,2016) .

Table (5.1):Gender

Gender	Frequency	Percent
Male	225	63.7
Female	128	36.3
Total	353	100.0

Age

Table shows that the more than 50% of the respondents have ages above 35 years,This properly shows that youth was dominated the Palestinian community population structure .

Table (5.2): Age

Age	Frequency	Percent
Less than 25 years	33	9.3
25- Less than 35 years	154	43.6
35- Less than 45 years	102	28.9
45 Years and more	64	18.1
Total	353	100.0

Academic Level

Table shows that approximately 80% of the respondents hold Diploma , and Bachelor This reflects a high level of education that respondents hold, which reflects on their skills and abilities in dealing with questionnaire sections.

Table (5.3):Academic Level

Academic Level	Frequency	Percent
Diploma	46	13.0
Bachelor	236	66.9
Master	55	15.6
PhD	16	4.5
Total	353	100.0

Job

Table shows that 53.3% of the respondents work in a private sector ,This properly shows that most of the clients work in a private sector , this because most of the private sector companies open their employees accounts in bank of Palestine , Gaza strip full of small and medium size companies and projects in the last decade, and of course the client is taken randomly to fill up the questionnaire.

Table (5.4):Job

Job	Frequency	Percent
Governmental sector	37	10.5
Freelancer	50	14.2
Private sector	188	53.3
NGO'S	52	14.7
Unemployed	26	7.4
Total	353	100.0

Income Range

Table shows that 27.5% of the respondents have income between "1501-2500 NIS", 27.2% in the range "2501- 3500 NIS" and 18.7% of the sample have an income " More than 4500 NIS ", 16.4% in the range "3501- 4500 NIS " and 10.2% less than 1500 NIS .This means that more that 50% of the clients had an income range between 1500-3500 NIS

Table (5.5):Income Range

Income range (NIS)	Frequency	Percent
Less than 1500	36	10.2
1501-2500	97	27.5
2501- 3500	96	27.2
3501- 4500	58	16.4
More than 4500	66	18.7
Total	353	100.0

Type of Bank Account

Table shows that 62.3% of the respondents have "A current account", 29.7% have "saving account" and 7.6% of the sample have " deposits", 1% have another account .The highest percent of accounts is for current account and this expected because most of the clients who visit the banks are actually employees of different sectors and the bank distributes the questionnaires on the first of January on the time that salaries deposited in the bank.

Table (5.6):Type of Bank Account

Type of Bank Account	Frequency	Percent
Saving Account	105	29.7
Current Account	220	62.3
Deposits	27	7.6
Other	1	0.3
Total	353	100.0

Number of years having a bank account (account period)

Table shows that 52.7% of the respondents have a bank account in bank of Palestine for "more than 5 years", 30.6% have a bank account for "2- less than 5 years"

and 14.2% of the sample have a bank account for " 1- less than 2 years", 2.5% have of them have it for less than one year .The highest percent of respondents had a bank account for more than 5 years which reflects on their abilities in dealing with questionnaire sections and this category actually had the ability to evaluate the bank correctly , they are loyal for the bank.

Table (5.7): Account Period in (years)

I had a bank account for	Frequency	Percent
Less than one years	9	2.5
1- Less than 2 years	50	14.2
2 - Less than 5 years	108	30.6
More than 5 years	186	52.7
Total	353	100.0

Bank Branch

Table shows that 52.7% of the respondents have a bank account in "El – remal branch" , 30.6% " have a bank account in" Omar -Elmokhtar branch" ,7.6% of clients had an account in " Nusirat" branch which is showed the lowest percent , this results properly and expected due to the bank statistical information given to the researcher.

Table (5.8):Bank branch

Bank branch	Frequency	Percent
Rafah	38	10.8
Khan Younis	47	13.3
Dier el- balah	25	7.1
Nusirat	24	6.8
Main branch (Omar el Mokhtar)	74	21.0
El remal	85	24.1
El Nasser	27	7.6
Jabalia	33	9.3
Total	353	100.0

From the above analysis , the researcher concluded that the respondent are qualified, youth , and have the ability to deal with all sections of a distributed questionnaires.

5.3 Analysis for Each Field

In Dependant Variables "Social Responsibility Dimensions":

1. Economic Responsibility

Table (5.9): Means and Test values for “Economic Responsibility”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The Bank contributes in reducing the problem of unemployment by providing jobs opportunities.	4.06	0.94	81.25	21.18	0.000*	3
2.	The Bank seeks for excellence by providing a various services, professional performance and achieving high profit.	4.22	0.78	84.36	29.34	0.000*	1
3.	The bank contributes in supporting the local and national economy by providing funds for small and medium projects.	4.20	0.80	84.03	28.06	0.000*	2
4.	The Bank adopts entrepreneurial ideas for projects.	4.03	0.89	80.51	21.57	0.000*	4
5.	The bank contributes in providing training programs for university students.	4.00	0.86	79.94	21.86	0.000*	5
	All items of the field	4.10	0.65	82.01	31.92	0.000*	

* The mean is significantly different from 3

Table (5.9) shows the following results:

- The mean of the field “Economic responsibility” equals 4.10 (82.01%), Test-value = 31.92, and P-value= 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. Researcher concludes that the respondents agreed to field of “Economic responsibility”.

- Based on the answers of bank's clients , it represents that the bank actually concerned with the economic responsibility within the bank by achieving the highest levels of profits comparing with its competitors and it seeks for excellence by providing a various services, professional performance , the bank also seeks to reduce the unemployment rate which considered one of the most economical problems faced Gaza strip by providing jobs opportunities within the bank or by providing training programs for university students in order to prepare and help them to get a job in a future in different places other than the bank.
- It also reveals that the bank help in improving the local, national economy of the country , by providing funding for small and medium projects and encouraging the entrepreneurial ideas to be funded and implemented.
- Chung, Yu et al. (2015), ranks the economic responsibility according to customer importance in fifth level after the consumer protection, philanthropic, legal , ethical responsibilities. Arli & Tjiptono (2014) argues that Indonesian consumers consider (economic , legal, Ethical and voluntary) as part of social responsibility ,while legal and philanthropic considered as the most important responsibilities from customers point of view followed by economic and ethical responsibilities. Burianová & Paulík (2014) approved that banks shown caring about the economy of their country whether by the direct economic effect to a community by achieve high financial results for the development of CSR and philanthropic activities ,and indirect economic effect to a community by investing in a public welfare and public services development. And to support public projects and services on a voluntary basis without any profit's expectation. In this study the economic responsibility is ranked in the fourth level of the total CSR dimensions applied by the bank after the legal , ethical and environmental responsibility ,according to the clients answer.

2. Legal Responsibility

Table (5.10): Means and Test values for “Legal Responsibility”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The Bank is committed to perform transactions that are compatible with (such as combating the phenomenon of money laundering)	4.42	0.71	88.33	37.66	0.000*	1
2.	The bank bears all damages and harm that clients may exposed while they are performed their transactions in a bank.	4.05	0.89	81.02	22.18	0.000*	3
3.	The bank employees are committed to all instructions and procedures for health, safety, and Security environment.	4.20	0.78	84.02	28.76	0.000*	2
	All items of the field	4.22	0.65	84.46	35.32	0.000*	

* The mean is significantly different from 3

Table (5.10) shows the following results:

- The mean of the field “Legal responsibility” equals 4.22 (84.46%), Test-value = 35.32, and P-value= 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. Resercher concludes that the respondents agreed to field of “Legal responsibility ”.
- According to clients answers , it represent that the bank concern with legal responsibility, it committed to performs all of its transactions and business compatible with the laws issued by the Palestinian Monetary Authority, it also responsible toward any damages or harm that may faced by clients while they are in a bank such as (sudden accident), employees bank committed to apply all rules and procedures for health, safety, and Security environment.
- Chung, Yu et al. (2015), ranks the legal responsibility according to customer importance in third level after the consumer protection, philanthropic responsibilities . Arli & Tjiptono (2014) argues that Indonesian consumers

consider (economic , legal, Ethical and voluntary) as part of social responsibility ,while legal and philanthropic considered as the most important responsibilities from customers point of view followed by economic and ethical responsibilities, Khan, Ferguson et al. (2015) noted that banks should concern with legal responsibility through promotes equal opportunities to all, no discrimination in gender, disability, race, religion, etc. , concerned to fulfill its regulations to its shareholders, suppliers, distributors and other agents and finally make sure that its employees act according to the laws and regulation. In this study the legal responsibility is in the highest rank of the total CSR dimensions according to the clients answer which represents that the bank operates within the legal framework of the society , performing in a manner consistent with expectations of government and law.

3. Ethical Responsibility

Table (5.11): Means and Test values for “Ethical Responsibility”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The bank promotes its business properly and ethically by showing all the details and conditions of advertising campaigns for offered programs.	4.39	0.72	87.88	36.19	0.000*	1
2.	The Bank accomplish its work in a manner consistent with the moral values of society and without differentiating among clients on the basis of gender, race or political affiliation.	4.10	0.79	82.04	26.29	0.000*	4
3.	The Bank respects the customs, traditions and ethics of the society in which it operates.	4.22	0.78	84.38	29.14	0.000*	2
4.	I think the mission and objectives of the bank are Compatible with the goals and values of the community.	4.13	0.82	82.62	25.92	0.000*	3
	All items of the field	4.21	0.64	84.24	35.81	0.000*	

* The mean is significantly different from 3

Table (5.11) shows the following results:

- The mean of the field “Ethical responsibility” equals 4.21 (84.24%), Test-value = 35.81, and P-value= 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of “Ethical responsibility ”.
- Based on the clients answers , it showed that bank of Palestine concern with " the ethical responsibility " by promoting its business ethically and providing a clear details and conditions for any campaigns offered and it respects the tradition and

ethics of the local economy , the bank mission and vision reflects the community values .

- It concerns to public a code of ethics applied by the bank for the general public and accomplish its work in a manner consistent with the moral values of society, respecting all clients and treat them fairly ignoring their gender, race or political affiliation and this actually important to survive and continue the business , it should be meet the expectation of clients values and shareholders.
- Chung, Yu et al. (2015), ranks the ethical responsibility according to customer perspective in last level after the consumer protection, philanthropic responsibilities and legal responsibility. Arli & Tjiptono (2014) argues that Indonesian consumers consider (economic , legal, Ethical and voluntary) as part of social responsibility ,while legal and philanthropic considered as the most important responsibilities from customers point of view followed by economic and ethical responsibilities, Khan, Ferguson et al. (2015) shows that banks should concern with ethical responsibility by Respecting ethical principles in its relationships with others , it has priority over achieving superior economic performance in ethics over profits and it approve that the bank should has a well-defined and enforced code of ethics, practices and principles. In this study ethical responsibility is in the second rank of the total CSR dimensions according to the clients answers. This means that the bank performing in a manner consistent with expectations of societal mores and ethical norms.

4. Philanthropic/Voluntary Responsibility

Table (5.12): Means and Test values for “Philanthropic/Voluntary Responsibility”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The Bank provides grants to support the local community such as supporting college students.	4.36	0.75	87.14	34.08	0.000*	1
2.	The Bank allocates part of its profits to support charitable organizations	4.13	0.85	82.69	24.94	0.000*	2
3.	The bank contributes in enhancing infrastructure to support the local community (such as roads, hospitals and schools)	4.03	0.86	80.57	22.41	0.000*	3
4.	The Bank contributes easing effects of the blockade and damage on Gaza strip after Israel's wars	3.87	1.00	77.45	16.46	0.000*	4
	All items of the field	4.10	0.71	81.94	29.10	0.000*	

* The mean is significantly different from 3

Table (5.12) shows the following results:

- The mean of the field “Philanthropic/voluntary responsibility” equals 4.10 (81.94%), Test-value = 29.10, and P-value= 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of “Philanthropic/voluntary responsibility”.
- According to clients answers , it showed that the bank concerned with Philanthropic/voluntary responsibility toward its community by providing grants to support the local community such as supporting college students, it allocates part of its annual profits to support charitable projects ,it actually budgeted 6% of its total annual profit to support community projects in the Palestinian society ,

enhancing infrastructure to support the local community (such as roads, hospitals and schools) and finally contributes in easing effects of the blockade and damage on Gaza strip after Israel's wars.

- The study of Chung, Yu et al. (2015), ranks the voluntary responsibility according to customer in highest level which affect their satisfaction. Arli & Tjiptono (2014) argue that Indonesian consumers consider (economic , legal, Ethical and voluntary) as part of social responsibility ,while legal and philanthropic considered as the most important responsibilities from customers point of view followed by economic and ethical responsibilities, Khan, Ferguson et al. (2015) shows that banks should concern with voluntary responsibility by providing charitable donations towards society, supports in floods/earthquake natural disasters, , demonstrates strong respect in protecting the natural environment and anti-climate change, paperless banking, energy efficient lights , allocates a part of its budget to donations and social works towards local community investments such as schools, health care centers and vocational institutes, sponsors, finances or assist social events, supporting anti breast cancer campaigns. In this study voluntary responsibility is in the last rank of the total CSR dimensions according to the clients answers. This means that the bank should be performing in a manner consistent with the philanthropic and charitable expectations of society .

5. Environmental responsibility

Table (5.13): Means and Test values for “Environmental Responsibility”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The bank contributes in volunteer campaigns to preserve the environment (such as providing awareness campaigns)	4.29	0.79	85.72	30.42	0.000*	1
2.	The Bank Supports investment projects towards a "green environment".	4.02	0.83	80.45	23.28	0.000*	2
3.	The Bank contributes in solving problems related to environmental pollution, such as support natural resources recycling projects.	3.94	0.96	78.81	18.43	0.000*	4
4.	The Bank contributes to improve the appearance of civilization and cleanliness of cities and streets.	3.98	0.86	79.55	21.46	0.000*	3
	All items of the field	4.13	0.58	82.63	36.43	0.000*	

* The mean is significantly different from 3

Table (5.13) shows the following results:

- The mean of the field “Environmental responsibility” equals 4.13 (82.63%), Test-value = 36.43, and P-value= 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of “Environmental responsibility ”.
- Clients answers approve that the bank well concern with the aspect of environmental responsibility , by contributing in volunteer campaigns to preserve the environment (such as providing awareness campaigns) , Supports investment projects towards a "green environment" such as provide " a green loans" , solving problems related to environmental pollution, such as support natural resources

recycling projects, contributes to improve the civilized appearance of the and cleanliness of cities and streets.

- The study of (Chung, Yu et al., 2015), ranks the environmental responsibility according to customer in last level which affect their satisfaction.
- (Burianová & Paulík ,2014) Argued that Banks have to adopt environmental policies and principles for a functioning of socially responsible organizations in regard to a sustainable growth and pressures from public. An environmental policy does not play an important role due to an economic performance of commercial banks but banks still give quite a lot of financial resources in an environmental matter especially in a form of financing of environmentally focused projects. In this study environmental responsibility is in the third rank of the total CSR dimensions after the legal and ethical responsibilities according to the clients answers.

In General " Social Responsibility ":

Table (5.14): Means and Test values for " Social Responsibility "

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	Economic Responsibility	4.10	0.65	82.01	31.92	0.000*	4
2.	Legal Responsibility	4.22	0.65	84.46	35.32	0.000*	1
3.	Ethical Responsibility	4.21	0.64	84.24	35.81	0.000*	2
4.	Philanthropic/voluntary Responsibility	4.10	0.71	81.94	29.10	0.000*	5
5.	Environmental Responsibility	4.13	0.58	82.63	36.43	0.000*	3
	All Items of Social Responsibility	4.06	0.70	81.13	28.26	0.000*	-

*The mean is significantly different from 3

- Table (5.14) shows the mean of all items equals 4.13 (82.63%), Test-value = 36.43 and P-value =0.000 which is smaller than the level of significance $\alpha = 0.05$. The mean of all items is significantly different from the hypothesized value 3. researcher concludes that the respondents agreed to all items of social responsibility.
- The result of the corporate social responsibility table showed that the bank actually implement corporate social responsibility and it considered as a part of its strategy in order to achieve success, competitive advantages and gain clients loyalty , satisfaction and build a good image of the bank in the mind of their clients.
- The table showed that Bank clients consider all five types of responsibility as part of social responsibility , legal and ethical responsibilities get the most emphasis from clients followed by environmental, economic and voluntary responsibilities.
- researchers differs on their ranking of the importance of CSR dimensions and how it is adopted by organizations from customers views.

5.4 Mediatin Variables :

1. Clients Trust

Table (5.15): Means and Test values for “Clients Trust”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The process of providing banking services in the bank is safe around the clock.	4.56	0.62	91.27	47.13	0.000*	1
2.	The relationship within the bank and its clients based on mutual trust.	4.21	0.79	84.20	28.91	0.000*	5
3.	The Bank uses a clear language in the provision of banking services.	4.25	0.78	85.10	30.31	0.000*	3
4.	The Bank performs its obligations towards clients.	4.19	0.77	83.77	28.70	0.000*	6
5.	The banking Accounts processing system is trustworthy.	4.28	0.82	85.64	29.31	0.000*	2
6.	Fairness and justice constitute the cornerstone of the bank's transactions.	4.11	0.86	82.10	24.13	0.000*	8
7.	Employees preserve a high degree of credibility in maintaining the confidentiality of clients data.	4.14	0.92	82.83	23.20	0.000*	7
8.	The Bank has a consistency and continuity by providing of high quality services.	4.22	0.78	84.42	29.23	0.000*	4
9.	Bank employees have the knowledge and the skill needed to solve the various issues.	4.02	0.96	80.45	20.03	0.000*	9
	All items of the field	4.22	0.60	84.42	37.97	0.000*	

* The mean is significantly different from 3

Table (5.15) shows the following results:

- The mean of the field “Clients Trust” equals 4.22 (84.42%), Test-value = 37.97, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of "Clients Trust".
- Based on the results , clients answers approve that the bank concerned with building a trust with their clients, it provides a banking services safe around the

clock ,keep secure for clients information, bank System t is trustworthy in general in conducting operations and transferring money ,it also provides banking services in a clear language "transparency" , it provides a services with high quality characterized by consistency and continuity, it keep Honesty in fulfilling promises made by the banks to its clients, taking into consideration consumer interests when making decisions, the staff have a knowledge and the skill needed to solve the various issues faced by clients .

- van Esterik- Plasmeijer & van Raaij (2017) agree that Integrity ,Transparency ,Customer Orientation and Competence is the most important determinant of bank trust, which will help a bank to gain clients loyalty on the other side he argues that staff and bank trust is the most determinates for building a strong trust than concerned with bank system.

2. Clients Satisfaction

Table (5.16): Means and Test values for “Clients satisfaction”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I feel satisfied about the quality of services provided by the bank.	4.44	0.69	88.86	39.51	0.000*	1
2.	I think I've taken the right decision when i joined the Bank of Palestine to make all my transactions.	4.18	0.72	83.69	30.95	0.000*	3
3.	I feel comfortable in my relationship with the bank and all its staff.	4.22	0.88	84.49	26.23	0.000*	2
4.	The Bank is characterized by speed and accuracy in delivered services and transactions.	4.15	0.79	83.07	27.48	0.000*	4
5.	The bank is characterized by speed in handling Complaints and problem solving.	4.09	0.92	81.71	22.13	0.000*	5
	All items of the field	4.22	0.64	84.40	35.71	0.000*	

* The mean is significantly different from 3

Table (5.16) shows the following results:

- The mean of the field “Clients satisfaction” equals 4.22 (84.40%), Test-value = 35.71, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of " Clients satisfaction ".
- According to the results showed by the clients answers , it approved that the bank concerned with satisfying its clients ,this confirmed from clients answers that they feel satisfied with overall quality, speed and accuracy of services provided by the bank they also feel that they take the right decision when they choose this bank to invest their money or to act any transactions , clients satisfied and comfortable

with their relation with banks staff (helpful, integrity ,kind) ,when they face any problem it solved quickly and the bank concerned with handling clients complaints.

- This results approved with (Loh, 2013) who confirms that bank clients satisfied when they pleased to be associated with the bank, happy to do their transaction with the bank, feel good on their decision to do business with the bank and the bank is able to satisfy their wants and needs,(Pérez & Rodríguez del Bosque ,2015) presents that customer will be satisfied when they confirms that their decision to choose the bank was the right one; feel happy about their decision to choose the banking company; bank is exactly the banking service provider they need.

3. Corporate Image

Table (5.17): Means and Test values for “Corporate Image”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	The Bank is generally characterized by a good reputation.	4.53	0.67	90.57	42.51	0.000*	1
2.	The Bank offers high quality and variety of services which are compatible with the new technology.	4.27	0.71	85.40	33.33	0.000*	3
3.	Bank branches are designed excellently to greet clients (building, furniture, hygiene etc)	4.36	0.77	87.24	33.17	0.000*	2
4.	You can perform any banking transaction easily from any region due to the spread of its branches.	4.22	0.76	84.39	30.06	0.000*	7
5.	The bank's advertisement campaign is presented attractively and effectively.	4.26	0.75	85.23	31.35	0.000*	4
6.	I gain services in exchange of what I pay as fees.	4.01	0.85	80.29	22.29	0.000*	10
7.	Dealing with the bank and its staff always leaves a good impression on me, they are characterized by professionalism and efficiency.	4.02	0.96	80.34	19.81	0.000*	9
8.	The bank achieve an excellent financial performance.	4.26	0.79	85.14	29.84	0.000*	5
9.	The mechanism of execution and completion of transactions in the bank is easy and convenient.	4.26	0.78	85.11	30.10	0.000*	6
10.	The bank is interested in society issues and charity.	4.12	0.86	82.33	24.23	0.000*	8
11.	Bank branches provide enough private space parking lots for clients cars	3.47	1.21	69.40	7.29	0.000*	11
	All items of the field	4.16	0.57	83.23	38.16	0.000*	

* The mean is significantly different from 3

Table (5.17) shows the following results:

- The mean of item “The Bank is generally characterized by a good reputation” equals 4.53 (90.57%), Test-value = 42.51, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to this item.
- The mean of item “Bank branches provide enough private space parking lots for clients cars” equals 3.47 (69.40%), Test-value = 7.29, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to this item.
- The mean of the field “corporate image” equals 4.16 (83.23%), Test-value = 38.16, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. researcher concludes that the respondents agreed to field of " corporate image ".
- Based on the answers of clients banks , the researcher noted that bank of Palestine has a good image in the mind of their clients ,because it concern with : corporate identity, corporate reputation and service quality provided by the bank .
- It also represents that bank of Palestine has a good reputation compared with rival banks , it also concern with the physical attributes of the bank (building, furniture, hygiene) , provides a high quality services which compatible with new technology , provides effective and attractive advertisements , The mechanism of execution and completion of transactions in the bank is easy and convenient that's reflects a good layout of a bank, banks branches available at any place so clients can operate their transactions from any geographical area , on the other hand they approved that bank services is not compatible with the fees paid, bank doesn't left a private space parking clients cars , this will affect negatively the image clients had about the bank.
- Researcher results agrees with (Khvtisiashvili , 2012) study who confirms that corporate image has a role in creating customer perception of a bank during

interaction with it. distinctive features and quality of advertising were acknowledged as sustainable parts of corporate identity , natural focus or unrestricted view outside the building, the physical quality is represented through the parking space near the service centers however, given factor is ignored by commercial banks operating in Georgian banking system. Ene & Özkaya (2014) Approved that retail store corporate image can be measured by (Store Layout ,Store Prestige ,Service Quality of Store ,Products , In-Store Promotion ,Support Services and Equipment) .

5.5 Dependent variables :

1. Clients Loyalty

Table (5.18): Means and Test values for “Clients Loyalty”

No	Item	Mean	S.D	Proportional mean (%)	Test value	P-value (Sig.)	Rank
1.	I have the desire to continue dealing with the bank.	4.34	0.69	86.80	36.75	0.000*	1
2.	I always talk about the bank in a positive way in front of others.	4.07	0.79	81.30	25.23	0.000*	5
3.	I strongly defend Bank in front of others.	4.09	0.92	81.77	22.09	0.000*	3
4.	The Bank is my first choice when I need any banking service.	4.12	0.84	82.40	24.81	0.000*	2
5.	I will not turn towards another bank, whatever the competitors offers.	4.01	0.99	80.17	19.09	0.000*	7
6.	I intend to increase my financial transactions with the bank over the coming period.	4.01	0.84	80.29	22.47	0.000*	6
7.	In case the interest is raised, I will preserve my dealings with the bank.	3.64	1.09	72.80	10.99	0.000*	8
8.	I always recommend others to deal with this bank	4.07	0.88	81.47	22.94	0.000*	4
	All items of the field	4.04	0.72	80.84	27.30	0.000*	

* The mean is significantly different from 3

Table (5.18) shows the following results:

- The mean of item “I have the desire to continue dealing with the bank” equals 4.34 (86.80%), Test-value = 36.75, and P-value = 0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3 . researcher concludes that the respondents agreed to this item.
- The mean of item “In case the interest is raised, I will preserve my dealings with the bank” equals 3.64 (72.80%), Test-value = 10.99, and P-value = 0.000 which is

smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this item is significantly greater than the hypothesized value 3. The researcher concludes that the respondents agreed to this item.

- The mean of the field "Clients Loyalty" equals 4.04 (80.84%), Test-value = 27.30, and P-value=0.000 which is smaller than the level of significance $\alpha = 0.05$. The sign of the test is positive, so the mean of this field is significantly greater than the hypothesized value 3. The researcher concludes that the respondents agreed to field of " Clients Loyalty ".
- From the results given by clients answers, it represents that clients are loyal in general to bank of Palestine (behavioral, attitudinal or cognitive), the respondent confirms that they desire to continue dealing with the bank because they feel trust, satisfied dealing with bank and for any banking services the clients returned to bank of Palestine to act, they defend about the bank in front of others, always recommend others to deal with this bank because they feel comfortable to treat with it and its staff, but the result showed that if other competitors provides better offers or in case the interest rate is raised they may think to change it (cognitive loyalty).
- Pérez and Rodríguez del Bosque (2015) agrees that loyalty could be measured by (behavioral, attitudinal) aspects, if the client is loyal he/she will recommend his/her bank when others asks for advice, talking positively about bank when other clients ask about it, always contact banking company when they need a new banking service, banking company is always their first choice when they need to contract a new banking service, (Chung, Yu et al. 2015) also confirms customers would be loyal if they would like to positively speak to surrounding people about this firm, patronize this firm, recommend this firm to colleagues who seek an advice.
- Martínez, Pérez et al. (2014) also use behavioral and attitudinal aspects to measure loyalty, and he represents that the customer will be loyal if they continue considering a bank as a main brand in the next few years, recommend this brand if somebody asked for an advice, make positive comments about this brand to relatives and friends, usually use this brand as a first choice compared to other brands.

5.6 Research Hypotheses:

1. Corporate social responsibility has a significant effect on clients loyalty $\alpha \leq 0.05$.

Rsearcher use a Multiple Linear Regression Model and obtain the following results:

Table (5.19):Result of multiple linear regression analysis

Variable	B	T	Sig.	R	R-Square	F	Sig.
(Constant)	0.360	1.899	0.058	.739	0.547	83.715	0.000**
Economic responsibility	0.142	2.139	0.033*				
Legal responsibility	0.162	2.333	0.020*				
Ethical responsibility	0.113	1.636	0.103				
Philanthropic/voluntary responsibility	0.246	3.810	0.000*				
Environmental responsibility	0.230	3.769	0.000*				

* The variable is statistically significant at 0.05 level

** The relationship is statistically significant at 0.05 level

Table (5.19) show the flowing results:

- The Multiple correlation coefficient $R = 0.739$ and $R\text{-Square} = 0.547$. This means 54.7% of the variation in clients loyalty is explained by all of the independent variables together " Economic, Legal, Ethical responsibility, Philanthropic/voluntary and Environmental responsibility) " .
- The Analysis of Variance for the regression model. $F=83.715$, $\text{Sig.} = 0.000$, so there is a significant relationship between the dependent variable clients loyalty and the independent variables " Economic, Legal, Ethical, Philanthropic/voluntary and Environmental responsibility " .
- For the variable " Economic responsibility ", the t-test $=2.139$, the P-value (Sig.) $=0.033$, which is smaller than 0.05, hence this variable is statistically significant. Since the sign of the test is positive, then there is significant positive effect of the variable economic responsibility on clients loyalty. Results showed that respondents consider economic responsibility is important to be more loyal , this is logic because clients will be loyal if they feel that the bank is the best bank comparing with other banks in term of (profitability , performance).

- For the variable " Legal responsibility ", the t-test =2.333, the P-value (Sig.) =0.020, which is smaller than 0.05, hence this variable is statistically significant. Since the sign of the test is positive, then there is significant positive effect of the variable legal responsibility on clients loyalty. Results showed that respondents consider that legal responsibility is important to be more loyal , this is logic because clients seem to be loyal when they feel that the bank complying with all the state laws and local regulations.
- For the variable " Ethical responsibility ", the t-test = 1.636, the P-value (Sig.) =0.103, which is greater than 0.05, hence this variable is statistically insignificant. then there is insignificant effect of the variable extent of ethical responsibility on clients loyalty. In this part banks clients confirm that ethical responsibility is not influence their behavior to be loyal, this may because all organizations in Gaza actually performed with the moral , tradition of the community and this dimension considered as an optional dimension to be applied by the firm other than the economic and legal responsibility.
- For the variable " Philanthropic/voluntary responsibility ", the t-test =3.810, the P-value (Sig.) =0.000, which is smaller than 0.05, hence this variable is statistically significant. Since the sign of the test is positive, then there is significant positive effect of the variable philanthropic/voluntary responsibility on clients loyalty. Results showed that respondents consider voluntary responsibility is important to be more loyal , this is logic because clients will be loyal if they feel that the bank providing a donations for several projects that enhance a community's "quality of life" .
- For the variable " Environmental responsibility ", the t-test =3.769, the P-value (Sig.) =0.000, which is smaller than 0.05, hence this variable is statistically significant. Since the sign of the test is positive, then there is significant positive effect of the variable environmental responsibility on clients loyalty. Results showed that respondents consider environmental responsibility is important to be more loyal , this is logic because clients will be loyal if they feel that the bank caring about the environment they lived in and it try to reduce the harmful effects of new projects loans by it on their environment.

- In addition, based on the P-value (Sig.), the most significant independent variable is Philanthropic/voluntary responsibility, then Environmental responsibility, then Legal responsibility, then Economic responsibility and Ethical responsibility.
 - Banks respondents showed that Philanthropic/voluntary responsibility, Environmental responsibility affect their loyalty more than Economic responsibility and Ethical responsibility .
 - Chung, Yu et al., (2015) argued that CSR dimensions (economic responsibility) positively affect customer satisfaction more than customer loyalty and he ranks the economic responsibility according to customer importance in fifth level after the consumer protection, philanthropic, legal , ethical responsibilities
- 2. Corporate Social Responsibility has statistically significant effect on clients trust at $\alpha \leq 0.05$.**

Table (5.20): Regression of corporate social responsibility on clients trust

Outcome :clients trust							
Model summary							
	R	R- sq	MSE	F	Df1	Df2	P
	.8055	.6488	.1289	569.9906	1.0000	350.0000	.0000

Model						
	Coeff	Se	T	p	LLCI	ULCI
Constant	.7593	.1525	4.9806	.0000	.4595	1.0592
CSR	.8374	.0351	23.8745	.0000	.7685	.9064

- Table (5.20) shows the flowing results: The Multiple correlation coefficient $R = 0.8055$ and $R\text{-Square} = 0.6488$. This means 64.88% of the variation in clients trust is explained by Corporate Social Responsibility.
- The t-test =23.8745, the P-value (Sig.) =0.000, which is smaller than 0.05, hence corporate social responsibility is statistically significant. Then there is effect of corporate social responsibility on clients trust.
- There exist a significant effect of corporate social responsibility on clients trust. For building trust, banks should focus on improving their performance on important determinants of bank trust and through caring about their community by

adopting CSR dimensions. These efforts are likely to result in a higher trust in and a higher loyalty of customers with their bank.

- The more the bank concerned with CSR concept (economic legal , ethical , voluntary and environmental responsibilities) the more clients become trusted on the bank .
- Swaen & Chumpitaz (2008); Khan, Ferguson et al.,(2015), Chun & Bang, (2016) found that CSR have appositive influence on customer's trust, whether directly or indirectly as noted in (swean & chumpitaz,2008), through perceived quality offered and customer satisfaction.

3. Corporate Social Responsibility has statistically significant effect on clients satisfaction at $\alpha \leq 0.05$

Table (5.21): Regression of corporate social responsibility on clients satisfaction

Outcome :clients satisfaction							
Model summary							
	R	R- sq	MSE	F	Df1	Df2	P
	.7377	.5442	.1873	338.8026	1.0000	350.0000	.0000

Model						
	coeff	Se	T	P	LLCI	ULCI
Constant	.8628	.1921	4.4921	.0000	.4851	1.2406
CSR	.8116	.0441	18.4066	.0000	.7249	.8983

Table (5.21) show the flowing results:

- The Multiple correlation coefficient $R = 0.7377$ and $R\text{-Square} = 0.5442$. This means 54.42% of the variation in clients satisfaction is explained by Corporate Social Responsibility.
- The $t\text{-test} = 18.4066$, the $P\text{-value (Sig.)} = 0.000$, which is smaller than 0.05, hence corporate social responsibility is statistically significant. Then there is significant effect of corporate social responsibility on clients satisfaction.
- There exist a significant effect of CSR on clients satisfaction , Most researchers noted that there are significant and direct relationship and effect between CSR and satisfaction (Pérez & Rodríguez del Bosque ,2015); (Servera-Francés & Arteaga-Moreno, 2015); (Abbasi, Moezzi et al., 2012); (Alafi & Hasonah, 2012);(Al

Humaidan ,2016) ; (Naqvi ,2013) approved that corporate social responsibility significantly and positively affect customer satisfaction , (Chung, Yu et al., 2015) agreed the relations between variables but they agreed that CSR affect customer satisfaction more than customer loyalty, on the other hand (Servera-Francés and Arteaga-Moreno, 2015) confirms that CSR influence customer satisfaction indirectly through trust and commitment.

- to keep customers loyal, companies need to recover customer trust in their robustness by triggering satisfaction feelings based on CSR initiatives oriented to enhance the procedures to comply with customers’ complaints, corporate information about products and services or the procedures oriented to understand customer needs and demands (Pérez & Rodríguez del Bosque, 2015).

4. Corporate Social Responsibility has statistically significant effect on Corporate image at $\alpha \leq 0.05$

Table (5.22): Regression of corporate social responsibility on Corporate image

Outcome :corporate image							
Model summary							
	R	R- sq	MSE	F	Df1	Df2	p
	.7905	.6249	.1227	406.9689	1.0000	350.0000	.0000

Model						
	Coeff	Se	T	P	LLCI	ULCI
Constant	.9537	.1650	5.7819	.0000	.6293	1.2781
CSR	.7759	.0385	20.1735	.0000	.7002	.8515

Table (5.22) show the flowing results:

- The Multiple correlation coefficient R =0.7905 and R-Square = 0.6249. This means 62.49% of the variation in Corporate image is explained by Corporate Social Responsibility.
- The t-test =20.1735, the P-value (Sig.) =0.000, which is smaller than 0.05, hence corporate social responsibility is statistically significant.
- Then there is significant effect of corporate social responsibility on Corporate image .the bank which care about their profitability and performance comparing with other rivals ,and performs in a matter consistent with community morals and

governmental laws , specialized apart of its profits for charitable projects and caring about their community , all of these activities will build a good image about the bank in the mind if it's clients.

- Chun and Bang (2016); Martínez, Pérez et al., (2014) and mehjez(2016) agreed that CSR has appositive effect on corporate image or brand image whether affective or functional dimensions of brand image, (Martínez, Pérez et al., 2014) found that CSR influence affective dimensions of brand image more than functional dimensions.

Table (5.23): Regression of mediator variables and corporate social responsibility on Clients loyalty

Outcome :clients loyalty							
Model summary							
	R	R- sq	MSE	F	Df1	Df2	P
	.7377	.5442	.1873	338.8026	1.0000	350.0000	.0000

Model						
	Coeff	Se	T	P	LLCI	ULCI
Constant	-0.4114	.1712	-2.4034	.0168	-0.7482	-0.0747
Trust	.0597	.0938	.6367	.5248	-0.1248	.2442
Satisfaction	.4588	.0764	6.0036	.0000	.3085	.6091
Image	.2890	.0953	3.0326	.0026	.1016	.4764
CSR	.2579	.0916	2.8145	.0052	.0777	.4381

Table (5.23) show the flowing results:

- The Multiple correlation coefficient $R = 0.8302$ and $R\text{-Square} = 0.6893$. This means 68.93% of the variation in clients loyalty is explained by the mediator variables (clients trust, clients satisfaction, and corporate image) and corporate social responsibility.
- It means that CSR affect clients loyalty positively through the effect of mediators (clients trust, clients satisfaction, and corporate image) , which will be discussed in more details later.

5. Clients trust has statistically significant effect on clients loyalty at $\alpha \leq 0.05$

- For the variable "clients trust": The t-test $= 0.6367$, the P-value (Sig.) $= 0.5248$, which is greater than 0.05, hence clients trust is statistically insignificant. Then there is insignificant effect of clients trust on clients loyalty.

- The result showed that there is insignificant effect of clients trust on loyalty which is unexpected results in comparison with the previous literature review on the relationship , some researchers result are compatible with this result, (Wang, 2012) noted that 60% of respondents who trust a specific company are not loyal to it where's 40% say that if they trust, the researcher observe that trust helps in building loyalty but it doesn't mean that if there is trust there is loyalty. And (Glynn & Woodside, 2009) who approved a negative and not significant relationship between trust and loyalty .
- From researcher point view It is not necessary that when clients trusted specific bank transactions and performance , he\she will returned to it and be loyal. there are many causes turned clients to other bank such as (high interest rate on loans, difficult to reach a bank , many conditions needed to perform any transactions etc).

6. Clients satisfaction has statistically significant effect on clients loyalty at $\alpha \leq 0.05$

- For the variable "clients satisfaction": The t-test =6.0036, the P-value (Sig.) =0.0000, which is smaller than 0.05, hence clients satisfaction is statistically significant. Then there is significant effect of clients satisfaction on clients loyalty.
- The results approved that there is a significant effect of clients satisfaction on loyalty, it considered one of the most indicators for clients loyalty , once the client satisfied by the treatment and the services offered he\she will intend to revisit the bank and increase the transactions with it , and encourage the others to deal with .
- Researches argues that there are direct and indirect relationship and effect between customer satisfaction and loyalty .Chung, Yu et al., (2015) ; Pérez & Rodríguez del Bosque (2015);Servera-Francés & Arteaga-Moreno (2015) ; Taheri & bavarsad (2015); Abbasi, Moezzi et al.,(2012) and Naqvi (2013) agreed about that customer satisfaction has appositive and direct effect on customer loyalty , if the customer more satisfied by the service or the product offered they become more loyal to the firm , on the other hand (Alam & Rubel, 2014) articulated that

there is no effects of customer satisfaction on purchase intention and customer retention which used as a measuring factors of customer loyalty , (Bohene & Agyapong ,2011) confirm that there is a negative effect of customer satisfaction on loyalty, while(Arıkan & Güner , 2013) reveals there is indirect effect of service quality and loyalty through the customer satisfaction , (Madjid ,2013), confirms that trust played as a mediator between the relationship between customer satisfaction and loyalty

7. Corporate image has statistically significant effect on clients loyalty at $\alpha \leq 0.05$

- For the variable "corporate image": The t-test =3.0326, the P-value (Sig.) =0.0026, which is smaller than 0.05, hence corporate image is statistically significant. Then there is significant effect of corporate image on clients loyalty.
- The results approved that there is a significant effect of corporate image on clients loyalty, once the clients found a good service quality and good physical attributes , good reputation compared with other banks , he \ she will behaviorally and attitudinally became loyal to the bank.
- Boohene & Agyapong (2010) indicated that when corporate image increase customer loyalty toward the brand will be increase, and they confirm that corporate image affect behavioral intention of a customer , on the other hand (Aydin & Özer, 2005) found that corporate image affects positively customer loyalty but the effect is not statistically significant, it has indirect effect on customer loyalty.

*** Corporate social responsibility has statistically significant effect on clients loyalty at $\alpha \leq 0.05$ (associated with study mediators)**

- For the variable " corporate social responsibility ": The t-test =2.8145, the P-value (Sig.) =0.0052, which is smaller than 0.05, hence corporate social responsibility is statistically significant. Then there is significant effect of corporate social responsibility on clients loyalty.
- The results approved a significant effect of CSR on loyalty , once the bank implemented the economic , ethical , legal voluntary and environmental responsibilities strategies , it mean that the bank concerned with community not just increase its profits , but also clients become more loyal , but this relation is

still very weak, so the researcher will examine if there are indirect relationships between CSR and loyalty through the mediators.

- Chung & Bang (2016); Abbasi, Mozzi, Ayvazi & Ranjber, (2012); Khan, Ferguson and Perez (2014); Taheri & Bavarsad (2015) and Alam & Ruler (2014) agreed that CSR activities positively affect customer loyalty whether directly or indirectly, (Chun & Bang, 2016) indicated that corporate social responsibility affects indirectly customer loyalty through corporate image and customer trust while others confirmed the effect of CSR on loyalty through customer satisfaction (Chung, Yu et al., 2015), also (Abbasi, Moezzi et al., 2012) noted an indirect effect of CSR on loyalty through advertising and customer satisfaction.

Table (5.24): Regression of corporate social responsibility on Clients loyalty

Outcome :clients loyalty							
Model summary							
	R	R- sq	MSE	F	Df1	Df2	p
	.8302	.6893	.2371	.1613	4.0000	347.0000	.0000

Model						
	Coeff	Se	t	P	LLCI	ULCI
Constant	.3053	.2138	1.4284	.1541	-0.1151	.7257
CSR	.9044	.0494	18.3117	.0000	.8073	1.0016

Table (5.24) show the following results:

- The Multiple correlation coefficient $R = 0.7345$ and $R\text{-Square} = 0.5394$. This means 53.94% of the variation in clients loyalty is explained by corporate social responsibility.
- For the variable "corporate social responsibility": The t-test = 18.3117, the P-value (Sig.) = 0.0000, which is smaller than 0.05, hence corporate social responsibility is statistically significant. Then there is significant effect of corporate social responsibility on clients loyalty.

Table (5.25): Total, Direct, and Indirect Effects .

Total effect of corporate social responsibility on Clients loyalty						
	Effect	Se	T	P	LLCI	ULCI
	.9044	.0494	18.3117	.0000	.8073	1.0016
Direct effect of corporate social responsibility on clients loyalty						
	Effect	Se	T	P	LLCI	ULCI
	.2579	.0916	2.8145	.0052	.0777	.4381
Indirect effect of corporate social responsibility on clients loyalty						
	Effect	Boot SE	Boot LLCI	Boot ULCI		
Total	.6465	.0749	.5030	.7947		
Trust	.0500	.0749	-0.0958	.1982		
Satisfaction	.3723	.0656	.2528	.5085		
Corporate image	.2242	.0718	.0938	.3727		

Table (5.25) show the flowing results:

- The total effect of corporate social responsibility on Clients loyalty equals 0.9044 and the 95% confidence interval of the effect is (0.8073, 1.0016). Since the confidence interval does not contain 0, then we can conclude that the total effect is statistically significant.
- The direct effect of corporate social responsibility on Clients loyalty equals 0.2579 and the 95% confidence interval of the effect is (0.0777,0.4381). Since the confidence interval does not contain 0, then we can conclude that the direct effect is statistically significant.
- The indirect effect of corporate social responsibility on Clients loyalty equals 0.6465. and the 95% confidence interval of the effect is(0.5030, 0.7947). Since the confidence interval does not contain 0, then we can conclude that the indirect effect is statistically significant.
- The results indicate that there is a very large indirect effect of CSR on clients loyalty , on the other hand there is no direct (reduced to zero)effect of corporate social responsibility dimensions on loyalty, this mean that there are a mediators variables which can play a significant role in explaining the relationship between dependent and independent variables.

8. Clients trust does mediate the relationship between corporate social responsibility and clients loyalty at $\alpha \leq 0.05$.

- The indirect effect of clients trust on Clients loyalty equals 0.0500 and the 95% confidence interval of the effect is (-0.0958,0.1982). Since the confidence interval contains 0, then researcher can concludes that the indirect effect of clients trust on Clients loyalty is statistically insignificant. It means that clients trust does not mediate the relationship between corporate social responsibility and clients loyalty.

9. Clients satisfaction does mediate the relationship between corporate social responsibility and clients loyalty at $\alpha \leq 0.05$.

- The indirect effect of clients satisfaction on Clients loyalty equals 0.3723 and the 95% confidence interval of the effect is (0.2528,0.5085). Since the confidence interval does not contain 0, then researcher can concludes that the indirect effect of clients satisfaction on Clients loyalty is statistically significant. It means that clients satisfaction does mediate the relationship between corporate social responsibility and clients loyalty.
- Chung, Yu et al. (2015) confirmed the relation between CSR and loyalty through customer satisfaction, also (Abbasi, Moezzi et al., 2012) noted an indirect relations between CSR and loyalty through advertising and customer satisfaction, (Arikan & Güner ,2013) concludes that CSR has indirect effect on customer loyalty through customer satisfaction

10. Corporate image does mediate the relationship between corporate social responsibility and clients loyalty at $\alpha \leq 0.05$.

- The indirect effect of Corporate image on Clients loyalty equals 0.2242 and the 95% confidence interval of the effect is (0.0938,0.3727). Since the confidence interval does not contain 0, then researcher can concludes that the indirect effect of corporate image on Clients loyalty is statistically significant. This means that Corporate image does mediate the relationship between corporate social responsibility and clients loyalty

- Based on Chun and Bang (2016) indicates that corporate image plays as a mediator role in the relationship between corporate social responsibility and customer loyalty
- Researcher finally concludes that customer satisfaction and corporate image play as a mediator on a relationship between CSR and loyalty , however customer satisfaction has more effect in a relation than corporate image , on the other hand clients trust doesn't mediates the relationship between dependent and independent variables.

The relations between variables can be summarized in the following chart:

11. There exists a statistical significant differences at $\alpha \leq .05$ among clients responses due to personal traits (gender, age, academic level, job, income, bank account type , years of having a bank account and bank branch).

This hypothesis can be divided into the following sub-hypotheses:

- **There exists a statistical significant differences at $\alpha \leq .05$ among clients responses toward the effect of corporate social responsibility on clients loyalty due to gender.**

Table (5.26): Independent Samples T-test of the fields and their p-values for gender

No.	Field	Means		Test Value	Sig.
		Male	Female		
1.	Economic Responsibility	4.14	4.03	1.444	0.150
2.	Legal Responsibility	4.24	4.19	0.713	0.476
3.	Ethical Responsibility	4.21	4.21	0.120	0.905
4.	Philanthropic/voluntary Responsibility	4.13	4.04	1.156	0.249
5.	Environmental Responsibility	4.12	3.95	2.259	0.024*
	Social responsibility	4.16	4.07	1.379	0.169
1.	Clients Trust	4.23	4.20	0.556	0.579
2.	Clients Satisfaction	4.21	4.13	1.060	0.290
3.	Corporate Image	4.17	4.15	0.314	0.754
4.	Clients Loyalty	4.07	4.00	0.804	0.422
	All items of the questionnaire	4.17	4.11	0.974	0.331

* The mean difference is significant a 0.05 level

- Table shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the field “Environmental responsibility”, then there is significant difference among the respondents toward this field due to gender. researcher concludes that the personal characteristics’ gender has an effect on this field.
- For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to gender. researcher concludes that the personal characteristics’ gender has no effect on the other fields.
- The results approved that male category is more affected on environmental dimension than female, this may due to most of questionnaire respondents is from male category and they also have more awareness of banks associations to improve community environment than females in reducing pollution problems and implementation of green environment , and it may according to the nature of Palestinian community that the male more interact with environment and interested in that issues more than females.
- On the other hand the other fields of the study is not affected by whether the respondents male or female because all of the fields is very important for both of them and of course they aware about it such as (economic ,legal, ethical , voluntary and trust m satisfaction ,corporate image and loyalty) .
- these results confirm with (Al Humaidan ,2016) who approved that there is no statistically significant differences at the level (0.05) in customer’s satisfaction of Jordanian cellular communications corporate when applying the dimensions of social responsibility that are attributable to gender, (Arli & Tjiptono, 2014) confirms that there is no significant differences among customer responses on the CSR dimensions (economic, legal, ethical and voluntary) within the demographic factors based on gender.

- There exists a statistical significant differences at $\alpha \leq .05$ among clients responses toward the effect of corporate social responsibility on clients loyalty due to age.

Table (5.27):ANOVA test of the fields and their p-values for age

No.	Field	Means				Test Value	Sig.
		less than 25 Year	25 - less than 35 Year	35- less than 45 Year	45 Years and over		
1.	Economic Responsibility	4.08	4.18	4.02	4.03	1.557	0.200
2.	Legal Responsibility	4.30	4.30	4.12	4.16	1.811	0.145
3.	Ethical Responsibility	4.36	4.26	4.12	4.16	1.723	0.162
4.	Philanthropic/voluntary Responsibility	4.18	4.15	4.07	3.98	1.014	0.387
5.	Environmental Responsibility	4.14	4.13	3.97	3.98	1.443	0.230
	Social Responsibility	4.20	4.20	4.06	4.06	1.715	0.164
1.	Clients Trust	4.27	4.30	4.10	4.21	2.374	0.070
2.	Clients Satisfaction	4.24	4.26	4.05	4.19	2.224	0.085
3.	Corporate Image	4.21	4.25	4.05	4.10	2.976	0.032*
4.	Clients Loyalty	4.17	4.13	3.90	3.98	2.572	0.054
	All items of the Questionnaire	4.22	4.22	4.04	4.09	2.642	0.051

* The mean difference is significant a 0.05 level

- Table shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the field “corporate Image”, then there is significant differences among the respondents toward this field due to age. Researcher concludes that the personal characteristics’ age has an effect on this field.
- For field “corporate Image " 25 - less than 35 Year " respondents have the highest among the other age category, then researcher concludes that the category " 25 - less than 35 Year " respondents is agreed much more than the other age category.
- This results is logic because most of the respondents (44%) for the questionnaire form category (youth) ,and this result may due to the passion of youth to the image of any organizations who deal with especially the reputation of the

bank ,physical quality and appearance of the bank , quality of service , building and they more aware about that banks image than other age categories.

- This results of the study inconsistent with (Mehjez, 2016) who confirms that there is no statistically significant differences at the level of $\alpha = 0.05$ about the impact of corporate social responsibility on banking corporate image in Gaza Strip due to age, (Arli & Tjiptono 2014) confirms that there is no significant differences among customer responses on the CSR dimensions (economic, legal, ethical and voluntary) within the demographic factors based on age.
- For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to age. researcher concludes that the personal characteristics' age has no effect on the other fields.
- This means that other factors (CSR dimensions , trust , satisfaction, loyalty) are a crucial aspects form viewpoints of all age categories it should be concerned with in the bank.

- There exists a statistical significant differences at $\alpha \leq .05$ among clients responses toward the effect of corporate social responsibility on clients loyalty due to academic level.

Table (5.28):ANOVA test of the fields and their p-values for academic level

No.	Field	Means			Test Value	Sig.
		Diploma	Bachelor	Master and PHD		
1.	Economic Responsibility	4.22	4.16	3.83	8.363	0.000*
2.	Legal Responsibility	4.27	4.29	3.96	7.694	0.001*
3.	Ethical Responsibility	4.21	4.24	4.13	0.842	0.432
4.	Philanthropic/voluntary Responsibility	4.06	4.15	3.93	2.851	0.059
5.	Environmental Responsibility	4.18	4.10	3.85	4.250	0.015*
	Social responsibility	4.18	4.18	3.93	5.337	0.005*
1.	Clients Trust	4.22	4.29	4.00	6.463	0.002*
2.	Clients Satisfaction	4.24	4.22	4.04	2.287	0.103
3.	Corporate Image	4.18	4.22	3.97	5.076	0.007*
4.	Clients Loyalty	4.14	4.13	3.69	11.102	0.000*
	All items of the Questionnaire	4.19	4.20	3.93	6.959	0.001*

* The mean difference is significant a 0.05 level

- Table shows that the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$ for the fields “Ethical responsibility, Philanthropic/voluntary responsibility and Clients Satisfaction”, then there is insignificant difference among the respondents toward these field due to academic level. researcher concludes that the personal characteristics’ academic level has no effect on these fields.
- Results means that all respondent with various academic level (bachelor, master, PHD , diploma) have no effect on the prior fields , this may reflect the importance of Ethical responsibility, Philanthropic/voluntary responsibility at any bank, it is a matter of performing tasks according to the morals and tradition of the surrounding community and to contributes with apart of its profits to developing the society ,this issues will be obvious for all individuals if it is implemented by the bank or not .

- For the other fields, the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$, then there is significant difference among the respondents toward these fields due to academic level. researcher concludes that the personal characteristics' academic level has an effect on the other fields.
- For the other fields, The mean for the category " Bachelor " and "diploma" respondents have the highest means among the other academic level category, then researcher concludes that the category "Bachelor" and "diploma" respondents is agreed much more than the other academic level category.
- The results showed that there is an effect of the academic level (bachelor, diploma, master, PhD) in the field of economic and legal and environmental responsibility, these responsibilities may considered as an obligations for any firms to act and performed in order to gain clients however, Ethical responsibility and Philanthropic/voluntary responsibility is an optional responsibilities from the viewpoints of community and customers .
- Bachelor and diploma respondent agreed much more than other academic level about this point, this is logical result because 66% of respondents from this academic category and most of people in Gaza hold a bachelor degree certificates than any other academic certificates , bachelor and diploma graduated students represents the youth category who had more effect on a future decisions in the community , and they have more awareness about the economic , legal or environmental issues than other academic levels they more concerned if the bank actually contributes in supporting small projects to help them after their graduation to do their own business. Most of youth (bachelor or diploma) category has an entrepreneurial ideas for a projects and they always search for a donors to embrace it , they always search for organizations providing training programs for university students to help them in holding a job in a future. They also want to feel more secure about their money deposited in a bank , so they search for a bank who performed all of its transactions compatible with governmental laws and regulations.
- For a Clients trust, loyalty and corporate image variables are also affected by respondent answers from all educational levels, in which the bachelor and

diploma category have the most effect on this fields than other category , this due to their a awareness of the bank image than others .

- Arli & Tjiptono (2014) confirms that there is no significant differences among customer responses on the CSR dimensions (economic, legal, ethical and voluntary) within the demographic factors based on education level. Mehjez (2016), showed that 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.

- There exists a statistical significant differences at $\alpha \leq 0.05$ among clients toward the effect of corporate social responsibility on clients loyalty due to job.

Table (5.29):ANOVA test of the fields and their p-values for job

No.	Field	Means					Test Value	Sig.
		government al sector	freelancer	private sector	NGO'S	Unemployed		
1.	Economic esponsibility	3.96	3.98	4.28	3.83	3.75	9.748	0.000*
2.	Legal Responsibility	4.01	4.09	4.42	3.90	3.96	11.351	0.000*
3.	Ethical Responsibility	4.06	4.13	4.36	3.99	3.97	6.163	0.000*
4.	Philanthropic/ voluntary Responsibility	3.98	3.87	4.30	3.82	3.75	10.018	0.000*
5.	Environmental Responsibility	3.86	3.98	4.24	3.74	3.77	8.615	0.000*
	Social Responsibility	3.97	4.00	4.32	3.85	3.83	12.084	0.000*
1.	Clients Trust	4.12	4.06	4.40	3.93	3.98	10.418	0.000*
2.	Clients Satisfaction	4.03	4.02	4.38	3.89	3.89	10.139	0.000*
3.	Corporate Image	4.00	4.03	4.34	3.83	3.98	12.658	0.000*
4.	Clients Loyalty	3.77	3.83	4.31	3.65	3.66	17.914	0.000*
	All items of the Questionnaire	3.98	3.99	4.34	3.83	3.87	15.622	0.000*

* The mean difference is significant a 0.05 level

Table shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for each field, then there is significant difference among the respondents toward each field due to job. researcher concludes that the personal characteristics' job has an effect on each field.

For each fields, " private sector " respondents have the highest mean among the other job category, then we conclude that the category " private sector " respondents is agreed much more than the other job category.

- (private sector) respondents is the most affected category in all fields of the study , this due to that most of the questionnaire respondent (53%) hold a jobs in private sector . Many private organizations had realized the importance of using business ethics as a tool for retaining customers and increasing its market share by taking up the initiatives of CSR. Therefore, the private sector employees believe in the CSR importance and its various benefits toward the society. On the other hand the unemployed clients and NGO'S had the lowest influence , unemployed category had a little visits and treatment and less informed of bank's CSR importance and whether it applied by a bank or not, bank of Palestine also closed most of NGO'S accounts at the bank, and most of NGO'S contracts is a temporary one so the employees open their accounts for a specific period of time until the contract is terminated , so they don't aware about the CSR of bank and they will not become a loyal within this period.

- There exists a statistical significant differences at $\alpha \leq .0.05$ among clients toward the effect of corporate social responsibility on clients loyalty due to income.

Table (5.30):ANOVA test of the fields and their p-values for income

No.	Field	Means					Test Value	Sig.
		less than 1500	1501-2500	2501- 3500	3501- 4500	More than 4500		
1.	Economic Responsibility	3.83	4.14	4.09	4.15	4.17	1.975	0.098
2.	Legal Responsibility	4.03	4.18	4.26	4.25	4.31	1.328	0.259
3.	Ethical Responsibility	3.97	4.22	4.26	4.21	4.26	1.625	0.168
4.	Philanthropic/voluntary Responsibility	3.76	4.08	4.14	4.14	4.21	2.577	0.037*
5.	Environmental Responsibility	3.78	4.04	4.08	4.16	4.11	1.830	0.122
	Social Responsibility	3.86	4.13	4.16	4.19	4.19	2.297	0.059
1.	Clients Trust	3.97	4.22	4.29	4.17	4.30	2.345	0.054
2.	Clients Satisfaction	3.89	4.15	4.26	4.18	4.28	2.506	0.042*
3.	Corporate Image	3.94	4.18	4.21	4.15	4.20	1.586	0.177
4.	Clients Loyalty	3.69	3.98	4.12	4.08	4.18	3.469	0.009*
	All items of the Questionnaire	3.88	4.13	4.19	4.16	4.22	2.652	0.033*

* The mean difference is significant a 0.05 level.

Table (5.30) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the fields “Philanthropic/voluntary responsibility, Clients Satisfaction, and Clients Loyalty ”, researcher concludes that the personal characteristics’ income has an effect on these fields.

For fields “Philanthropic/voluntary responsibility, Clients Satisfaction, and Clients Loyalty”, for the category "More than 4500" respondents have the highest among the other income category, then researcher concludes that respondents who hold" More than 4500 "income is agreed much more than the other income category.

- the clients with higher income category (more than 4500 NIS) is the most affected category in the “Philanthropic/voluntary responsibility, Clients Satisfaction, and Clients Loyalty” fields , this may because they believe that they must specialized

apart of their income for charity and poor people and improve the community , so they have awareness more than other respondents category.

- Results also confirm that (satisfaction , loyalty) affected by the higher income level than other clients ,because they are the most people deal with banks services and staff and they always visit the bank to implement their transactions and they inform well of bank CSR Activities toward its community, so they will be more loyal and satisfied of bank.
 - For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to income. researcher concludes that the personal characteristics' income has no effect on the other fields.
 - The other dimensions of CSR (economic, legal , ethical and environmental) is not influenced by clients income level , clients with different income level aware about the prior CSR fields and most of them agreed about it and the banks corporate image .
- **There exists a statistical significant differences at $\alpha \leq 0.05$ among clients toward the effect of corporate social responsibility on clients loyalty due to bank account type.**

Table (5.31):ANOVA test of the fields and their p-values for bank account type

No.	Field	Means			Test Value	Sig.
		saving account	current account	Deposits		
1.	Economic responsibility	3.95	4.18	4.05	4.624	0.010*
2.	Legal responsibility	3.97	4.37	3.98	17.466	0.000*
3.	Ethical responsibility	4.04	4.32	3.97	9.706	0.000*
4.	Philanthropic/voluntary responsibility	3.87	4.24	3.79	13.700	0.000*
5.	Environmental responsibility	3.94	4.14	3.87	3.908	0.021*
	Social responsibility	3.95	4.24	3.94	11.010	0.000*
1.	Clients Trust	4.00	4.36	3.99	15.832	0.000*
2.	Clients Satisfaction	3.98	4.31	3.95	10.992	0.000*
3.	Corporate Image	3.95	4.30	3.86	19.943	0.000*
4.	Clients Loyalty	3.80	4.18	3.82	12.219	0.000*
	All Items of the Questionnaire	3.94	4.27	3.91	16.370	0.000*

* The mean difference is significant a 0.05 level

- Table (5.31) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for each field, then there is significant difference among the respondents toward each field due to bank account type. researcher concludes that the personal characteristics' bank account type has an effect on each field.
- For each fields, " current account " respondents have the highest among the other bank account type category, then we conclude that the category " current account " respondents is agreed much more than the other bank account type category.
- The results approved that the respondents who hold a (saving, current , deposits) accounts agreed about all study fields , but clients who hold current account is the most respondents affected and agreed on the fields than others, this may because more that 60% of the respondent hold current account and they always treat with bank (withdraw , deposit , transfer etc..) and informed well about CSR of banks so they will be more trusted , satisfied and loyal than others. On the other hand the deposit account had the lowest influences because clients invest their money for a long period of time , so they don't treat usually with bank or visit it ordinary.

- There exists a statistical significant differences at ≤ 0.05 among clients toward the effect of corporate social responsibility on clients loyalty due to years of opening bank account (account period).

Table (5.32):ANOVA test of the fields and their p-values for years of opening a bank account (account period)

No.	Field	Means			Test Value	Sig.
		less than 2 years	2 – less than 5 years	more than 5		
1.	Economic Responsibility	4.08	4.02	4.15	1.303	0.273
2.	Legal Responsibility	4.20	4.08	4.31	4.540	0.011*
3.	Ethical Responsibility	4.17	4.15	4.26	1.131	0.324
4.	Philanthropic/voluntary Responsibility	4.00	4.05	4.15	1.307	0.272
5.	Environmental Responsibility	3.99	4.06	4.08	0.319	0.727
	Social responsibility	4.08	4.07	4.18	1.457	0.234
1.	Clients Trust	4.24	4.12	4.27	2.175	0.115
2.	Clients Satisfaction	4.20	4.10	4.23	1.190	0.305
3.	Corporate Image	4.16	4.14	4.17	0.091	0.913
4.	Clients Loyalty	4.07	3.92	4.11	2.386	0.093
	All Items of the Questionnaire	4.14	4.08	4.19	1.376	0.254

* The mean difference is significant a 0.05 level

- Table (5.32) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for the field “Legal responsibility”, then there is significant difference among the respondents toward this field due to bank account for. Researcher concludes that the personal characteristics’ bank account for has an effect on this field.
- For fields “Legal responsibility”, " more than 5 years " respondents have the highest among the other bank account for category, then researcher concludes that the category " more than 5 years " respondents is agreed much more than the other bank account for category.
- Clients who hold an account for more than 5 years is the most affected and agreed category on legal responsibility this may because they prefer and interested in performing their transactions in a manner consistent with expectations of government and law and they aware about this issues than other respondents.

- For the other fields, the p-value (Sig.) is greater than the level of significance $\alpha = 0.05$, then there is insignificant difference among the respondents toward these fields due to bank account . researcher concludes that the personal characteristics' bank account for has no effect on the other fields.
 - All clients whether they deal with bank less than 2 years or more than 5 years ,have no effect on all of the other fields. clients feel trusted, satisfied and agreed that the bank had a good corporate image whether they are a new or permanent customer.
- **There exists a statistical significant differences at $\alpha \leq 0.05$ among clients toward the effect of corporate social responsibility on clients loyalty due to bank branch.**

Table (5.33) shows that the p-value (Sig.) is smaller than the level of significance $\alpha = 0.05$ for each field, then there is significant difference among the respondents toward each field due to bank branch. researcher concludes that the personal characteristics' bank branch has an effect on each field.

" Nusirat " and "Rafah" branches respondents have the highest among the other bank branch category, then resercher concludes that the branch " Nusirat " respondents is agreed much more than the other bank branch category.

Table (5.33):ANOVA test of the fields and their p-values for bank branch

No.	Field	Means								Test Value	Sig.
		Rafah	Khan Younis	Dier el-balah	Nusirat	Omar el Mokhtar	El remal	El Nasser	Jabalia		
1.	Economic Responsibility	4.22	4.04	3.77	4.61	4.20	3.92	4.02	4.24	5.132	0.000*
2.	Legal Responsibility	4.37	4.22	4.12	4.82	4.24	4.03	4.09	4.26	4.839	0.000*
3.	Ethical Responsibility	4.28	4.15	4.09	4.75	4.20	4.14	4.11	4.22	3.073	0.004*
4.	Philanthropic/ Voluntary Responsibility	4.20	4.11	3.73	4.71	4.15	3.94	4.01	4.14	4.640	0.000*
5.	Environmental Responsibility	4.05	4.12	3.71	4.65	4.18	3.81	3.93	4.29	6.435	0.000*
	Social Responsibility	4.21	4.12	3.87	4.70	4.19	3.96	4.03	4.23	5.975	0.000*
1.	Clients Trust	4.32	4.19	4.14	4.68	4.19	4.14	4.12	4.26	2.683	0.010*
2.	Clients Satisfaction	4.25	4.29	3.99	4.67	4.21	4.01	3.91	4.34	4.557	0.000*
3.	Corporate Image	4.23	4.18	4.00	4.75	4.12	4.07	3.99	4.21	5.232	0.000*
4.	Clients Loyalty	4.20	4.14	3.68	4.72	4.07	3.81	3.81	4.21	7.047	0.000*
	All items of the Questionnaire	4.24	4.17	3.92	4.71	4.16	4.00	3.99	4.24	6.116	0.000*

* The mean difference is significant a 0.05 level

Chapter 6

Conclusion and Recommendations

Chapter 6

Conclusions and Recommendations

6.1 Introduction

This chapter will illustrate the main conclusions based on the prior results obtained.

Then recommendations will be listed in the light of the conclusion, the researcher will suggest some topics to be studied in the future at the end of this chapter .

6.2 Conclusions:

The main purpose of this study is to answer the question “What is the effect of Corporate Social Responsibility on clients loyalty – bank of Palestine ?” More specifically, the researcher studied the effect of CSR activates on banks client loyalty and focused on measuring these effects through three primary antecedents of clients loyalty (satisfaction, trust , corporate image) . Hence, the study highlight the importance of implemented the concept of corporate social responsibility in the bank .

Therefore, first the main variables (CSR and loyalty) of studies were identified through a literature. The researcher was focused on three primary antecedents of loyalty were; clients satisfaction, clients trust, corporate image. The construct of CSR and the antecedents of loyalty were then measured using a survey. the results indicated that CSR has a positive effect on clients loyalty. The strongest effect of antecedents ,was found clients satisfaction, followed in descending order by corporate image, on the other hand ,client trust does not mediate the relationship between CSR and loyalty.

the Questionnaire has presented five variables which are actually five dimensions of Corporate Social Responsibility. These dimensions are economic, legal , ethical ,voluntary and environmental responsibility. three mediators identified (clients satisfaction, clients trust, corporate image) And finally the loyalty variable. The questionnaire has approved the importance of these variables to the success of the bank and showed how the corporate image and clients satisfaction play a major role to explain clients loyalty.

Bank of Palestine are actually implementing the concept of corporate responsibility by nearly 81.13% . This conclusion is somehow expected since the study had concentrated on one of the largest financial organization (bank) in Gaza strip in which budgeted 6% of its total annual profit to support community ,projects in palestine , and engaged in initiatives across sectors in the community including education, youth empowerment, innovation, sports, health and environment, arts and culture, development , economic affairs and diaspora relations, humanitarian aid in addition to women empowerment. Bank of Palestine encourages its employees also engage in voluntary work through development projects in partner organizations and humanitarian initiatives. The banks clients reach 750000 client in 2016 , which indicates the positive image of bank and satisfaction of its clients.

The following is a summary of the conclusions that can be drawn from this study based on the study fields :

- There is a significant relationship between CSR in Bank of Palestine and clients trust, that means the more the bank enhances the CSR dimensions, the more clients are trusted.
- There is a significant relationship between CSR in Bank of Palestine and clients satisfaction, that means the more the bank enhances the CSR dimensions, the more clients are satisfied
- There is a significant relationship between CSR in Bank of Palestine and bank image, that means the more the bank enhances the CSR dimensions, the better image will be drawn in the mind of clients about the bank
- There is no significant relationship between clients trust and clients loyalty, and this may because many companies obliged its employees to open their accounts in this bank , so it doesn't mean that client will returned to the bank and increase his\her transactions with it because he\she trust it , but it is a matter of firms policies ,also It is not necessary that when clients trusted specific bank transactions and performance , he\she will returned to it and be loyal. there are many causes turned clients to other bank such as (high interest rate on loans, difficult to reach a bank , many conditions needed to perform any transactions etc).

- There is a significant relationship between clients satisfaction and loyalty, that means the more the bank satisfied its clients, the more they become more loyal.
- There is a significant relationship between corporate image and loyalty, that means the more the bank has a good image in the mind of its clients , the more they become more loyal.
- There is a significant direct relationship between CSR dimensions in Bank of Palestine and clients loyalty, that means the more the bank enhances the CSR dimensions, the more clients are loyal , but this relation still very low (reduced to zero).
- Corporate image and customer satisfaction mediate the relationship between CSR and loyalty, it means that both of them more explained the relationship between CSR and loyalty.
- Customer satisfaction has the strongest effect on the relationship between dependent and independent variables .
- there is significant difference among respondents' of bank of Palestine toward relationship between CSR and loyalty due to bank account type , branches and job.
- There is significant difference among respondents of bank of Palestine toward relationship between CSR and loyalty due to academic level for the fields “Ethical responsibility, Philanthropic/voluntary responsibility and Clients Satisfaction”, The mean for the category " Bachelor " respondents is more than other academic level category, this is logical result because 66% of respondent are firm this academic category and most of people in Gaza hold a bachelor degree certificates.
- There is significant difference among respondents of bank of Palestine toward relationship between CSR and loyalty due to income for the fields “Philanthropic/voluntary responsibility, Clients Satisfaction, and Clients Loyalty ”, respondents who hold "More than 4500" income have the highest mean among the other income category.
- There is significant difference among respondents of bank of Palestine toward relationship between CSR and loyalty due to age for the field “corporate Image”.

Respondents in the age between " 25 - less than 35 Years " have the highest mean among the other age category This results is logic because most of the respondents (44%) for the questionnaire form category (25-35 years) ,and this may due to the passion of youth to the image of any organizations who deal with especially the reputation with the bank ,physical quality and appearance of the bank , quality of service , building.

- There is significant difference among respondents of bank of Palestine toward relationship between CSR and loyalty due to gender for the field “Environmental responsibility”, but Environmental responsibility is influenced by male more that female this due to most of respondents for the questionnaires is male .
- There is significant difference among respondents of bank of Palestine toward relationship between CSR and loyalty due to number of years opening a bank account for the field “Legal responsibility”, Clients who hold an account for more than 5 years concerned with legal responsibility and it affect their loyalty because they prefer performing their transactions in a manner consistent with expectations of government and law.
- Ethical responsibility ranked as a least responsibility form the clients perspective after economic ,legal ,environmental and voluntary responsibility in which affect clients loyalty , it means that voluntary responsibility is the most aspect in which affect or increase clients loyalty of the bank.

Other Important Conclusions

Economic Responsibility :

Bank of Palestine well implemented the concept of economic social through achieving the highest levels of profits comparing with its competitors and it seeks for excellence by providing a various services, professional performance , reduce the unemployment rate which considered one of the most economical problems faced Gaza strip by providing jobs opportunities within the bank or by providing training programs for university students in order to prepare and help them to get a job in a future in different places other than the bank. The bank help in improving the local, national economy of the country , by providing funding for small and medium projects and encouraging the entrepreneurial ideas to be funded and implemented.

Legal Responsibility :

Legal responsibility well implemented by bank of Palestine , it means the bank committed to performs all of its transactions and business compatible with the laws issued by the Palestinian Monetary Authority, employee's bank committed to apply all rules and procedures for health, safety, and Security environment and it also responsible for any damages or risk may face clients while they are in abank such as a sudden accident caused by a bank furniture or a robbery.

Ethical Responsibility :

Bank of Palestine well implemented the concept of ethical social responsibility, it means that bank concerned with " the ethical responsibility " by promoting its business ethically and provide a clear details and conditions for any campaigns offered and respects the traditions and ethics of the local economy , the bank mission and vision reflects the community values , accomplish its work in a manner consistent with the moral values of society , applying "equality" in a treatment among all clients without considering their gender, race or political affiliation, and this actually important to survive and continue the business , it should be meet the expectation of clients values and shareholders.

Voluntary Responsibility :

Bank of Palestine well implemented the concept of Philanthropic/voluntary responsibility, it approved that the bank concerned with Philanthropic/voluntary responsibility toward its community by providing grants to support the local community such as supporting college students, allocates part of its annual profits to support charitable projects ,it actually budgeted 6% of its total annual profit to support community projects in the Palestinian society , enhancing infrastructure to support the local community (such as roads, hospitals and schools) and finally contributes in easing effects of the blockade and damage on Gaza strip after Israel's wars.

Environmental Responsibility :

Bank of Palestine well implemented the concept of environmental social responsibility, it means that the bank well concerned with the aspect of environmental responsibility , by contributing in volunteer campaigns to preserve the environment (such as providing awareness campaigns) , Supports investment projects towards a "green environment" such as provide " a green loans" , solving problems related to environmental pollution, such as support natural resources recycling projects, contributes to improve the civilized appearance of the country and cleanliness of cities and streets.

Clients Satisfaction:

The level of satisfaction is high from the perception of banks clients which showed that bank concerned with satisfying its clients ,this confirmed from clients answers that they feel satisfied with overall quality, speed and accuracy of services provided by the bank they also feel that they take the right decision when they choose this bank to invest their money or to act any transactions, clients satisfied and comfortable with their relationship with banks staff (helpful, integrity ,kind) ,when they face any problem it solved quite quickly and the bank concerned with handling clients complaints.

Clients Trust:

The level of trust is high from the perception of banks clients, which means that the bank provides a banking services safe around the clock ,keep secure for clients information, bank System t is trustworthy in general in conducting operations and transferring money ,it also provides banking services in a clear language "transparency" , provides a services with high quality characterized by consistency and continuity, keeps Honesty in fulfilling promises made by the banks to its clients, taking into consideration consumer interests when making decisions, the staff have a quite a knowledge and a required skills needed to solve the various issues faced by clients .

Corporate Image:

The results showed that the bank has a good image from the clients perspectives, it means that the bank concerned with : corporate identity, corporate reputation and service quality provided by the bank .Clients answers represent that bank of Palestine has a good reputation compared with rival banks , it also concern with the physical attributes of the bank (building, furniture) , provides a high quality services which compatible with new technology , provides effective and attractive advertisements , The mechanism of execution and completion of transactions in the bank is easy and convenient that's reflects a good layout of a bank, banks branches available at any place so clients can operate their transactions from any geographical area .

Clients Loyalty :

The results showed that bank clients are loyal to the bank, it means that clients are loyal in general to bank of Palestine (behavioral, attitudinal or cognitive) , the respondents confirm that they desire to continue dealing with the bank because they fell trust , satisfied dealing with bank, for any banking services the clients returned to bank of Palestine to act , they defend about the bank in front of others , always recommend others to deal with this bank because they feel comfortable to treat with it and its staff, but the result showed that if other competitors provides better offers or in case the interest rate is raised they may think to change it (cognitive loyalty).

6.3 Recommendations:

This study has demonstrated the impact of the corporate social responsibility on clients loyalty in Bank Of Palestine. Here are some of the proposed recommendations for banks managers and staff to be considered in order to improve and reinforce clients loyalty in Bank of Palestine:

The bank's corporate social responsibility, trust, satisfaction, corporate image, need to be enhanced and reinforced in order to keep and increase the clients loyalty through the following:

- More efforts are needed to improve the level of economic responsibility ,for examples providing a universities graduated students training courses in order to help them to have job opportunity in the future , play an integral role in reducing the unemployment problem in Gaza by establishing projects which contribute in minimizing this problem , help the individuals who had an entrepreneurial ideas to implement their project by financing it or provide a sufficient support to be applied .
- The bank need to improve its legal responsibility level , by caring about their clients while they are in a bank and be responsible for their health and safety from any accident that may occur or a robbery , according to" customer protection law".
- The bank need to improve its level of ethical responsibility by acting their operations consistent with the moral values of society by ensuring that banks goals are compatible with values of the community and respecting all clients and try to treat them fairly without taking into considerations their gender, race political affiliation and their career position.
- More efforts are needed to improve the level of voluntary responsibility " this dimension is rank as a least one comparing with other dimensions form clients perspectives ,by contributing in easing effects of the blockade and damage on Gaza strip after Israel's wars such as providing shelter for those who became homeless or at least provide financial support for them , support the local community by increasing a projects of rebuilding roads, healthcare and

educational projects , encouraging always their staff to provide a kind of voluntary work for their community .

- More efforts are needed to improve the level of environmental responsibility, by providing programs and projects enhance solving problems related to environmental pollution, such as support natural resources recycling projects, and try to evaluate these projects to ensure that they perform as objectives needed and educate the clients and community about the importance of this responsibility.
- Banks has to pay more attention to sustain customer trust by providing a training programs for their staff to improve thier ability and skills to solve the various issues and problems the customer faced, design it's service operations in a manner to revolve customer trust .
- The bank have to improve its methods of handling clients complaints and problems in order to solve it more quickly by offering phone number or email to share clients problems.
- It is better for a bank to inform their clients about the service they provided in exchange the fees that paid to make sure that the service is already worthy .
- The bank have to train their staff how to deal with different clients (be more kind and professional) in order to leave a good impression in the mind of their clients.
- Bank should concerned with increasing customer satisfaction and make them happy all the time in order to gain their loyalty by offering gifts , providing high quality services or at least meeting their needs and want s expected of a bank.
- More efforts are needed from government in order to encourage banks to be more socially responsible in the community.
- Banks shouldn't ignore clients trust to sustain a loyalty , it should think how develop their service operations and marketing strategies to make clients feel that they are highly reliable , improve the confidence of clients about privacy and other issues related to financial transactions.

6.4 Suggested Future Studies:

This study implemented in one of the most largest bank in Gaza but it doesn't mean to generalize the result for other firms , so the researcher suggests to apply it in the banking sector as a whole in Gaza and in west bank and in sectors other than banking.

Focusing on one of the CSR dimensions mentioned a above such as " Ethical Responsibility " , thus the results show that it has no effect on clients loyalty. Reinvestigate the relationship between trust and loyalty because the findings show insignificant relationship and compare the results between banking sector and other sectors.

Here are some of the suggested topics for a future :

- The effect of ethical responsibility on customer loyalty.
- The effect of CSR dimensions on clients loyalty in Palestinian banking sector.
- The effect of customer trust on loyalty in banking sector.

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Appendix

Appendix (I): Questionnaire

Islamic University – Gaza
Dean of Postgraduates Studies
Faculty of Commerce
Business Administration Department



Dear respondents,,

This questionnaire is a tool of collecting data in order to investigate **the effect of corporate social responsibility on clients loyalty in bank of Palestine-Gaza strip**, to be submitted in a partial fulfillment of the requirement for MBA degree. The Results of this questionnaire will be used for academic purposes only .

Therefore, I would appreciate your giving me part of your valuable time to answer the questionnaire and return it at your earliest convenience, please be assured that your answers will be kept in strict confidence .Your help is crucial to this research. Your cooperation will be highly appreciated

Thank You for Your Cooperation

Resercher:

Mona Younis Abo Samra

The survey

Please indicate your answer by putting the sign (√) in the appropriate place

Part One: Personal Information

1. Gender:

Male Female

2. Age (Years):

Less than 25 25 to less than 35 35- less than 45 More than 45 years

3. Academic Level:

Diploma Bachelor Master PhD

4. Job (career):

Governmental sector Freelancer Private secto NGO'S Unemployed

5. Income range (NIS):

less than 1500 1501-2500 2501- 3500 3501- 4500 More than 4500

6. Type of Bank Account:

S account Current account Deposits Another

7. I had a bank account for (years):

Less than one years 1- less than 2 year 2 – less than 5 years More than 5

8. Bank branch :

Rafah Khan Younis Dier el- balah
 Nusirat Main branch (Omar el Mokhtar) El Remal
 El Nasser Jabalia

Second Part : Questionnaire Paragraphs

#	First section : Social Responsibility					
1. Economic Responsibility						
NO.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The Bank contributes in reducing the problem of unemployment by providing jobs opportunities.					
2.	The Bank seeks for excellence by providing a various services, professional performance and achieving high profit.					
3.	The bank contributes in supporting the local and national economy by providing funds for small and medium projects.					
4.	The Bank adopts entrepreneurial ideas for projects.					
5.	The bank contributes in providing training programs for university students.					
2. Legal Responsibility						
6.	The Bank is committed to perform transactions that are compatible with the laws issued by the Palestinian Monetary Authority. (such as combating the phenomenon of money laundering)					
7.	The bank bears all damages and harm that clients may exposed while they are performed their transactions in a bank.					
8.	The bank employees are committed to all instructions and procedures for health, safety, and Security environment.					
3. Ethical Responsibility						
9.	The bank promotes its business properly and ethically by showing all the details and conditions of advertising campaigns for offered programs					
10.	The Bank accomplish its work in a manner consistent with the moral values of society.					
11.	The Bank respects the customs, traditions and ethics of the society in which it operates.					
12.	I think the mission and objectives of the bank are Compatible with the goals and values of the community.					

4. Philanthropic/Voluntary Responsibility						
13.	The Bank provides grants to support the local community such as supporting college students.					
14.	The Bank allocates part of its profits to support charitable organizations					
15.	The bank contributes in enhancing infrastructure to support the local community (such as roads, hospitals and schools)					
16.	The Bank contributes easing effects of the blockade and damage on Gaza strip after Israel's wars					
4. Environmental responsibility						
17.	The bank contributes in volunteer campaigns to preserve the environment (such as providing awareness campaigns)					
18.	The Bank Supports investment projects towards a "green environment".					
19.	The Bank contributes in solving problems related to environmental pollution, such as support natural resources recycling projects.					
20.	The Bank contributes to improve the appearance of civilization and cleanliness of cities and streets.					

#	Second section: Clients Trust					
NO.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The process of providing banking services in the bank is safe around the clock.					
2.	The relationship within the bank and its clients based on mutual trust.					
3.	The Bank uses a clear language in the provision of banking services.					
4.	The Bank performs its obligations towards clients.					
5.	The banking Accounts processing system is trustworthy.					
6.	Fairness and justice constitute the cornerstone of the bank's transactions.					
7.	Employees preserve a high degree of credibility in maintaining the confidentiality of clients data.					
8.	The Bank has a consistency and continuity by providing of high quality services.					
9.	Bank employees have the knowledge and the skill needed to solve the various issues.					

#	Third section: Clients Satisfaction					
NO.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I feel satisfied about the quality of services provided by the bank.					
2.	I think I've taken the right decision when i joined the Bank of Palestine to make all my transactions.					
3.	I feel comfortable in my relationship with Bank's staff due to their polite behavior.					
4.	The Bank is characterized by speed and accuracy in delivered services and transactions.					
5.	The bank is characterized by speed in handling Complaints and problem solving.					

#	Fourth Section: Corporate Image					
NO.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The Bank is generally characterized by a good reputation.					
2.	The services offered by bank are compatible with the new technology.					
3.	Bank branches are designed excellently to greet clients (building, furniture, hygiene etc)					
4.	You can perform any banking transaction easily from any region due to the spread of its branches.					
5.	The bank's advertisement campaign is presented attractively and effectively.					
6.	I gain services in exchange of what I pay as fees.					
7.	Dealing with the bank and its staff always leaves a good impression on me, they are characterized by professionalism and efficiency.					
8.	The bank achieve an excellent financial performance.					
9.	The mechanism of execution and completion of transactions in the bank is easy and convenient.					
10.	The bank is interested in society issues and charity.					
11.	Bank branches provide enough private space parking lots for clients cars					

#	Fifth section: Clients Loyalty					
NO.	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I have the desire to continue dealing with the bank.					
2.	I always talk about the bank in a positive way in front of others.					
3.	I strongly defend Bank in front of others.					
4.	The Bank is my first choice when I need any banking service.					
5.	I will not turn towards another bank, whatever the competitors offers.					
6.	I intend to increase my financial transactions with the bank over the coming period.					
7.	In case the interest is raised, I will preserve my dealings with the bank.					
8.	I always recommend others to deal with this bank					

Thank you for your cooperation

الاستبانة: Appendix (II)



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

أخي الكريم ،،، أختي الكريمة ،،،
تحية طيبة و بعد،

الاستبانة التي بين أيديكم هي أداة الدراسة لاستكمال متطلبات درجة الماجستير في ادارة الاعمال وعنوانها "أثر المسؤولية الاجتماعية للمنظمات على ولاء المستهلك حالة دراسية - بنك فلسطين"، والتي تهدف الى دراسة وتقييم أثر أبعاد المسؤولية الاجتماعية (الاقتصادية ، القانونية ، الأخلاقية ، الخيرية والانسانية ، والبيئية) على ولاء عملاء بنك فلسطين .

لذا أرجو من سيادتكم التكرم بالمساعدة في انجاز هذا البحث بالإجابة على أسئلة الاستبانة المرفقة والمتكونة من جزأين وتزويدنا بالمعلومات والبيانات المطلوبة بكل دقة ومصداقية وذلك بوضع اشارة (√) أمام المربع المقابل للعبارة الأنسب ، مع العلم أن كافة المعلومات التي سيتم الحصول عليها لن تستخدم الا لأغراض البحث العلمي فقط.

شاكرين لكم حسن تعاونك

الباحثة :

منى يونس أبو سمرة

الاستبانة

اختر الاجابة المناسبة بوضع اشارة (√) أمام ما تراه مناسباً :
الجزء الأول : معلومات عامة

١. الجنس :

() ذكر () أنثى

٢. الفئة العمرية :

() أقل من 25 سنة () 25- أقل من 35 سنة () 35 - أقل من 45 سنة () 45 سنة فأكثر

٣. المؤهل العلمي :

() دبلوم () بكالوريوس () ماجستير () دكتوراة

٤. الوظيفة :

() موظف حكومي () أعمال حرة () قطاع خاص () مؤسسة غير حكومية () غير موظف

٥. الدخل :

() أقل من 1500 شيكل () 1501-2500 شيكل () 2501-3500 شيكل () 3501-4500 شيكل () 4500 فأكثر

٦. نوع الحساب البنكي:

() حساب توفير () حساب جاري () ودائع () غير ذلك -----

٧. لدي حساب ببنك فلسطين منذ :

() أقل من سنة () من سنة الى أقل من سنتين () من سنتين الى أقل من ٥ سنوات () أكثر من ٥ سنوات

٨. فرع البنك التابع له:

() رفح () خان يونس () دير البلح
() النصيرات () غزة الفرع – الرئيس () فرع الرمال
() فرع النصر () فرع جباليا

الجزء الثاني : فقرات الاستبانة

المحور الأول : المسؤولية الاجتماعية						#
أولاً: المسؤولية الاقتصادية						
التسلسل	العبارة	موافق بشدة	موافق	محايد	غير موافق بشدة	غير موافق بشدة
١.	يساهم البنك في التقليل من مشكلة البطالة وذلك بتوفير فرص عمل.					
٢.	يسعى البنك الى التميز عن المصارف الأخرى في تقديم الخدمات المتنوعة والأداء المتميز وتحقيق الأرباح المرتفعة.					
٣.	يساهم البنك في دعم الاقتصاد المحلي والوطني بتوفير التمويل اللازم للمشاريع الصغيرة والمتوسطة.					
٤.	يعمل البنك على تبني الأفكار الريادية للمشاريع .					
٥.	يساهم البنك بتوفير برامج تدريبية لطلاب الجامعات.					
ثانياً : المسؤولية القانونية						
٦.	يلتزم البنك بممارسة الأعمال التي تتوافق مع القوانين الصادرة عن سلطة النقد الفلسطينية (كمكافحة ظاهرة غسيل الأموال)					
٧.	يتحمل البنك كافة الاضرار والمخاطر التي قد يتعرض لها العملاء أثناء تواجدهم في البنك لاجراء معاملاتهم.					
٨.	يلتزم البنك وكافة عامله بتعليمات واجراءات الصحة والسلامة والبيئة الأمنية.					
ثالثاً: المسؤولية الأخلاقية						
٩.	يروج البنك لأعماله بشكل لائق وأخلاقي وذلك من خلال توضيح كافة تفاصيل وشروط الحملات الاعلانية للبرامج المقدمة.					
١٠.	ينجز البنك أعماله بأسلوب يتفق مع القيم الأخلاقية للمجتمع.					
١١.	يحترم البنك عادات وتقاليد وأخلاق المجتمع الذي يعمل فيه					
١٢.	أعتقد أن رسالة وأهداف البنك تتوافق مع أهداف وقيم المجتمع.					

رابعاً: المسؤولية الخيرية والانسانية					
					يقدم البنك منح لدعم المجتمع المحلي كدعم طلبة الجامعات مثلاً..
					يخصص البنك جزء من أرباحه لدعم المؤسسات الخيرية.
					يساهم البنك في دعم البنى التحتية للمجتمع المحلي (كالطرق والمستشفيات والمدارس)
					يساهم البنك في التخفيف من الحصار والاضرار التي لحقت بالقطاع بعد الحروب الاسرائيلية .
خامساً : المسؤولية البيئية					
					يساهم البنك في الحملات التطوعية للمحافظة على البيئة (كتقديم حملات التوعية)
					يدعم البنك المشاريع الاستثمارية المتجه نحو "بيئة خضراء".
					يساهم البنك في حل المشاكل المتعلقة بالتلوث البيئي، كدعم مشاريع اعادة تدوير الموارد الطبيعية.
					يساهم البنك على تحسين المظهر الحضاري ونظافة المدن وشوارعها.

المحور الثاني : ثقة العملاء						#
التسلسل	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
٢١.	عملية تقديم الخدمة المصرفية في البنك آمنة على مدار الساعة.					
٢٢.	علاقة البنك مع العملاء تقوم على الثقة المتبادلة.					
٢٣.	يعتمد البنك لغة واضحة في تقديم الخدمة المصرفية .					
٢٤.	ينفذ البنك التزاماته اتجاه العملاء.					
٢٥.	نظام إعداد الحسابات في البنك جديرة بالثقة.					
٢٦.	النزاهة والعدالة تشكلان حجر الأساس في تعاملات البنك المصرفية.					
٢٧.	يتمتع العاملون بدرجة عالية من المصداقية في المحافظة على سرية بيانات العملاء.					
٢٨.	لدى البنك الثبات والاستمرارية في تقديم الخدمات ذات الجودة العالية					
٢٩.	يتمتع العاملون بالبنك بالمعرفة والمهارة اللازمة لمعالجة القضايا المختلفة.					

المحور الثالث : رضا العملاء						#
التسلسل	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
١.	أشعر بالرضا عن جودة الخدمات المقدمة من قبل البنك.					
٢.	أعتقد أنني قمت باتخاذ القرار الصحيح عندما اخترت بنك فلسطين لإجراء كافة تعاملاتي .					
٣.	أشعر بالراحة فيما يتعلق بعلاقتي مع البنك وكافة موظفيه فهم يتعاملون بكل لطف وذوق.					
٤.	يتميز البنك بالسرعة والدقة في انجاز الخدمات والمعاملات.					
٥.	يتميز البنك بسرعة معالجة الشكاوي وحل المشاكل .					

المحور الرابع : صورة المنظمة						#
التسلسل	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
١.	يتمتع البنك بشكل عام بسمعة طيبة.					
٢.	الخدمات المقدمة من قبل البنك مواكبة للتطور التكنولوجي الحديث.					
٣.	فروع البنك مهيئة بشكل ممتاز لاستقبال العملاء (المبنى ، الأثاث ، النظافة...الخ)					
٤.	تستطيع إنهاء أي معاملة بنكية بسهولة من أي منطقة ، لانتشار فروعها .					
٥.	الحملات الدعائية للبنك تقدم بشكل فعال وجذاب					
٦.	إنني أحصل على خدمات مقابل ما أدفعه من رسوم.					
٧.	التعامل مع البنك وموظفيه يترك دائما انطباع جيد في نفسي، فهم يمتازون باللطافة والذوق والكفاءة بالتعامل.					
٨.	يحقق البنك أداء ماليا متميزا.					
٩.	الية اجراء وانجاز المعاملات في البنك سهلة ومريحة.					

					يوجه البنك اهتماما نحو قضايا المجتمع والأعمال الخيرية.	١٠.
					فروع البنك توفر مساحات خاصة كمواقف لسيارات الزبائن.	١١.

المحور الخامس : ولاء العملاء						#
التسلسل	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
١.	لدي الرغبة الأكيدة بالاستمرار في التعامل مع البنك.					
٢.	أحدثت عن البنك دائما بصورة ايجابية أمام الآخرين.					
٣.	أدافع عن البنك بقوة أمام الآخرين.					
٤.	أعتبر البنك خيارا الأول عند حاجتي لأي خدمة مصرفية .					
٥.	لن أنتقل نحو بنك آخر مهما كانت عروض المنافسين مغرية.					
٦.	أنوي زيادة معاملاتي المالية مع هذا البنك خلال الفترة القادمة					
٧.	في حال رفع سعر العمولة (الفائدة والخدمات) سوف أبقى تعاملاتي مع البنك.					
٨.	أوصي دائما الآخرين بالتعامل مع هذا البنك.					

شاكرين لكم حسن تعاونكم

Appendix (III) :List of Refrees

No.	Referee Name	Working Place
.١	Dr. Sami Abo Roos	Islamic university of Gaza
.٢	Dr. Yousif Bahar	Islamic university of Gaza
.٣	Dr. Khaled Dehleez	Islamic university of Gaza
.٤	Dr. Samir Safi	Islamic university of Gaza
.٥	Dr.Wafeeq Al- Agha	Al- azhar university - Gaza
.٦	Dr. Akram Samour	Islamic university of Gaza
.٧	Mr. Khaldoon Abo Saleem	Bank of Palestine