




Social Responsibility Practices in Commercial Banks: A Case Study of Jordan Ahli Bank

 Djaouida Belaa
djaouida.belaa@univ-setif.dz
LEMAC research laboratory University of Setif1 (Algeria)

Submitted:22/03/2023

Accepted:28/04/2023

Published:04/06/2023

Abstract:

This study aims to identify the reality of applying social responsibility in commercial banks by focusing on defining the concepts related to them and their relevance to institutions while presenting some of the activities and practices of the Jordan Ahli Bank in this field. The study concluded that the Jordanian official recognizes the importance of the Bank's commitment to its social responsibility towards stakeholders in order to achieve their satisfaction and preserve its image.

Key words: Social Responsibility, Society, Environment, Clients, Human Resources, Jordan Ahli Bank.

JEL Classification Codes : L21, L25, G21, M14.

Introduction :

The primary objective of any economic institution is to achieve profits and maximize its financial position regardless of the negative effects it has on the area in which it operates.

However, in light of the global challenges in the business environment, and the pressures exerted by pressure groups, economic institutions were prompted to go beyond their role of achieving their economic performance to a comprehensive performance by practicing their work according to a socially, environmentally, and ethically responsible approach. The aim is to achieve the satisfaction of all relevant parties, not only the shareholder, which can only be realized by adopting it as a primary goal and making it among the priorities of its strategies.

Among these institutions, we mention the Jordan Ahli Bank, which has achieved a distinguished career in the performance of its work through efforts to provide unprecedented value added, relying on a number of pillars, the most important of which are: creativity, transparency, response and participation.

In the light of the foregoing, the following key question can be asked:

What is the reality of adopting social responsibility practices at Jordan Ahli Bank towards stakeholders?

The following sub-questions arise:

- What is social responsibility? What is its relevance to institutions?
- What are social responsibility trends? What were the most significant factors contributing to their emergence?
- What are the activities in the framework of social responsibility towards the stakeholders of the Jordan Ahli Bank?

Based on the foregoing, the following hypothesis can be made: the Jordan Ahli Bank does not exercise any social responsibility towards stakeholders (community, environment, client, and human resources).

1. Research goals:

- ✓ Determine the level of social responsibility practices and the extent to which they are applied and adhered to in the Jordanian banking sector.
- ✓ Emphasize how important it is for commercial banks to adopt social responsibility during their activities through achieving performance excellence (unprecedented value added) in order to preserve their image and reputation and enhance their competitive status.
- ✓ An attempt to draw the attention of the official in Algerian institutions to the importance of social responsibility in the development of society by presenting the experience of the Jordan Ahli Bank to benefit from it in order to adhere to

and apply it within the limits permitted by the Algerian institution's environment.

2. Research limits:

This study drew on the annual reports issued by the Jordan Ahli Bank from 2017 to 2022, through a brief presentation of the most important social responsibility activities carried out towards its clients (society, human resources, customers, and the environment).

1. General concepts about corporate social responsibility

1.1. Definition of corporate social responsibility:

The trend towards making companies more socially responsible can be broadly observed in the late XX and the XXI century. Numerous researches have attempted to give an overview of the concept of corporate social responsibility. (A. B. Carroll 2010, 85–105) The concept of corporate social responsibility emerged in the 1950s through the work of Bowen. (Lefebvre 2012, 18)

The definitions of corporate social responsibility are varied because there are a large number of stakeholders whose attitudes and objectives are different and sometimes contradictory on the one hand, and there is a gap between what the society expects from these institutions and what institutional owners perceive as what can be provided to society on the other. Among the definitions given for CSR are:

1.1.1. Definition of the united nations and trade conference: "corporate Social Responsibility is a management concept whereby companies integrate social and environmental concerns in their business operations and interactions with their stakeholders. CSR is through which a company achieves a balance of economic, environmental, and social imperatives. Compliance with the law constitutes the minimum standards to which companies must adhere." (Development, United Nations Conference on Trade and 2004, 5)

1.1.2. Definition of the European commission: "it is a concept whereby companies integrate social and environmental concerns in their business operations and in their interaction with their stakeholders on a voluntary basis." (European Commission 2001) It is noted that the European Commission's definition focuses on the following points (Mokhtari Bouchaib 2016, 3):

- Social responsibility focuses on environmental and social resources.
- The social responsibility of the company is inseparable from strategy and business processes.
- Corporate social responsibility is a voluntary concept.
- The important part of social responsibility is the company's relationship with internal and external parties.

1.1.3. Definition of the united nations: Social responsibility is the universal citizenship of corporations, which covers both the rights and responsibilities of national corporations in the international context, through the latter's adoption of several universally agreed values and principles, within the framework of public policies to uphold human rights under comfortable working conditions and protect the environment.

1.1.4. Definition of the international organization for standardization: Social responsibility is the activities of the company to assume responsibility for the impact of its actions on society and the environment and to bring its activities into line with the benefits of society and sustainable development. Social responsibility is based on ethical behavior, respect for government laws and instruments and is integrated with the company's daily activities. (Ministry of Mines And Geology 2016, 30) It was considered by ISO 26005 to be "the impact that the decisions and activities of the company have on society and the environment through a behavior characterized by transparency and morality, which contributes to sustainable development, taking into account stakeholders' expectations, and compliance with domestic and international legislation." (Sanz-Mendiola I & al 2013, 849) This leads to sustainable development, including health and the well-being of society, taking into account the expectations of pressure groups and respect for laws while respecting international standards and placing them within the culture and relations of the organization.

1.1.5. The definition of the world bank: it is "the commitment of business to contribute to sustainable development working with employees, their families, local communities, and society at large to improve their quality of life that are both good for business and good for development." (World Bank 2007, 1)

1.1.6. The definition of the international business leaders forum: "It is an open and transparent business practice based on ethical principles and respect for employees, society, and the environment. That responsibility was designed to provide sustainable value to society at large as well as to contributors."

1.1.7. Definition of the organization for economic co-operation and development: "corporate social responsibility is the corporate commitment to contribute to economic development while preserving the environment and working with workers, their families, the community, and society at large to improve the quality of life for all these parties." (Guyonnaud 2004, 05)

1.1.8. The definition of world business council for sustainable development: "the sustainable commitment of business companies to behave morally, contribute to economic development, and improve the quality of living conditions of the workforce, their families, the community, and society as a whole." (Niño 2015, 89)

Through these definitions, it can be said that corporate social responsibility is to perform its economic, legal, social, ethical, and environmental obligations to shareholders, workers, consumers, customers, suppliers, the environment, and society. This indicates that organizations are not only obliged to make profits for their shareholders, and their responsibility is not limited to the national economy but extends to the environment, workers, their families, and other groups of society. Corporate responsibility represents the organization responsibility towards profits, stakeholders, and society. (A. Sharma 2012, 95–105)

Some writers and specialists have suggested that the term corporate social responsibility should be transformed into the term corporate social response since the former term includes some kind of obligation, while the latter includes a motive or incentive for the enterprise to assume social responsibility. Terms relating to the concept of corporate social responsibility have been diverse including corporate citizenship, ethical institutions, and good corporate governance.

It should be noted that social responsibility has not been specifically identified to acquire national or international legal obligation power. In its essence, social responsibility remains literary and moral, i.e. it derives its strength, acceptance, and spread from its voluntary nature. It is clear from the above definitions that in exercising its social responsibility, the organization aims to increase its contribution to sustainable development, and to that end, it must work based on a set of principles: accountability; transparency; ethical behavior; respect for the interests of the parties concerned; respect for the rule of law; respect for international standards of conduct; and respect for human rights. (P. Buła 2018, 60–70)

1.2. The importance of adopting social responsibility:

Many researchers and specialists support institutions' adoption of social responsibility due to (Dahlsrud 2008, 1–13):

- Social responsibility plays a significant role in employing and retaining competencies. It also generates a spirit of pride and belonging to the institution. In addition, social responsibility practices serve to increase workers' psychological satisfaction, confidence, and commitment and reduce turnover.
- Participation in social responsibility programs and the efforts to improve environmental and social conditions play a significant role in reducing several risks (fines and sentences imposed on institutions that violate the law, conflict avoidance, and risk of consumer boycott).
- One of the most important drivers of institutional adoption of social responsibility is its role in reducing costs. Grant Thornton International's 2014 report on more than 2,500 institutions in 34 countries showed that 67% of institutions consider the concealment of costs to be one of the most important motivations for adopting social responsibility practices.
- The activities of the socially responsible institution ensure gaining the community's trust and great support, giving it the approval and welcome of the community as a

“social license for activity”. This social consolidation allows it to strengthen its relationships with its existing customers and gain new customers in the future.

- Social activity greatly affects the image and reputation of the institution and the loyalty of the customer, as it contributes to the building of a good reputation. Social responsibility practices give the public the impression that the organization is not only seeking profit but is also interested in the welfare of society and the protection of the environment. A study in Denmark of the 30 largest institutions found that the primary motivation for adopting social responsibility was to improve their image.

- Social responsibility is an important strategic marketing tool that has a significant impact on consumers' behavior. In the period 2002 and 2007, there was an increase in advertisements showing social activity in German weekly magazines (Wirtschafts, Woche, and Spiegel Der) by 390%.

- Social responsibility allows access to the best sources of funding and borrowing since investors avoid institutions with a bad reputation that contradicts their values and principles.

- Social responsibility practices allow the organization to acquire a competitive advantage that helps it excel over its competitors by reducing risks and costs, gaining high competencies, being committed and building a good relationship with stakeholders.... etc. Some organizations also use social responsibility as a method of excellence through introducing new products or services that include environmental and social considerations in their activities, such as electric cars and organic food products, etc.

- The possibility of obtaining preferential treatment from the government, which enhances the institution's position with legal authorities, banks, and insurance companies.

- The major importance of social responsibility is its contribution to improving financial return, profits, and equity value. Studies have proved the relationship between social responsibility and financial performance. Ruff and Kammer reviewed previous studies by analyzing (76 studies) in the context of the relationship between social responsibility and financial performance for the period 1972 to 2012. They found that the majority of studies (48 studies) showed a positive relationship, while four studies showed a mixed relationship, eight studies found a negative relationship, and 16 studies concluded that there was no relationship between social responsibility and financial performance.

- Also, social responsibility provides numerous benefits to countries by reducing the burden borne by the government and lowering expenditures (reducing expenses due to institutions' awareness of the importance of a fair and healthy contribution to afford social costs).

1.3. Social responsibility dimensions:

The comprehensive content and broad understanding of social responsibility made Carroll refer to four main dimensions, including the economic dimension, the legal dimension, the ethical dimension, and the discretionary (philanthropic) dimension. (Carroll A B 1991, 405) These dimensions can be summarized below (Bouferas 2016, 7):

1.3.1.The economic dimension: It is based on the principles of competition and technological development and includes a wide range of elements of social responsibility that must be taken into account in respecting the rules of fair and free competition and taking full advantage of technological development. This dimension is concerned with the creation of value through the production of goods and services, as well as the creation of jobs and income sources.

1.3.2.The legal dimension: This dimension is based on the principles of environmental protection, occupational safety, justice, and consumer protection laws. It contains a wide range of elements that are supposed to be respected by enterprises and in a way that promotes an improved relationship with consumers and workers as well as the prevention of environmental damage.

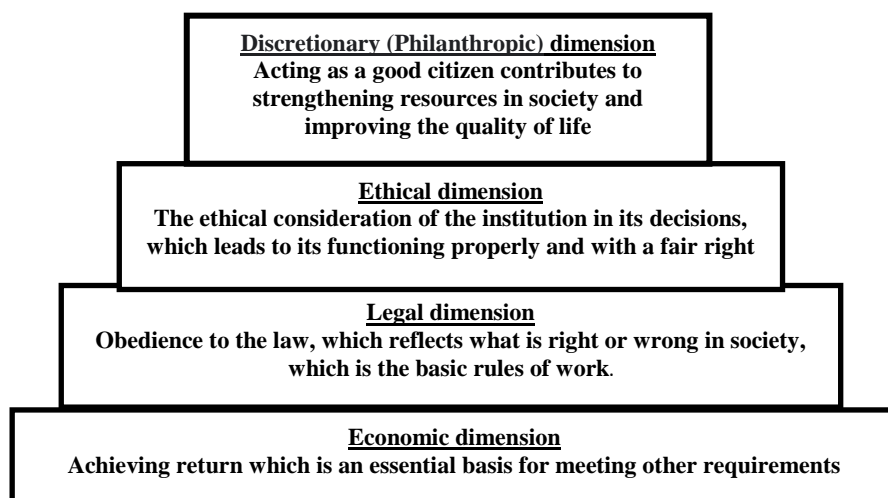
1.3.3.The ethical dimension: It is based on ethical principles and standards as well as social norms and values. Because these aspects have not yet been framed by binding laws, institutional administration is expected to accommodate the value, behavior, and beliefs of the societies in which they operate. Furthermore, respect for these aspects is necessary to improve the institution’s reputation and acceptance in society. The institution must be committed to doing what is right and fair.

1.3.4.The discretionary dimension: It is a service that the institution voluntarily commits to provide to society by improving its aspects of life, contributing to solving its problems, supporting environmental issues such as the use of environmentally friendly materials, identifying green production systems, and supporting civil society institutions.

According to Carroll, social responsibility is the obligation of the institution to bear in mind during the decision-making process the effects and consequences of such decisions on the external social order in such a way that ensures a balance between the various economic profits required and the social benefits arising from such decisions. (Herman T. Wevers 2021, 25)

The dimensions of social responsibility can be represented in the following figure:

Figure (02): Carroll’s social responsibility pyramid



1.4. Social responsibility trends

Among them are the following:

1.4.1. Social responsibility towards employees: It includes respecting labor laws, guaranteeing the worker's right to continuous training and formation, his union rights, involving him in decision-making, achieving job security, issuing a code of conduct and professional ethics to control the behavior of workers, and granting bonuses and incentives to individual workers according to the principle of competence and merit. employees, and distributing a share to employees from the annual profits.

1.4.2. Social responsibility towards the environment: protecting the environment from damage resulting from the organization's activity, contributing to environmental campaigns and preserving natural resources, adopting a rational environmental policy.

1.4.3. Social responsibility towards customers: This segment of society is of great importance to all institutions without exception, and from the social performance directed to this segment is to provide products at appropriate prices and quality, to advertise to them with all sincerity and honesty, to provide them with friendly and safe products, in addition to providing instructions Clear about the use of the product, the commitment of institutions to address the damage that occurs after the sale and continuous development of products, in addition to the ethical commitment not to violate business rules such as monopoly.

1.4.4. Social responsibility towards the local community: The local community is an important segment for institutions, as it seeks to strengthen its relations with it, which requires it to double its activity towards it by exerting more public welfare, which includes: contributing to supporting infrastructure, contributing to reducing Unemployment problem, support for some activities such as recreational clubs, support for people with special needs, in addition to continuous support for scientific centers such as research centers and hospitals.

2. Experience of social responsibility in the banking sector (the Jordan Ahli Bank as a case study)

2.1. Definition of the Jordan Ahli Bank

The Jordan Ahli Bank is one of Jordan's leading banking institutions with a deep national history and legacy. It is Jordan's first bank, founded in 1955. It is also the sixth public shareholding company in the Kingdom with branches in Jordan (58 branches), in Palestine (7 branches) and in Cyprus (one branch).

2.2. Vision, Mission and Values of the Bank

The Bank's vision is to commit to building a prosperous society that achieves financial inclusion, serving customers with creativity, innovation and excellence,

promoting loyalty and belonging of employees, achieving sustainable growth and a meaningful return for shareholders.

The Bank's mission is to provide outstanding services through creativity and focus on customer needs.

The Bank's values are:

- To contribute to serving society and to care for social and cultural needs.
- Strict compliance with the laws and instructions, and working in the spirit of the group.
- The staff member is the basis of success through transparency and credibility in dealing.
- Customer satisfaction is the focus of attention by creating a creative environment based on keeping abreast of and adapting to technological development, as well as committing to developing, modernizing, and providing the finest services and solutions.
- Integrity in performance and transparency in dealing with stakeholders.

2.3. The Reality of Social Responsibility in the bank

The Bank adopts a range of initiatives towards its interlocutors individually or in collaboration with other institutions, which have covered various areas, namely:

2.3.1. Bank's Responsibility towards the Environment

Some of the Jordan Ahli Bank's initiatives toward the environment are as follows:

2.3.1.1. Enhancing employees' and society's environmental awareness of environmental challenges and problems through environmentally friendly behaviors through the rational use of resources and the creation of effective alternatives to them by cooperating with some environmentally friendly institutions. The most important activities in this area are:

- Sponsoring the Queen Alia Social Responsibility Competition for several years with the aim of reducing the use of plastic bags, raising awareness of their health and environmental damages, and re-sorting waste in order to raise awareness and promote proper behavior in society.
- Supporting the ceremony of Edama Association for Energy, Water, and Environment through which the "Ahli Green Program" was launched, which allocated part of its revenues to a number of non-profit institutions and charities specialized in protecting the environment.
- Supporting the closing ceremony of the "Kafa'a" competition aimed at increasing the awareness of engineering students of the importance of sustainable green design through cooperation between students, professors, and engineers working in the private sector.

- Supporting the Green Caravan program in cooperation with the Arab Society for the Conservation of Nature by planting hundreds of trees of various citrus fruits that are characterized by their productive capacity in lands owned by farmers from chaste families with the aim of increasing the green area, combating desertification, providing additional sources of income, and achieving food security.
- Launching the Renewable Energy Project in Al-Muwaqqar region to cover all of the Bank's consumptions and branches, which is considered as a step to shift towards green buildings through:

Table 1: Ahlibank 's performance with respect to energy, water and paper consumption during 2018 – 2021

Energy Consumption	2018	2019	2020	2021
Electricity consumption (kWh)	2,495,114	2,129, 046	2,053,522	2,142,319
Electricity consumption (GJ)	8,982.41	7,664.57	7,392.679	7,712.35
Non-renewable energy consumption (liters) (Diesel and Fuel)	36,550	33,475	25,062	31,677
Non-renewable energy consumption (GJ) (Diesel and Fuel)	1,329.64	1,217.78	859.06	1,078.06
Total heat consumption (liters)	10,794	22,128	36,500	36,264
Direct GHG emissions (Scope 1) (CO ₂ equivalent)	97.808	81.901	80.49	83.97
Indirect GHG emissions (Scope 2) (CO ₂ equivalent)	1,684.606	1,441.769	1,390.624	1,450.757
Energy Intensity*	2,051.90	1,795.14	1,796	1,976
Paper Consumption (kg)	84,188	80,411	57,672	61,629

Source : (Ahli Bank, 2020-2021, p. 71)

The table represents the quantities of the energy resources consumed by the Jordan Ahli Bank during the years 2018 and 2021, where we note a decrease in the quantities used for 2021 compared to 2018, owing to the implementation of the Clean Energy Project and its success, which covered consumption by 100%. This was achieved through reducing petrol and diesel consumption in the Bank's vehicles and branches, and converting much of it into energy-efficient vehicles, reducing electricity consumption by using energy-efficient and eco-friendly systems (LED), relying on sophisticated energy-efficient adaptation systems across the Bank's branches.

Ahli Bank is committed to managing its consumption of natural resources in a responsible manner. Water management is a very important issue in Jordan, where fresh water resources are scarce. AhliBank stresses the importance of managing water consumption in a responsible manner, as it has installed water efficiency technology in all its branches.

In 2019, it digitized most of its internal operations files, automated its procedures and expanded its reporting systems, because paper consumption is one of the bank's most important impacts on the environment. So the bank has used several measures to reduce its use of paper, including frequent employee awareness activities to promote paper consumption and responsible recycling. These measures helped reduce paper consumption in 2019 by 4.4% compared to 2018 and keep the annual paper

consumption recycling rate at around 81% on average. (Reducing paper-based costs through conversion to automated work (electronic services)).

2.3.1.2. Propose many products and banking services with environmental dimension, including:

- Al Ahli Mobile service to provide customers with the opportunity to manage and follow up on their accounts throughout the day and week, in addition to other channels (Al Ahli Online, Al Ahli phone, with the aim of saving printed papers, reducing reviewers' visits, resulting in reduced fuel and transportation consumption.
- Al Ahli Green Loan: It is a program that enables clients to preserve the environment by financing green products, which are provided to meet their needs quickly within a repayment period of up to 25 months and without interest.
- Renewable Energy Loan: It is designed to allow companies to save in the long term by reducing electricity bill expenses.

2.3.1.3. Proposing many non-banking products and services: free advisory and supervisory services for the application and implementation of clean energy projects such as primary energy opportunity study services, help analyze and choose the best offers...

2.3.1.4. The Bank's commitment to apply various legal procedures to preserve the environment and its resources through disclosure and transparency regarding environmental performance.

2.3.2. The Bank's responsibility toward human resources: the human resource is the real wealth of the Bank, where it occupies a prestigious and indispensable position due to its importance in achieving the strategic goals required.

Table 2: The number of employees evolving in the Jordan Ahli Bank according to several variables

Social Performance	2018	2019	2020	2021
Total Workforce				
Total number of employees	1,216	1,186	1,144	1,084
By employment contract				
Permanent	1,214	1,184	1,142	1,077
Temporary	2	2	2	7
By employment type				
Full-time	1,216	1,186	1,144	1,084
Part-time	0	0	0	0
Social Performance	2018	2019	2020	2021
By gender				
Female	478	467	439	412
Male	738	719	706	672
By age				
Under 30	387	380	331	291
Between 30 and 50	787	762	769	757
50+	42	44	44	36
Nationalization				
Number of Jordanian employees	1,213	1,183	1,141	1,080
Number of non-Jordanian employees	3	3	3	4
Total Workforce by Job Category				
Senior management	15	16	16	15
Middle management	197	209	216	198
Non-managerial staff	1,004	961	912	871
New Hires				
Total number of new hires	182	125	56	105
By gender				
Female	68	55	14	37
Male	114	70	42	68
By age				
Under 30	131	97	43	82
Between 30 and 50	50	28	11	22
50+	1	0	2	1
Turnover				
Turnover rate (%)	14.2	11.4	8.2	15.5
Total turnover	173	135	94	168
By gender				
Female	62	61	39	64
Male	111	74	55	104

Source : (Ahli Bank, 2020-2021, pp. 66-67)

The table represents the number of employees in the Jordan Ahli Bank from 2018 to 2021, where we note diversity in the gender of employees and diversity in occupational ranks due to equity in employment and equal opportunity, compatibility between the requirements of the job position, the educational level, and the competencies of the staff.

Among the Bank's social initiatives in this area, we mention:

- Opening up employment and providing sustainable employment opportunities for persons with special needs in several disciplines by facilitating and enhancing their involvement in the labor market, thereby contributing to their integration and transformation into active and productive elements of society.

- The principle of equal opportunities for all employees in terms of direct and indirect incentives and privileges, including:

* Prioritize the Bank's staff to fill job vacancies.

* A fair pay and incentive system through the profit sharing program.

* University grants for the children of employees working at the bank.

* Organizing training programs to build and develop the capabilities of new and existing employees. In 2018, the number of hours of training was about 9120 hours at an average of 7.5 hours per employee, while in 2021, the rate was 3903 hours at an average of 3.6 hours per employee. (Ahli Bank, 2020-2021, p. 70)

* Total health insurance for employees and their families and life insurance.

* Applying occupational health and safety standards and procedures within the Bank's premises.

* Activities and awareness programs directed to employees on issues of concern to them, including the celebration of World Health Day by walking, as well as the celebration of World No Tobacco Day in cooperation with Pharmacy One, with the aim of raising awareness among employees about the health and psychological risks resulting from smoking, and encouraging them to quit it in order to provide a healthy and safe work environment.

* Internal programs to honor employees according to their service period in the bank, such as the program "with your efforts, we will continue and succeed", where their number in 2021 reached about 98 employees, which aims to develop human energies, focus on continuous motivation, and achieve the highest levels of job satisfaction.

- Continue to empower and support women and facilitate their access to senior managerial and leadership positions in order to deepen their role in the social and economic renaissance by including them in the list of jobs in rare and low-prevalence disciplines, encouraging and guiding them towards active participation in the leadership of change. The Nashemeyat Business Centre was opened in 2016 in partnership with other institutions, with the aim of opening new opportunities for women to develop their industry business, stimulate and encourage them to operate, produce, and market their products in the communication networks owned by the

Bank’s Nashemeyat initiative, as well as provide advisory and training services for project management and sustainability.

- The Bank involves some volunteer employees in the implementation of social responsibility programs within a specialized volunteer team called “We are all Ahl”, under the slogan: “Let’s work with our employees together and hand in hand to develop communities”, including:

* Blood Donation: All employees from all branches of the bank participated in this campaign for two full days,

* Supporting Hussein Cancer Center campaigns through sponsorship programs, Gift of Goodness, and Friends Program.

- Work on the use of various modern technology to raise the levels of performance and satisfaction of employees through:

* Develop the Bank’s internal portal MyAhli as a tool for the exchange of information and news.

* Organized seminars between staff and officials with an open-door policy.

* Promote communication outside of working hours.

* Issuing internal bulletins, especially related to the strategic transformation program.

2.3.3. Bank Responsibility towards Clients: The client is one of the most important axes of the bank, where the most important characteristic is the diversity of its clients. The following is the evolution of their number according to the selected study period.

Table 3: Client Development and Market Share from 2018 to 2021

clients	2018	2019	2020	2021
individuals	59.4%	62.66%	85.5%	91.5%
Small and medium enterprises	16%	18.5%	20.65%	22.9%
large enterprises	26.6%	27.48%	30.2%	31.2%
market share	30.2%	34.8%	40.12%	42.5%

Source: Prepared by the researcher on the basis of annual reports on social responsibility.

The previous table represents statistics on the percentage of clients dealing with the Jordan Ahli Bank and their evolving number from 2018 to 2021, which is characterized by the difference in their legal nature, mainly diverse individuals, individual private institutions, and small and medium-sized enterprises, large enterprises. The latter may be attributed to several reasons, including socially responsible services and privileges aimed at enabling them to invest and grow through:

- Provide high quality and affordable banking services and products, characterized by diversity and modernity that serve their needs and desires.

- Respect the customer’s privacy by maintaining confidentiality of data and working on the security of his information.

- Promote communication with customers through social media sites and the Bank's official website, direct contact...

The statistics in this regard are as follows:

Table 4: Number of active customers on the social media sites of the Jordan Ahli Bank

the year	visitors/		Followers/ viewers		
	Facebook	Twitter	YouTube	Instagram	Linkedin
2018	86325	37962	4937708	13570	8419
2019	93415	40652	5169978	17625	9874
2020	96875	42178	5578123	18945	10599
2021	99785	49985	5865235	20158	12836

Source: Prepared by the researcher on the basis of annual reports on social responsibility.

The previous table represents the evolution of the number of followers, viewers or visitors to various social media available by the Bank to communicate with them from 2018 to 2021 as we observe the development of modern media with customers, resulting in an increase in their number from year to year and from one way to another with the aim of:

* Enhancing the Bank's presence and brand status and entrenching its corporate identity in the minds of customers.

* Superiority in the management of the complaints system: The Bank is reducing the number of complaints submitted, which demonstrates the Bank's commitment to improving customer satisfaction by:

- Raising clients' awareness of the services and products provided by the Bank and the existence of criteria for providing them.

- Seek appropriate solutions to complaints and answer their enquiries in as little time as possible.

In addition to the above, we may also mention the support provided to them by:

- Preparing a free website for SMEs (Jordan Business Toolkit in Arabic and English), includes information on market developments, providing business activity models that cover many aspects, through which it seeks to enhance the level of awareness about the market among business owners and develop their capabilities in applying sound management practices.

- Sponsoring the Entrepreneur Award Forum and participating in the Mix in Mentor event with the aim of bringing together entrepreneurs, business leaders, customers, and bank employees to exchange experiences, especially in the financial and information technology industries, and to provide the necessary advice regarding banking transactions.

- Launching the Clean Energy Solutions Program by holding several forums in several Jordanian cities targeting their customers, to save energy, access to a clean environment, and finance investments in renewable energy.

- Sponsoring the Second Regional Conference for Small and Medium Enterprises, held by the Jordan Chamber of Industry entitled: Dialogue between the public and private sectors to enhance the business environment.

2.3.4. Social responsibility towards the local community: The Bank's contributions to different segments of the local community vary, as the cost of community investment in 2021 amounted to about 3698542 Jordanian dinars, including child care programs, education, health care, sports, art and culture...

- Supporting the "Haya Cultural Center Visit" Fund to develop the capabilities and skills of individuals, by covering the costs of a child from public schools, charities, and people with special needs through their participation in educational and recreational activities and programs.

- Supporting many teams participating in international competitions, such as supporting the team participating in the "First Lego" competition for robot design and programming in America, as well as supporting the annual Hakeem Academy competition for Jordanian universities in the field of health computing development.

- Sponsoring the charity dinner of the Palestine International Institute, the proceeds of which were allocated to meet the medical needs in Palestine, as well as the annual Easter party; the proceeds of which were allocated to children who are unable to receive the necessary treatment.

- The organization of a number of voluntary activities during the holy month of Ramadan with the participation of a large group of employees; assistance was provided to needy families, in addition to the provision of tables of mercy (Mawa'ed Rahmen).

- Expanding the human resources database through continuous updating and consolidation of early university graduates.

- It provides services to various postgraduate students by providing them with various data and facilities, as well as field practical training opportunities for them, up to 300 students per year.

- Sponsoring many conferences and campaigns such as the Monaco Society's program to educate children about the importance of oral and dental health.

- Sponsoring comprehensive health insurance conferences, in which the most important health insurance products and services were presented, with the preparation of a proposal to implement the comprehensive health insurance system for all Jordanians, and supporting the breast cancer awareness campaign to raise awareness of citizens and visitors, how to combat it, and solidarity with those affected by it...

- Sponsoring many tournaments such as the West Asian Men's Basketball Championship, Ayman Muasher Charity Basketball Championship for males and females, in which teams of school students from Jordan and other neighboring countries participated, and sponsoring the Prince Ali bin Al Hussein Club team during local and foreign football tournaments for people with special needs.

- Sponsoring many festivals such as the Khan Arts Festival and Jerash Culture Festival, with the aim of reshaping the cultural art scene by spreading various arts and presenting them to all segments of society for free, and the Reading for All Festival, which aims to make books covering human knowledge available at nominal prices accessible to every citizen.
- Sponsoring many economic conferences, including: the seventh and eighth Jordan Horizons Conference with the aim of supporting the economic and investment sector to transform from a rentier economy to a productive one, and the Third International Oil Shale Conference in the presence of a wide participation of senior officials and specialists in the field of energy and mining.

2.4. Awards Received by Jordan Ahli Bank

The bank was honored by several different bodies, we will mention those related to the area of social responsibility:

The Bank was honored by Her Highness Basma Bint Talal for its social contributions in 2014 and by the Arab Organization for Social Responsibility in 2015,2017,2019 and 2021 within the framework of great efforts in the field of humanitarian and charitable work, forming an added and measurable value for all stakeholders.

Conclusion

In the light of what has been addressed through our presentation of the conceptual framework of social responsibility, and based on the analysis of reports on the social responsibility of the Bank, we have reached a series of results, perhaps the most important of which are:

- * Jordan Ahli Bank's officials are aware of the concept of social responsibility in its broad sense and are convinced that it is an investment and not a cost, as it is an integral part of the bank's culture. A job, like other jobs, occupies an important place in its organizational structure through the role it plays represented in planning, organizing, and implementing various social responsibility programs in coordination with the relevant authorities, harnessing the various appropriate elements that encourage commitment to it (a suitable work environment for the employee, distinguished services for customers, studies and research, financial and human capabilities) through:
 - Attention to the environment by launching the clean energy project and banking services with an environmental dimension (Al Ahli Mobile services, Al Ahli loans and renewable energy).
 - Attention to employees through the principle of equality of opportunity between them without exception in terms of direct and indirect incentives and privileges (wages, training).

- Attention to the client by providing unprecedented high-quality and affordable services that take into account the privacy of his data and the security of his information.

- Caring for the community by supporting various educational, sports, medical, economic and artistic activities, as well as sponsoring forums, conferences, and events of a medical, sports, economic and cultural nature.

This indicates that Jordan Ahli Bank carries out a range of activities towards its stakeholders (environment, local community, clients, and human resources) within the framework of carrying out its social responsibility, which contradicts the hypothesis put forward: Jordan Ahli Bank does not carry out any responsibility towards its customers.

* The Bank's commitment to transparency and disclosure of the programs implemented within the framework of social responsibility towards stakeholders through completed reports uploaded to the Bank's website, which can be viewed at any time and from anywhere.

In light of the above, the following recommendations can be proposed:

- Further deepening the culture of social participation of the Bank's employees on the one hand, as well as clients on the other hand by encouraging their involvement in various businesses and social activities instead of some of them for greater benefit, by carrying out more activities that reach the largest possible segment of society.

- Encourage the adoption of programs related to the rationalization of energy use (exploitation of renewable energy in the various means of the Bank) not only at the level of Jordan Ahli Bank but also at the level of its branches in Palestine and Cyprus.

- Providing support, incentives, and privileges to banks in order to encourage them to continue to adopt social responsibility and creativity in their activities, as well as to increase the number and value of awards granted by the competent bodies in this regard.

Referrals and references:

- Ahli Bank. (2020-2021). *Sustainability Report*.
- Sanz-Mendiola I & al. (2013). Evaluation and implementation of social responsibility. *The Service Industries Journal*, 33(10), 849.
- A. B. Carroll, K. M. (2010). The business case for corporate social responsibility: A review of concepts, research and practice. *International Journal of Management Reviews*, 12(1), 85–105.
- A. Sharma, R. K. (2012). corporate Social Responsibility Initiatives of Major Companies of India with Focus on Health, "Education and Environment. *African Journal of Basic & Applied Sciences*, 4(3), 95–105.
- Bouferas, N. (2016, Juin). La Responsabilité Sociétale Des Entreprises Marocaines : Cas De Maroc Télécom. *Revue D'Etudes En Management Et Finance D'Organisation*(3), 7.

- Carroll A B. (1991). The Pyramid of Corporate Social Responsibility: Toward the Moral Management of Organizational Stakeholders. *Business Horizons*, 34, 405.
- Carroll, A. B. (2016). Carroll's pyramid of CSR: taking another look. *International Journal of Corporate Social Responsibility*, 5.
- Dahlsrud, A. (2008). How corporate social responsibility is defined: An analysis of 37 definitions. *Corporate Social Responsibility and Environmental Management*, 15(1), 1–13.
- Development, United Nations Conference on Trade and. (2004). *Disclosure of Corporate Impact on Society, Current Trends and Issues*. New York and Geneva: United Nations.
- European Commission. (2001). *promoting a European framework for corporate social responsibility*.
- Guyonnaud, M.-F. (2004). *Frédérique Willard, from environmental management to sustainable business development*. France: ADEME.
- Herman T. Wevers, C. L. (2021). Corporate Social Responsibility as Core Competence for the Business Model of Social Start-Ups in the Netherlands. *European Journal of Sustainable Development*, 10(1), 25.
- Lefebvre, V. L. (2012). Integrating Corporate Social Responsibility at the Start-up Level: Constraint or Catalyst for Opportunity Identification? *International Business Research*, 5(7), 18.
- Ministry of Mines And Geology. (2016). *Corporate Social Responsibility (CSR) in the mining sector in Guinea*. Conakry: State overview and perspectives.
- Mokhtari Bouchaib, A. A. (2016, June). Is CSR A Source of Innovation for SMEs? *Studies in Organizational Management and Finance Journal*(2), 3.
- Niño, A. C. (2015, June). Social Entrepreneurship and Corporate Social Responsibility: Differences and Points in Common. *Journal of Business & Economic Policy*, 2(2), 89.
- P. Buła, M. S. (2018). *How International Corporations Adjust Their CSR Strategies to the Local Markets*. Huntington Station: GBATA.
- World Bank. (2007). *The Scope for Corporate Investment in Community Driven Development*. Beyond Corporate Social Responsibility.