



Science, Education and Innovations in the Context of Modern Problems

Issue 1, Vol. 9, 2026

RESEARCH ARTICLE 

The Role of Corporate Social Responsibility in Enhancing Banking Reputation: A Comparative Analysis of Governmental, Private, and Islamic Banks in Iraq

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Issue web link

<https://imcra-az.org/archive/389-science-education-and-innovations-in-the-context-of-modern-problems-issue-1-vol-9-2026.html>

Keywords

Corporate Social Responsibility; Banking Reputation; Governmental Banks; Private Banks; Islamic Banks; Trust and Reliability; Service Quality; Iraqi Banking Sector

Abstract

This study examines the role of corporate social responsibility (CSR) as a strategic driver in enhancing banking reputation within the Iraqi banking sector, with a comparative focus on governmental, private, and Islamic banks. Banking reputation represents a critical intangible asset that strengthens public trust, customer loyalty, and long-term institutional sustainability, particularly in developing and transitional economies. Within this context, CSR is increasingly recognized as an essential mechanism through which banks demonstrate their commitment to economic development, social welfare, environmental protection, and ethical conduct. The study adopts a descriptive-analytical research design and employs a structured questionnaire as the primary data collection instrument. Data were gathered from both customers and employees of selected banks representing the three banking categories in Iraq. Statistical analysis was conducted using correlation coefficients and simple linear regression to assess the nature and strength of the relationships between the study variables. The research model conceptualizes corporate social responsibility as the independent variable, encompassing four dimensions: economic, social, environmental, and ethical responsibility. Banking reputation is treated as the dependent variable and is measured through two key dimensions: (1) quality and efficiency of banking services, and (2) trust and reliability. The findings reveal a statistically significant and positive impact of CSR practices on banking reputation across all types of banks included in the sample. However, the results also indicate that trust-related aspects—particularly those concerning data protection, information security, and transaction integrity—require further development, despite service quality being assessed at generally satisfactory levels. Based on these findings, the study recommends enhancing transparency mechanisms, strengthening information protection and cybersecurity systems, expanding socially impactful CSR initiatives, and investing in service innovation and continuous employee training. Such measures are expected to contribute substantially to reinforcing banking reputation and improving stakeholder confidence in the Iraqi banking system.

Citation

Marzouk, Salam I. (2026). The Role of Corporate Social Responsibility in Enhancing Banking Reputation: A Comparative Analysis of Governmental, Private, and Islamic Banks in Iraq. *Science, Education and Innovations in the Context of Modern Problems*, 9(1), 188–205. <https://doi.org/10.56334/sei/9.1.18>

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Received: 24.09.2025

Accepted: 27.11.2025

Published: 23.12.2025 (available online)

Introduction

Banks are today considered one of the most important financial institutions in the financial sector, which contribute to achieving economic stability and supporting sustainable development plans in countries, due to the vital roles they play in mobilizing savings, providing financing of all kinds, and facilitating investment operations. With the rapid developments in the banking sector and the rise in competition, success no longer depends solely on the provision of traditional or digital financial services. It has become linked to the bank's ability to build a strong reputation that reflects its commitment to professional and human values towards society. Hence, the importance of banks' social responsibility emerges as an essential part of their modern strategies, and a means of enhancing trust and consolidating their position among the members of society. International studies in the banking sector indicate that institutions with a positive reputation have a share. It is more important to win customers and attract investments, as reputation is one of the most important moral assets that is difficult to form and its importance increases in an environment characterized by the sensitivity of financial transactions. In the Iraqi economy, the need to build and enhance banking reputation has increased in light of the economic and financial transformations that the country is witnessing, and the accompanying attempts to expand electronic banking services.

Based on this, this study deals with the analysis of the impact of social responsibility as an input to enhance banking reputation, through an applied study in governmental, private and Islamic banks in Iraq. The research was divided into four topics. The first topic dealt with the research methodology, the second included the theoretical and conceptual framework of the research, the third topic dealt with the practical framework of the research, and finally the fourth topic included the conclusions and recommendations that the researcher came up with.

Research Methodology

First: Research Problem:

Social responsibility is one of the modern pillars that commercial banks rely on to build their image in front of the public to enhance their banking reputation and increase market share. Despite the increasing adoption of social responsibility activities by most Iraqi banks, the impact of these activities on enhancing the banking reputation is still unclear, especially in light of the disparity and difference in the nature of the work of governmental, private and Islamic banks in terms of adherence to the standards of social responsibility in the Iraqi society and according to the laws in force.

Hence the problem of research in the following question:

What is the impact of practicing various social responsibility activities in enhancing the banking reputation of governmental, private and Islamic banks in Iraq?

Second: The Importance of the Research:

The importance of this research stems from the fact that it addresses a recent topic in the Iraqi banking environment, and links two important variables, namely social responsibility and banking reputation. It adds scientific evidence on the impact of community activities on enhancing the bank's image, as well as helping bank departments to understand the core values of social responsibility. It provides reliable indicators in improving the mental image and enhancing trust between the bank and the community, and on the other hand, it helps decision makers to devise strategies related to social responsibility.

Third: Research Objectives:

The research seeks to achieve the following objectives:

1. Diagnose the level of adoption of social responsibility activities by Iraqi banks.

2. Measuring the level of banking reputation of governmental, private and Islamic banks in the Iraqi society.
3. Analyze the impact of social responsibility on banking reputation.
4. Identify the differences in the level of influence between the types of banks (governmental, private, and Islamic).
5. Providing recommendations that contribute to the development of social responsibility practices to enhance the banking reputation.

Fourth: Research Hypotheses

Main hypotheses of the research

Hypothesis 1: There are a statistically significant correlation and effect between CSR practices and banking reputation in Al-Rasheed State Bank.

Hypothesis 2: There are a statistically significant correlation and impact between CSR practices and banking reputation at Al Ahli Bank of Baghdad.

Hypothesis Three: There are a statistically significant correlation and impact between CSR practices and banking reputation at Al Ahli Bank of Baghdad.

Fifth: Research Community:

The research community includes a group of governmental, private and Islamic banks operating in Iraq, while the research sample consists of banks (Al-Rashid Al-Governmental Bank, Baghdad Al-Ahli, and Al-Nahrain Al-Islami).

Sixth: Research Sources:

The researcher used a wide range of Arab and foreign sources such as books, theses, and dissertations, as well as the Internet to enhance the theoretical aspect of the research.

Seventh: Methods used in the research:

The researcher used the questionnaire form to express the opinions of the customers and employees of the banks mentioned in the research and use this information as a basis to analyze the correlation and impact relationship between the two research variables, while the statistical methods used to prove the research hypotheses, the researcher used the statistical program (SPSS23) using simple linear correlation and simple linear regression to help reach the best results.

The theoretical aspect of the study

First: Social Responsibility

1. The concept and definition of social responsibility.

Interest in CSR activities is increasing with the increasing role played by both public and private sector institutions as active partners in building and developing society. This is done by focusing on all activities related to fighting poverty, improving social life, preserving the environment in conjunction with its investment opportunities and achieving profits in the same society. This interest in social responsibility is part of the quest to achieve a balance in cooperation between all economic sectors and society. As a result, many institutions have established social activity units (Porter and Karner 2006:23). Social responsibility activities have become a priority for institutions today, but at the level of the banking sector, the beginning of interest and growth of social responsibility activities began in the middle of the last decade, as the alignment of commercial banks' operations with social values is a very new industry. Social responsibility is therefore defined as "a program in which a bank voluntarily decides to contribute to a better society and a cleaner environment than to encourage the positive contributions that banks can make to the economy, environmental and social progress, and to reduce the difficulties that may be caused by their various operations" (Heal, 2004:12), while another considers it to be "All actions taken by the banking department in relation to its employees, communities and the environment that go beyond what is legally required of the bank" (Barnea & Rubin, 2010: 67) are defined as "activities required by governing bodies for social and environmental reasons and passed on to the bank's stakeholders ." The continued commitment by

entrepreneurs to act ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as the local community and society as a whole"

2- The importance of social responsibility.

Social responsibility is one of the key elements that enhance the position of businesses within society, especially in the banking sector, which is mainly dependent on mutual trust between the bank and the community. Studies show that banks' implementation of social responsibility activities and programs helps greatly in building trust and improving the relationship with the community, which enhances its ability to continue and work in a competitive environment (Murad, 2018, 46). Social responsibility is also an effective tool to improve the mental image and reputation of the banking institution, as (Kotler & Lee, 2005:34) believes that the implementation of social programs and activities by institutions directly reflects on the public's trust in them, and gives them a sustainable competitive advantage in the labor market (Forburn, 1996:67). that the reputation of an enterprise is closely related to the extent to which a business is committed to its social responsibilities towards society. Institutions that adopt more influential social practices in society are seen as more credible and trustworthy. On the other hand, (Carroll, 1991:82) points out that the importance of social responsibility comes from its multidimensional nature, as it is not just the practice of charitable activities but encompasses several dimensions (economic, legal, and ethical), making it a comprehensive strategy. It contributes to raising the level of institutional performance as a whole. Most studies in the banking sector have also shown that banks' commitment and persistence to their social responsibilities contributes to enhancing customer confidence and satisfaction, which reflects positively on their profits and stability in the work environment (Pérez & Rodríguez del Bosque, 2015:18).

(Freeman's, 1984:53) stakeholder theory asserts that businesses that meet the needs of stakeholders including customers, investors, and society are more likely to build long-term relationships in the community, which enhances their business reputation and reduces the risks associated with their business activities.

3- Dimensions of social responsibility

The social responsibility of banks provides four basic dimensions, namely the moral dimension, the economic dimension, the legal dimension, and the charitable dimension, as will be explained:

A- The Ethical Dimension:

The bank's management must understand the ethical and behavioral aspect and the beliefs, customs and traditions of the environment in which it operates. Respecting and taking these aspects into account is key to improving the Bank's reputation and increasing the community's trust in it. Other responsibilities (economic and legal) are an obligation on the bank as it enjoys greater freedom to pursue its ethical responsibilities towards society, as ethical responsibility can be defined as "voluntary actions of the bank to promote and pursue social goals that go beyond its legal responsibilities" (Carroll & Shabana, 2010:31).

B- Economic Dimension:

This dimension is based on respecting the work ethics of competition and keeping pace with technological developments, as part of social responsibility is to respect the rules of competition in the work environment and make the most of the existing technology, provided that it does not cause any harm to society or competitors as a result of this technology. It can be said that The first responsibility of a bank is its economic responsibility towards the environment around it, and this leads us to the fact that banks that do not achieve the planned profits cannot compete, fail and do not continue in the market, which leads to the loss of employees their jobs, as economic responsibility refers to the profitability, competitiveness, and social and economic impact of banks, as they are at the same time as they are presented. Services that society requests for profit, it needs to recognize that its economic activity is not something it does not only for the enterprise but also for the community (Archie 2000:243).

E- Legal Dimension:

The bank must abide by all laws, regulations and instructions in the country in which it operates and not violate them because these instructions are usually set by the state and its competent institutions. The society in which banks operate includes many laws and instructions as well as specific norms and standards of behavior that banks must abide by and respect in all their commercial and social activities, as legal liability refers to the bank's compliance with all laws and instructions imposed, whether they have a positive or negative impact on its activities. Legal liability is considered the most important responsibility of banks after economic responsibility according to the theory of social responsibility (Carroll & Shabana, 2010:35).

F- Charitable Dimension:

From this aspect, the bank must work to develop and change the quality of life enjoyed by the individual, and what is related to it, such as public taste, food, clothing, and other aspects, so that the banks, after completing all their other responsibilities, begin to fulfill their charitable responsibility, which includes doing what is required or what is required. He believes that this is true as philanthropy is part of social responsibility and includes the bank's voluntary contributions to the community in which it operates (Carroll and Shabana, 2010:37). Charitable responsibility includes institutional actions that respond to the needs of the community. For example, banking is a good citizen, and this includes carrying out activities, or programs that promote human well-being or goodwill." Charitable responsibility represents volunteer work such as donations, financial contributions, and other activities aimed at improving and developing life in the community, (Allowed, et al. 2017:203).

Second: Banking Reputation:

1- Concept and definition of banking reputation.

Reputation plays a fundamental role in the success or failure of banks, and contributes greatly to consolidating relations with all influential parties in society, and contributes to reducing the risks that banks may be exposed to, especially in times of crises to which banks are exposed, as the bank's reputation is considered a valuable strategic asset and the largest resources and the most important intangible assets. Therefore, banking reputation has been defined as "the beliefs of market participants about the strategic character of the bank and the prominent features that observers attribute to the bank in a way that meets the wishes of the public and according to the collective beliefs that exist in the regulatory field about the identity and importance of the bank, the media visibility and the preference that the bank has acquired" while others believe that reputation is "evaluations by multiple stakeholders about the bank's ability to meet their expectations" (Forburn, 2000:34).

2- The Importance of Banking Reputation

Banking reputation is one of the most important intangible assets that any bank possesses, as it is an essential part of building trust with the society as a whole. Reputation is not a social impression image among the general public, but rather a strategic element that directly affects the bank's attraction of deposits, attracting customers and enhancing its competitive position within the banking environment. (Forburn, 1996:104) that banking institutions with a good reputation have a great position in society, which makes customers more inclined to deal with them, and they are considered as important pillars that increase the bank's ability to face crises and reduce their negative effects. The importance of banking reputation in the modern banking environment has increased as a result of the increase in competition and the increasing requirements related to transparency and ethical commitment, as Pérez & Rodríguez del Bosque, 2015 points out that reputation is a pivotal factor in customers' decisions to keep their accounts or transfer them to other banks, which makes reputation the cornerstone. Banking reputation is an important factor in enhancing the bank's brand value and achieving financial sustainability. On the other hand, banking reputation plays a prominent role in crisis management, as it emphasizes the Signaling Theory discussed by (Spence, 1973:76) that reputation acts as a positive signal that reflects the Bank's commitment to professional values and good governance, which contributes to enhancing credibility and reducing the impact of rumors and crises.

3- Factors of Banking Reputation Formation

The Bank's reputation consists of a number of interrelated and interrelated factors that directly affect the perception of customers and businessmen about the Bank. These factors include an integrated system (financial performance, quality of services, level of transparency, legal and ethical compliance, and level of social responsibility). (Forburn, 1996:111) explained that reputation is the result of the continuous interaction between the behavior of the organization and the expectations of the community.

A. The Bank's Financial Performance

Financial performance is one of the important factors that help a lot in creating a banking reputation, as it reflects the bank's ability to manage its resources efficiently and achieve profits and stability. Banks with strong financial indicators such as high return on equity and sustainable growth index are more suitable and attractive. For clients and investors. (Roberts & Dowling 2002:59) shows that banks with a good reputation always achieve good financial performance, and stable financial performance is a factor that boosts confidence and reduces the risk of negative public impressions. Thus.

B. Quality of banking services

The quality of banking services plays a major role in building a banking reputation, as the customer experience is one of the most important determinants of his mental image of the bank. The quality of banking services includes several elements such as speed in completing transactions, easy access to electronic services, good employee interaction with customers, and speed. Effectively handle complaints. (Parasuraman et al., 1998:165) indicate in the

SERVQUAL model that the quality of service depends on five basic elements: (reliability, responsiveness, security, empathy, and overall appearance) that directly reflect customer satisfaction and thus the reputation of the bank.

C. Level of transparency and disclosure

Transparency is one of the key factors for building a strong banking reputation, especially in the banking sector that deals directly with public funds and sensitive information. Studies (Pérez & Rodríguez del Bosque, 2015:142) indicate that clear disclosure of financial plans and policies, publication of monthly, semi-annual and annual reports, and clarification Banking risks are all factors that increase public confidence. Transparency is also an indicator of efficient governance, and contributes to reducing rumors and audio risks that may harm the bank.

D. Adherence to Ethical Laws and Standards

Adherence to banking laws, instructions and controls is an essential part of reputation building, as public trust is directly related to the extent to which the bank adheres to the instructions and regulations set by the Supreme Supervisory Authorities. On the subject of social responsibility, (Carroll.1991:71) emphasizes that legal and ethical responsibility is the cornerstone of any institution that aspires to build a reputation Good. This commitment includes anti-money laundering, protecting customer data, applying banking compliance standards, and managing operational risk efficiently. Any legal or ethical breach would be a direct cause of the deterioration of the bank's reputation.

F. Bank Social Responsibility

Social responsibility has become the main factor in building a banking reputation, as customers and society turn their attention to banks that adopt effective social and development activities, as institutions committed to human and economic values. Kotler & Lee (2005:66) argues that social initiatives contribute to enhancing loyalty and trust, while (Fombrun, 1996:112) points out that Banks that invest money in social activities are more socially acceptable. These include support for education, health and sports, environmental protection, and financial inclusion initiatives.

J. Customer and Stakeholder Relationship Management

(Freeman's,1983:55) business theory indicates that a bank's reputation depends mainly on its ability to manage the balance between the interests of all stakeholders in society, as a bank that seeks to maintain strong relationships with stakeholders is better able to build a great reputation in the minds of customers, due to the higher degree of satisfaction and trust.

Third Topic: The Practical Aspect of the Research

First: Analysis of the questionnaire.

1- Analysis of the stability of the validity of the questionnaire.

For the purpose of analyzing the validity of the questionnaire form approved by the research for the banks of the research sample, Cronbach's alpha coefficient was adopted, as the value of the coefficient was extracted by the statistical program (SPSS 23). Note that the value of the accepted coefficients in scientific studies and research is (70%) or more, as it was applied to the research variables shown in the questionnaire form, and the results appeared in Table (1) below:

Table (1) Stability Coefficient by Cronbach's Alpha for Variables in the Research Sample Banks

Variables	Number of questions	Al-Rasheed Government Bank		Baghdad National Bank		Al-Nahrain Islamic Bank	
		Cronbach's alpha coefficient	decision	Cronbach's alpha coefficient	decision	Cronbach's alpha coefficient	decision
Economic and Social Dimension	5	82.2	acceptable	73.2	acceptable	78.4	acceptable
Environmental and Ethical Dimension	5	73.1	acceptable	74.4	acceptable	72.7	acceptable
Overall Coefficient for Social Responsibility Variable	10	84.8	acceptable	83.4	acceptable	84.5	acceptable
Bank Reputation Variable							acceptable
Trust and Reliability Dimension	3	72.6	acceptable	86	acceptable	73.5	acceptable
Service Quality and Efficiency Dimension	4	73.2	acceptable	73.3	acceptable	72.8	acceptable
Overall Coefficient for Bank Reputation Variable	7	82.4	acceptable	82.1	acceptable	79.4	acceptable

Preparation: The researcher based on the results of the analysis of the sample answers using the statistical program (SPSS).

Table (1) shows the value of the (Cronbach's alpha) coefficient for the sample answers and on all dimensions of the variables of the research sample, all of which appeared greater than the minimum acceptable in academic research, which is (70%), which means that there is a high degree of internal stability in the questionnaire paragraphs and for all variables, and therefore the research tools are characterized by high stability, and this justifies their adoption in achieving the research objectives and analyzing its results. We note that the total coefficient of Alpha Cronbach in Al-Rashid State Bank and the social responsibility variable reached 84.8%, which is higher than the acceptable minimum, and that the dimensions of this variable were also within the acceptable limits (82.2 and 73.1), which indicates the stability of the validity of the paragraphs of this variable, while the banking reputation variable, the total coefficient of Alpha Cronbach reached 82.4%, which is within the acceptable limits, and that the dimensions of this variable were also within the acceptable limits (72.6 and 73.2), which indicates that the dimensions of this variable were also within the acceptable limits (72.6 and 73.2), which indicates The validity of the paragraphs contained in this variable. As for Baghdad Al-Ahli Bank, we note that the total coefficient of Alpha Cronbach in the bank and the social responsibility variable reached 83.4%, which is higher than the acceptable minimum, and that the dimensions of this variable were also within the acceptable limits (73.2 and 74.1), which indicates the stability of the validity of the paragraphs of this variable, as for the banking reputation variable, the total coefficient of Alpha Cronbach reached 82.1%, which is within the acceptable limits, and that the dimensions of this variable were also within the acceptable limits of (86 and 73.3). It indicates the consistency of the truthfulness of the paragraphs contained in this variable. Also, we find that the total coefficient of Alpha Cronbach in the bank and the social responsibility variable reached 84.5%, which is higher than the acceptable minimum, and that the dimensions of this variable were also within the acceptable limits (78.4 and 72.7), which indicates the stability of the validity of the paragraphs of this variable, while the banking reputation variable reached the total coefficient of Alpha Cronbach reached 79.4%, which is within the acceptable limits, and the dimensions of this variable were also within the acceptable limits of Alpha Cronbach's coefficients (73.5 and 72.8). It indicates the consistency of the truthfulness of the paragraphs contained in this variable.

2- Descriptive analysis of the research sample answers

In order to reach the research objectives, descriptive statistical analysis was used to analyze the sample responses to the research variables using the statistical program (SPSS.23), and the arithmetic mean, standard deviation, effect level and rank of the sample answers for each paragraph of the research variables, as well as the total level of dimension, noting that the effect level was extracted through the five-point Ligart scale, which was divided into five levels as shown in the table below, noting that the approved arithmetic mean is (3) based on the use of the five-point Kert scale.

Table (2) Scores and level of impact of the research-approved five-point card scale

5	4	3	2	1	Scores of the Card's Scale
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4.20 - 5	3.40 - 4.19	2.60 - 3.39	2.59 - 1.80	1 - 1.79	Degrees of Impact
Very impressive	Highly influential	Medium Impact	Slightly impactful	Completely unimpressive	Impact Level

Source: Prepared by the researcher

Note that the effect score of the five-point Ligart scale in the table above will be compared with the arithmetic mean of the sample answers for each of the paragraphs of the research variables to determine the level of effect, while the salary is meant to arrange the variable question paragraphs according to their importance in representing the variable based on the sample answers and relying on its arithmetic mean, and the following is the descriptive analysis of the research variables:

A- Descriptive Analysis of the Sample Responses to the Questionnaire of the Government Bank of Al-Rasheed

1- Descriptive analysis of the sample answers to the questions of the independent variable (social responsibility) in Al-Rashid State Bank

Table (3) The arithmetic mean and standard deviation of the social responsibility variable of Al-Rasheed State Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	Economic and social dimension					
1	The bank adheres to high standards of transparency and disclosure in its financial transactions.	3.76	0.916	75.2	Agreed	3
2	The bank offers financial services and products that contribute to achieving financial inclusion for broad segments of society.	3.7	0.964	74	Agreed	4
3	The bank allocates accessible loans to support small and medium-sized enterprises (SMEs) that serve the local economy.	3.5	0.995	70	Agreed	7
4	The bank has implemented initiatives aimed at reducing the environmental impact of its operations (such as energy conservation and paper reduction).	3.46	0.885	69.2	Agreed	8
5	The bank supports the shift towards green finance and sustainable energy projects	3.44	0.961	68.8	Agreed	9
	Environmental and ethical dimension					
6	The bank regularly contributes to supporting the education sector (such as sponsoring schools or providing scholarships).	3.7	0.863	74	Agreed	5
7	The bank demonstrates a commitment to supporting cultural and sporting events that benefit the community	3.52	0.789	70.4	Agreed	6
8	The bank has clear programs to support vulnerable or disadvantaged groups in Iraqi society.	3.42	0.883	68.4	Agreed	10
9	The bank adheres to standards of fairness and equality in its dealings with all employees and customers.	3.8	0.992	76	Agreed	2
10	The bank provides a healthy and safe work environment and is dedicated to developing employee skills.	4	0.857	80	Agreed	1

Preparation: The researcher based on the results of the analysis of the sample answers using the statistical program (SPSS).

Table (3) shows the responses of the customers and employees of the sample to the questions of the paragraphs of the social responsibility variable, as the arithmetic mean of their answers and all the paragraphs of the variable, was higher than the value of the approved arithmetic mean, which is (3) and with standard deviations less than one, which means that the customers and employees of the research sample were in favor of the possibility of the impact of social

responsibility activities on the bank's reputation, through the availability of The Bank's strategic plans, material and human capabilities, as well as the benefit of social responsibility to all members of the community by including them in the Bank's strategic plans.

2- Descriptive Analysis of the Sample Answers to the Questions of the Second Variable (Banking Reputation) in Al-Rashid State Bank

Table (4) The arithmetic mean and standard deviation of the banking reputation variable of Al-Rasheed State Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	After evaluating the efficiency and quality of the banking services,					
1	I have complete confidence in the bank's ability to manage my funds and protect my data.	3.58	0.901	71.6	Agreed	7
2	I consider the bank a stable financial institution capable of withstanding economic challenges.	3.78	0.808	75.6	Agreed	3
3	The bank provides high-quality services that effectively meet customer needs.	3.64	0.751	72.8	Agreed	6
	After evaluating the trustworthiness and reliability					
4	I believe the bank has a professional team capable of resolving problems efficiently	3.74	0.944	74.8	Agreed	4
5	I am proud to be a customer/employee of this bank.	4.06	0.913	81.2	Agreed	2
6	I would recommend this bank to others (friends/colleagues).	3.68	0.844	73.6	Agreed	5
7	The bank's social initiatives contribute to improving its public image compared to its competitors.	4.22	0.79	84.4	Strongly agree	1

Table (4) shows the responses of customers and employees of the bank about the paragraphs of the dependent variable (banking reputation) in Al-Rashid State Bank, and the arithmetic mean of the sample answers to the paragraphs of all the variables was higher than the value of the approved median, which is (3) with a standard deviation less than the correct one, which means that the customers and employees of the bank in the research sample, trust the capabilities and capabilities of the bank and that the bank provides services that meet the needs of the community, and they are proud of their relationship with the bank, whether they are customers or employees of it. This is what appeared in her answers to the questions related to the questionnaire form in its various dimensions.

B- Descriptive Analysis of the Sample Responses to the Questionnaire of Baghdad National Bank

1- Descriptive Analysis of the Sample Answers to the Questions of the Independent Variable (Social Responsibility) in Baghdad National Bank

Table (5) The arithmetic mean and standard deviation of the social responsibility variable of Baghdad National Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	Economic and social dimension					
1	The bank adheres to high standards of transparency and disclosure in its financial transactions.	3.96	0.807	79.2	Agreed	1
2	The bank offers financial services and products that contribute to achieving financial inclusion for broad segments of society.	3.8	0.756	76	Agreed	4
3	The bank allocates accessible loans to support small and medium-sized enterprises (SMEs) that serve the local economy.	3.68	0.819	73.6	Agreed	7
4	The bank has implemented initiatives aimed at reducing the environmental impact of its operations (such as energy conservation and paper reduction).	3.72	0.882	74.4	Agreed	5
5	The bank supports the shift towards green finance and .sustainable energy projects	3.72	0.927	74.4	Agreed	6
	Environmental and ethical dimension					
6	The bank regularly contributes to supporting the education sector (such as sponsoring schools or providing scholarships).	3.66	0.717	73.2	Agreed	8
7	The bank demonstrates a commitment to supporting .cultural and sporting events that benefit the community	3.5	0.707	70	Agreed	10
8	The bank has clear programs to support vulnerable or disadvantaged groups in Iraqi society.	3.8	0.881	76	Agreed	3
9	The bank adheres to standards of fairness and equality in its dealings with all employees and customers.	3.62	0.805	72.4	Agreed	9
10	The bank provides a healthy and safe work environment and is dedicated to developing employee skills.	3.8	0.881	76	Agreed	2

Preparation: The researcher based on the results of the analysis of the sample answers using the statistical program (SPSS).

Table (5) shows the responses of the customers and employees of the sample to the questions of the paragraphs of the social responsibility variable, as the arithmetic mean of their answers and all the paragraphs of the variable was higher than the value of the approved arithmetic mean, which is (3) with standard deviations of less than one, which means that the customers and employees of the bank in the research sample, were in favor of the possibility of the impact of social responsibility activities on the bank's reputation. Through the availability of strategic plans and the material and human resources in the Bank, as well as the benefit of social responsibility to all members of the community by including them in the Bank's strategic plans.

2- Descriptive Analysis of the Sample Answers to the Questions of the Second Variable (Banking Reputation) in Baghdad National Bank

Table (5) The arithmetic mean and standard deviation of the banking reputation variable of Baghdad Ahli Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	After evaluating the efficiency and quality of the banking services,					
1	I have complete confidence in the bank's ability to manage my funds and protect my data.	3.86	0.808	77.2	Agreed	1
2	I consider the bank a stable financial institution capable of withstanding economic challenges.	3.64	0.776	72.8	Agreed	4
3	The bank provides high-quality services that effectively meet customer needs.	3.56	0.733	71.2	Agreed	5
	After evaluating the trustworthiness and reliability					
4	I believe the bank has a professional team capable of resolving problems efficiently	3.52	0.839	70.4	Agreed	7
5	I am proud to be a customer/employee of this bank.	3.54	0.762	70.8	Agreed	6
6	I would recommend this bank to others (friends/colleagues).	3.82	0.774	76.4	Agreed	2
7	The bank's social initiatives contribute to improving its public image compared to its competitors.	3.68	0.819	73.6	Agreed	3

Table (5) shows the responses of customers and employees of the bank about the paragraphs of the dependent variable (banking reputation) at Al-Ahli Bank of Baghdad, and the arithmetic mean of the sample answers to the paragraphs of all the variables was higher than the value of the approved median, which is (3) with a standard deviation less than the correct one, which means that the customers and employees of the bank in the research sample, trust the capabilities and capabilities of the bank and that the bank provides services that meet the needs of the community. They are proud of their relationship with the bank, whether they are customers or employees, and this was evident in their answers to the questions on the questionnaire in its various dimensions.

C. Descriptive analysis of the sample's responses to the questionnaire of Al-Nahrain Islamic Bank

1- Descriptive Analysis of the Sample Answers to the Questions of the Independent Variable (Social Responsibility) in Al-Nahrain Islamic Bank

Table (6) The arithmetic means and standard deviation of the social responsibility variable of Al-Nahrain Islamic Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	Economic and social dimension					
1	The bank adheres to high standards of transparency and disclosure in its financial transactions.	3.42	0.885	68.4	Agreed	5
2	The bank offers financial services and products that contribute to achieving financial inclusion for broad segments of society.	3.36	0.851	67.2	neutral	8
3	The bank allocates accessible loans to support small and medium-sized enterprises (SMEs) that serve the local economy.	3.62	0.906	72.4	Agreed	2
4	The bank has implemented initiatives aimed at reducing the environmental impact of its operations (such as energy conservation and paper reduction).	3.2	0.756	64	neutral	10
5	The bank supports the shift towards green finance and .sustainable energy projects	3.26	0.965	65.2	neutral	9
	Environmental and ethical dimension					
6	The bank regularly contributes to supporting the education sector (such as sponsoring schools or providing scholarships).	3.36	0.921	67.2	neutral	7
7	The bank demonstrates a commitment to supporting .cultural and sporting events that benefit the community	3.44	0.76	68.8	Agreed	4
8	The bank has clear programs to support vulnerable or disadvantaged groups in Iraqi society.	3.4	0.833	68	neutral	6
9	The bank adheres to standards of fairness and equality in its dealings with all employees and customers.	3.68	0.913	73.6	Agreed	1
10	The bank provides a healthy and safe work environment and is dedicated to developing employee skills.	3.54	0.813	70.8	Agreed	3

Preparation: The researcher based on the results of the analysis of the sample answers using the statistical program (SPSS).

Table (6) refers to the analysis of the responses of the customers and employees of Al-Nahrain Islamic Bank to the paragraphs of the social responsibility variable, as the analysis relied on arithmetic averages and standard deviations to determine the extent to which the bank adopts this variable from the point of view of the bank's customers. The arithmetic mean of their answers and all the paragraphs of the variable was higher than the value of the approved arithmetic mean of (3) and with standard deviations less than one, which means that there is relative agreement between the customers and employees of the research sample on the evaluation of the bank's level of social responsibility, through the availability of strategic plans and the financial and human capabilities in the bank.

2- Descriptive Analysis of the Sample Answers to the Questions of the Second Variable (Banking Reputation) in Al-Nahrain Islamic Bank

Table (7) The arithmetic mean and standard deviation of the banking reputation variable of Al-Nahrain Islamic Bank

	Question	Al-Rasheed Government Bank				
		Mean	Standard Deviation	Ratio	General Trend	Packing
	After evaluating the efficiency and quality of the					
1	I have complete confidence in the bank's ability to manage my funds and protect my data.	3.84	0.766	76.8	Agreed	4
2	I consider the bank a stable financial institution capable of withstanding economic challenges.	3.6	0.728	72	Agreed	5
3	The bank provides high-quality services that effectively meet customer needs.	3.54	0.613	70.8	Agreed	6
	After evaluating the trustworthiness and reliability					
4	I believe the bank has a professional team capable of resolving problems efficiently	3.92	0.804	78.4	Agreed	2
5	I am proud to be a customer/employee of this bank.	3.9	0.814	78	Agreed	3
6	I would recommend this bank to others (friends/colleagues).	3.46	0.788	69.2	Agreed	7
7	The bank's social initiatives contribute to improving its public image compared to its competitors.	4.02	0.795	80.4	Agreed	1

Preparation: The researcher based on the results of the analysis of the sample answers using the statistical program (SPSS).

Table (7) shows the responses of customers and employees of the bank about the paragraphs of the dependent variable (banking reputation) with its dimensions (efficiency and quality of banking services management, trust and reliability) in Al-Nahrain Islamic Bank, and the arithmetic mean of the sample answers to the paragraphs of all variables reached higher than the value of the approved median, which is (3) and with a standard deviation less than the correct one, which means that the customers and employees of the research sample trust the capabilities and capabilities of the bank and that the bank provides services that meet the needs of the community. They are proud of their relationship with the bank, whether they are customers or employees, and this was evident in their answers to the questions of the questionnaire form in its various dimensions.

2- Testing Research Hypotheses

A- Testing the Research Hypothesis at Al-Rasheed State Bank

Table (8) Analysis of the Correlation and Impact Relationship between the College Variables of Al-Rashid Government Bank

R	R ²	Sig level	significance	F calculated	Degree of impact β^n	Accept or reject
0.809	0.654	0.000		90.92	0.757	Accept

Source: Prepared by the researcher based on statistical applications in SPSS.23

Table (8) in the statistical analysis indicates that there are a correlation and effect with significant and statistical significance between the adoption of social responsibility and the increase in banking reputation in the government bank of the research sample. Through the value of the correlation coefficient (R) which reached (0.809), i.e. there is a very good correlation between the research variables, while the coefficient of explanation (R²) was (0.654)), meaning that the

independent variable (social responsibility) was able to explain (65.4%) of the total disclosure of the dependent variable (banking reputation), and the remaining (35.6%) of the statement is due to other factors that affect the banking reputation of the banks in the research sample, while the degree of the impact of the dependent variable on the independent variable was shown by *the value of β* , which reached a value of (.757).), which indicates that the amount of change in social responsibility activities by one unit, leads to a change in the banking reputation by (.757), while the significance of the relationship between the two variables was shown by the value of (**Sig**), which reached (0.000), which is less than the value of the level of significance adopted in the research, which means that the first hypothesis of the research is accepted.

B- Testing the research hypothesis at Baghdad National Bank

Table (9) Analysis of the Correlation and Impact Relationship between the College Variables of Baghdad National Bank

R	R ²	Sig level significance	F calculated	Degree of impact β	Accept or reject
0.853	0.727	0.000	127.835	8.37	Accept

Source: Prepared by the researcher based on statistical applications in SPSS.23

Table (9) in the statistical analysis indicates that there is a correlation and a significant effect between the adoption of social responsibility and increasing the banking reputation in Baghdad Al-Ahli Bank , the research sample. By observing the value of the correlation coefficient (R) which reached (0.853), **i.e. there is a very good correlation between the research variables, while the coefficient of explanation (R²) reached (0.727)**, meaning that the independent variable (social responsibility) was able to explain the percentage of (7).72% of the total statement of the dependent variable (banking reputation), and the remaining (27.3%) of the statement is due to other factors that affect the banking reputation of the bank in the research sample, while the degree of the effect of the dependent variable on the independent variable was shown by the value of *of β* , which reached a value of (.378), which indicates that the amount of change in social responsibility activities by one unit, leads to a change in the banking reputation by (8.37), while the significance of the relationship between the two variables was shown by the value of (**Sig**), which reached (0.000), which is less than the value of the level of significance adopted in the research, which means that the second hypothesis of the research is accepted.

E- Testing the Research Hypothesis at Al-Nahrain Islamic Bank

Table (10) Analysis of the Correlation and Effect Relationship between the Total Variables of Al-Nahrain Islamic Bank

R	R ²	Sig level significance	F calculated	Degree of impact β	Accept or reject
0.713	0.508	0.000	49.506	5.32	Accept

Source: Prepared by the researcher based on statistical applications in SPSS.23

Table (10) in the statistical analysis indicates that there is a correlation and effect with significant and statistical significance between the adoption of social responsibility and the increase in banking reputation in Al-Nahrain Islamic Bank , the research sample. By observing the value of the correlation coefficient (R) which reached (.713), **i.e. there is a good correlation between the research variables, while the coefficient of interpretation (R²) was (R²) and (0.508)**, meaning that the independent variable (social responsibility) was able to explain the percentage of (8.50% of the total statement of the dependent variable (banking reputation), and the remaining (49.2%) of the statement is due to other factors that affect the banking reputation of the bank in the research sample, while the degree of the dependent variable affected by

the independent variable was shown by the value of β , which reached a value of (.325), which indicates that the amount of change in social responsibility activities by one unit, leads to a change in the banking reputation by (5.32).), while the significance of the relationship between the two variables was shown by the value of (**Sig**), which reached (0.000), which is less than the value of the level of significance adopted in the research, which means that the third hypothesis of the research is accepted.

Fourth Topic: Conclusions and Recommendations

First: Conclusions.

- 1- The results of the meta-analysis show that the State Rashid Bank has a good social reputation, with a clear focus on fairness, work environment, and transparency. Its environmental and humanitarian initiatives also need to be further strengthened to be more perceived by society.
- 2- The results of the meta-analysis showed that Rashid State Bank has a strong and positive banking reputation, based on the efficiency of its employees, financial stability, and impactful social initiatives. The results also reflect a high level of satisfaction, affiliation, and recommendation, demonstrating the strength of the relationship between the bank and its audience. However, the bank needs to strengthen its data protection practices and highlight the quality of services to make its image more integrated with customers.
- 3- There is a strong correlation in the government bank between social responsibility activities and its impact on its banking reputation, but there are other factors that affect the banking reputation that the bank must activate and exploit for the benefit of the bank.
- 4- QIB adopts CSR activities as part of its community-oriented operations, with a greater focus on core commitments (transparency and ethics) and pro-community economic initiatives (loans and financial inclusion).
- 5- Through the meta-analysis, it has been shown that the banking reputation of the Bank of Baghdad is strong and relies heavily on security, trust, and stability. However, to raise the level of reputation to excellence, the bank must focus on enhancing the efficiency of its employees in solving problems, and supporting the work environment.
- 6- There is a very strong correlation in Baghdad Ahli Bank between social responsibility activities and its impact on its banking reputation, but there are other factors that are less important than other banks in the research sample that affect the bank's reputation and the bank must activate them.
- 7- The meta-analysis at Al-Nahrain Islamic Bank showed that CSR practices are in the stage of development or medium clarity, with respondents tending to a neutral attitude towards most of them. The bank needs to promote and increase awareness and transparency about its initiatives, especially those related to "green finance" and "direct community support."
- 8- Al Nahrain Islamic Bank has an excellent and stable banking reputation, however, the bank must work to improve the day-to-day customer experience to raise the level of service quality, which in turn will increase the recommendation rate and behavioral loyalty, and turn a positive reputation into a sustainable competitive advantage.
- 9- The correlation relationship between the two research variables in the bank is considered to be good and the social responsibility variable could only affect the bank's reputation by 50%, while the remaining discrepancies may be due to other factors related to the nature of the Islamic work in the bank.

Second: Recommendations

- 1- The study recommends that Al-Rasheed Bank should develop its digital infrastructure and strengthen data and information protection systems, through the adoption of advanced cybersecurity technologies and periodically updating security protocols, in addition to increasing the level of disclosure and transparency in financial procedures and transactions. This comes in response to the average level of confidence shown by the respondents towards the bank's ability to protect their data.
- 2- The study recommends that Al-Rasheed Bank work to strengthen its community programs by moving towards sustainable initiatives that touch the real needs of the community, such as supporting education, caring for vulnerable groups, financing small projects, and providing programs with a positive environmental impact. The results showed that social initiatives are an influential factor in improving the bank's mental image, which necessitates increased attention to this area to ensure continued positive reputation and enhance public confidence.
- 3- The study recommends that the bank develop its banking services in line with customer expectations, by accelerating procedures, updating e-service channels, and providing innovative banking services that increase customer

satisfaction. It is considered one of the most prominent elements that contributed to enhancing the banking reputation according to the answers of the sample members.

- 4- Baghdad National Bank should increase its efforts in the areas of cultural support, sports, and education support, which have recorded the lowest averages in social responsibility (3.50, 3.72). These initiatives must be sustainable and well-publicized.
- 5- Developing the efficiency of problem solving and justice at ABB as it should invest in advanced training programs for customer service staff to raise the efficiency of problem solving (lowest average in reputation 3.52), and ensure the application of internal justice and equality standards (average of 3.62 in social responsibility).
- 6- The study recommends that ABB work on building an organizational culture that promotes employees and customers a sense of pride in belonging to the bank (average of 3.54 in reputation), which reflects positively on the verbal recommendation.
- 7- The study recommends that Al-Nahrain Islamic Bank further strengthen green finance and sustainable energy projects efforts (minimum average CSR 3.26), and increase transparency and disclosure to raise the level of sample perception of these initiatives. Lowest average in social responsibility (paragraph 5); and highest dispersion (0.965).
- 8- The study recommends increasing behavioral loyalty despite a strong reputation, with the recommendation to engage with the lowest average (3.46), so reward and benefits programs should be developed that encourage existing customers to bring in new customers, and turn positive perception into promotional behavior.
- 9- The study recommends the need to increase support for community events such as cultural and sports events (average 3.36 in social responsibility) to strengthen the link between the positive impact of social responsibility and the good reputation of the bank.

Ethical Considerations

This study was conducted in accordance with accepted ethical standards in academic research. Participation in the survey was entirely voluntary, and informed consent was obtained from all respondents prior to data collection. Respondents were assured of the confidentiality and anonymity of their responses, and no personal or identifying information was disclosed. The collected data were used solely for academic and research purposes.

Acknowledgement

The author expresses sincere appreciation to the management, employees, and customers of the participating governmental, private, and Islamic banks in Iraq for their cooperation and valuable contributions to this research. Gratitude is also extended to colleagues at Middle Euphrates Technical University for their academic support and constructive feedback.

Funding

This research received no external funding from public, commercial, or non-profit organizations.

Conflict of Interest

The author declares no conflict of interest regarding the publication of this study.

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