

# **Survey Relationship between Corporate Social Responsibility and Respect for Consumers' Rights in Professional Banks**

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## **Abstract**

This article is elaborate of survey relationship between social responsibility and respect for consumers' rights in Kurdistan convenience professional banks. The study has practical aim and uses descriptive method. The questionnaire was pilot test for content validity and instrument reliability using KMO, exploratory factor analysis and experts comment. To measure the questionnaires reliability, Cronbach's alpha test was be used. Also, in order to analyzing data from questionnaires and considering statistical needs, SPSS and LISREL were used in the parts of descriptive statistics, inferential statistics and confirmatory factor analysis. The results confirm all the research hypothesizes. In the other word, there is a significant relationship social responsibility and consumers' rights in Kurdistan convenience professional banks.

**Keywords:** social responsibility, consumers' rights, banking services

## **Introduction**

The philosophy for the existence of organizations as an essential component of social configuration of modern man is society, and as people need organizations to meet their wants. The organizations too need people and society to survive and continue their activities (Übius & Alas, 2009: 90). In the meantime, successful organizations are those which, relying on their own social influence ability, turn environmental threats in to opportunities for maintaining and improving their competitive position in the market (Agarwal, 2008: 175). At present time, performance of difference of different organizations has changed consumer consumption patterns and affected the society's attitude towards their social responsibility and trust in organizations (Lin et al, 2009:57). On the other hand, since we all are a part of the consumers society and use various products every day, consumers rights as well as the need to identify and undertake them have become an important and influential subject in every one's life, and made modern marketing systems to give priority to providing services, meeting the needs and

upgrading the quality of consumers life in their missions (Shafiqur, 2011: 166 – 176). Meanwhile, the organizations' top managers, in order to move in line with observing consumers rights, and health and improvement of life quality, have given special attention in their strategic plans to the social policies of the organization (Van der Heijden et al, 2010: 1787-1796).

In today's competitive world, the meaning of corporate social responsibility which is an ethical chart for current expression of views on providing services by organizations has turned in to a dominant paradigm in management of organizations (Royaei & Mehrdoust, 2009: 44). However the need to protect the consumers' rights portrayed through choosing and consuming goods and services supplied in the continuation of production, has become a key subject (Dohdeli, 2006: 107). Unfortunately among Asian countries there are many organizations that have been negligent to this problem and this while with advanced technology, proximity of philosophies and attitudes of different industries and consumers, the need to observe the corporate social responsibility and the necessity to consider the rights of the consumers have gained more important (Sadeghi & Montaghemi, 2007: 4). Though in today's competitive world, governments through establishing economic order are seeking increased public welfare and more successful presence in the world markets, in developing countries due to different problems, it seems strange to promote social responsibility and defend consumer rights which are evident in studies conducted in these countries (Linthicum et al, 2010: 160–176.). The first step in developing a proper economics structure is to optimize production, distribution and consumption process and with expansion of the world markets and production of various consumer products, it has become important to preserve the environment and observe public interests of communities in today's business. This is while lack of access to information on quality of goods and services, lack of choice in the competitive market, lack of access to proper goods and services, insufficient regulations on preventing office and economic corruption and disregarding complaints of organizational consumer are among factors that in addition to injustice to consumers rights will lead to uncontrolled consumption and waste of country's resources and capitals (Baqerzadeh, 2002). Today, organizations like other members of the society should consider the demands of the society members, follow the corresponding rules and regulations, and have a full understanding of their business and citizenship (Übius & Alas, 2009:91). However, the need to support consumers rights which is in line with demand and portrayed through the choice and consumption of supplied goods and services, has been a key topic. But unfortunately in Asian countries there are many organizations that have neglected this problem, while globalization and progress in technology and remarkable expansion of production process have brought philosophies and attitudes of organizations and consumers together increased the important of corporate social responsibility and respect for consumers' rights. Thus, the major question of this study is to what extent does social responsibility of banks affect the level of respect for the ten rights of consumers?

### **Research Importance And Necessity**

Social expectations regarding responsibility in social business are increasing (hoseini, 2010: 66). Jones et al (2009) believe that dimensions of social responsibility help business strategies

become transparent, so most organizations have been able to fully understand the importance of social responsibility as an instrument which can create competitive privileges for them (Jones et al, 2009: 522). On the importance of social responsibility Scott (2007) says that social responsibility is necessary for maintaining organization's profitability. In his studies in 2007 he suggested that organizations responsibility for consumers, suppliers, staff, trade rivals, local institutions and stockholders, has plays an important role in the organization's profitability (Scott, 2007: 31). In his studies on the importance of consumers rights, Aqababaei (2009) concluded that lack of access to information on the quality of the supplied products, lack of choice in the competitive market, lack of strict regulations about the producers responsibility for defective products and finally not using public participation in structures defending consumers rights are among factors that in addition to being unfair to the rights of the consumers, will lead to uncontrolled consumption and waste of state resource and capitals (Aqababaei, 2009: 180).

Oppewal et al (2006), suggests that due to universal inclination to customization, corporate social responsibility and a proper and unique relationship with consumers have gained notable importance (Oppewal et al, 2006: 262). Baron (2005) refer to the impact of citizens' loyalty in maximizing the organizations, profit, improved position of the company and its brand, and secured survival of the organization (Baron, 2005: 3). Lin et al (2009) in his studies concluded that social responsibility in long term, through consumers' perceived risk reduction, can create a remarkable financial privilege for the organization (Lin et al, 2009: 56).

### **Social Responsibility**

Though in the research literature there is almost no integrated definition for social responsibility, in most definitions, environmental, ethical social dimensions of social responsibility can be seen as a common point. Social responsibility is the decision markets' commitment to take action that generally provide their interests and lead to the welfare of the society as well (Alvani & Qasemi, 1998: 19). African economic unions in 2010 stated that "corporate social responsibility is a framework for formulating and using responsibility related to the organization in order to respond to extra organizational demands" (Campbell, 2011: 2). Hediger (2010) in defining social responsibility says: "social responsibility is the organization's attempt to maximize profit along with attention to the interests of interested parties and society" (Hediger, 2010: 520). Parada (2009) point out that corporate social responsibility includes effort to gain economic advantage and related activities to assure the survival of the company (Parada Daza,2009:285). Mandhachitara et al (2011) in definition for social responsibility with reference to carrol four principles states that: "social responsibility is the extent of economic, legal, ethical and philanthropic responsibilities of organization for its stakeholder" (Mandhachitara, 2011: 123).

## Social Responsibility Models

### A Stepwise Approach To Stakeholder Management

Organizations are involved in a network of relations with their stakeholder. These relations can range from participation to objection. However, though organizations are aware of the importance of participation and management of the stakeholder, manager responsibility get perplexed in implementing stakeholder management process. Thus, presenting a structured and innovative framework and approach in line with stakeholder management, this model clearly describes analysis of factors involved in implementing strategies related to the stepwise approach to stakeholder management (Jonker & Witte, 2006: 170).

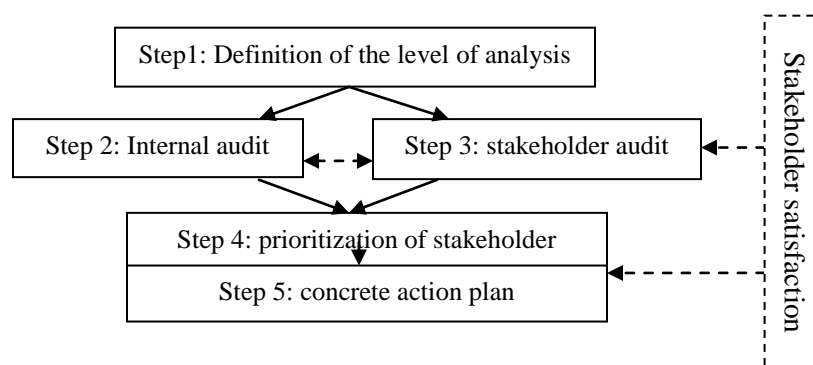


Fig. 1 Stakeholder management trajectory (Jonker & Witte, 2006: 172)

### Internet-Based CSR Communication

Internet-based corporate social responsibility communication model, which in a general framework presents the especial abilities of online media, is a practical guideline on how to use the internet for communication of social responsibility whose implementation requires analysis of information factors and needs, and engineered online documents and communication system. This framework has presented the internet different advantages for communications of social responsibility in for categories as show in Table 1 (Jonker & Witte, 2006: 248).

Table 1. internet-based CSR communication (Jonker & Witte, 2006: 249)

Category of benefits	Possible realizations				
(i) Benefits concerning communication purposes	Resource Controlling	Information, disclosure	Dialogue, two-way communication	Learning issues and concerns	..
(ii) Benefits concerning the workflow along the	Rationalization		Customization		..
	Easy administratio	Efficient digital preparation	Fast distribution	Smart presentation	

production of communication tools	n of communication tools	of communication tools	of communication tools	of communication tools	
(iii) Benefits concerning communication <i>contents</i>	Communication vehicles		Additional information		..
	Customized selection	Topical selection, retrieval	Internal links	External links	
(iv) Benefits concerning communication <i>style</i>	Online-, offline availability	Navigation	Hypermedia	Feedback mechanisms	..

### Consumers’ Rights

Although, since the formation of world standard organization in 1947, consumers’ rights have been the producers concern, the term “consumers’ rights” first time into existence with John F. Kennedy’s speech in 1962. In 1963 the subject of consumers’ rights entered the US legislation and during 1970s and 1980s government tried to support consumers as much as possible through passing different laws in the international level, and in France in 1993, consumer laws were set up and used. According to a study by plan and budget department in 1993 and regarding the need to balance the market for production and supply of consumers needs, supporting the consumers through developing regulations and scientific approaches was highlighted followed by the “consumer support bill” ratified by the cabinet and verified by the Islamic parliament 16 years later with some changes making it into a law (Esmailzadeh, 2007). Respect for consumers’ rights and its details has been studied from different angles and here we refer to two attitudes regarding consumers rights support.

1. From the view point of the European Union, consumers’ rights include: support for health and safety, financial interests, legal interest, representative participation, information and education.
2. In the Iranian executive regulations for granting certificate and emblem for respecting consumers rights, consumer rights are defined as rights which all suppliers of goods and services individually or jointly must consider in transactions regarding quality in accordance with criteria and terms inserted in laws or contents of related contracts or common law, and compensate for all material and spiritual damages due to defects or nonconformity of goods and services based on current laws (Dohdeli et al, 2006).

### Research Conceptual Model

Conceptual model for this paper was designed with respect to types of consumers rights and Swart and Carroll’s (2003) four dimension model for social responsibility aiming to study relationship between these concepts. Then social responsibility followed by economic responsibility will be studied where the organizations economic activities and practices are

considered. Through a series of laws and regulations set by legal authorities and obliging organizations and citizens to follow and more within the framework of these laws and regulations, the second dimension of social responsibility is formed. The third dimension is ethical which is also called “social responsiveness” because organizations are required, like other members of society, to respect values, norms, ideas and beliefs of other people and consider ethical principles in their practices. The fourth dimension which includes top managers expectations and policies in a macro level is philanthropic (Sharbat oghli, 2010: 68-69). Iran’s consumer support organization has listed consumers’ rights as follows: access to a healthy environment, access to the needed goods and services at a faire price, free choice, respect for privacy, access to information, citizenship, compensation for damages, using education, investigation in to complaints and security.

**Research Methodology**

The present research is applied in objective and descriptive in methodology. Statistical population included staff and consumers of professional banks in Kurdistan province. Since the population studies here is composed of different groups, classified sampling was used, and to divide the sample size among the population categories with regard to every category’s size we use proportionate assignment method, sample individuals for every category were randomly chosen, and questionnaires were distributed among staff and consumers. Method of sampling for the staff was as follows. Following primary testing of the questionnaire and removing its defects, 170 questionnaires were copied and distributed among bank staff, of which 160 questionnaires were completed and returned, so the return rate is 100 percent.

$$N=277(1.96)^2 (0.5) (0.5) / 277 (0.05)^2 +(1.96)^2 (0.5) (0.5)= 162$$

Table.2 Number of staff in the sample

Bank	Number of staff	Number in chosen sample
Keshavarzi	142	$84 = 162) \times 272 \div 142($
Maskan	74	$44 = 162) \times 272 \div 74($
Tawsee taavon	41	$23 = 162) \times 272 \div 41($
Tawsee saderat	9	$5 = 162) \times 272 \div 9($
Sanat va madan	11	$6 = 162) \times 272 \div 11($
Total	277	162

For sampling banks consumers due to unknown number of the population, 384 consumers were chosen. As table 2 shows, due to different numbers of staff in each bank, we used the product of ratio of bank staff to the total number of staff multiplied by 384 to determine the sample consumers’ number for each bank. After the questionnaire was primarily tested and

defects were removed, 384 questionnaires were distributed among bank consumers of which 362 questionnaires were completed and returned, so the rate of return is 100 percent.

Table 3. Number of consumers in the sample

Bank	Number in chosen sample
Keshavarzi	$200 = 384) \times 272 \div 142($
Maskan	$105 = 384) \times 272 \div 74($
Tawsee taavon	$57 = 384) \times 272 \div 41($
Tawsee saderat	$13 = 384) \times 272 \div 9($
Sanat va madan	$16 = 384) \times 272 \div 11($
Total	384

To ensure conceptual validity of the designed questionnaire contents, in this study we used opinions of experts, university professors and bank experts to exclude and adjust some of the questions. Also decoding factorial analysis and KMO index were used to support the structure validity. For obtaining the questionnaire reliability, cronbach’s alpha test was be used, so that before the final performance, 30 people were randomly chosen and given the questionnaire. Then questionnaire were collected and cronbach’s alpha coefficient was calculated using social science statistical software (SPSS). The results for corporate social responsibility and consumers rights at 0.877 and 0.858 were obtained respectively, indicating reliability and internal homogeneity for the questionnaires.

Table 4. Characteristics of staff statistical population

Variabl e	frequenc y	perce nt	variable	frequen cy	Percent
Age			Education		
20-25	18	11.3	High school, diploma	27	16.9
26-30	51	31.9	Associate of arts	51	31.9
31-35	62	38.8	MA and higher	67	41.9
Over36	29	18.1		15	9.4
Gender			Marriage		
Male	130	81.3	Bachelor	39	24.4
Female	30	18.8	Married	121	75.6
			Position		
			Expert	104	65
			Top expert	10	6.2
			Manager	14	8.8
			Other	20	32



Table 5. Characteristics of consumers' statistical population

Variable	frequency	percent	variable	frequency	Percent
Age			Education		
20/over20	38	10.5	High school, diploma	117	32.3
21-30	205	56.6	Associate of arts	127	35.1
31-40	71	19.6	MA and higher	84	23.2
41 and over	48	13.3		34	9.4
Gender			Marriage		
Male	217	59.9	Bachelor	214	59.1
Female	145	40.1	Married	148	40.9
			Job		
			Governmental	103	28.5
			Free	114	31.5
			Other	145	40.1

### Research Descriptive Statistics

#### Descriptive Statistics For Social Responsibility Dimension

Table 6. Descriptive statistics for social responsibility dimension

Dimension	mean	Variance	Std. deviation	minimum	maximum	range	median
Economic	3.68	.21	.46	2.67	4.83	2.17	3.66
Legal	3.6	.2	.45	2.29	4.86	2.57	3.57
Ethical	3.34	.23	.48	2.13	4.38	2.25	3.37
Philanthropic	3.32	.35	.59	2.25	4.75	2.5	3.25

As table 6 shows, economic dimension obtained the highest score (3.68) and philanthropic dimension obtained the lowest (3.32).

Table 7. Mean dimensions of social responsibility for banks

Dimension	Keshavarzi	maskan	Tawsee taavon	Tawsee saderat	Sanat va madan
Economic	3.7	3.6	3.63	4.23	3.7
Legal	3.63	3.59	3.53	3.71	3.42



Ethical	3.39	3.29	3.26	3.52	3.4
Philanthropic	3.31	3.3	3.44	3.18	3.16

As table 7 shows, in Keshvarzi bank, economic dimension obtained the highest score and philanthropic dimension the lowest score. In Maskan bank, economic & ethical dimensions obtained the highest and the lowest scores. In Tawsee taavon bank legal dimension obtained the highest score and ethical dimension the lowest score. In Tawsee saderat bank economic and philanthropic dimensions obtained the highest and the lowest scores. And finally, In Sanat va madan bank economic and philanthropic dimensions obtained the highest and the lowest scores.

### Descriptive Statistics For Consumers Rights Dimension

Table 8. Descriptive statistics for consumers rights dimension

Dimension	mean	Variance	Std. deviation	minimum	maximum	range	Median
Access to healthy environment	3.27	.36	.6	1	5	4	3.25
Access to services	3.31	.38	.61	1	4.75	3.75	3.5
Free choice	3.44	.53	.73	1	5	4	3.5
Access to information	3.23	.56	.75	1	5	4	3.5
Citizenship	3.45	.59	.77	1	5	4	3.5
Respect for privacy	3.15	.46	.67	1	5	4	3
Compensation for damages	3.01	.7	.83	1	5	4	3
Investigation in to complaints	3.03	.73	.85	1	5	4	3
Education	2.6	.52	.72	1	5	4	2.5
Security	3.43	.79	.89	1	5	4	3.5

As it is shown in table 8 rights to citizenship obtained the highest score (3.45) and education obtained the lowest (2.6).

Table 9. Mean dimensions of consumers rights for banks

Dimension	keshavarzi	maskan	Tawsee taavon	Tawsee saderat	Sanat va madan
Access to healthy environment	3.21	3.3	3.34	3.5	3.16

Access to services	3.26	3.29	3.49	3.38	3.14
Free choice	3.41	3.51	3.47	3.18	3.33
Access to information	3.22	3.31	3.09	3.09	3.5
Citizenship	3.42	3.44	3.41	3.86	3.33
Respect for privacy	3.15	3.13	3.11	3.39	3.27
Compensation for damages	2.84	3.14	3.22	3.27	3.16
Investigation in to complaints	2.94	3.06	3.21	2.9	3.16
Education	2.61	2.62	2.5	2.4	2.79
Security	3.39	3.34	3.7	3.9	3.29

As table 9 shows, in Keshavarzi bank dimensions of citizenship and education obtained the highest and the lowest scores. In Maskan bank free choice right obtained the highest and education obtained the lowest scores. In Tawsee taavon bank access to services and education obtained the highest and the lowest scores respectively. In Tawsee saderat bank citizenship and education obtained the highest and the lowest scores respectively. And finally, In Sanat va madan bank, access to information obtained the highest and education obtained the lowest scores.

### Research inferential statistics

In this section we study the major and minor hypothesis of this research.

### Findings Of The Research Major Hypothesis

Hypothesis1. There is a significant relation between social responsibility of bank branches and respect for consumers' rights.

- $H_0: \rho = 0$  There is no relation between social responsibility and respect for consumer rights
- $H_1: \rho \neq 0$  There is a relation between social responsibility and respect for consumer rights

With respect to the result of spearman correlation coefficient, the level of significance is less than .05 indicating that  $H_0$  hypothesis is not approved and  $H_1$  hypothesis is accepted which is the research hypothesis based on a relation between social responsibility and consumer rights in 28 branches of professional banks. As can be seen, at 99% level there is a significant relation between social responsibility and respect for consumer rights in the banks and correlation coefficient is 0.7. We can say that a decrease/increase in one of these two variables will lead to a decrease/ increase in the other one.

Table 10. Results of spearman correlation coefficient test between social responsibility and consumer rights

	social responsibility	
consumers rights	spearman correlation	0.7
	df	.000
	number	28

p<0.01

### Findings Of The Research Minor Hypothesis

Hypothesis1. There is a significant relation between economic dimension of social responsibility of bank branches and respect for consumers' rights.

- {  $H_0: \rho = 0$  There is no relation between economic dimension and respect for consumer rights
- {  $H_1: \rho \neq 0$  There is a relation between economic dimension and respect for consumer rights

Given the results in table .10, the level of significance is less than .05 indicating that  $H_0$  hypothesis is not approved and  $H_1$  hypothesis is accepted which is the research hypothesis based on a relation between economic dimension of social responsibility and consumer rights in 28 branches of professional banks. As can be seen, at 99% level there is a significant relation between economic dimension of social responsibility and respect for consumer rights in the banks and correlation coefficient is 0.585. We can say that a decrease/increase in one of these two variables will lead to a decrease/ increase in the other one.

Table 11. Results of spearman correlation coefficient test between economic dimension of social responsibility and consumer rights

	economic dimension of social responsibility	
consumers rights	spearman correlation	0.585
	df	.000
	number	28

p<0.01

Hypothesis2. There is a significant relation between legal dimension of social responsibility of bank branches and respect for consumers' rights.

- {  $H_0: \rho = 0$  There is no relation between legal dimension and respect for consumer rights
- {  $H_1: \rho \neq 0$  There is a relation between legal dimension and respect for consumer rights

With respect to the results in table .11, the level of significance is less than .05 indicating that  $H_0$  hypothesis is not approved and  $H_1$  hypothesis is accepted which is the research hypothesis based on a relation between legal dimension of social responsibility and consumer rights in 28 branches of professional banks. As can be seen, at 99% level there is a significant relation between legal dimension of social responsibility and respect for consumer rights in the banks and correlation coefficient is 0.602. We can say that a decrease/increase in one of these two variables will lead to a decrease/ increase in the other one.

Table 12. Results of spearman correlation coefficient test between legal dimension of social responsibility and consumer rights

	legal dimension of social responsibility	
consumers rights	spearman correlation	0.602
	df	.000
	number	28

$p < 0.01$

Hypothesis3. There is a significant relation between ethical dimension of social responsibility of bank branches and respect for consumers' rights.

- $H_0: \rho = 0$  There is no relation between ethical dimension and respect for consumer rights
- $H_1: \rho \neq 0$  There is a relation between ethical dimension and respect for consumer rights

Given the results in the above table, the level of significance is less than .05 indicating that  $H_0$  hypothesis is not approved and  $H_1$  hypothesis is accepted which is the research hypothesis based on a relation between ethical dimension of social responsibility and consumer rights in 28 branches of professional banks. As can be seen, at 99% level there is a significant relation between ethical dimension of social responsibility and respect for consumer rights in the banks and correlation coefficient is 0.566. We can say that a decrease/increase in one of these two variables will lead to a decrease/ increase in the other one.

Table 13. Results of spearman correlation coefficient test between legal dimension of social responsibility and consumer rights

	ethical dimension of social responsibility	
consumers rights	spearman correlation	0.566
	df	.000
	number	28

$p < 0.01$

Hypothesis4. There is a significant relation between philanthropic dimension of social responsibility of bank branches and respect for consumers' rights.

$$\left\{ \begin{array}{l} H_0: \rho = 0 \text{ There is no relation between philanthropic dimension and respect for} \\ \text{consumer rights} \\ H_1: \rho \neq 0 \text{ There is a relation between philanthropic dimension and respect for} \\ \text{consumer rights} \end{array} \right.$$

The results in table 14, the level of significance is less than .05 indicating that  $H_0$  hypothesis is not approved and  $H_1$  hypothesis is accepted which is the research hypothesis based on a relation between philanthropic dimension of social responsibility and consumer rights in 28 branches of professional banks. As can be seen, at 99% level there is a significant relation between philanthropic dimension of social responsibility and respect for consumer rights in the banks and correlation coefficient is 0.472. We can say that a decrease/increase in one of these two variables will lead to a decrease/ increase in the other one.

Table 14. Results of spearman correlation coefficient test between philanthropic dimension of social responsibility and consumer rights

	philanthropic dimension of social responsibility	
consumers rights	spearman correlation	0.472
	df	.000
	number	28

$p < 0.01$

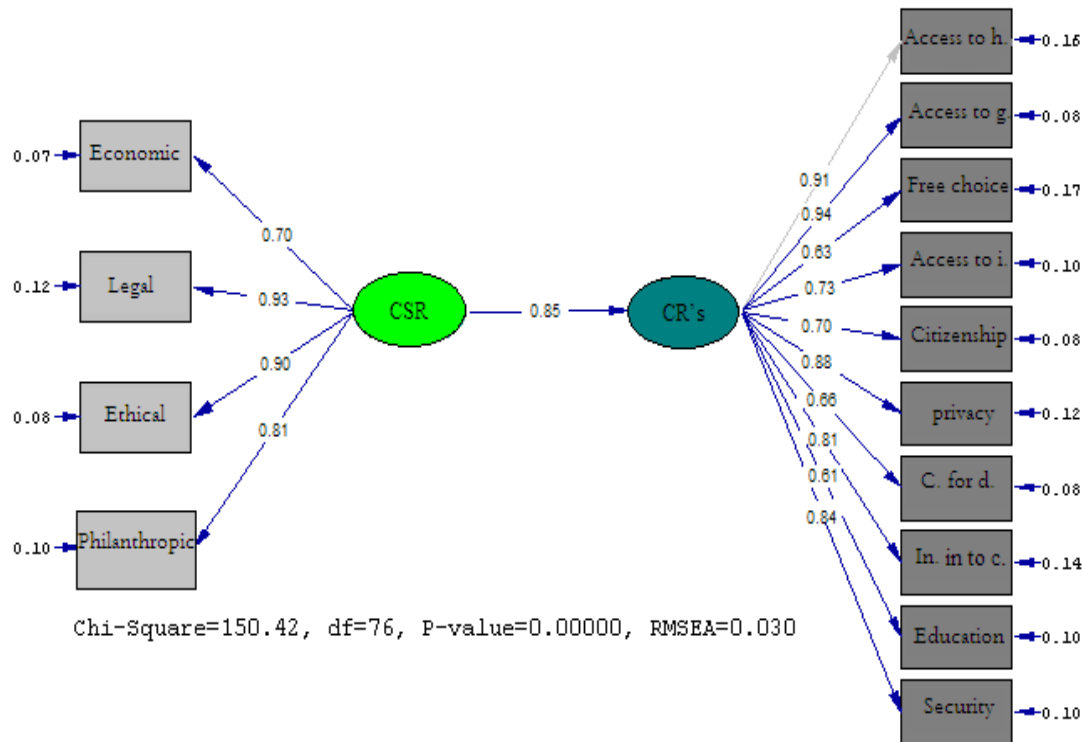


Fig 2. Conceptual model confirmatory factor analysis

## Conclusion

In today's business, organizations attention to public interests is very important, while in the past, commitment and responsibility for consumers of goods and services was attended and evaluated along with aspects related to the product's life cycle and its importance factor was ignored. Relation between concepts of social responsibility and consumers rights is a new subject. This was the main reason for conducting the present study. As it is suggested by previous studies, organizations operating in the field of services emphasis the ethical dimension of social responsibility and unlike producing organizations, they care about all dimensions of carrol's model at the same level. Given the analysis of data using spearman correlation coefficient, during the research, major and minor hypothesis were approved which confirms a relation between social responsibility and its dimension and consumers rights. Results of confirmatory factor analysis using LISREL software support the significance of all factors and determine the effect level of each factor in the measuring model for standard estimation. RMSEA=.03 in the research constructed model indicates the appropriate of the constructed model. In the other words the observed data largely confirm the conceptual model rationality. Relation between all factors is direct and significant, and given the standard factor loading it can be seen that each dimension with a higher factor loading has a stronger relation with the corresponding variable.

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