

Comparative Study of Social Responsibility in the Zanjan's Private Banks

Amir Najafi¹, Leila Banapour²

¹Islamic Azad University, Zanjan Branch, Department of Industrial Engineering, Zanjan, Iran

²Islamic Azad University, Zanjan Research & Science Branch, Zanjan, Iran

Abstract

At this research, social responsibility in the private banks and determination the position of Mehr-e-Eghtesad bank of Zanjan has been studied. Due to the increasing competition of organizations in all fields, each organization needs to perform actions which In addition to increasing the wealth, also have a role in solving the problems of society that in this regard, social responsibility is posed that pay attention it can increase the acceptability of any organization. Once were thought that Organizations and manufacturers solely responsible to the shareholders and employees, or they should give the best product or service with lower price and high quality regardless of their consequences to customer. Intense competition, increasing population, resource scarcity and environmental pollution cause new approaches to the organization and management that the commitment and social responsibility were the result of these developments. Perhaps it may be said pose of social responsibility was a response to the needs and challenges of environmental. This research was done in order to survey the comparative study of social responsibility in the private banks of Zanjan and determination the position of Mehr-e-Eghtesad bank of Zanjan. 4 private banks, including Eghtesad-e- Novin bank, Ansar Bank, Saman's bank and Parsian bank was selected and two separate Questionnaires for the period of six months were distributed among employees and bank customers of the selected bank. These banks from six perspectives which derived from the standard Corporate Social Responsibility (ISO26000) includes job and human resource, environment, right of society, the fair and social Development and community interaction will be investigated.SPSS21 statistical software and statistical methods, including Tukey test, F -test analysis descriptive and inferential statistics of collected dataall hypotheses identified except two hypotheses regarding the right of society, and consumers (clients) were approved finally the position of zanjan's Mehr-e-Eghtesad bank was determined between these banks in all hypotheses separately.

Keywords: Social responsibility, international standard, social responsibility, ISO26000, private banks

¹Corresponding Author: anajafi@aut.ac.ir

1. Introduction

There was a time, some people believed that organizations and producers were solely responsible for shareholders and staffs and/or they were obliged to supply the customers with best products with the lowest price and higher quality without regarding to product secondary after effects and results. Intense competition, population growth, scarce resources and environment pollution have caused to form new approaches toward an organization and management and finally ended in social commitment and responsibility. In essence, it may be told that the posing of this responsibility was a response to environmental needs and challenges [1].

If organizational missions and policies are defined based on the social expectations and values and personal needs are regarded correctly, the subsequent goals are to achieve social objects for individuals. Considering social needs and superior requirements arose not only as humans utilize the thought power, but also because humans are social beings, which live in a bigger collection called “society” beside a small or big group. This society has a respectful nature, as all people who live in it, must coordinate their behaviors and manners with society interests. The reality of equal thought and innate and biological equality in humans’ mind would create the original “social responsibility”[2].

The organization is regarded as middle layers and intermediate rings between individuals and a society, as the society is considered to be one of the vital and basic bodies of modern people. Clearly, the organizations will have multi-level tasks and roles proportional with human needs and requirements in a social body to achieve to a balanced and global body. They not only think about their survival, but also must deal with beyond their personal views toward their outcomes and effects on a society. They also feed from infrastructures and biological, social and scientific capitals of global networks and modern dynamic, while, they must have commitment, responsibility and accountability feelings about the society needs and demands to put them into the heart of strategic management and planning. Perhaps, inattention or escape liability of the organization may create challenges to the society and make the organization’s survival unstable. Social responsibility is a vital feature and behavior or basic infrastructure for providing a health society or high-quality social life which all people and social classifications feel satisfaction upon it [3].

The main background of social responsibility is that a goal, interest maximization and absolute attention to shareholders' interests without regarding the other beneficiaries, would harm the society's public interests. So the managers are required to think about the more general society interests while regarding their interests. Social responsibility is a kind of limiting or organizing the managers' stimulus in profitability. It is a prospective manager responsibility, and today's managers should not solely focus on traditional planning, organizing, managing, cooperating and monitoring, but they should recognize social and general dimensions of their work and cognizant with the impacts of their organizations on social and cultural environment, because clearly, every decision made by a manager can influence on other institutions' destiny through a successive process. Today, it is necessary that our managers to skip the component-based view toward their organizational objectives and put the society's objectives as their guidance. In another side, social responsibility is comprehensive and inclusive, and it must contribute to solve the social issues and consider it as a vigorous tool for strengthening the economic agency's competition [4].

The organizations' success is based on the strategies which can create harmony between internal capabilities and external opportunities that the organization achieves determined missions based on their landscapes and insights. It is required to an effective policy for social responsibility to lead the organization along with competitive social objections and responsibility through influencing practices about strategic thoughts. It is regarded as a guarantee for the organization commercial brand [5]. The proposed problem is about the comparative study of social responsibility in private banks and determining the standing of Zanjan Mehr-e-Eghtesad Bank, as it is firstly determined the social responsibility of private banks and then, regarding the Mehr-e-Eghtesad features, the standing of this bank among the private banks in Zanjan are considered. Firstly, the questions including "what is social responsibility" and "what are the criteria and indexes of them" are offered.

2. Literature review

Socially responsible behavior has been offered since 1950s[6]. After that, it was gradually attracted by experts, as it was widespread in US, England and Europe and became the challenging controversy and interpretations in recent years. The root of social responsibility goes definitely back before the Second World War. As "Din Donald and Key David" offered this

subject in their MBA classes at Harvard School in 1946, they noted that some responsibilities were dedicated to executives. Bert Spector also believed that the roots of social responsibility go back to 1945 to 1960 and cold war periods. Theodor Lwitthas warned against social responsibility in global business in 1950s. As he warned it, this became generated issue in 1960s, and it was strengthened in all countries, especially in U.S. This concept was provided in Second World War until 1960, and it was not noteworthy before that. Therefore, it can be said that this issue has been formed during 50 years ago. The increasing investigations in this field about what is corporation social responsibility and what is a cover as well as the idea which says that the organizations not only have responsibility in profiting for shareholders, but also are responsible for their societies, are developed in academic and empirical discussions[7]. Davis (1960) stated that social responsibility was a vague idea, but it should be considered as a managerial concept [8]. At that time, the issue, including civil rights, women and rights, and environmental movement was considered. After that, considering the real meaning of corporation social responsibility and their applications for business got important. Kate Davis, in this condition, believed that social responsibility comes back to the businessmen's decisions and practices based on the reasons which are not influenced by direct economic impacts or technical interest[7]. This issue has not a common definition between experts and scientists in this field like most of the social science concepts; hence we deal with a definition about social responsibility offered by different experts. Almost all people believed that "Bawn" -was the first scholar who offered organizational responsibilities topics in 1953- claimed that businesses were responsible for the policies for decision-making or pursuing the activities which are located in the heart of the society[9]. In fact, he believed that the corporation social responsibility includes the firm's task for implementing policies, decision-making and desirable pursuing of implementations according to with objectives and the society's value. From that time, until now, there has been provided a lot of related conceptions, which is generally accepted that a firm should both consider the law and profiting and increase the value of the shareholders in a firm. In addition, it is necessary that the conducted activities according to with achieving the determined objectives should be done along with an ethical path and keep the loyal relationship with shareholders. Solomon et al. (2009) have believed that a socially responsible behavior is a voluntary action which tries to improve the society state through supporting the non-profit organizations and respecting on the environment[6]. Another expert in CSR area who has published many papers in recent years is

Carroll. He believes that the formal definitions about CRS have been developed since 1970s. According to him, considering the subjects such as responsibility, accountability and organizational social performance were the center of the discussions. Regarding the organizational social performance or CSP was well considered in the early 1970s. In 1970s, there had not been offered new definitions and most of the experiments had been done and just its derivatives were proposed such as the general organization policy, business ethics and shareholders' view. The organization financial performance was regarded too in this decade and continued to 1990s[7]. The organizational citizen era was flourished in 1990 and 2000s. The corporation social responsibility is the open and transparent business procedures which are based on ethical values, respecting on staffs, society and environment. The corporation social responsibility is planned for the society in general and to transmit permanent values in particular. Griffin and Barney defined social responsibility as: "social responsibility is a set of tasks and commitments which the organization must do along with maintaining, guarding and helping the society in which it operates[10]. The oldest modern considerations to social responsibility were provided in 1953, when on offered a primary definition about corporation social responsibility: "the commitment of business and people toward pursuing the mentioned policies, decisions and activities that are desirable in terms of the society's objectives and values" [11]. The term corporation social responsibility is defined by three words: corporation, society, responsibility. So corporation social responsibility can be regarded as a business or responsible corporations which protect the society operating in it[12]. There is no clear definition about corporation social responsibility based on an academic approach and the paradigm of it in academic literatures comes back to 1920. Clearly, the modern considerations to developing corporation social responsibility is established when both an academic and managerial literature has started to determine the corporations' social responsibility [13]. Smith (2003) views the corporation responsibility as a process in creating wealth, improving competing advantage to a corporation and maximizing the created value for the society [14]

3. Social responsibility

Miagnan (2001) in his research for determining CSR dimensions via Google Search Engine and using Content Analysis Technique (CAT), states that five dimensions of CSR are: shareholders, social, economic, voluntarily and environmental dimension[9]. There are several studies that deal

with a CSR as a one-dimensional conception which close to marketing activities with one society dimension. These dimensions are such as socially, economically, ethically, legally and altruistically responsible activities[6]. McGuire in 1963 stated that “social responsibility's ideas are assumed that not only a corporation has an economical and legal responsibility, but also it has definite responsibilities toward its society which beyond these responsibilities.” Identifying and recognizing altruistic and ethical sections, Carroll determined that what were beyond economic and legal tasks and responsibilities according to McGuire [7].

1- Carroll Framework: Carroll (1979) suggested that the businesses were forced to implement four main responsibilities (economical, legal, ethical and altruistic). Economic responsibilities design the business tasks for profiting. Legal responsibility refers to the society expectations in order to organizations implement their economic tasks along with the legal obligation's framework. Ethical responsibilities need that the organizations take their ways constant through defining norms for suitable activities and behaviors and that reflect the altruistic responsibilities which emphasize improving social continuous issue [9]. In his research in 1991, he was also provided corporation social responsibility in a pyramid frame which includes economic, legal, ethical and altruistic responsibility. In this pyramid, economic responsibility is located in pyramid rule, and its basic role strengthens the other dimensions [8].

2-Wood's three-level framework: Wood described three-level analyses in 1991 and divided that by CSR definition into three levels. This analytical method has caused the CSR concept more concrete. The first definition is the level “institution.” The corporations' responsibility is generally long-term, and its relationship with society is discussed here. A part of CSR theories is regarded in this level, which is related to law-based CSR through a society as a business concept or method; hence it is practical for all kinds and sizes. Some corporations have assumptions toward CSR that are according to with this level. The second level is, “corporation” level. This level determines that institutions should be exactly responsible for what people. The stakeholders are identified here. Freeman's view can be the solution for this method, and Wood called it “social responsibility” in this level. Reviewing related literature, Fische (1976), Elbert and Parket (1973) and Smith (2003) have defined the institutions' social responsibility in this level.

Wood defined the third level “personal.” This level deals with the amount and capacity of managerial recognition and decision-making toward stakeholders. The managers’ decision-making and recognition in this level emphasizes the importance of the institution’s stakeholders. Hay and Gary (1974) stated that each manager had its exclusive values, which are sorely changed. They are also marked that some managers are more involved in the problems related to the corporation’s social responsibility [13].

3-Stakeholders framework: The third surveyed framework in corporations’ social responsibility is arisen from “strategic management: stakeholders’ method” [16]. Carroll (1979, 1991) and Wood (1991), however, have noted the corporations’ social responsibility to society, but Freeman has dealt with the responsibility toward the stakeholders. The stakeholders’ theory by Freeman who was offered in 1984 is emphasizing on the interaction between institution and society. This theory has been emphasized as a part of corporations’ social responsibility by some researchers like Harrison and Freeman (1999), Clarkson (1995) for many years. There is a subject saying that the efficient stakeholders’ management system can solve the ethical and social issues and consider the society and stakeholders demands on time [17]. Clarkson (1995) noted that there are differences between the society’s responsibility and stakeholders’ responsibility. He regarded this issue separate and stated that the responsibilities to the society are more in local corporations and are according to with law, while the responsibilities toward the stakeholders are outside of the legislators’ area. He clearly describes the subject and for instance, he stated the related problems of safety and industrial hygiene which one of the problems of municipalities of US. However, these issues were related to social problems because they have legal legislations, while job and education of staffs have not any legal support [18].

4- Davis Social Model: This model includes five presumptions, and it explains why and how the organization or institution can somehow act through which belongs to improve the community. The presumption one: Social responsibility derives from social ability. In general, due to the large impact on various social issues such as unemployment, environment and quality of life has contributed to the welfare of society, so because the organization has the power to shape social status in their community, the society must

regard them as influencing factor on society condition. The presupposition two: Organization should have two-way action as an open system. The organization is freely received inputs and offers the results freely to the community. Davis believes that it should be open and respectful communication between the community and organization. The presupposition three: Social benefit of any work or service should be generally calculated in order to decide whether is done. Organizations should consider short-term and long-term social consequences before they commit anything. The presupposition four: Social costs associated with the work, product or service should be transferred to the consumer. Organizations cannot be expected to finance any activity that includes both economic loss and social benefit. These costs should be transferred to the customer through additional price of goods or services. The presupposition five: Business agencies, like any citizen, have been responsible for contributing the social problems that are beyond the scope of their work. If an institution has a specialty that can solve social problems not directly related to it, should help to resolve the problem and know itself as responsible for them. Davis argued that the organization finally made more profit from general improving community[19].

5-PeterDrucker Model: According to Drucker, corporate social responsibility can be outline as follows:

1-Pay to the responsibilities, duties and prophecies of the agency in a full manner: for instance, if the agency's duty is automobile producing, it should do its best, and strives for achieving success during its evolution and continuous improvement.

2. Products and services' responsibility: The agency and managers are responsible for consequences and effects of their products, and they must be kept responsible for them.

3. Process's responsibility: the firm and its managers are responsible for the production processes. Production process should not create social costs and if necessary, its level should be the lowest amount under such circumstances. On the other hand, the manufacturing process must be careful not to pollute the environment, restrain aerosols and dust containment and in inevitably cases such as noise pollution. Damage should be the lowest possible.

4. Moral Responsibility: The agency and managers shall, in trade and business, respect on conventional ethical society and adhere to its principles. Drucker's key ideas are that everyone who tries to do something must have qualification, authority and legitimacy toward that [20].

4. Research methodology

The aim of the present study is based on the methods and practices of applied research, descriptive research study—a survey because it aims to derive and report the occurrences without any interference of the mind and the objective of the position. In this research, the researchers reported only the actual and existed conditions and describe it using a variety of ways. The statistical population of the current study is the staffs and customers of all private banks in Zanjan Province. In the present study, sampling is random. Because the research is a comparative study between private banks and numerous samples, the professors decided to determine 4 private banks plus the mentioned one. Finally, Banks of Mehr-e-Eghtesad, Parsian, Ansar, Eghtesad Novin and Saman were elected. It should be noted that the researcher has tried to investigate all private banks was, but it would be impossible due to the lack of cooperation of most of the private banks. Due to infinite statistical population and given $\alpha=5\%$, 384 sample sizes were calculated using the Cochran formula. Then, a questionnaire were developed based on the international standard ISO 26000 in two parts consisted of descriptive and question for both bank employees and customers and were given to the groups. The validity study of this examination was discussed through a questionnaire survey and evaluation by faculty advisors and distinguished experts, and the necessary corrections were made.

Table 1: The number of questionnaires distributed among the selected bank

Bank	Number of Employees	Number of clients
Eghtesad-novin	18	31
Ansar	37	43
Parsiyan	22	25
Saman	22	33
Mehr-e-Eghtesad	59	95
Sum	158	227

In this research, Cronbach's alpha coefficient is used to assess the reliability, as the questionnaire is designed based on Lickert spectrum, so this method is the most suitable method for it. Cronbach's alpha coefficient is the most common measurement tools for reliability that is used in many researchers. A measurement is reliable when its Cronbach's alpha coefficient is equal or more than 0.7 thus it indicates the reliability of the questionnaire.

5. Results analysis

In this research, data are collected through library method, including books, magazines, internal and external articles, this and Internet as well as field method uses a questionnaire for collecting data to check the hypothesis. The collected data are classified and abstracted using descriptive at first, and then it is investigated using inferential statistical hypothesis. In the first part of the fourth chapter, description of the sample groups, description of the response of the case group and description of studied variables are obtained. In the second part of their search hypotheses and findings of the study are reported. To perform the analysis, SPSS21 software package is used for descriptive and inferential statistical. To compare the variable mean score, each theory related to a bank with the mean score of the other banks was done by ANOVA with Tukey post hoc. Finally, the indicators related to the Bank's customers and employees have been ranked using the Friedman test.

Test hypotheses: The first hypothesis: regarding human work and resources as an influence factor in determining the standing of private banks (Bank Mehr Eghtesad) is considered. H1: the mean variable score of human work and resources of Mehr Eghtesad is different from the other banks.

H0: The mean variable score of human work and resources of Mehr Eghtesad has no difference with the other banks.

$$\begin{cases} H1: \bar{x}_1 \neq \bar{x}_2, \bar{x}_3, \bar{x}_4, \bar{x}_5 \\ H0: \bar{x}_1 = \bar{x}_2, \bar{x}_3, \bar{x}_4, \bar{x}_5 \end{cases}$$

To compare the mean variable score of human work and resources of Mehr-e-Eghtesad with mean scores of the other banks, One-way ANOVA test F (ANOVA) with Tukey post hoc test was used. F-test results are shown in Table 4-16 indicate that the calculated F is equal to 5.132 with

degrees of freedom 4 and F-critical value of 153 is greater than the significance level 0.01, so H0 is rejected and H1 is accepted. It can be stated that there is a difference between the mean variable score of human work and resources in banks. Tukey test showed that the mean score of human work and resources in Mehr-e-Eghtesad has a meaningful difference with bank Saman and Ansar. The mean of this variable is less than 0.63 from bank Saman, the mean score given variable human work and resources of Mehr-e-Eghtesad is less than 0.54 from bank Ansar, and the difference is statistically meaningful. According to the statistics of Mehr-e-Eghtesad which equal to 2.99, this bank is located in the lowest rank, so we can say that regarding human work and resources is considered as an influencing factor in determining the standing of private banks (Mehr-e-Eghtesad bank).

Table 2: result of test F ANOVA for The first hypothesis

Source of change	Square	df	Mean square	F	Significant level.
Intergroup	6.920	4	1.730	5.132	0.001
Error	34.389	153	0.337		
Sum	41.309	157			

Table 3: result of test TUKEY for first hypothesis

Bank(i)	Bank(j)	Differences in Average(i-j)	Significant level.
Mehr-e-Eghtesad	Saman	0.63-	.005
	Parsiyan	-0.35	0.282
	Eghtesadnovin	.43-	0.167
	Ansar	0.54	0.004

Table 4: average of variable work and human resources

	Number	average	rank
Saman	22	3.61	1
Ansar	37	3.53	2
Eghtesadnovin	18	3.43	3
Parsiyan	22	3.33	4
Mehr-e-Eghtesad	59	2.99	5
Sum	158	3.30	

Second hypothesis: Given the impact on the environment is considered as an influencing factor for determining the position of private banks (Mehr-e-Eghtesad).

Third hypothesis: The social interaction and community development is considered as an influencing factor contributing to the standing of private bank (Mehr-e-Eghtesad).

Fourth hypothesis: regarding the rights of society is considered as an influencing factor in determining the standing of private banks(Mehr-e-Eghtesad).

Fifth hypothesis: regarding the fair, procedure is considered as an influencing factor for determining the standing of private banks (Mehr-e-Eghtesad).

The sixth hypothesis: regarding the consumers (clients) is considered as aninfluencing factor in determining the standing of private banks (Mehr-e-Eghtesad).

Table 5: Summary results of hypotheses testing

The Bank has the highest position	Position of Mehr-e-Eghtesad bank	result	hypothesis
Saman	5	Confirm the hypothesis	Regarding human work and resources as an influence factor in determining the standing of private banks (Bank Mehr-e-Eghtesad) is considered.
Ansar	5	Confirm the hypothesis	Given the impact on the environment is considered as an influencing factor for determining the position of private banks
Ansar	5	Confirm the hypothesis	The social interaction and community development is considered as an influencing factor contributing to the standing of private bank
-	-	Reject the hypothesis	regarding the rights of society is considered as an influencing factor in determining the standing of private banks
Mehr-e-Eghtesad	1	Confirm the hypothesis	regarding the fair procedures is considered as an influencing factor for determining the standing of private banks
-	-	Reject the hypothesis	regarding the consumers (clients) is considered as an influencing factor in determining the standing of private banks

6. Discussions & Conclusions

The reviewing of previous studies show that there has not been conducted any descriptive research about social responsibility and their dimensions until now. The previous studies have investigated the impact of social responsibility on other variables in industries and manufacturing companies in the form of a case study. Lowan and Capitz (2008) have shown that the social responsibility activities have direct and indirect influence on the customers' confidence. Their results have demonstrated that the social responsibility has the direct impact through the quality of services on customers' satisfaction. Dugar et al. (2010) concluded that there is a positive relationship between social responsibility and the corporation financial activities. They also demonstrated that there is a positive relation between the corporation social responsibility and the customers' satisfaction level. Galberth (2010) showed that the social responsibility would decrease job firing, increase the customers' satisfaction and has positive influence on the reputation of manufacturing and servicing organizations. Onlover and Rotkanakib (2010) recognized that the level that customers observe the social responsibility behavior, positively affect on their satisfaction and has positive meaningful relation with all four dimensions of social responsibility on the customers' loyalty and satisfaction. They also found that Carroll ethical dimension has more impact on the others in social responsibility. Lee (2011) recognized that the social responsibility has influence on the customers' identity. Lee & Lee (2011) understood that the social responsibility has a positive and meaningful impact on the customers' identity and attitude toward the Brand (reputation). They also found that the altruistic activities have a more relative influence than the other dimensions of social responsibility. It suggests following recommendations:

- According to the obtained results, we can say that Mehr-e-Eghtesad bank has higher standing than the other banks just in terms of fair activities (fifth hypothesis) toward their customers.
- Due to considering the environment (second hypothesis) has not been suitable standing in Mehr-e-Eghtesad bank. It is recommended that it should be done various activities for maintaining the environment. These activities can be as follows:
 - Less use of paper and collecting waste paper in order to recycle them.

- Applying modern technologies for banking activities, particularly Internet banking, which decreases time cost and etc.
- Applying Green technologies for purchasing electric products and devices (low consumption).
- Applying double glazed glass and windows for power saving.
- Lack of cooperation and banking services of the organization which violate the environment rights.
- Management attentions to paying enough salary to satisfy the staffs needs and their families with regard to the general salaries' level, social security, the life standards of the staffs and the employees' general life improvement (first hypothesis).
- Attempting to create a safe, happy and healthy environment for the employees (first hypothesis).
- Arranging different scientific periods for training and developing the employees' skills during their service (first hypothesis).

Furthermore, further suggestions are as follows:

- Determining the CSR position in strategic decision's levels for successful administration in developing the organization's policies and its effect on banking system growth.
- Examination of the relations development role with shareholders groups and developing their interests (NGOs).
- Examination of the attention to other related sectors of the organization such as suppliers and customers (corporations/ultimate consumers – people) as the most major part.
- Examination of the social reviewing or related to CSR in the corporations' annual report.
- Examination of any possible feedback or a process which hinders illegal activities, if it is done by external administrators, it causes the CSR executives to act more efficiently.

7. Research Limitations

The researcher, generally, has not faced with constraints that influence on the research result. However, there have been some important problems and limitations in this study:

- This study faced with some limitations in necessary data and information collecting for analyzing. Distance was one of these limitations, because different bank branches in Zanjan province were dispersed.
- Since none of the banks had the right to providing information or responding to the questionnaire due to central bank instructions, this issue was the limitation of the research. This problem was partly resolved by each bank protective custody and providing a questionnaire for investigating that problem.
- Some banks had assumed that this study was an index for their assessment and monitoring.
- This research has been done in five private banks between 25, which may diverse the result with choosing the other private banks.

References

- 1-Doaiy, habiballah&fathi, ali. (1385). Green marketing way to sustainable competitive, Tadbir, NO1
- 2- Bozorghi, farzad.(1383). Individual, organizational and social goals, Tadbir, NO1
- 3-Rasolly, eshagh (1389). Industrial and commercial corporate social responsibility in environmental protection. Dissertation of Strategic research center, CSR, NO.2. PP.55-92
- 4-Niyazi, alireza&Amini, gholamreza. (1385). Standard & social Responsibility, Quality control Journal, NO.27, PP.7-14
- 5-Chavoshbashi, farzaneh, Dissertation of Strategic research center, CSR. NO.2, PP.35-55
- 6-Salmones, M, Perez, A. and Bosque, I. (2009), "The social role of financial companies as a determinant of consumer behaviour", The International Journal of Bank Marketing, Vol. 27 No. 6, pp. 467-85.
- 7- Carroll, A .and Shabana, K. (2010), "The business case for corporate social responsibility: A review of concepts, researches and practice", International Journal of Management Reviews
- 8- Carroll, A.B. (1991), "The pyramid of corporate social responsibility: toward the moral management of organizational stakeholders", *Business Horizons*, July-August, pp. 1-20
- 9-Maignan, I. (2001), "Consumer perceptions of corporate social responsibility: a cross cultural comparison", *Journal of Business Ethics*, Vol. 30 No. 1, pp. 57-73

- 10- Barney, J. B & Griffin, R. W. (1992). *The Management Of Strategy, Structure, Behavior*: Houghton Mifflin Company Boston
- 11- Choi, D.Y. & Gray. E. R. (2008). Socially responsibility entrepreneurs: what do they do to create and build their companies? *Business Horizons Journal*. 50:341-352
- 12- Zhu, D & Tan, K.H. (2008). Issues and challenges of CSR practices in textile industry: an empirical study in Suzhou, China, *Management and Enterprise Development Journal*, 5(6): 759-772.
- 13- Perrini, F (2006). SME s and CSR theory: Evidence and implications from an Italian Perspective. *Journal of Business Ethics* . 67: 305-316.
- 14- Holme, R & Watts, P. (2000): "Corporate Social Responsibility: Making good business sense", Geneva: World Business Council for Sustainable Development, 1-32
- 15- Wood, D. J. (1991). "Corporate social performance revisited". *Academy of Management Review* 16, 691–718
- 16- Cochius, T. (2006). Corporate social responsibility in Dutch SMEs: Motivations and CSR stakeholders. Maastricht.p22-45
- 17- Harrison, J. S., & Freeman, R. E. (1999). Stakeholders, social responsibility and performance: Empirical evidence and theoretical perspectives. *Academy of Management Journal*, 42(5), 479-485.
- 18- Clarkson, M.B.E. (1999). " A stakeholder framework for analyzing and evaluating corporate social performance ". *Academy of Management Review* 20(1), 92–117
- 19- Alvani, seyyed Mehdi & Ghasemi, seyyedahmadreza. (1377). *Management and Corporate Social Responsibility*. Education and Administration Center, Tehran.
- 20- Drucker, P. (1984). The new meaning of corporate social responsibility *California Management Review* , 26(2), 53-63