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Integrative Approach For Corporate Social Responsibility: A Case From The Banking Industry

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Abstract
There is a need for a sustainable life. However, this dream will not become a reality without the constant efforts from various dominant parties. In achieving the goals for well being, business firms are the most important entities through their implementation of Corporate Social Responsibility (CSR). Stakeholders involvement in the planning and implementation of CSR need to be properly structured. An integrative approach needs to be applied in order to ensure the sustainability issues being addressed. Hence, this paper analyzes and describes the application of an integrative approach in the planning and implementation of CSR activities in the banking sector. The banking sector is an important sector which provides access and financing facilities to organizations and individuals. The ability of the national economy is also dependent on the integrity of our financial institutions. However, besides the role and contribution of these companies there are still issues that scratch the image and credibility of the company, such as the issue of non-transparency and not directly contribute to the erosion of the environment through the financing of projects that affect the environment. It is therefore essential that the issue of sustainability and the implementation of CSR into core activities in banking operations to gain the confidence of stakeholders. It is expected to provide a guidance to the banking sector in planning and implementing CSR activities in a more organized and holistic manner.

Keywords: Corporate Social responsibility (CSR), Banking Industries, Integrative Research Framework.

Introduction
Striving for a sustainable condition for living involves many stakeholders across disciplines. One of the dominant parties that play the biggest role is the business entity. Business entities shape the world through their activities, which could either be beneficial or harmful. The road to sustainability can become successful with active CSR initiatives from business firms. Social issues and the environment facing society today requires attention from all parties involved to resolve
it. From Millenium Development Goals (MDG) to Sustainability Development Goals (SDG), the issues that become a major concern is certainly on well-being of society, the environment, clean water and food security. As such, the actions and the continued implementation of the solutions require a cooperation from various parties includes the private sector whereby it is essential to ensure the survival of mankind. According to Wu, He, and Duan (2013), given the various constraints of ecological aspects and ethical considerations should consolidate the firm principles of sustainability into their business model. The significance of the activities’ implementation however, depends on how the elements in CSR framework are organized whereas a numbers of firms has actively engaged in sustainability investment receive a return in economic, environmental and social terms (Wu et al., 2013). However, the process of planning until implementation of the CSR programme should be carefully arrange to achieve the mission. Therefore, an integrative approach is required to ensure the success of CSR initiatives. In addition to Wu et al. (2013), monitoring capability, seizing and reconfiguration capability are the key for organizational functions and process in which underlying the dynamic capabilities for corporate sustainability as in Figure 1.

![Figure 1: The key Organizational Functions and Processes Underlying the Dynamic Capabilities for Corporate Sustainability (Wu et al., 2013)](image)

The world faces many challenges such as poverty, rapid growth of the human population, the survival of the ecosystem, and economic crises. Therefore, to encounter these challenges, an action that is parallel to sustainable development is required to meet the basic needs of all and to bring the opportunity for all to comply with their aspirations for a better life (Nations and Assembly, 1987). Upon the increasing magnitude of ecological limitations and ethical scrutiny, firms should integrate sustainability principles into their business models (Wu et al., 2013). Firms
have to use their limited resources to fulfill the needs of the stakeholders with regard to sustainability issues. By pursuing the many aspects related to sustainability, firms can enjoy a fruitful return in economic, environmental and social terms. Other than that, this can contribute to a firm’s long-term economic viability and sustained competitive advantage (Wu et al., 2013).

Sustainable development endeavors to achieve the ideals of humanism and the balance between Human and Nature. The main objective of sustainable development is to empower the quality of life in the long-run with concerns toward other living beings (Mederly, Novacek, and Topercer, 2003). The issue of sustainability is a key pillar in CSR initiatives. It is based on the issue of climate change as an example, if we continue to ignore issues related to the biosphere, then all forms of CSR initiatives is not significant (Murray, Haynes, and Hudson, 2010). CSR includes a variety of programs such as environment, education, safety and health, community empowerment, sports and critical issues, all of which engage with the internal and external stakeholders. Business entities are being forced to act in a more environmentally and socially responsible manner as a mean of acquiring a more responsible and sustainable economic order (Murray et al. 2010).

The foundation to all concepts of sustainable development is the integration of all relevant stakeholders’ participation in economic, environmental and social issues (Avery, 2015; Kraus and Britzelmaier, 2012). There are four different approaches of corporate sustainability typology according to Avery (2015) reactive, defensive, accommodate and proactive. Sustainable development promises that a company develops its resources, specifically on its intellectual resources and human capital, which could lead to a better community development and environmental preservation. As the social cases come mostly from the aspiration to engage in the society, the sustainability of a firm’s case is founded on the assumption that the voluntary consideration of social or environmental aspects leads to the company’s success (Kraus and Britzelmaier, 2012). Improved social and environmental performance are seen as a source of competitive advantage, which brings to a more efficient process, productivity enhancement, economic scale and new market ventures (Aras and Crowther, 2009, Kraus and Britzelmaier, 2012).

Working towards a sustainable business often involves forming relationships with various parties. A successful joint-venture between various entities from different backgrounds is essential to tackle social and political issues such as human rights, environmental degradation, and community disabilities (Avery, 2015). Therefore, this paper will describe the application of integrative approach in the implementation of CSR activities in the banking sector. It is expected to provide guidance to the banking sector in the planning and implementing CSR activities that are more organized and holistic manner. Four banks in Malaysia that actively engage in CSR activities through the establishment of their own foundation have been selected as case study.

Methodology
This paper explains the CSR initiatives practice through the lens of integrative approach from banking industry case. The core subject is about how to apply the approach of transdisciplinary and interdisciplinary framework in CSR initiatives for banking industry. Elaboration and information is gathered from previous research and company’s sustainability report. The sustainability report is considered important because it provides internal and external benefits, such as enhanced understanding of risks and opportunities, stressed connection between
financial and non-financial performances and facilitation of external stakeholders’ comprehension of the organization’s true value.

The principles of Integrated Research Framework

In the transdisciplinary research framework, stakeholders ideally need to include all stages of the research or project implementation processes. This should start from the stage of framing the problem, going through the main project phase that involves the production of output and bringing both the researchers and stakeholders to obtain results that have been gathered to their own perspective of application (Groß and Stauffacher, 2014). Allowing parties from outside the academic field into the research process is one of the best ways to obtain enhanced available knowledge of bringing up values and preferences as well as creating solutions for various problems. Transdisciplinary, community-based, interactive or participatory framework is likely to have been suggested as a suitable way to fulfill the requirements of a real-world problem solving mechanism to meet the goals of sustainability science as a transformational scientific field (Figure 2) (Lang et al., 2012).

The approaches for transdisciplinary and interdisciplinary framework are as follows:

a) Research related to complex sustainability needs an ideal input from various stakeholders, ranging from communities outside the academic field to expert groups. This is to gain a proper input or idea from all groups in various disciplines related to the identified problem.

b) Research on problem solving requires the knowledge outcome exceeding the problem analysis in terms of mission, visions and traits as guidance for transition and intervention strategies.

c) The joint-venture works between researchers and non-academic stakeholders assure increased legitimacy, ownership and accountability to the solutions of the problem.

As shown in Figure 3, there are the three phases involved in transdisciplinary framework with phase A being the framing of the problem, phase B being the implementation of problem-solving and phase C being the outcome of the project or research. In phase A, the activities involve recognizing and illustrating the real-world problem, building up an agreed upon research object which include the joint formulation of research objectives and specific research; the delineation
of a conceptual and methodological framework for knowledge combination; and the building of a collaborative research team. What is important in this phase is that the real-world problem is adapted into a boundary object that allows the reintegration of intuitiveness into societal implementation as well as the scientific body of knowledge.

Phase B is the application of knowledge from phase A into the project or research. In this stage, a set of integrative scientific methods is adapted, where further modification is done and applied to expedite the differentiation and integration of the different branch of knowledge together in the process. Coincidentally, a joint-venture research design allows for goal-oriented cooperation among different disciplines, as well as between researchers and parties from outside the academic field. For every step of the research process, it should be clarified clearly on who are involved in supporting, creating and stimulating the project.

The final phase involves the process of using, applying and implementing the research outcome. A transdisciplinary project or research framework stimulates different perspectives, ideas, values, various disciplines and knowledge. Thus, this phase is not a classical form of knowledge transfer from the science to the practice. The outcome from the integration works will be converted into societal practice and scientific practice, whereby each practice includes the implementation of the evidence-based strategies and incorporation of results into the scientific body of literature. A transdisciplinary project is able to generate an exquisite learning process. Thus, it can stimulate and cultivate stakeholders to participate actively toward the implementation or related decision processes. Specifically in the field of sustainability, the continuous learning process is important for the gathering of idea and output (Lang et al., 2012).

Figure 3: Three Distinct Process Phases of Transdisciplinary Projects (Brandt et al., 2013)

Transdisciplinary project is considered a concept of gathering a better understanding of new perspectives of knowledge that anticipate different forms of collaboration (Groß and Stauffacher, 2014). This type of research will surely gain momentum (Brandt et al., 2013) since the aim is to overcome knowledge fragmentation with respect to complex social-ecological problems (Cundill, Roux, and Parker, 2015). The transdisciplinary research is often understood as community-based, interactive or participatory research approach, which is commonly suggested as an appropriate way to yield new knowledge. This combines a focus on research collaborations among researchers from different disciplines as well as non-academic stakeholders from business, government, and the general public to identify sustainability issues and to bring up solution options. Again, the transdisciplinary research must possess a concentration on societal drive issues, encourage a mutual learning process between the researchers from various disciplines and people from outside the academic field, and finally develop a solution-oriented knowledge that could be socially vigorous and be applied by both scientific and societal practices (Lang et al., 2012).
The linkage of CSR, Sustainability Agenda and the Banking Industry

CSR has become a very crucial concept to businesses and a point for the success of a company’s competition and survival. CSR brings the success to any company that practices it. There is a significant relationship between the companies and their stakeholders on how they manage to maintain the relationship and garner attention from their partners, suppliers and customers. CSR is a very useful strategy for companies to create and sustain their competitive advantage (Perumal, Othman, and Mustafa, 2013). Branco and Rodrigues (2006) state that CSR is associated with critical issues such as environmental protection, human resources management, health and safety at work, relations with local communities, and relations with suppliers and consumers. The CSR notion itself circles around ethical and moral issues regarding corporate decision making and behavior. Merino and Valor (2011) assume CSR as a tool to allow a company to develop a competitive advantage, while also meeting a growing social demand for corporate ethics and greater accountability for its social and environmental performance.

The CSR definitions have been evolving and expanding since its earlier existence until now. From philanthropic activities to ethical issues, CSR aspects currently merge with economic, legal and discretionary responsibilities. The fundamental meaning of CSR was widely accepted by (Carroll, 1979), who proposed CSR as the social responsibility of a business, encompassing the economic, legal, ethical and discretionary expectations that society has toward organizations at a certain time. (Sun, 2012) has summarized CSR as a profit making agenda that accepts the responsibility for the shareholders’ profit. Firms should practice social responsibility for stakeholders such as employees, consumers, government organizations, competitors, suppliers, the community, and the environment. (Frynas, 2009) has come up with a proposition of CSR that (i) firms have a responsibility for their operation’s consequences on society and the natural environment, (ii) firms have a responsibility for the condition of others concerning with whom they do business, and (iii) firms need to sustain their relationship with the mass society, whether for financial gain or society value improvement.

Hitchcock and Willard (2007) have identified several steps to sustainability which require firms to consider many aspects before reaching the peak (as stated in Figure 4). First of all, business corporations should practice a compliant and reputable business, followed by the consideration of the employees’ health, safety, welfare and quality of work. To maintain the business, companies should emphasize on the quality aspect of their operations. Nevertheless, companies should also comply with environmental stewardship especially for high-risk industries. Before reaching the top of the hierarchy, social responsibility practices are required for companies to display their concerns and obligations towards the stakeholder’s interests.
The banking sector has a key role in improving the quality of life through rates and financial asset values, credit monitoring, financial risk management and payment system management (Ali, Nasruddin, and Lin, 2010). In addition, financial institutions contribute to the growth of Gross National Product (GNP), to meet the increasing demand from the middle class, to finance infrastructure spending, and to reach out to those in semi-urban and rural areas (Moharana, 2013). Nevertheless, the banking sector remains overshadowed by the negative image of the capitalist-oriented activities that only profit solely from its high interest rate charges, its non-transparent policy, and its direct involvement in an economic crisis (Burianova and Paulik, 2014). (Ahmed, Islam, and Hasan, 2012) The banking sector acts as a key contributor to the activity that erodes environmental ecosystem and acts indirectly to the destruction of the environment. Following the various issues confronting the banking industry, it is appropriate for this sector to be more accountable to customers in the form of corporate social responsibility (Yeung, 2011), and to increase investment in social responsibility initiatives whilst protecting reputation and image so that high-quality employees can be retained (Ali et al., 2010, McDonald and Rundle-Thiele, 2008).

In view of the issues that underlie the banking sector, the sector needs to be accountable to its stakeholders to ensure the smooth operation and the confidence of stakeholders. The banking sector offers services and products based on them is of course dependent on the customers and other stakeholders for smooth operation. Thus, the implementation of CSR activities is an essential element for the sector to show concern and responsibility of banking companies on issues related to social, environmental and financial performance (Yeung, 2011). The seriousness of the banking company in social responsibility is necessary to build a reputation that will influence recruitment, customer loyalty and corporate image (Ali et al., 2010). The aspects of the implementation of CSR activity should be held more broadly cover various groups of stakeholders and the diversity of social and environmental issues. The sustainability agenda should be the main thrust of the main agenda of banking companies in order to strike a balance
between the banking company and stakeholders can be achieved. In addition, the banking companies are well capable of extending efforts for corporate social responsibility and achieve sustainability (Bihari and Pradhan, 2011). Table 1 has shown a stand for sustainability that each banks possess.

Table 1: Banks and Stand for Sustainability.

<table>
<thead>
<tr>
<th>Banks</th>
<th>Stand for sustainability</th>
</tr>
</thead>
</table>
| Maybank | • We strive to do the right thing for our company holistically as we live our mission to humanise financial services. Doing the right thing is good for business. It strengthens our connections to our consumers, makes our company more attractive to future talent, and builds goodwill in the communities in which we operate.  
• Maybank’s mission of humanising financial services is clearly demonstrated through its commitment to ensure easy access to financing for all, provide fair terms and pricing, advise customers based on their needs and be at the heart of the community. The Group remains steadfast in its efforts to ensure the sustainability of its operations as well as that of the communities it serves. The Group endeavors to do so not only through efforts to finance economic development and provide modern financial services, but also through innovative community programmes that impact the lives of marginalised members of society.  
• The Maybank Foundation, the Group’s regional arm to undertake corporate responsibility initiatives, is supported by the keen involvement of employee volunteers. The Foundation remains a major vehicle for the Group to positively impact many of Asia’s most needy communities in an effort to build a better tomorrow for all. |
| CIMB    | • Sustainability covers a broad range of issues. CIMB is interested in the topics that impact its future business success and are relevant for stakeholders. CIMB conducted a materiality analysis to gain a better understanding of topics relevant to both the business and its stakeholders. The materiality index considers input from a broad range of stakeholders.  
• Understanding the relevance of specific sustainability topics for stakeholders is of mutual interest and can also support CIMB in building its sustainability strategy. This sustainability report places emphasis on the issues that matter most. These issues are defined by the scale of impacts as a business and feedback received from key stakeholders as part of the reporting process and throughout the year. |
Bank Rakyat

- To ensure the continuity and sustainability of the various programs in place, management has taken proactive steps in the implementation of existing integrated network system that can be accessed by any staff team member so that a decision can be made quickly and accurately regardless of place and time.
- Public welfare activities are expected to help improve the educational level of the country in which an emphasis on holistic learning was introduced to help students in increasing the quality level of their education. The continuation of this matter is expected in some way help towards more meaningful change to their quality of life.

Hong Leong

- Although CSR strategies are in place within each operating companies, there are gaps that needs to be addressed mainly to prioritise business operations with CSR in mind. There is a need to realign the integration of CSR strategies within each operating companies.

Application of the Principles in Industries

In today’s globalized economy, managers have to confront complex and high-risk situations; thus, it is important for them to develop a comprehensive and holistic understanding of the reality. They should be able to think and act beyond the borders of scientific and social fields and take into consideration not only the technical and economic dimensions of a subject, but also the political, social and ecological dimensions (Bimpitsos and Petridou, 2012). To ensure that CSR could adapt well with these situations, companies must be well prepared to encounter uncertain conditions. The CSR implementation is not limited, so it should be practiced in various aspects and places, and by various groups and individuals. The strategies must comprehensively plan to face a demand from complex situations. Business firms should well understand the culture of different groups, the law and political issues in a country or a state, and the need of the communities along with environmental requirements for sustainability preservation. The top management should be aware of the responsibility and careful management of CSR initiatives in order to achieve the target. This does not exclude the banking industry since it should also strategize and implement CSR programs to maintain good reputation by offering a range of CSR activities to stakeholders.

Good CSR initiatives should not only focus on one aspect. It should cover various disciplines so that the role of firms and their sustainability agenda would become transparent. All aspects must reflect the sustainability principles such as environment preservation and conservation, and the community’s well-being which includes economy, health and education, supply chain, quality products and governance. Bank companies have allocated part of their revenue to support the program as shown in Figure 5.
Engaging various stakeholders is another important principle for integrating a research framework. Banking companies have a number of stakeholders that they must cater to, as the stakeholders are a vital group to the survival and success of the organization (Friedman and Miles, 2006). The survival of a business depends on the reliability of the company’s stakeholders. Thus, any CSR activity being designed has to cater to the needs of the stakeholders. As shown in table 2, the CSR programs match with the focus group of stakeholders in the banking sector.
Table 2: Focus stakeholder and the program types

<table>
<thead>
<tr>
<th>Focus stakeholder</th>
<th>CSR program types</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local Community</td>
<td>Socio-economy, environment, unity, culture and heritage, homes and shelters, health, sports, education, Zakat, Education, Community Empowerment, Disaster Relief, Arts and Culture, Environmental Diversity, Healthy living</td>
</tr>
<tr>
<td>Students</td>
<td>Scholarship, education program and training, human capital, after school programs</td>
</tr>
<tr>
<td>Staffs</td>
<td>Employee engagement platforms, Learning and development, Talent and Leadership, Diversity and Inclusion, Safety, Health and Well-being, Employee diversity, occupational safety and health, learning and talent, engaging employees, benefits and enumeration, wellbeing, diversity and equal opportunity, Employee Volunteerism</td>
</tr>
<tr>
<td>Customer</td>
<td>Access to products and services, commitment to the environment, focus on customers, digitization, product stewardship, sustainable procurement, security and privacy policy, customer satisfaction and complaints</td>
</tr>
<tr>
<td>Environment</td>
<td>Energy management, emission control, waste management, home recycle program, energy saving, water conservation</td>
</tr>
</tbody>
</table>

Towards the end, money spent on any CSR program must be worthwhile and meaningful to both the company and the receiver. Significant CSR initiatives should impact the lives of others in terms of improving the community’s well-being, the environment, and elevating the customer’s loyalty to the company. Banking companies have identified their contributions to the stakeholders through CSR activities such as stated in Table 3.
Table 3: The contributions from CSR activities

<table>
<thead>
<tr>
<th>Bank</th>
<th>The contributions</th>
</tr>
</thead>
</table>
| Maybank        | • A well-educated talent pool contributes to the growth of the organization and the region.  
|                | • Talented students from low-income families have an opportunity to excel academically. |
|                | • Low income families have increased their ability for survival.                  |
|                | • Positive impact has been made on financial security.                           |
|                | • The number of female staff has been increased.                                 |
|                | • Low rate of workplace incident has been achieved.                              |
| CIMB           | • Students attain good performance in their academic track, school attendance and examinations. |
|                | • Low employee turnover has been achieved.                                       |
|                | • Low rate of workplace incident has been achieved.                              |
| Hong Leong     | • The education quality among unaffordable potential students has been improved.   |
| Bank Rakyat    | • Students have improved in their examinations.                                   |
|                | • The number of students who want to further their studies to a higher level with scholarship has been increased. |
|                | • The involvement of participants and the organization in programs has increased. |

The Importance of Integrative Research in Industrial Social Responsibility

The integrative research framework in corporate social responsibility possesses its own importance since it symbolizes a broad shift of program agenda towards the emphasis on satisfaction. This type of program is considered ideal to solve problems and address real world matters (Bracken, Bulkeley, and Whitman, 2014). Social responsibility programs aim to pursue sustainability in several critical issues such as the environment, community empowerment, health, education, quality of products, governance and the workplace through the industry’s awareness and/or obligations. These programs aim to deliver integrative and high quality projects that purposely stimulate the advanced understanding of stakeholders from various backgrounds, enhance the capability of managing isolated but critical issues within social, natural and biological sciences, and finally enhance the contribution of the programs to the policies and practices of participating stakeholders in all stages (Bracken et al., 2014).

As corporate social responsibility applies an integrative research when fostering a program, it will promise more effective program outcomes. The elements in the integrative research itself have shown that all critical aspects are taken into account by a firm’s top management to initiate social responsibility. Since firms have sacrificed part of their profit to fulfill their obligations in order to meet stakeholders’ needs, CSR programs must remain relevant and suitable to be adapted in the stakeholders’ various backgrounds. In order to handle the differences, integrative research framework is considered the most capable tool for creating the best solutions.
Conclusion

This paper has discussed the integrative research framework in corporate social responsibility specifically in the banking industry in order to meet the aspirations for sustainability. Various activities through social responsibility initiatives have been formulated to achieve positive consequences. The initiatives taken by the companies are part of an effort to ensure the sustainability of their business operations, while at the same time give priority to the stakeholders’ interest. This paper has listed several contributions as follows:

- The application of integrative research framework in corporate social responsibility is useful in achieving the effectiveness of the programs initiated by companies. Integrative research framework possesses all the necessary conditions to address the diversity of stakeholders and differences in other issues. A company’s top management should well organize social responsibility programs to prevent any wastage and/or unnecessary outcomes by allocating part of the profit gained to undertake social responsibility initiatives. The integrated research is a principle from the science of sustainability which aims to achieve mission sustainability with regard to different perspectives from various issues and stakeholders.

- Various stakeholders play an important role in achieving sustainability missions, compelling the industry to act in a more responsible manner. Thus, stakeholders are important in voicing out their displeasures or dissatisfactions against the company and they are also significant agents in ensuring that CSR initiatives are responsibly implemented. Stakeholders consist of various groups with different backgrounds, interests and needs. Hence, to cater to these different traits and to ensure that the sustainability and welfare of the stakeholders are maintained, firms should apply integrative research framework to fulfill their diverse needs because this framework has been purposely designed to deal with the multi groups of stakeholders. Companies that constantly face risks and controversies in their daily operations should be more sensitive in their stakeholders’ needs and interests.

- CSR initiatives are considered crucial for corporate companies to fulfill their obligations towards their stakeholders. No matter how much money they have allocated in planning projects, stakeholders will always hope for companies to act in parallel with their own expectations. Therefore, CSR initiatives should not be underestimated by companies because there is a sentiment that links a company to its internal and external stakeholders. Failure to properly implement CSR activities will lead to negative implications for the company itself as well as for other interested parties.

This paper has also briefly discussed the application of integrative research framework in corporate social responsibility, specifically in the banking industry. This paper hopes to shed light on the relevance of integrated research framework to be adopted in corporate social responsibility. The framework acts as a principle of sustainability science designed to fulfill the transdisciplinary background of programs or research. Well understanding of the framework’s usefulness in social responsibility projects can ensure a well-deserved outcome. The conditions in the framework itself are comprehensively built for the integration of different fields and various stakeholders. Sustainable developments require a responsible business, so firms should...
target and aim for the sustainability of their business development. Therefore, to make the social responsibility initiatives effective, firms should integrate a transdisciplinary research framework.

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