



**Cambridge**  
**International**

**Professional Research Thesis**

**Titled**

*The extent to which Libyan banks apply social  
responsibility and their role in gaining customer  
loyalty*

**Researcher**

**MUETAZ MOUSAY ABDULLAH AL NAMIR**

**Supervisor signature**

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# SUMMARY

*"With the significant and rapid advancements in technological, economic, social, humanitarian fields, and contemporary challenges, new concepts have emerged to keep pace with these developments. One of these concepts is [Corporate Social Responsibility], which urges organizations to commit to society. This has prompted managers in organizations to push for the adoption of this concept. The focus of businesses and industrial companies on maximizing profits and increasing productivity alone is no longer acceptable without these institutions responding to their social responsibilities. It has become imperative for them, if they desire to continue and succeed in achieving their goals, to interact with local communities and the surrounding environment, and to contribute to sustaining the well-being of society through various measures, including improving environmental conditions, minimizing the negative impacts of industry, achieving economic development, caring for employees, and enhancing their technical and productive capabilities, as well as gaining public and consumer satisfaction.*

*Moreover, the economic development and intense competition witnessed worldwide have greatly contributed to the emergence of several trends that monitor the relationship between institutions and society or attempt*

*to explain this relationship. The company is no longer solely economically responsible; rather, it has evolved to become socially responsible as well. (Nouigi, 2018)*

*Corporate Social Responsibility has become a weakness point for many institutions due to pressures exerted on them by labor organizations. Many studies have focused on the social role of the institution as having social responsibility before economic responsibility. (Al Zahraa, 2018, p. 209)*

*The client, for the institution, is an essential and important element; they are fundamental to its success and continuity. Therefore, most activities undertaken by the institution are directed towards the client with the aim of satisfying them, achieving their loyalty, and influencing their behavior. (Naeema, 2016)*

*Establishing loyalty among clients generates a continuous connection between the client and the institution. The client does not abandon the institution, and this does not happen by chance but requires considerable effort to build mutual trust between the institution and the client through providing the best services and diligently working in their interest. (Al Ajmi, 2011)"*

## The study Problem.

*"Many studies have shown that corporate social responsibility (CSR) is a tool for enhancing reputation, achieving success, ensuring sustainability, and a source of relative advantages that banks can harness. Studies have also highlighted a significant positive impact of perceived CSR practices and reputation on customer loyalty. CSR is considered one of the most important activities practiced by Islamic banks, as shown in a study (Manar, Abu Jaz, 2017) which demonstrated a positive and significant relationship between CSR, financial performance, and its positive impact on customer satisfaction compared to customer loyalty.*

*However, another study (Al Nanas, 2017) conducted in the Libyan context indicated the limited role of Libyan banks in fulfilling CSR despite its significant importance and the relative modernity of the CSR concept. This raises strong questions about the reasons behind this deficiency, especially considering the excellent financial status of these banks, with Libyan banks' assets reaching 83 billion Libyan dinars. Notably, the banks under study (Al Wahda, Al Taqwa, Al Sahari, Al Jamahiriya) represent 78% of the total assets of Libyan banks collectively, and are among the largest financial institutions in the country (Central Bank of Libya Report, 2019).*

*Therefore, the problem statement of the study revolves around understanding 'the extent of implementation of CSR by Libyan banks and its role in gaining customer loyalty,' focusing on a field study of public commercial banks located in Benghazi city."*

## The importance of studying:

*"Corporate social responsibility is the commitment of an organization towards society, encompassing all its activities, regardless of its size or field, voluntarily aiming to maximize its added value to the community. This is achieved through contributing to economic development, improving living conditions of the workforce and their relationships, and considering environmental sustainability and natural resource management. Consequently, it contributes to enhancing the institution's reputation within the community in the eyes of various stakeholders such as customers, employees, and the community at large. This results in enhancing the institution's image of its products and their quality, thereby increasing demand and gaining customer trust. (Habib, 2020)*

*The key points of the study can be summarized as follows:*

- *Highlighting the role of corporate social responsibility in achieving customer loyalty in the studied banks.*
- *Providing scientific findings that inform senior management of commercial banks in Libya about the importance of corporate social responsibility as a marketing approach to maintaining competitive positioning.*
- *The study aims to address the existing gap in Libyan literature in this field by bridging corporate social responsibility and customer loyalty.*
- *Emphasizing the significance of the studied sample, representing bank customers, and attempting to understand their opinions and behaviors towards banks."*

## Objectives of the study:

*"The study aims to achieve several objectives, which can be summarized as follows:*

- Understanding the importance that Libyan commercial banks attach to programs and activities related to corporate social responsibility as a marketing approach to gaining customer loyalty.*
- Identifying the specific programs and activities practiced by Libyan commercial banks related to the concept of corporate social responsibility as a marketing approach to gaining customer loyalty.*
- Determining the percentage of expenditure by Libyan commercial banks on corporate social responsibility programs and activities.*
- Clarifying the extent to which customers are aware of the programs and activities related to corporate social responsibility undertaken by the studied Libyan commercial banks."*

## Study hypotheses and questions.

- *To what extent do Libyan commercial banks focus on programs and activities related to corporate social responsibility as a marketing approach to gain customer loyalty?*
- *What are the programs and activities practiced by Libyan commercial banks related to the concept of corporate social responsibility as a marketing approach to gain customer loyalty?*
- *What percentage of their budget do Libyan commercial banks allocate to corporate social responsibility programs and activities?*
- *What is the level of awareness among customers regarding the programs and activities related to corporate social responsibility undertaken by the studied Libyan commercial banks?*
- *What benefits do customers of the studied banks derive from participating in corporate social responsibility programs and activities?*

## Study Approach.

"The descriptive analytical method was used to understand the role of corporate social responsibility in gaining customer loyalty."

## The limits of the study:

- ***Spatial Boundaries:*** *The study focuses on commercial banks operating within the city of Benghazi, the second-largest city in Libya. The researcher is also an employee of one of these banks, which facilitates the survey process within the study community, while also considering the security conditions prevailing in the country.*
- ***Subject Boundaries:*** *This study is limited to corporate social responsibility and its role in gaining customer loyalty.*
- ***Temporal Boundaries:*** *The study will be conducted in the year 2023.*
- ***Human Boundaries:*** *This study targets customers of public Libyan commercial banks operating within the city of Benghazi. The human boundaries of the study are confined to Benghazi, as it is an economic center. Banking regulations and systems do not differ between cities since they are issued by the Central Bank of Libya. Additionally, the distance from Benghazi to the center obliges both public and private regulatory authorities to undertake a social*

## Study plan:

### **Preliminary Chapter: Theoretical Framework and Scientific Concepts**

#### **First Section: Introduction to Corporate Social Responsibility**

1. Concept of Corporate Social Responsibility
2. Definitions of Corporate Social Responsibility
3. Patterns of Corporate Social Responsibility
4. Principles of Corporate Social Responsibility
5. Elements of Corporate Social Responsibility
6. Importance of Corporate Social Responsibility
7. Objectives of Corporate Social Responsibility
8. Reasons for Adopting the Concept of Corporate Social Responsibility
9. Relationship between Corporate Social Responsibility and Banking Success
10. Activities and Areas of Corporate Social Responsibility in Banks
11. Principles of Corporate Social Responsibility Specific to Banks
12. Stakeholders
13. Definition of Stakeholders
14. Classification of Stakeholders

#### **Second Section: Customer Loyalty**

1. Introduction
2. Concept of Customer Loyalty
3. Importance of Customer Loyalty
4. Forms of Customer Loyalty
5. Types of Customer Loyalty

6. Levels of Customer Loyalty
7. Factors Influencing Customer Loyalty
8. Methods of Creating Customer Loyalty
9. Reasons for Organizations to Focus on Customer Loyalty

**Third Chapter: Field Study, Results, and Recommendations**

## ***Preliminary Chapter: Theoretical Framework and Scientific Concepts***

### ***First Section: Introduction to Corporate Social Responsibility***

*Corporate social responsibility (CSR) is considered the latest stage in accounting evolution. Like management functions, and consequently accounting functions, have steadily increased with the size of economic units, particularly public companies. Contemporary economic units have wide-ranging financial, economic, environmental, and social impacts that extend beyond local communities to national and sometimes global economies, expanding the scope of stakeholders interested in economic units and their disclosures, both financial and non-financial, including environmental and social aspects.*

*Banks have taken on the responsibility of CSR as active organizations within society, engaging directly with community members and the surrounding environment. Consequently, banks play a significant role in addressing social challenges, providing support and services to local community groups. This role is relatively new for banks, with their social practices making a clear impact on surrounding local communities and leaving a positive influence on targeted social groups.*

*The positive impacts indicate the banks' broadening interest in creating social value and contributing to sustainable development processes (Mahmoud, 2017).*

## ***First: Concept of Corporate Social Responsibility***

*The concept of corporate social responsibility (CSR) has evolved over time and across different periods in the history of corporations and industry. Criticism of organizations focusing solely on profit-making at the expense of environmental health, consumer safety, or other societal categories spurred management's interest in these aspects. CSR is thus presented as the organization's concern for the interests of the community in which it operates, in addition to its own interests.*

*The United Nations Research Institute for Social Development seeks to clarify the meaning of corporate social responsibility as "the ethical behavior of an entity towards society, including responsible management behavior in dealing with stakeholders who have a legitimate interest in the business entity, not just shareholders" (New York Conference, 2004).*

*Corporate social responsibility is defined as "the set of decisions and actions taken by an organization to achieve desired goals and prevailing societal values, ultimately part of the organization's direct economic motivations and its pursuit as part of its strategy" (Al-Bakri, 2001).*

*Robbins views corporate social responsibility as "an ethical commitment where the organization considers long-term ethical considerations that enhance its image in society" (Mansour, 2008).*

*Similarly, K. Davis and R. Blomstrom define corporate social responsibility as "the commitment of the organization to consider the impacts and consequences of its decisions on the external social system in a manner that balances the pursuit of required economic profits with the social benefits resulting from these decisions" (Ouda, 2008).*

*Another definition states that organizational social responsibility is "an ethical commitment between the organization and the community aimed at strengthening ties between them and reflecting positively on its success and future performance" (Al-Hamadi, 2003).*

*The American Management Association defines it as "the corporate management response to changes in consumer expectations and general community interest, continuing to achieve unique contributions of business activities aimed at linking economic wealth" (Sarifi, 2007).*

*The Organization for Economic Cooperation and Development defines organizational social responsibility as "the commitment to contribute to economic development while preserving the environment, working with workers and their families, the local community, and society as a whole to improve the quality of life for all these parties."*

*In summary of these definitions, a comprehensive definition can be adopted: "Corporate social responsibility consists of initiatives and commitments by the organization that have a positive impact on society or specific categories within the framework of four economic, legal, ethical, and charitable levels."*

- Economic Dimension: This dimension is achieved when the economic entity engages in economic activities to achieve efficiency and effectiveness through the prudent use of resources and quality services, and fair distribution of returns to various factors of production.*
- Legal Dimension: The legal dimension of social responsibility includes the conscious and voluntary commitment of the entity to comply with laws and regulations governing various aspects of its*

*activities and relationships with the community such as workers, environment, competitors, and others.*

- *Ethical Dimension: The entity must consider the ethical aspect in all its decisions and courses, whether in trade or industry in which it operates, and avoid any harm that may be inflicted on society.*
- *Charitable Dimension: It includes the donations, grants, and charitable social assistance provided by the economic entity. The entity may also adopt a fundamental issue from the community's issues and work to support and follow it (Nasr al-Din, 2012).*

## ***Second: Definitions of Corporate Social Responsibility***

*Peter Drucker defined corporate social responsibility (CSR) as "the commitment of a business organization to the community in which it operates." This indirect economic liberal definition was articulated by Milton Friedman in 1970 in an article published in The New York Times, stating that CSR is "the use of corporate resources and the conduct of activities directed towards maximizing profits, provided that it respects the rules of the game, relying on free competition in the market without resorting to fraudulent methods or deception" (Abdul Rahman, 2011, pp. 48-49).*

*From another perspective, supported by economist Paul Samuelson, CSR represents both economic and social dimensions. He argues that today's economic institutions should not just be associated with social responsibility but should deeply engage in it. Creativity in adopting CSR can yield long-term profits for the organization, enhance its standing with stakeholders, and significantly reduce government pressures (Al-Qarni, 2014, p. 455).*

*The World Business Council for Sustainable Development defines CSR as "the ongoing commitment of business enterprises to behave ethically and contribute to economic development while improving the quality of life for the workforce, their families, the local community, and society at large" (Al-Ghaleb and Fouad, 2008, p. 3).*

*The International Labour Organization defines CSR as "voluntary initiatives undertaken by enterprises over and above legal obligations, a way in which any enterprise can assess its impact on all relevant*

*stakeholders. Corporate social responsibility complements governmental regulations or social policies; it does not substitute for them" (Kafie, 2014, p. 4).*

*The International Forum of Business Leaders describes CSR as "business practices characterized by openness and transparency, based on ethical principles and respect for employees, society, and the environment, designed to provide sustainable value to the community and stakeholders" (Mohammed and Mustafa, n.d., p. 3).*

*The European Commission defines CSR as "the process by which business organizations unify environmental and social considerations with their activities, operations, and effectiveness, and interact with stakeholders on a voluntary basis" (Kafie, 2014, p. 277).*

*Bawen, known as the father of social responsibility, defines it as "the commitments of business leaders to adopt policies, make decisions, and engage in activities that align with the values, goals, and desires of society" (Imran, 2010, p. 476). Additionally, it is defined as "the responsibility of companies to consider the interests of external society and work to implement these strategies" (Imran, 2010, p. 476).*

*Al-Amri and Al-Ghalbi see CSR as "a set of duties or actions taken by the organization through its decisions to enhance societal welfare and care for its interests in addition to its own" (Al-Amri and Al-Ghalbi, 2008, p. 93).*

*The American Management Association defines CSR as "corporate management's response to changes in consumer expectations and general community interest, continuing to achieve unique contributions of business activities aimed at creating economic wealth" (Kafie, 2014, p. 38).*

*It is noteworthy that the definitions related to CSR share common points, including:*

*A. Commitment to CSR as a mechanism for sustainable development. B. The voluntary nature of corporate commitment to CSR, not based on legal obligation. C. Transparency in gathering and disseminating information and documenting good corporate practices. D. Engagement of corporations with multiple relationships within the community in which they operate. E. CSR encompasses five main aspects: economic, legal, charitable, ethical, and environmental responsibilities.*

*These definitions provide a comprehensive understanding of corporate social responsibility and its various dimensions as perceived by different scholars, organizations, and international bodies.*

## Conclusion.

*Praise be to Allah before and after, the researcher endeavored to contribute tangibly to public libraries and specifically Libyan libraries. Given the current situation in Libya, all institutions are compelled to collaborate and unite to confront challenges and assist various segments of the community. The researcher attempted to explore the role of Libyan institutions, particularly banks, in adopting the concept of corporate social responsibility (CSR). Banks are the largest financial institutions in the country and have maintained their position without division throughout the crisis years. However, the researcher identified shortcomings in these banks' adoption of CSR, particularly in the charitable aspect, which prompted the study's questions and concerns.*

*In conclusion, I would like to thank Dr. Mohammed Saeed, my supervisor, and the entire team and administration of Cambridge College (Cairo) for their cooperation, credibility, and continuous efforts in examining various parts of the research.*

## Results:

*Through the field study, several findings were revealed to the researcher, among the most important of which are:*

- 1. There is a concern from banks towards the ethical aspect directed towards customers and the community, with a relative importance of this variable reaching 78%.*
- 2. Banks show concern for the legal aspect, with a relative importance of this pattern at 77%.*
- 3. The economic aspect comes in the third place with a relative importance of 72%, indicating shortcomings in the role of banks in the economic aspect within society.*
- 4. Finally, the charitable aspect, with a relative importance of 68%, indicating a very limited charitable role of banks.*
- 5. Banks do not provide opportunities for employment or training for successful students.*
- 6. Banks do not pay attention to people with special needs.*
- 7. The commitment of banks to legal regulations from the researchers' perspective.*

*Customer loyalty:*

*Customer loyalty to banks was studied at 78%, indicating a positive indicator. Despite the limited charitable role of banks, customers still consider banks their preferred choice.*

*Stakeholders:*

*This variable includes anyone with an interest in the organization: customers, employees, owners, competitors, etc., with a relatively high figure of 72%.*

## Recommendations:

- *The researcher recommends that banks under study focus on the charitable aspect, as the field study indicated a low performance in this role by banks, such as providing employment opportunities for people with special needs, constructing hospitals and schools, and supporting charitable organizations.*
- *Due to the political, military, and economic conditions in Libya, banks are compelled to play a larger role in uplifting society, as they are a cornerstone of the national economy and one of its largest financial institutions.*
- *The researcher recommends that banks under study provide financial support to governmental entities to assist in enhancing their roles, support economic and financial entities, and bolster domestic investments.*
- *Conducting further studies on social responsibility in other institutions within Libya, such as oil companies, universities, and factories.*

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