

Building Customers Satisfaction Using Social Responsibility Communications of Islamic Banks in Jordan

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Abstract

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

Keywords: Customers Satisfaction; Social Responsibility; Marketing Communications; Islamic Banks; Jordan

Introduction

The concept of Social Responsibility (SR) has become a key tool of successful and entrepreneurial business firms. Social Responsibility Communications (SRC) is based on designing the strategies and attempts for social work and which become a part of work mechanisms and performance requirements of the firms, so the importance of SRC as much as the profitability measures of the business firms outcomes and it is conducted on whole levels of management within the firm [1,2]. Empirical findings show that organizations don't adopt the social concepts and values in their work strategies, it will find themselves sunk in a set of problems and consequences that may affect their reputation and relationship with target market, beside of the low levels of trust and satisfaction by local society as well [3].

Social responsibility describes the extraordinary set of behaviors that businesses should motivate, encourage and provide the incentives that enhance such behaviors in the local societies, especially the poor and the less developed people. Social responsibility is also an innovative process through creation sustainable solutions to social problems with specialized, targeted and précised manners, so that the social concept is a sparking and motivating tool toward create a set of social sustainable values in the society, and this means that enterprises be able to exploit the opportunities available in this society [4,5]. Organizations have reacted through changing the system mechanisms, priorities, work programs, and models and behaviors that used to fulfill the target market expectations, and the interests of VIP (Very Important Person) customers, shareholders and general customers [6]. Argues that if social action focuses on wealth generation and economic development, then the social responsibility focuses on making the world as a better place to live, work and create social capital as well [5]. Different literature have a look at the concept of social responsibility within management, marketing and communication sciences; however, the actual the tradition modern trend prefer to be integrated within the economic field, which includes the creation of new industries and business models, redistribution of resources among deprived and neglected societies, and the modern definitions show that social responsibility has become a continuous institutional activity has core goals, and it is necessary to match the social and environmental goals of economic development plans in the countries with capital social projects, so that a large part of benefits advantages of social responsibility will focus on the less developed groups in the society [5].

Therefore in this research, the concept of social responsibility will not exceed the sciences of communication and marketing, and according to this definition business roles and responsibilities in the target market are changed, and it became necessary to fulfill the interests and needs of stakeholders in ethical and responsible way [1,7]. Experience also show that purchasing decisions are influenced by the social responsibility activities of business firms [2,8].

The marketing research have connected between the company image and purchasing intentions of customers [4] and the results have confirmed the positive relationship between bad practices of social responsibility in the company and the purchasing behavior of the company customers [9]. Castaldo et al. confirmed that there is an impact of social goals of companies on customers' way of thinking towards these companies, and in conclusion the company's reputation, purchasing preferences of customers, competitive advantage, loyalty, and positive word of mouth will improve [10-12].

Despite the positive expectations of customers towards the companies that have social responsibility activities [13], but there is still disagreement and discussions about how consumer behavior is affected by such activities [14-16]. This dispute and disagreement may be advantage of current study, because it attempts to link between the customer's satisfaction and social responsibility activities in Jordanian Islamic banks. Increasing the education level lead to increase the awareness among customers and it becomes a necessity of companies that looking for positive practices based on social sustained values in the local societies [17]. The Jordanian economy is one of the smallest economies in the Middle East with low volume of renewable resources such water, agriculture and energy. This case considers a permanent restricted condition of economic and social development affairs, as well as increasing the pressures on these resources due to the

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surrounding regional political problems have doubling such problems. The structural economic problems in Jordan economy, poverty and unemployment indicators among deprived and poor Jordanians and new refugees are doubled, these pressures have reduced the role of the government in economic development, the new priorities and concerns have troubled the deficits in financial resources and reduced the economic reform programs.

In light of above, there is an increased need to develop social responsibility practices in Jordan, in order to fulfill the changeable needs and interests of the target audience. Changing the traditional roles of private sector in the economy, the 3D partnerships among public, private and society, and the core social objectives of Islamic banks as a part of Islamic texts that looking for encourage and broadcast the Islamic values and social solidarity principles within local societies, all of that are reasons justify the need to adopting the philosophy of social responsibility as key priority of Islamic banks. There is no obstacles may face social responsibility of Islamic banks, where the high rates of liquidity, deposits reached to 17.6% of banks' deposits in Jordan for 2017 [18] high rates of profits reached 17.7% of the total profits of banking sector for 2017, and has a share amounted 54.5% of customers in the Jordan market.

Literatures Review

The social responsibility: Concept and importance

The roots of social responsibility refer to 1950 fifties of the last century, and then attempts of researchers are increased and the mature and immature trials reached to 477 definitions. so there are many reasons responsible of revolution in social responsibility concept by writers and change the interests and priorities of companies in the target market such as: globalization and international bloc, social concept of marketing [19] increasing competition in most international markets and industries, unifying the production standards in the global market, and low effectiveness of brand recognition strategies oriented to achieve the competitive advantages also played an important role in this subject [20-22], is considered one of the first researchers in the field of social responsibility. He has expressed interest by existence of work policies and systems within companies that provide valuable objective to local society. He also emphasized the need to evaluate the ethical principles and maximize the public interest in the relationship between the company and local working environment. This trend confirmed by many researchers and it aims at emphasize the importance of previous social responsibilities toward society, with not neglecting the financial side of companies as main core objective justify the company's presence in the target market, and therefore the new concepts that support stakeholders and shareholders as customers of business companies are increased also [23].

According to Manne [24], the companies oriented to society will make the relationship with people more comfort, and Beyer [25] suggests that the relationship between society and company may takes different forms such as: redistribution of wealth, clean environment, and positive attitude of work. Suggests that this approach reduces that anxiety of society toward the company [26]. Confirmed that social responsibility has the support of all parties interested with customers such as academic institutions, business leaders and consumer protection associations. Classical school of thought modified its traditional concept into importance of socio-economic change and the need to formulate work programs and provide fulfill the requirements of whole society.

The time growth has an impact on social responsibility, and group of researchers [27-29] provided valuable additions that expand the social responsibility such as environmental awareness and its role in improving firm performance, where eco-friendly companies can create a competitive advantage by reducing costs, differentiation, positive image, and having strategic visions of their business plans [30], emphasized the positive relationship between social responsibility practices and financial performance. Said that no commitment by the company of social responsibility will decrease its legitimacy power in the market. Considering the ethical factors in the contractual relationship is necessary to meet the expectations of society, and seems the corporate strategies must achieve sustained values for society and shareholders development [31].

In 1999, as the beginning date of the intellectual maturity of the social responsibility, Carroll described the concept as a process aims at fulfill the company needs, society welfare and improve its positive image through social activities and responsibilities directed toward the environment, consumers, employees and stakeholders. Carroll reacted that returns of social responsibility in the long term are the best. Petkus and Woodruff add that social responsibility avoids harm and ensures good work towards society [32].

In 2001, Jensen adds rights of human, environment and society, and Philips and freeman are distinguish between the main stakeholders (directly affected by the company's operations) and secondary stakeholders, as well as social responsibility defined by the World Business Council for Sustainable Development [33] as the company's commitment to achieve the sustained development, working with employees and their families, and with the whole local society. Although there is no formal definition of social responsibility rules and regulations, but [34] have determined four main dimensions of such concept includes: legal and moral obligations [33,35,36], ethical behaviors [35], nonprofit obligations towards the most vulnerable groups of shareholders [33,37], human and environment rights [33,35,37]. Carroll has agreed with that social responsibility has a set of moral and ethical practices and components [38].

Finally, there is a consensus that social responsibility is linked to the economic aspect of the organization's commitment to maximizing shareholder value [39], beside the importance of marketing activities based on social dimension such as environmental protection, society development, conservation of resources and charitable donations [40]. Carroll is the most prominent researcher in social responsibility who provided a more acceptable and usable framework of social responsibility including economic, legal, ethical and philanthropic responsibilities [1,13,41].

Effect of social responsibility on firm performance

The point of view that considers social responsibility as key tool for success and part of marketing strategy of organizations [2,4,11,42], have increased the burdens on firms and changed their functions and responsibilities into social initiatives and innovative means able to achieve the differentiation and strengthening customer relationships [4,43] in addition to the returns of social responsibility on short and long terms, and improving the consumer response to the company and its products are reasons to adopt the social responsibility in modern businesses and this require new definition of expected roles, legal, social and ethical obligations in the businesses society [44]. This belief about impact of social responsibility has improved the institutional position of the company, the consumer's response and trust, as well as consumer behavior and purchasing intentions [41].

More specifically, social responsibility programs have many positive effects; the positive word of mouth, positive correlation with customer loyalty [45], consumer willingness to support companies that have social marketing programs and ethical or eco-friendly practices [46], number of visits and volume of quantities purchased of such companies are increased as well [46] and positive brand image is improved [47]. Other research confirmed that desire of job seekers to work in the company, and positive feelings towards charitable initiatives of the company are increased, and as a result the company and brand images become more popular [20]. For example, social responsibility programs at Massachusetts bank have promoted 138 new accounts amounted \$11 million targeting the endangered animals. Other benefits of Corporate Social Responsibility (CSR) improved the attitudes towards trust in advertising, pro-environmental and staff movements, increased the support for company in disputes with labor or government, and recommended positive word of mouth for friends to work in the company [48], and finally, the empirical findings confirmed the impact of social responsibility on attractiveness of customers towards the company products and performance evaluation.

Finally, the positive impact of social responsibility programs on the financial success of the company is confirmed by many research papers [49], so there are positive impact on customer expectations toward the company (B2C) [50,51], or among businesses itself (B2B) [52], and social responsibility is seen as a mean of attracting job seeker and new employees [53]. Social responsibility programs have become a source of opportunities, innovation and competitive advantage as porter et al, said in 2006 [54]. The strategic marketing is an important tool for making decisions about customer value [55], so social responsibility is the best tool for understanding and identifying opportunities, enhancing the competitive position of the company, and increasing customer value, attraction and retention [56], diversifying of income sources and achieving new strategic competitive advantages [57]. As well as the impact of CSR customers loyalty [58,59].

Social responsibility and customer satisfaction in banks

Banks are the key instruments in the financial markets because of their role in promoting economic growth and sound financial performance [60]. For long time, banks has been focused on the professional and productive aspects of banking practices, but a recent trend sees the importance of ethical standards in the financial industry conducted through social responsibility [61]. This trend explains that banks employ and use the money of parties and thus there is high risk associated with market processes, so the social performance has an equal importance to financial performance in such banks.

Socio-social responsibility is composed of economic, social and environmental dimensions [62].The economic aspect of banks can be observed through traditional role in serving the national economy [63], yet other roles in developing the community and the provision of social responsibility products such as the code of Banking Ethics, protection of human rights, participation in charitable activities, environmental policy and social projects reflect the environmental concept of such banks.

Therefore, it is very important to balance between financial and non-financial aspects of banking, and to enhance transparency in SR practices [64]. Credit, assets management, cash inflows and credit risks are parts of social responsibility and effect on society and environment [36], thus influencing the bank's performance and reputation, and this helps in increase the degree of certainty when forecasting future crises or consequences on financial results of banks [65], Ahmed

et al. [66] highlighted the positive relationship between the level of social responsibility and the rates of return on assets ROA and equities ROE, and they found four factors that positively affected on social responsibility including the level of legislation and laws of SR, relationship between employee and the owner, quality management, and the macroeconomic environment. Conversely, high degree of shareholders' equities reduced the impact of social responsibility, Chih et al. [67] have explained the positive correlation between Return on Assets (ROA), equity and net of interest income with social responsibility, while they confirmed the negative correlation between social responsibility and non-performing loans.

Finally, the concept of social responsibility helps to improve financial performance directly by reducing costs, increasing productivity, and indirectly contributing to increased customer and employee satisfaction [68]. This satisfaction is the trust of customer in the company, and will change into profitable relationship between them. Satisfaction also includes the move of the consumer feeling toward organization and its products, and it is a strategy that aims to increase the effective demand to the company, and share of mind as well.

The research show that customer have no any disclose or define about the level of his relationship with the company, but there are some practices or behaviors with organization can be understood within this framework. So Griffin believes that customer satisfaction is a function in some behaviors: a frequent purchase, products purchase, recommends others to buy the products, and it is a strategy to pull the demand of competitors in the market. Not only is the importance of the low purchasing rate and its impact on the financial results and business performance, but also the negative word of mouth into relatives and friends the most dangerous behavior.

The core concept of customer satisfaction means weak response of banks to customer expectations, and the continues positive or negative evaluation of banks products and programs and effects of hybrid competition have forced these banks to focus on customer services and to understand the changes in long time customer preferences [69]. Satisfaction is also considered to be the primary criterion for assessing the relationship between banks, customers and market and it indicated that maintaining a relationship with customers would lead to increase bank profits [21]. Satisfactions is engine of the banking industry and positively affect future revenues. The literatures add that satisfied customer will buy more and has positive word of mouth about services provided [70], while the unsatisfied customer reduces his purchase and dealing with the bank [71]. Finally, the literatures concluded that CSR initiatives are an effective tool to build customer loyalty strategy, as well as to enhance the customer awareness about the importance of such initiatives. The positive results are directly achieved, the positive evaluations of banks are considered [72] and the customer loyalty is happened later [73].

Research Model

The research hypothesis can be formulated as follow

H₀: There is statistical effect of social responsibility programs on customers satisfaction of Islamic banks in Jordan at the level of significance 0.05, and there for sub four hypothesis:

H₀₁: The environmental programs have a significant effect on Customers Satisfaction.

H₀₂: The ethical programs have a significant effect on Customers Satisfaction.

HO₁₃: The economic programs have a significant effect on Customers Satisfaction.

HO₁₄: The philanthropic programs have a significant effect on Customers Satisfaction.

HO₂: There are statistical differences in the level of social responsibility programs according to type, scope of work, and size of the bank at the level of significance 0.05.

HO₃: There are statistical differences in the level of customer satisfaction according to gender, age, educational level, work type and occupational level at the significance level 0.05.

Methodology

Research design

This study is descriptive this study aimed at determining the level of social responsibility programs in Islamic banks in Jordan, and investigate the impact of such concept on customers satisfaction (Figure 1).

Research population

Consists of Islamic and commercial banks customers in Jordan reached to 4083427 in 2016 (Association of Banks In Jordan). In order to calculate the Islamic banks customers only, the exploratory study is conducted which consists of 1000 customers. The main and one question is what kind of banks you dealing with now? The final conclusion shows that 39.1% of the sample is customers for Islamic banks (60.9% is customers for commercial banks). According to last calculations the research population of Islamic banks reached to 1596620 customers (the overall number of customers * Islamic banks share=4083427*0.391=1596620).

Sampling

The research sample has been withdrawn from the customers of Islamic banks in Amman city. The sample size reached to 384 customers, and cluster random sampling method is used. The response rate is 96.6% of distributed questionnaires, there for the 371 questionnaires are finally analyzed. Unit of Analysis is the customer who deals with Islamic banks in Jordan.

Data collection methods

The secondary data: It consists of literatures review related to research. The books, theses, dissertations, electronic web sites, and formal reports are used.

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

Measurement

The literatures confirmed the positive effect of social responsibility on customer's satisfaction, and there are studies which has rejected this relationship, this paradox used in formulating research statement. In order to answer the research questions and testing the hypotheses, the questionnaire is developed to collect the primary data needed according to previous studies and research literatures. Normality test is used. It measures if the collected data normally distributed. Statistical rule accept the normality if the significance level is more than 0.05, so all the data used are normally distributed. Cronbach's alpha coefficients of research variables is used. Cronbach's alpha is a measure of internal consistency, that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. Cronbach's alpha is not a statistical test—it is a coefficient of reliability (or consistency). The Cronbach alpha coefficients of the research variables are between 0.7148-0.7637. This means that the two variables have relatively accepted. Internal consistency of all variables and entire coefficient values are statistically accepted since it is more than the statically permitted rate 60% (70% sometimes) (Table 1).

Data Analysis and Results

Frequencies profile

The following tables indicate the results of the descriptive statistics of independent and dependent variables. The research used the five-points Likert scale, so number (1) means very low response while number (5) is very high response and the relative scale is used. 5-4.2 is very high, less than 4.2-3.4 is high, less than 3.4 and more than 2.4 is medium (acceptable), less than 2.4-1.6 is weak and less than 1.6 is very weak.

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

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

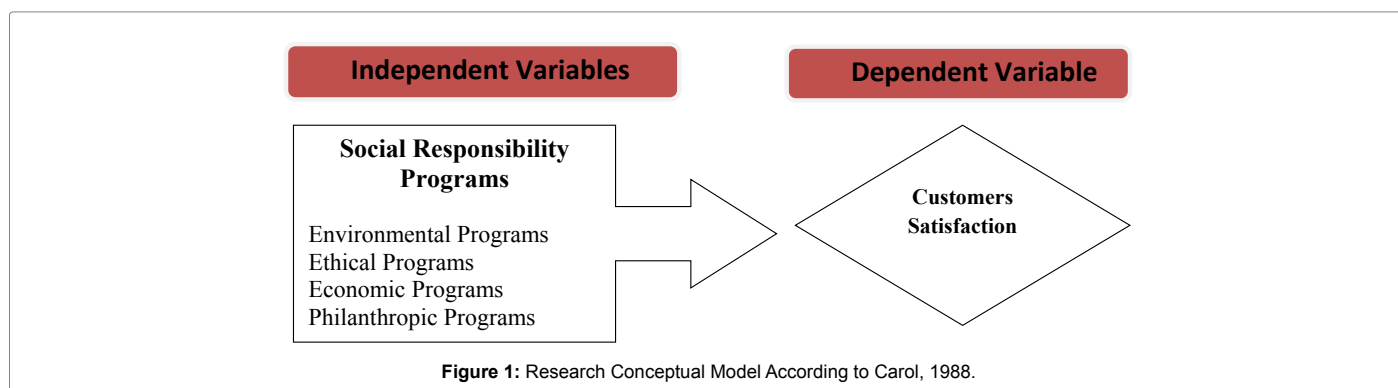


Figure 1: Research Conceptual Model According to Carol, 1988.

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

Table 1: Measures of Social Responsibility and Customers Satisfaction.

No.	Phrase	Frequencies					S.D	Mean	Decision
		Very Low%	Low%	Neutral%	High%	Very High %			
First: Environmental Programs		38.84	39.98	17.82	1.74	3.12	0.92609	1.7958	Rejected
1	Your Islamic bank has programs of natural reserves and wildlife.	42.9	42.9	14.3	0	0	0.7893	1.5944	Rejected
2	Your Islamic bank has programs about the environmental and climate changes.	45.7	37.1	17.1	0	0	0.8343	1.6853	Rejected
3	Your Islamic bank offers programs about uses and alternative solutions of energy.	37.1	37.1	17.1	2.9	5.7	1.0193	1.9441	Rejected
4	Your Islamic bank has programs about national heritage.	37.1	37.1	22.9	2.9	0	0.9685	1.8601	Rejected
5	Your Islamic bank provides campaigns about using and conversation of water resources.	31.4	45.7	17.1	2.9	9.9	1.0189	1.8951	Rejected
Second: Ethical Programs		30.86	34.88	24.6	5.74	4.02	1.0311	2.0881	Rejected
6	Your Islamic bank has programs about traffic safety and awareness.	22.9	42.9	22.9	8.6	2.9	0.9361	2.0629	Rejected
7	Your Islamic bank has programs about shouting in the social events and occasions.	40	34.3	22.9	2.9	0	0.9704	1.8741	Rejected
8	Your Islamic bank provides programs about extravagance and opulence in the social events.	37.1	34.3	22.9	2.9	2.9	1.0145	1.9231	Rejected
9	Your Islamic bank provides a programs that encourage and support marriage among youth.	22.9	28.6	31.4	8.6	8.6	1.197	2.5455	Rejected
10	Your Islamic bank provides programs to motivate Jordanian creators and thinkers	31.4	34.3	22.9	5.7	5.7	1.0374	2.0350	Rejected
Third: Economic Programs		33.55	30.7	24.27	10.02	1.45	1.08269	2.24	rejected
11	Your Islamic bank provides programs that support the employment of Jordanian people.	37.1	28.6	17.1	14.3	2.9	1.1714	2.2238	Rejected
12	Your Islamic bank implements programs to improve the living levels of poor people.	34.3	31.4	25.7	8.6	0	1.0458	2.1608	Rejected
13	Your Islamic bank provides programs that create a great projects of the economy.	31.4	22.9	28.6	14.3	2.9	1.1091	2.4126	Rejected
14	Your Islamic bank has programs about the financial and banking security	31.4	40	25.7	2.9	0	1.0046	2.1608	Rejected
Fourth: Philanthropic Programs		38.77	34.62	18.77	6.5	1.475	0.93561	1.9738	rejected
1	Islamic bank has campaigns that promote the charity works among Jordanians.	34.3	37.1	20	8.6	0	0.9031	1.9091	Rejected
2	Islamic bank has clean-up campaigns in the Jordanian cities and villages .	45.7	31.4	20	2.9	0	0.8889	1.8881	Rejected
3	Your Islamic bank organization has implemented campaigns related to planting trees in the desert and remote areas	45.7	37.1	8.6	8.6	0	0.9381	1.8811	Rejected
4	Islamic bank has programs that provide stationery, books and clothes for poor people.	29.4	32.9	26.5	5.9	5.9	1.0950	2.2168	Rejected
Overall Social Responsibility Programs		35.43	35.32	21.317	5.75	2.633	0.9967	2.01515	rejected

Table 2: Descriptive Statistics of Social Responsibility Programs in Islamic Banks.

Testing the hypotheses

HO₁₁: The Environmental Programs have a significant effect on customer satisfaction at the level of significance 0.05. The results in Table 4 note that there is no statistical relationship between the environmental programs conducted by Islamic banks in Jordan and their customers satisfaction, so these programs don't explain more than 6.3% of the variance in customers satisfaction, and the positive correlation between the two variables is poor as well (30.2%). By

comparing the tabulated level of significance 0.05 and calculated level of significance of F test (0.078), the first sub-hypothesis is rejected. There is no existence statistical effect of environmental programs offered by Islamic banks in Jordan on customers satisfaction. Thus the alternative hypothesis is accepted since 0.078 is more than tabulated significance level 0.05.

HO₁₂: The ethical programs have a significant effect on customers satisfaction at the level of significance 0.05 The results in Table 4

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

Table 3: The Descriptive Statistics of customers satisfaction.

Dependent Variable	R ²	R	B	Calculated F	Sig.	Statistical Decision
Environmental Programs	0.063	0.302	0.367 (1.818)	3.304	0.078	There Is No Statistical Effect H0 Is Rejected
Ethical Programs	0.146	0.414	0.436 (2.612)	6.824	0.013	There Is Statistical Effect H0 Is Accepted
Economic Programs	0.28	0.548	0.562 (3.768)	14.179	0.001	There Is Statistical Effect H0 is accepted
Philanthropic Programs	0.162	0.431	0.427 (2.748)	7.55	0.01	There Is Statistical Effect H0 Is Accepted

Table 4: Multiple regression of Social Responsibility Dimensions and customers satisfaction.

below show that there is no statistical relationship between the ethical programs conducted by Islamic banks in Jordan and their customers satisfaction, so these programs explain about 14.6% of the variance in customers satisfaction, and the positive correlation between them reached to 41.4%. By comparing the tabulated level of significance 0.05 and calculated level of significance of F test (0.013), the first sub-hypothesis is accepted. There is statistical effect of ethical programs offered by Islamic banks in Jordan on the customer's satisfaction.

HO₁₃: The Economic Programs Have a Significant Effect On Customers Satisfaction at The Significance Level 0.05. The results in Table (4) below show that there is middle statistical relationship between the economic programs implemented by Islamic banks in Jordan and customers satisfaction, so such programs explain 28% of the variance in dependent variable (customers satisfaction), and the positive correlation between them reached accepted level reached to 54.8% By comparing the tabulated level of significance 0.05 and calculated level of significance of F test (0.001), the first sub-hypothesis is accepted. There is statistical effect of economic programs offered by Islamic banks in Jordan on the customer satisfaction.

HO₁₄: The philanthropic programs have a significant effect on customer satisfaction at the level of significance 0.05. The results in Table (4) below show that there is statistical relationship between the Philanthropic programs implemented by Islamic banks in Jordan and customers satisfaction, so these low percent of variation in customers satisfaction (16.2%) refers to such programs, and the poor positive correlation between them reached to 43.1%. The comparison between the tabulated and calculated values of F test, the fourth sub-hypothesis is accepted. So the philanthropic programs offered by Islamic banks in Jordan affected on the customers satisfaction.

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

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

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

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

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

The Table 5 the analysis of the relationship between the four dimensions of social responsibility with the dependent variable (customer satisfaction). Such analysis indicate that there are three programs have failed from statistical point of view in affecting the customer satisfaction, while the economic programs and campaigns have affected on the customer satisfaction according to comparing the calculated level of significance of each dimension with tabulated value 0.05. This dimension is very important in attracting the customers, because of the Islamic banks focus on investing the deposits and the financial resources in huge projects seem more visible for whole economy.

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

It is found that economic programs are the key source of effect on

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

Table 5: Results of testing The First Main Hypothesis.

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

Table 6: Testing of The Main Second Hypothesis

customer satisfaction. Improving economic programs by one unit JD (Jordan Dinar), will improve the return of customer satisfaction by 0.562 JD, and these programs explain 28% of changes in customers satisfaction, in addition to the positive meddle relationship between them reached to 54.8% In order to test the text of main first hypothesis, according to the tabulated and calculated values of variance analysis F and using the results of stepwise regression analysis, so the hypothesis says that there is a significant statistical effect of social responsibility on customers satisfaction is accepted.

HO₂: There are statistical differences in the level of social responsibility programs according to banks type, name, size and scope of work at the level of significance 0.05.

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

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

HO₃: There are statistical differences in the level of customer

satisfaction according to gender, age, educational level, work type and occupational level at the significance level 0.05.

The ANOVA analysis is used to determine the statistical differences in the customer's satisfaction according to gender, age, educational level, work type and occupational level. The statistical rule says that if the calculated significance level less than 0.05, the main hypothesis will be accepted (Tables 7 and 8), that there are clear no statistical differences in customer's satisfaction according to demographical factors above.

Discussion and Implications

Discussion

The results indicate that the level of application of the concept of social responsibility in general in the Islamic banks in Jordan is at a weak level based on the value of the mean (2.015). All four sub-dimensions (environmental, ethical, economic, and charitable) also recorded the weak level. Social responsibility programs in Islamic banks affected 8.3% of customers while the largest percentage of customers and 70.7% were not affected by these programs. These results differ with the study which showed that there is a positive leadership role played by Islamic banks in providing products capable of meeting the needs and requirements of customers. It also differed with the study of Almarai et al. that plays an important role in spreading social innovation, particularly in the Islamic banking market environment. Despite the high level of profit achieved by Islamic banks in Jordan, which reached about 18% of the total achievements of banks operating in Jordan, but these profits are not commensurate with the efforts in the field of social responsibility and community service, the absence of the concept of social science in those banks, the absence of specialized units to formulate social responsibility programs, and innovative solutions to issues facing society are all reasons for this weakness in the application of social responsibility. Here, we agree with the study, which noted that Islamic banks are still unable in operational improvement; they

Dependent Variable		The Character	Number	%	Mean	S.D	F	Sig.	
1	Customer Satisfaction	Gender	Male	304	82	2.1143	0.78571	2.771	0.105
			Female	67	18	2.6429	0.99716		
		Age	Less than 20	0	0	0	0	1.521	0.221
			20-less than30	46	12.5	2.6071	1.084		
			30-less than 40	141	38	2.6429	0.7398		
			40-less than 50	78	21	2.0143	0.92202		
			50-less than 60	67	18	1.9796	0.80148		
			+60	39	10.5	1.5714	0.60609		
		Education Level	Secondary School and Less	0	0	0	0	1.763	0.189
			University Degree	249	67	2.4286	0.92337		
			Master Degree	96	26	1.5714	0.49497		
			PhD Degree	26	7	2.2571	0.71524		
		Work Type	Government	174	47	2.4467	1.00068	0.315	0.9
			Private	89	24	1.9524	0.29508		
			National	30	8	2.0714	1.5152		
			Philanthropic	30	8	2.4286	0.60609		
			Army Forces	48	13	2.0816	0.84054		
		Occupational Level	Employee	234	63	2.3968	0.8683	0.619	0.652
			Head of Division	82	22	2.2679	1.12599		
			Unit Manager	52	14	2.9286	0.10102		
General Director	37		10	1.9143	0.56785				
Other	4		1	2.0875	0.85237				

Table 7: Testing of the Main Third Hypothesis

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

Table 8: Frequencies, Mean and Standard Deviation of the Social Responsibility Dimensions.

are interested in increasing profitability rates more than to community issues.

The level of customer satisfaction with the performance of the Islamic banks operating in Jordan in the field of social responsibility is clearly weak due to the value of the (2.371) arithmetic mean. This decline is normally proportional to the low level of social responsibility in the Islamic banks under study. Certainly, a small percentage of the sample of 30% showed a high degree of satisfaction with social responsibility, while the largest proportion of 59% of the sample showed a low level of satisfaction with the performance of Islamic banks in the area of social responsibility. We emphasize that Islamic banks in Jordan have not benefited from the positive benefits of social responsibility, which may be reflected in enhancing their market share and sustaining high growth rates. For example, the study [74] shows important relationships between the dimensions of social responsibility and growth and profits [75] found that the low rate of customer satisfaction clearly affects loyalty as an important element in influencing growth rates and profits. Satisfaction needs to provide innovative social products that strengthen the marketing relationship between the bank and the client, and deepen the community partnership between banks and their communities [76]. We also add that the current study has shown other reasons showing low level of satisfaction with the performance of Islamic banks, such as: the lack of feelings of customers about the effects of the social partnership between Islamic banks and the local community, which plays its role as commercial banks and not Islamic, and the profitability targets that Islamic banks seek to achieve and

control their work and in a way that makes them Far from the social role that is compatible with Islamic law, the high interest rates and charges imposed on customers in Islamic banks are high, the traditional departments of Islamic banks, the lack of qualified or qualified banking competencies, The Islamic banking sector operates under the umbrella of the Central Bank, which does not discriminate in the application of banking standards between Islamic and commercial banks, and not to consider the specificity of dealing with Islamic banks, in addition to the lack of real competition between Islamic and commercial banks, there is similarity in banking services provided as well as the weakness of marketing in these banks, along with the slow handling, length of procedures, conditions and complexities imposed on customers, loan guarantees, inaccuracies in information provided at times of delivery, and structure of interest rates is not clear.

The statistical results generally showed the impact of social responsibility programs on the satisfaction of customers of Islamic banks in Jordan, in line with many studies that examined this subject [77-79]. The economic programs practiced by Islamic banks were the most important and influential factor in this satisfaction the place. Islamic banks are trying to invest their liquidity in huge economic projects that are more useful and useful to the economy. In this regard, the promotion of financial standards at the expense of social standards in the performance of Islamic banks in Jordan, and thus they agree with the view that the rights of owners and shareholders should be protected, The financial standard is the reason for its presence in the market, not the waste of money in useless social activities or feasibility.

This finding appears at a time when studies see social responsibility programs have a strong financial impact on corporate performance [80-82] shows the impact of social responsibility on many variables that generate subsequent financial returns on the company such as trust, sustainable competitive advantage, The value of the product, the value of the customer, the loyalty and satisfaction, and the spoken word of mouth, influencing the company’s corporate standing, enhancing consumer experience, purchasing behavior and purchasing intentions of consumers [41,47]. Within this framework, our current study confirmed the existence of statistically high acceptable rates between confidence, purchasing behavior, spoken word and satisfaction, and the application of the concept of social responsibility, while there was no correlation between this concept and the desire to work with the Islamic banks that apply it (Table 9).

The environmental dimension was completely absent from the responsibilities of Islamic banks in Jordan, which is the least influential aspect of customer satisfaction. Saleem and Gopinath also confirmed this result. There are no environmental programs offered by banks in India, impact on customer behavior and purchasing intentions. The study of Paulik et al. [83] also found that social responsibility programs had a significant impact on the satisfaction and loyalty of about 87% of Czech clients and also agreed with Salazar on the impact of social responsibility programs on the components of the 4P’s marketing strategy. And the concept of social responsibility on customer loyalty [84-87] affirms the positive impact of CSR programs on improving customer awareness of the company and its products on the impact of the four social responsibilities on the satisfaction of customers of telecom operators in Thailand, with the positive impact of three of them, while the negative impact of the dimension. This is justified by the fact that the different size of capital available in the telecommunications sector and the different mechanisms of its operation in the Thai economy have reduced the effectiveness of economic responsibility in finding large economic projects serving the economy as a whole, Islamic banks have huge financial resources that may be enhanced Its economic presence in the state.

Thus, the study of the negative impact of the economic dimension on the formation of purchasing intentions of customers in Pakistan and the need to enhance the charitable dimension to improve purchasing intentions, as well as attention to moral responsibilities, have been demonstrated by Hassan, Nareeman and Pauline on ethical and charitable dimensions to influence customer satisfaction and retention in Malaysia, and in Korea. It may be noted that there are few studies that have denied the relationship between social responsibility and customer satisfaction in Malaysia [88,89]. Effect of social responsibility dimensions on the purchasing behavior of Egyptian customers.

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

Marketing implications

The level of application of social responsibility dimensions in Islamic banks in Jordan is still weak as these banks are unable to provide products that meet the needs and requirements of clients and lack mechanisms to spread social innovation and community service. These banks need to have specialized units working on the formulation of programs of social responsibility, and provide innovative solutions to issues facing the community. The profitability aspect is important for the continuity of Islamic bank’s work, which is the original reason for their presence in the market. The harmony of the principles and the rules of Islamic banks’ work with the Islamic Shari’a necessitate increasing the interest in the principles and foundations of social work.

Islamic banks in the study did not take advantage of the great

Programs	Mean	S.D	Frequencies					Level of Applying	Correlation With SR
			Strongly Agree%	Agree%	Medium %	Disagree %	Strongly Disagree %		
Social responsibility programs conducted by Islamic banks make me more trusted of such banks.	2.1429	0.8451	5.7	25.7	0	45.7	22.9	low	0.591**
Social responsibility programs conducted by Islamic banks motivate me to buy their products.	2.1714	0.8219	8.6	17	0	57.1	7.1	low	0.556**
Social responsibility programs conducted by Islamic banks motivate me to recommend the banks for relatives and friends.	2.1429	0.8451	5.7	25.7	0	45.7	22.9	low	0.499**
Social responsibility programs conducted by Islamic banks make me more proud in such banks.	2.3714	1.0869	20	22.9	0	31.4	25.7	low	0.374*
Social responsibility programs conducted by Islamic banks improve the image of such banks in the market.	2.4000	0.9761	0	14.3	31.3	34.4	20	Low	0.361*
Social responsibility programs conducted by Islamic banks increase the level of desire to work in such banks.	2.2571	1.1464	2.9	14.3	20	31.4	31.4	Low	0.302
Social responsibility programs conducted by Islamic banks make me satisfied about such banks.	2.3714	1.2622	8.6	8.6	25.7	25.7	31.4	Low	0.477**
Customers Satisfaction Elements	2.2645	0.8704	11.64	18.37	11.01	38.76	20.22	Low	

Table 9: Frequencies, the Arithmetic Mean and Standard Deviation for Customers Satisfaction.

benefits of social responsibility has been reflected on the low customer satisfaction rates are clearly has despite the high profit levels achieved by those banks in the target market, it can be said that the emotional inclination and the desire to move away customer, forbidden transactions are Sharia, avoidance of interest and gharar are the main reasons for the desire of customers to deal with Islamic banks in Jordan. These factors may be important in shaping customer purchasing intentions at present, but they may be less important in long-term banking strategies that seek to sustain profits and growth, especially given the cultural, intellectual and economic transformations of Jordanian society.

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

So, the need to establish special units to implement social responsibility initiatives and promote social innovation and connect it to sustainable social values. These units should be able to meet customer needs, manage their expectations, deliver innovative products capable of attracting new customers, enhancing customer satisfaction, contributing to building a better life for Muslim clients, promoting positive behavior in society, and caring for disadvantaged and poor groups such as women, the elderly, the unemployed, children, couples, orphans and poor families, which may be a tool to help these banks to achieve their profitability goals and expand the market, we add here that these banks should increase their role of voluntary and charitable work and promote ethical business in banking business too.

Conclusion

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

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