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The Role of Corporate Social Responsibility in Local Community Development: A study of the Jordan Ahli Bank

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Abstract

The study focuses on how the Corporate Social Responsibility (CSR) of The Jordan Ahli Bank (JAB) can be a factor in the development of the local community in Amman the capital. It provides an attempt to understand the perceptions of the JAB and the local community about how CSR can be a vehicle for community development. This research uses qualitative research methods using semi structured interviews and media archive and document analysis. The participants of this study were in total (12) individuals out of which (5) were community people, (3) were community leaders and (4) were participants from JAB public relations staff. Findings show that JAB maintain a high social responsibility sense toward local community. JAB participating in various CSR development projects like. In addition, CSR is a viable vehicle for community development; however, it should be directed to the right place and time. However, local community individuals and leaders declared that insufficient activities and funding provided by The Jordan Ahli Bank to meet the pressures of social problems on community, and the Bank is required to provide more funds and open new support programs to Amman region.

Keywords: Corporate Social Responsibility, Community Development, Stakeholders, JAB.

Introduction

Nowadays, CSR has become a necessity of the modern business. It links the organization with its social environment where the interaction is required between them. Responsible contributions to serve local community led to gain appreciation and understanding of the organization role by both employees who are aware of the conditions of the organization and by community in general. Organizations that are committed committee to its social responsibility play a vital role in improving the national economy, and social problems i.e. poverty, unemployment. The concept of CSR is a modern connected to public relations, therefore, much attention has been given social responsibility and its applications becomes a major public relations function (Obidat, 2016).

This study tackled the concept of CSR in The Jordan Ahli Bank (JAB) to reveal the extent of its commitment to its social responsibilities towards the local community. JAB has a significant local, regional, and international presence and a banking experience of over 60 years. JAB aims to achieve the highest growing returns, ensure a stable and productive professional career, and provide new banking products on a large scale with excellent services and moderate competitive rates services. Moreover, JAB aims at serving the local community, providing services that stimulate its relationship with the local community to, and to achieve the planned objectives which it was established for.

Research Problem

The research problem stems from the commitment of JAB and its interest in CSR in achieving community development as an important means of strengthening relations with the public. CSR is closely related to the role of public relations departments in such companies. The research attempts to examine if the commitment of JAB to their duties towards local community reaches the required level and contributing in community development. CSR is an inevitable choice for JAB imposed by the surrounding environment to meet the needs of local community.

Therefore, this study investigates how JAB can be a vehicle for community development by asking the following questions:

1. How does the JAB perceive its social responsibility?
2. To what extent can JAB lead to community development?
3. How does the host community perceive JAB's corporate social responsibility?
4. To what extent do these perceptions differ or converge?

The Objectives of the Study

This study aims at clarifying the general framework of CSR, local community development, as well as the perceptions of JAB about its CSR commitment during the interviews of respondents from managers and employee working in JAB. The study objective can be summarized as follows:

5. Identify the CSR level of JAB commitment toward Local community development.
6. Identifying the role of good CSR practicing in improving public relationships.
7. The role of JAB in developing local community.
8. Disclosure of previous, current or planned charitable, social and developmental projects executed by JAB.

Theoretical Framework

Recently, CSP has become a part of any Bank vision to implement a socially responsible behavior. With this context, companies do not only care about profit maximization, but also consider the impact of their actions and strategies on all stakeholders and the Bank itself. The stakeholders are the workers, customers and local community in which the Bank acts, etc. Therefore, the current section aims at reviewing the literature on CSR.

Corporate Social Responsibility

Despite the growth of CSR practices, there is no single accepted method to measure CSR. Specialists have proposed many theories on CSR. The same concept of corporate social responsibility has assigned to different meanings at different times and places. However, the Commission of the European Communities defines CSR as " a concept whereby companies integrate social and environmental concerns in their business operations and in their interactions with their stakeholders on a voluntary basis". Moreover, CSR has acquired great importance in the developing countries (Barba, 2015).

In fact, there has been a lack of absolute definition among researchers and experts of CSR in terms of the nature and scope of what constitutes the CSR of organizations or companies. Therefore, a plethora of definitions of CSR are provided. This is because the scope of social responsibilities and the expected contributions of businesses are increasingly changed and

extended (Neeti, 2016). This study however adopts Carrol (1979)'s definition cited in (Wopara, 2016) of social responsibilities which states "Encompassing the economic, legal, ethical and discretionary expectations that society has of organizations at a given point in time" (p. 500). Carrol set CSR into four levels of responsibilities i.e. economic, legal, ethical, and voluntary.

The business development responsibility strategies that links social responsibilities with objectives of profit maximization. The challenge of legal aspect, on the other hand, requires that businesses should be complied and legally agreed with the frameworks of the host country. Hence, the expectation that companies should act responsibly i.e. 'do the right and required 7 things', for instance; hiring, protect environment from pollution, etc. (Pattnaik & Nayak,2017). Therefore, local community development and legal responsibilities are socially required, ethical responsibility is socially monitored, while charity is socially appreciated and each of these responsibilities forms the base of the total CSR of a business organization (Frederick, 2016).

There is no clear definition for the concept of community development. Researchers have referred the concept to the relation of specific groups and for specific problems. According to (Fulgence, 2016) community development is "the process that depends largely on the intentional

Corporate CSR as a Mechanism of Community Development actions of people in a locality coming together and interacting with the intent of solving their local problems, improving their quality of life, and shaping their future wellbeing" (p. 6). In the above definition, local people work together to solve their shared challenges with the aim of improving their quality of life. Community development can be either geared towards improving negative economic situations like poverty reduction, and income generation. Another aspect is the human development where community members strive for healthy and educated individuals, stronger social bonds and the ability to come together to pursue a purposeful collective action. Lastly, community development can be achieved through infrastructure development (Neeti, 2016: p. 20).

The Contemporary Models of CSR

The concept of CSR first emerged in the 1950s and since then it has been defined and interpreted in specific ways to specific problems. Therefore, it is a need to focus on how to strategically implement various CSR activities. Yet, the best way to judge the success of any implementation of CSR practices would be to measure the performance of stakeholder dialogue. Stakeholders can be defined as communities and individuals who can influence or are influenced by the activities of an organization's mission. Therefore, stakeholder dialogue becomes the root of CSR activities, Bank to stakeholders, and support, stakeholders to Bank (Hamidu, Haron & Amran). Thus, companies need to maintain continuous stockholder dialogue to identify the best ways and means they can follow to ensure the success of their commitment to their social responsibilities. And, thus, achieve their goals at the level of their commitments. Researchers have developed several models of social responsibility practice, which we will discuss in the next.

The Pyramid Model of CSR

It was developed by Carroll who had stated that individual responsibilities and obligations in different fields are finally summarized into the totality of CSR (Carroll, 1991; Pinkston & Carroll, 1996, cited in (Wopara, 2016). The pyramid model, which is based on such totality of CSR, comprises four very different aspects (see Figure 1). The pyramid is arranged according to decreasing order of priorities, economic responsibilities being the most important one. In this context, Carroll points out that "all other business responsibilities are predicated upon the economic responsibility of the firm, because without it the others become moot considerations" (Carroll, 1991, p. 41). Legal responsibility is the second priority. Ethical responsibility, that is, the responsibilities and obligations that are not legally codified but should be performed for the greater good, comes as the third priority. Philanthropic responsibilities, which are supposed to be discretionary in nature, are assigned the least priority.

Figure 1: Pyramid Model of CSR

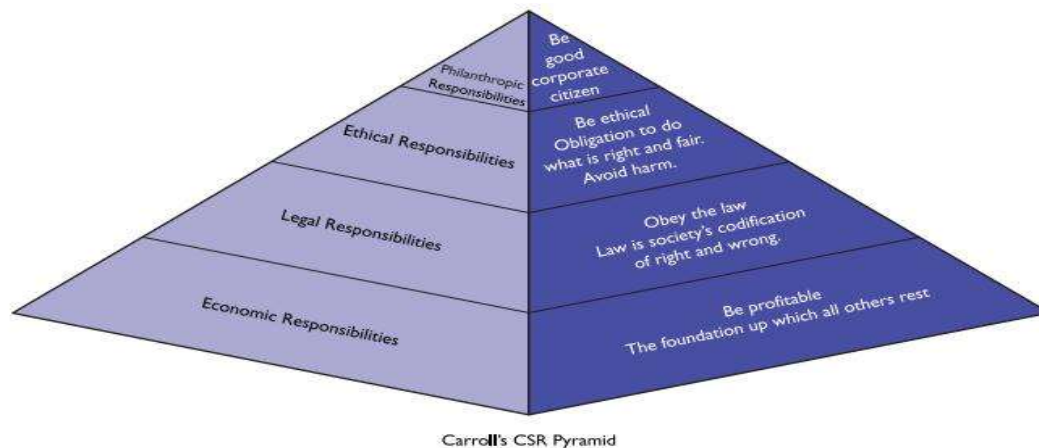


Figure 1. Pyramid Model of CSR

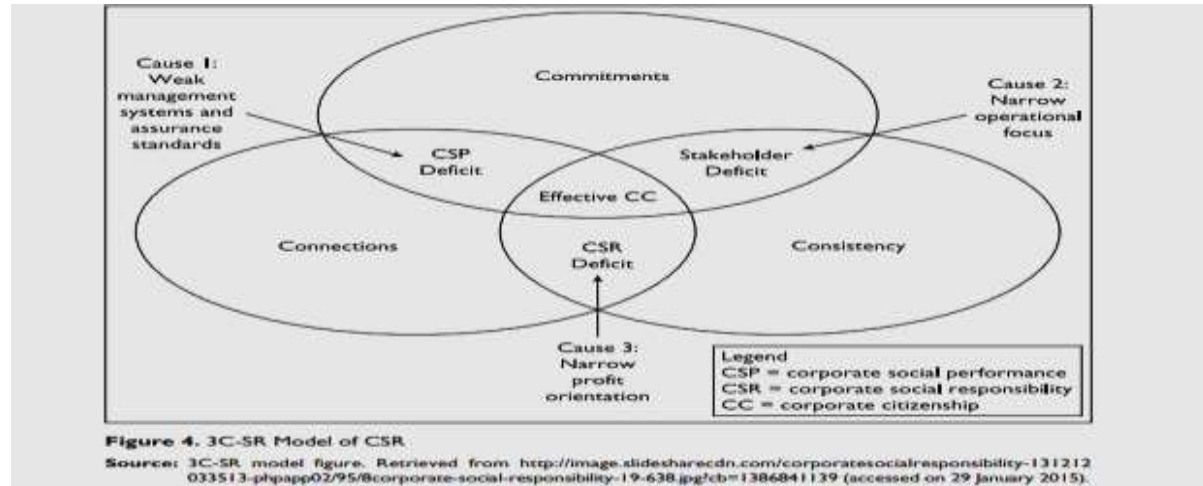
Source: CSR pyramid model figure. Retrieved from <http://www.csrquest.net/imagefiles/CSR%20Pyramid.jpg> (accessed on 29 January 2015)

3C-SR Model

This model was first developed by John Meehan, Karon Meehan and Adam Richards of Liverpool John Moors University (Meehan, Meehan, & Richards, 2006). The components of the

model are: (a) ethical and social commitments, (b) connections with partners in the value network and (c) consistency of behavior to build trust (see Figure 4). Thus commitments, connections and consistency form the three Cs of the model.

Figure 2: 3C-SR Model



Local Community

Research, scholars, and academicians have not provided a straight forward definition of local community concept. They have linked local community to certain groups and to specific problems. Local community is widely defined as a group of people sharing a common interest, who corporate for achieving a certain need, who live near and interact on a regular condition.

According to Enwereonye et al (2015), they argued that community investment supports a wide range of social activities including: health programmers, sponsoring education institute, playgrounds or community centers, employee volunteering schemes, or signing agreements of understanding with communities affected by a Bank's impacts. In the above arguments, local people corporate to stand against their shared challenges with the objectives of improving their quality of life.

Community development activities can be either targeted towards improving negative economic challenges like poverty and unemployment or commitment to the community welfare, communicate openly, responsibility to others. However, the success of any community development events requires some community leaders who are addressing the needs of the community, and the individual's own feelings. The community leaders are community figures who eager to encourage others to take responsibility for their activities, their achievements, and the community welfare (Obidat, 2016).

This section presents the views based on traditional theories and empirical studies describing the problem of study and trying to find conceptual explanation for it. This background shows the existence of many opinions, agreements and disagreement in the interpretation of age and motivation to learn foreign language.

Literature Review

A study conducted by Wopara (2016) focused on how the Corporate Social Responsibility (CSR) of a gas company that can be a factor in the development of the local community in the Niger Delta. It tried to understand the perceptions of the Bank and the community about how CSR can be a vehicle for community development. The research employed various qualitative research methods such as interviews, focus group interviews, semi-structured questionnaires and document analysis. The research argued that CSR as a mechanism of community development is like the 'icing on a cake': It is supposed to be an added advantage to complement government and community efforts towards development, rather than the overall answer to community development.

Pattnaik & Nayak (2017) stated that Corporate Social Responsibility (CSR) is the growing commitment of the organizations to operate responsibly. The three aspects of responsibility are economic, social and environmental concern. In deciding the CSR policy of the organization stakeholders play a very important role. There is a very popular saying that customer is the king. Now corporations are paying attention to their important stakeholders which otherwise will be very costly for them. From Nike to Nestle companies who have ignored their stakeholders had paid heavily. Due to growing awareness of the stakeholders of their rights and business obligations, a changing equation is taking place between the society and the corporations. Using the stakeholder perspective, the paper tried to analyze the concept of CSR. Their study is a conceptual paper based on the past literature on CSR. The study highlighted the historical evolution of the concept, the drivers and principles of CSR, perceived benefits offered by it.

Another study by Masoud & Halasa (2017) investigated the relationship between Corporate Social Responsibility (CSR) and company's performance (CP) in Jordanian Companies Listed on ASE. The study was undertaken in emerging economies, 107 companies listed on ASE during the 10-years 2002-2011 were selected as sample for this study. Data were collected by purposive sampling method, descriptive statistics, regression and correlation analyses were carried out. Fixed effects (FE) and random effects (RE). The statistic results revealed that the FE model is more accurate than the RE model since the Hausman test was significant. FE findings showed positive but not significant relationship CSR, accounting-based performance (ROA, ROE, and ROCE), and market-based performance (P/R, EPS, P/V), whilst EPS ratio reported a significant and ROS ratio is a negative relationship. RE model results indicated that there was a negative relationship between CSR, accounting- and market-based Bank performance (ROA, ROS, P/R, and EPS).

Ephraim et al (2015) pointed that Corporate Social Responsibility (CSR) changes in its meaning and practice. However, in their work, corporate social responsibility (CSR) refers to strategies used by corporations to conduct their activities in a way that is ethical, society friendly and beneficial to community in terms of development. They discussed the role of CSR in community development since the crux of CSR is towards seeing its impacts in the community. Finally, it was concluded that CSR is about business, government and civil society collaboration and the bottom line is the achievement of win-win situation among the three entities. From the social point of view, CSR should benefit community because the latter has a very complex structure as it consists of individual with various levels of control of resources physically and

intangibly. CSR organizations in many developing countries consist of local and international firms. As such, we suggest that comparative studies should be conducted on the differences between strategies adopted by firms in terms of emphases and orientations in CSR, the specific roles of CSR programs to community and society at large, and specific business, people as well as technical skills that the CSR managers should possess. It is also suggested that studies on how CSR firms strive during the present economic crisis are worthwhile to embark on; however, they should know moving towards achieving firms' economic goals should be without jeopardizing the social goals.

According to Ganescu and Dindire (2014), there is a positive correlation between environmental responsibility and corporate reputation since activities such as the reduction of pollution enhances confidence and safety for employees, local communities and consumers. Organizations need to be compelled to honor their environmental responsibilities since their primary preoccupation of creating economic value invariably leads to social costs or external costs necessary for creating environmental value but not borne by producers.

Methodology

The current study was conducted during the academic year 2017-2018. The participants of this study were in total (12) individuals out of which (5) were community people, (3) were community leaders and (4) were participants from JAB public relations staff. However, the selection process of participant's categories was based on their involvement in JAB activities.

Qualitative research methodology has been chosen in purposive sampling method was used for this research to gather the primary data. Therefore, the data sources used are media archives of JAB and semi-constructed interviews. The interview questions were presented to the subjects of the study. The researcher prepared the open-ended questions based on the relevant literature and previous studies as secondary data source includes: peer-reviewed academic journals, books and official CSR documents published by the JAB, such as annual reports, activities etc.

Interview questions cover the commitment level of JAB in CSR level toward Local community development, the role of good CSR practicing in improving public relationships, Disclosure of previous, current or planned charitable, social and developmental projects executed by JAB, the role of JAB in developing local. The interview is composed of (9) questions, translated to Arabic since the participants are Arabic native. The researcher provided a detailed explanation about how to record their answers and the purpose of the study to the participants. Table (1) presents the questions of the interview.

Table (1): Interview Questions

Category	Questions
JAB Stuff	1- What is CSR for you? 2- Why does JAB practice CSR? 3- What does JAB expect from practicing CSR? 4- Are there any policies JAB have about CSR?
Community individuals	1- What is CSR for you? 2- What do you expect from JAB 'developing role?
Community Leaders	1- What is CSR for you? 2- What do you expect from JAB 'developing role? 3- To what extent do you think that JAB committee in CSR?

To provide validity and reliability to the outcome of the research investigation a number of critical aspects were considered in the design of the two strands of research (survey and interviews). Table 3.7 presents the critical aspects which were adopted within each strand in order to enhance validity and reliability.

Validity and Reliability

Before the final interview was constructed, a set of conceptual frameworks, which can be involved to help design valid interviews. A framework has been used by Foddy (1993:22), see Figure 3. This framework evaluates how answers are exchanged between the participants of the interview through the concept of encoding and decoding messages. Foddy’s framework shows how answers can be encoded and decoded interchangeably by the interviewer and interviewee leading that analysis and data can be interpreted differently by the interviewee. Therefore, the researcher analyzed the transcripts of an interview to assess the various options of meaning when encoding and decoding to ensure reliability based on Foddy’s framework.

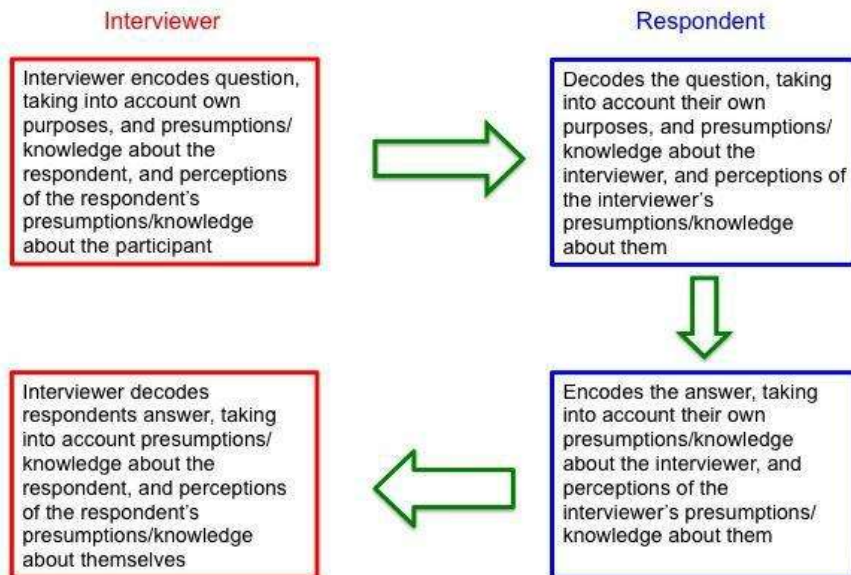


Figure 3: (Symbolic Interactionist Model of a Question-answer Sequence) – Foddy (1993)

Research Procedures

The interview data was collected by the researcher. The quality of information obtained in an interview setting is for the most part dependent on the interviewer. The recorded interviews were filled soon after the actual interview, which ensure the rich and accurate account of the interview setting. Despite all the action taken to increase the credibility of information, there is one possible limitation of the interview data. Part of participants obviously represents their Bank, which is why certain comments may be colored to describe their own Bank in better light. Thus, there is a possibility for interviewee bias.

Results and Discussion

Based on JAB media archives and documents, various contributions have been made independently and in collaboration with a number of civil society organizations, in order to differentiate its scope and keep pace with the needs of society and youth within the five basic sectors of work. Next sections list JAB social responsibility contributions.

Community Empowerment

JAB adopts the following empowerment activities:

1. The bank dedicates particular attention to the empowerment of women by supporting their involvement in social and economic development. The bank pays close attention to the strategic needs of national development in its projects, the most prominent of which was starting the “Al Nashmiat” Initiative for women leadership as well as the active involvement of women in the various sections and departments of the bank, reaching 23% at the end of 2015. The bank has also hosted several workshops and seminars aimed at empowering businesswomen and women leaders in Jordan.
2. Ahli Bank financially supports charitable activities to support sustainable projects and programs organized by nonprofit organizations that comply with the national development strategies that aims to solve poverty issues.
3. Supports the healthcare system by supporting the activities and programs of the King Hussain Cancer Foundation and Center directly by providing financial support, and indirectly via the KHCF’s coin boxes, which are available at the Jordan Ahli Bank branches across the Kingdom. In 2014, the bank supported the team behind the initiative “From the Lowest Point to the Highest Point for Cancer”. The bank also organizes annual internal campaigns for donating blood to the national Blood Bank.
4. Supports Al Aman Fund for the Future of Orphans by sponsoring a number of students, as well as direct and indirect support via the Fund’s coin boxes which are available at all the Jordan Ahli Bank branches across the Kingdom.
5. Supports the Charity Clothing Bank which is one of the projects of the Jordan Hashemite Charity Organization. The Clothing Bank has been established to provide appropriate clothing, shoes, and toys to unprivileged families over the year from all over Jordan. By hosting the Clothing Bank’s charity boxes in many of its branches, Jordan Ahli Bank has been able to help in providing clothing for 1,070 persons of poor families in 2015.

6. Supports unprivileged families in collaboration with Tkiyet Um Ali, which addresses poverty and hunger by sponsoring families over the year. The bank also contributes in supporting various projects and its activities.
7. Offers banking services to our deaf and mute clients by training a group of employees on sign language in some of our branches. This comes under expanding the umbrella of services towards a more inclusive society that aims at empowering people with special needs.
8. The bank has launched a customized prepaid card in collaboration with a number of organizations and MasterCard Company to support Syrian Refugees in Jordan.
9. The bank provides a list of loans and responsible financing

Education and Youth

Ahli Bank considers education as the starting point in the development of any society and the enabling of its youth to become leaders of change in all fields, and so the bank pays special attention to the educational sector. JAB has drove the following supporting programs

- The bank has supported the Teacher Skills Forum and Model United Nations events in various schools in the Kingdom; it has also sponsored various social and sport activities in public and private schools, as well as constructive awareness programs for students.\
- The Jordan Ahli Bank has supported the Children’s Museum since its establishment, and is considered one of the Museum’s major supporters and official founding member. The bank established the Museum’s “Bank exhibit” and regularly sponsors activities and training programs for the Museum’s staff to fulfill its goals.
- Supports the “Raising financial awareness project” in Jordanian community that is led by the Central Bank of Jordan in collaboration with several private and public-sector organizations. The project aims to support inclusive and sustainable development through raising awareness and deepening the understanding of finance in the Kingdom.
- Supports the Sports sector development and talented athletes, as well as supporting several school football tournaments. The bank also sponsors” Ayman Muasher Basketball Tournament”, which is organized by the “Wings of Hope Society” in collaboration with Amman Baccalaureate School and hosts teams from different countries in the region.
- Jordan Ahli Bank is the main sponsor of “Visit Haya Cultural Center” fund, which is in line with the bank’s corporate social responsibility strategies that aim at reinforcing investment in youth by empowering their artistic and cultural potentials. Over 2,000 students from public schools, charitable organizations, and children with special needs from different governorates in Jordan will be able to spend a day at the center to participate in its activities which include interactive performances, visiting the planetarium, culinary education, arts and crafts, as well as storytelling.

The Environment

JAB has always considered the environment to be an indispensable priority and an integral aspect of its strategies towards sustainable corporate responsibility. Because of Ahli’s close attention to protecting the environment and all its resources, it has launched the “Ahli Eco-Friendly Program”. This program caters to a variety of needs and collaborates with a wide network of companies that offer eco-friendly products. This enables Jordanian companies and

individuals to get these products easily with 100% financing and 0% interest with a payback period of up to 48 months.

In terms of environmental awareness on an internal level, Ahli Bank has incorporated management policies that resonate with environmental standards and has been a pioneer in making environmental awareness an integral part of its culture. Focusing on environmentally responsible behavior within the bank and its surroundings, and aiming at developing it further towards a sustainable, bright future. The bank aims to present itself as a model banking institution that is environmentally and socially responsible. The bank has kept an eye on its operational impact and reflections on the environment, and over the years has reinforced its environmental responsibility. In order to reduce its carbon footprint to minimal levels, the bank has managed its resources in the most ideal and efficient manners by employing a range of environmentally friendly programs and procedures.

Culture and Art

JAB has always supported Art and Culture because of its importance and impact on society, and so has taken it upon itself to actively participate in re-structuring the Cultural and Artistic scene in the Kingdom by offering support to all artistic outlets and cultural. This interest is embodied in the bank's decision to establish the Ahli Numismatic Museum. The museum displays collections of coins, tokens, medals, bank notes, seals, and badges, as well as standards of exchange such as weights and scales. The Museum was founded in 1999. The bank has also supported a number of publications in many sections of the Arts and culture as well as the economic sector.

Interview Results

After conducting all the interviews with many employees in JAB, local community members and community leaders, the study found several findings summarized as follows:

Table (2): Interview answers summery

Summary of Interviews	
Category: JAB stuff	Question 1: what is CSR for you?
<i>Findings:</i> JAB, as a social responsible bank, focuses on sustainable development in all of its CSR projects and programs. JAB established a committee within the bank known as the 'Social Responsibility committee, which solely focuses on the sustainable development of local community by financially supporting projects to improve people's lives and develop talent and skills through supporting educational and health programs in addition to supporting local community and adopting old town.	
Category: JAB stuff	Question 2: Why does JAB practice CSR?
<i>Findings:</i> For the JAB, engaging in CSR in local community development aims at fostering self-reliance and sustainability. Self-reliance and sustainability are important because members of community are in-charge of their development process.	

Category: JAB stuff	Question 3: What does JAB expect from practicing CSR?
<p>Findings:</p> <ul style="list-style-type: none"> - Community service and contribution to development - Maintain a good relationship with the community - Ensure community cooperation with common economic and development goals. 	
Category: JAB Stuff	Question 4: Are there any policies that JAB has about CSR?
<p>Findings:</p> <p>The Bank has been conducting a comprehensive quantitative and qualitative field Survey of social and economic situation in some areas. JAB Knees on determining the needs of these regions and know their priorities to prepare the plans and budgets necessary to work. JAB adopted projects and programs allow community individuals to build their capacities and enable to participate and overcome the challenges. JAB believes that the involvement of the community in the process of decision-making is important in the planning and implementation processes. This approach is highly considered by JAB.</p>	
Category: Local Community individual and leaders	Question 1: what is CSR for you?
<p>Findings:</p> <p>The Bank has been conducting a comprehensive quantitative and qualitative field Survey of social and economic situation in some areas. JAB Knees on determining the needs of these regions and know their priorities to prepare the plans and budgets necessary to work. JAB adopted projects and programs allow community individuals to build their capacities and enable to participate and overcome the challenges. JAB believes that the involvement of the community in the process of decision-making is important in the planning and implementation processes. This approach is highly considered by JAB.</p>	
Category: Local Community individual and leaders	Question 2: What do you expect from JAB developing role?
<p>Findings: More employment opportunities, empowerment and poverty reduction, and funds and training in small business ventures.</p>	
Category: Local Community individual and leaders	Question 3 To what extent do you think that JAB
<p>Findings:</p>	

JAB is committed to its social responsibilities, but below expectations. The economic and humanitarian conditions are difficult especially for young people who need permanent jobs either in the Bank or through the investments carried by JAB. The Bank is also required to pay more attention to the development of the city and neighboring villages through promotion new investments.

Discussion

The results of the qualitative analysis of JAB's archive and documentation showed that the Bank is involved in many social and developmental activities. The nature and quality of these activities varied in various fields; education, health and community empowerment. The most prominent of these activities was the adoption of many charitable works and supporting small projects in Amman, as well as the great interest in the health sector and the attempt to implement quality programs that meet the needs of the community. Media archive showed that JAB is knee to create helpful programs and interventions to counter poverty and unemployment by attracting new promising investment to Amman region.

Moreover, interviews analysis showed that the JAB perception of CSR is highly considerable policy and part of its mission and vision. JAB is socially responsible corporation that focuses on sustainable development in all of its CSR projects and programs. JAB constructed a committee within the bank known as the 'Social Responsibility Department', which solely focuses on the sustainable development of Amman by financially supporting projects to improve people's lives and develop talent and skills through supporting educational and health programs in addition to supporting local community and adopting old town. However, local community individuals and leaders reported that JAB social responsibility is under expectations. They argued that JAB must pay much more attention to its CSR by opening work opportunities and funding new sustainable projects.

Conclusion

JAB highly considers the value of CSR and its role for driving development to Amman region. JAB participating in various CSR development projects like provision of infrastructure facilities and other services like healthcare and education, etc. They contribute to the overall development of Amman region through funds for scholarships programs, funds for health sector, agreements on training programs, direct or indirect employment as well as economic empowerment initiatives aimed at community development. CSR is a viable vehicle for community development; however, it should be directed to the right place and time. However, local community individuals and leaders declared that insufficient activities and funding provided by The Jordan Ahli Bank to meet the pressures of the community, and the Bank is required to provide more funds and support new community empowerment programs to play the developmental role toward local community. This study will contribute in announcing. This study may contribute to spreading the extent of the National Bank's role in supporting the local community and educational programs, as well as pushing banks and commercial institutions to use the same strategy to carry out their developmental role.

Recommendations and Further Research

1. The study recommends JAB to increase interest in productive programs and projects to serve the local community.
2. Emphasis on expanding the provision of services and social interventions, especially in infrastructure and contribute to fight against poverty and unemployment.
3. The study recommends conducting an applied research to investigate the impact of the previous development interventions and programs, and the extent of their contribution to local community development.
4. Conduct further studies for investigating the CSR of different banks operating in Amman or any other Jordanian governorate.

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