

THE SOCIAL RESPONSIBILITY OF ISLAMIC BANKS IN JORDAN AND THEIR ROLE IN ACHIEVING SUSTAINABLE DEVELOPMENT DURING THE CORONA PANDEMIC (COVID-19)

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Abstract

Considering corporate social responsibility is a multi-dimensional notion that must be measured across many businesses and service areas, it is challenging to quantify. Most research has concentrated on measuring one or two characteristics of corporate social responsibility while ignoring others, resulting in an erroneous link between corporate social responsibility and development, this study is aimed to study the role of social responsibility in achieving development during the corona pandemic (covid-19) in Jordanian Islamic banks. The study population consisted of all Jordanian Islamic banks (the main branch) employees with various administrative levels. In contrast, the study sample members were chosen from the random sample, and the number of distributed questionnaires was (200),(158) retrieved, and (143) was valid for statistical analysis. The result showed that there is a statistically significant effect of social responsibility on Jordanian Islamic banks' social and economic development at the level of significance ($\alpha \leq 0.05$). The value of the R2 (0.573) indicates that the social responsibility in general explain 57.3% Changes in social and economic development. The recommendation of the study focus on Subjecting the bank's orientations to the principles of its establishment, and instructing boards of directors and Sharia'h supervisory bodies to follow up on its holistic developmental role that distinguishes it from traditional banks and Encouraging Islamic banks to disclose their social practices through digital indicators that can show the distinction of that bank from the other.

Keywords: Social Responsibility, Sustainable Development, Jordan.

JEL Classifications G39

Introduction

The concept of social responsibility was formed initially that the bank is socially responsible if it provides the products and services needed by the community. Still, this concept has expanded and included many areas represented in the rights of employees, bank ethics, the company's relationship with society, the company's relationship with the environment, and human rights. (Zafar and Sulaiman, 2019).

In recent years, consumers, employees, and some governments have encouraged companies to allocate resources to invest in corporate social responsibility. Corporate social responsibility resources will conflict with their goal of maximizing their profits. This difference of opinion about the relationship between social responsibility and bank profitability made researchers study it to clarify it. More interest in this subject has increased with changing customer expectations, governmental laws, and interest in the environment, environment, and human rights. It respects social responsibility (Al-Khashman et al., 2011).

The concept of social responsibility has been rooted in Jordanian institutions for decades when groups used the term "AlOaneh" in partnership and the sustainable development of the person, group, and society alike. The concept of social responsibility has been rooted in Jordanian institutions for decades when groups used the term "aid" in partnership and the sustainable development of the person, group, and society alike. As social responsibility activities and sustainability programs have gained particular importance for the Bank in recent years, despite the circumstances that Jordan and the entire world have experienced as a result of the outbreak of the Corona epidemic, they did not prevent the Bank from consolidating its position in the field of social responsibility, providing care and participating in various areas of humanitarian, social, charitable and health work. Besides, since corporate social responsibility is a multi-dimensional concept and must be measured by measuring these dimensions across different industries and service areas, this concept is difficult to measure. Most research has focused on measuring one or two sizes of corporate social responsibility and neglecting other dimensions, which made the relationship between corporate social responsibility and development inaccurate. (Maqbool, Zameer, 2018).

According to the above, this research is attempted to study the social responsibility of Islamic banks in Jordan and their role in achieving Sustainable development during the corona pandemic (covid-19).

Thus, the study problem is summarized in the central question: "What is the role of social responsibility in achieving development during the corona pandemic (covid-19) in Jordanian Islamic banks?"

From this question, the study questions can be formulated as follows:

1. Does Jordanian Islamic banks apply the concept of social responsibility during the corona pandemic (covid-19)?
2. Does social responsibility affect Jordanian Islamic banks' economic and social development?
3. Do social responsibility factors (social, economic, and political) affect the economic and social development of Jordanian Islamic banks?

Literature Review

Since 1957, the topic of corporate social responsibility has been researched in several sorts of research (Randrianasolo, & Semenov, 2022). This critical problem was discovered by a group of researchers lead by researcher Heald, and it has evolved with the historical growth of organizations (Xu & Ma, 2022).

Since the emergence of Islamic banking in the sixties of the last century, Islamic banking has developed rapidly and is no longer an alien concept (Zafar and Sulaiman, 2019). The given products and services have been warmly received in both Islamic and non-Muslim countries. Islamic banks are founded on the principles of avoiding providing funding that violates Islamic law, contributing to prohibited items, or causing harm to the community, as achieving the owners' purpose is socially responsible toward the many stakeholders(Ingratubun, 2022)

In recent years, corporate social responsibility (CSR) has received significant attention from researchers and business people due to its great importance to both the organization and society and considering it among modern institutions' performance indicators and characteristics (Nguye et al., 2022) . Despite the abundance of research, it did not reach a definition that meets the general acceptance of this concept (Maqbool and Zameer, 2018). Economic responsibility does not exist in charitable institutions, and their goal is to maximize profit, but in the current era, the evaluation of institutions is no longer based solely on their profitability (Hiep et al., 2021), and it is no longer based solely on building their reputation on their financial positions, but concepts have emerged (Fraile, & Jiménez, 2021). One of the most important of these concepts was the "concept of social responsibility," which helps to establish an environment capable of dealing with rapid advancements in the economic, technological, and administrative elements throughout the world (Zafar and Sulaiman, 2019).

It is also defined as "an expansion of the concept of corporate patriotism, including both the rights and duties of transnational firms in the international setting" by the United Nations (Hoang et al., 2022). Transnational firms must exhibit good citizenship by adopting and invoking certain universally agreed values and principles in their actions, as well as supporting relevant governmental legislation in the areas of human rights, working conditions, and environmental preservation." (Orazalin, 2019).

Social responsibility is critical, and it can be accomplished by strengthening and reinforcing the

institution's favorable image, particularly among consumers and employees in general. Improving the corporate work environment and boosting collaboration and interdependence among the numerous partners; Social stability as a result of providing a form of social justice and applying the equal opportunity principle, which is the essence of corporate social responsibility (Barrio-Fraile, & Enrique-Jiménez, 2021). The institution's continued dealings with external stakeholders offer them with a sense of security, safety, and security, which is achieved by supplying them with proper and accurate information (2019, Orazalin) including protecting the environment from damage caused by the organization's activities, contributing to environmental campaigns, preserving natural resources, and implementing a coherent environmental policy (Gangi et al., 2018).

Since the beginning of the seventies, efforts have contributed to clarifying the close relationship and substantial connection between the environment and development and defining the general features of the concept of sustainable development. Sustainable or environmental development is called (Ciuriak and Ptashkina, 2018). It is a new ecological concept that has begun to be widely used and demanded to be achieved in the areas of comprehensive development after development programs in many countries of the world started to face many risks and obstacles, which prevent their sustainability or their ability to continue in a world that began (Vu et al., 2021). There is a feeling of scarcity of natural resources and their limited capabilities at a specific ceiling. The report issued by the World Resources Institute included twenty broad definitions of sustainable development, and the information divided these definitions according to four dimensions: economic, social (human), environmental and technological (Omisore, 2018). Through the economic dimension, sustainable development for developed countries "reduces the consumption of energy and resources (Dal Mas et al., 2021)." In contrast, for developing countries, "it means employing resources to raise the standard of living and reduce poverty (Sachs et al., 2019).

As for the human social dimension, "it means striving for the stability of population growth and raising the level of health and educational services, especially in the countryside." As for the environmental dimension, "it means the protection of natural resources, and the optimal use of agricultural land and water resources." It sees sustainable development from the technological dimension as "transferring society to the era of clean industries that use clean technology for the environment and produce a minimum number of polluting, heat-trapping, and harmful gases to the ozone layer (Omisore, 2018).

The World Business Council for Sustainable Development defines it as: "the continuing commitment of businesses to ethical behavior and to contribute to economic development while improving the quality of life of the workforce and their families as well as local communities and society in general" (Ciuriak and Ptashkina, 2018).

Through this definition, it becomes clear to us that it is based on two essential elements: the human needs that guarantee the individual's survival and continuity, especially the poor class,

and the restrictions imposed by technical and technical methods and social organization on the ability of the environment to respond to the needs of the present and the future. As a new development philosophy, sustainable development has opened the door to new perspectives regarding the future of the land on which we live. Sustainable development is “that development whose continuity perpetuates people or populations (Omisore, 2018). As for sustainable development, it is continuous or continuous development automatically and inexpensively.” Saying that sustainable development seeks to improve the quality of human life, but not at the expense of the environment, which in its general meaning does not go beyond the process of using natural resources rationally, so that this use of resources does not exceed their realistic renewal rates, especially in the case of non-renewable resources (Tran et al., 2021). Renewables must be rationalized in their use and trying to search for alternatives for these resources to be used as a supplement to maintain them for the longest possible period. The future and security of the population in any world region depends on its environment’s health.

From the different preceding definitions of sustainable development, we conclude that “sustainable development” is nothing but “that cumulative process that is based on what exists now, considering and in a binding manner the time extension as a right of others upon us.” And therefore, the one main hypothesis has been developed.

H01. There is no statistically significant effect of social responsibility on Jordanian Islamic banks' social and economic development at the level of significance ($\alpha \leq 0.05$).

Methods

The methodology links what has been achieved from the accumulation of theoretical and applied knowledge and the possibility of embodying that accumulation in the life of business organizations in the past, present, and future. Scientific research requires defining the appropriate approach to the subject of the study and its objectives.(Ali et al., 2021; Elbasir et al., 2021; Habes et al., 2021; Salloum et al., 2019) The method used in the study refers to the technique used in studying the problem in question and then defining the study population and its sample, specifically for the three fields of study, spatial, human, and temporal, and then defining the data collection tool so that it indicates how the necessary data will be collected, and then determine the validity procedures and constancy. And then move to the executive procedures through data collection, choose the unit of analysis, and then move to the final stage of the research procedures through statistical analysis and interpretation of the data.(Alghizzawi et al., 2018; Elbasir et al., 2020)

The study approach is based on the study that analyzes the phenomenon, reveals the relationships between its various dimensions, and finds a scientific explanation and conclusion in its light to improve and develop reality. This study also followed the descriptive-analytical approach. This approach includes the following:

1. The theoretical side, represented by research and scientific thesis written in the study's aspects, were used to define the study's concepts and problem and formulate its hypotheses.
2. The practical aspect is represented in the questionnaire represented by the scale of social adaptation prepared by the researcher.

Determining and selecting the study population is one of the main elements in the research, and the definition of the study population is no less critical than formulating questions and objectives. The study population means the researcher's knowledge of the geographical and temporal boundaries of the study sample and its constituent units. The study population consisted of all Jordanian Islamic banks (the main branch) employees with various administrative levels. In contrast, the study sample members were chosen from the random sample, and the number of distributed questionnaires was (200), (158) retrieved, and (143) was valid for statistical analysis.

Data and information are the backbones for conducting any research or study, and to the extent that data and information are collected with appropriate tools, to the extent that it results in sound, realistic and accurate results. Through the next presentation, two types of data collection tools will be identified that are most appropriate to the nature and objectives of this study.

To achieve the objectives of the study, both theoretical and practical, it will require the researcher to rely on two sources to obtain information, which are:

1. Secondary source: by relying on books, references, theses, and published articles, as well as studies in various periodicals. Electronic databases and the Internet were also used to obtain the latest scientific research on the research topic.
2. The primary source: the study tools were developed to suit the study and its title, and its implications were crystallized based on what was theoretically put forward in the subject, in addition to making use of the tools used in collecting data in the previous studies, where the study tools consisted of a questionnaire

The nature of the subject of the study necessitates the researcher to choose a specific method of research and a tool without another to collect the necessary data, but the matter does not stop at this point; the degree of scientific accuracy achieved by the researcher's treatment of the research topic in a way that achieves the goals entrusted to him is not dependent on mere selection. The most appropriate method, but also depends on the efficiency of the tools that the researcher uses to collect the data necessary for her research, that is, the researcher needs to know the extent of confidence in the data that he obtains through his use of these tools, and the degree of confidence in the data collected by the researcher is related to a significant methodological problem that knows. In the name of the problem of honesty and constancy.

1. Validity of the questionnaire: it refers to the property of the tool in measuring what it aims to measure, and one of the most critical conditions that must be met in building standards

and tests, and the loss of this condition means that the scale is not valid and its results are not approved. We have adopted two of them:

- Virtual honesty: the researcher indicated that the best way to use virtual honesty is for several specialists to estimate the extent to which the paragraphs of the scale represent the characteristic to be measured. To measure the purpose for which it was described, the arbitrators have upheld the validity of these tests.
- Honesty from the reliability coefficient: This method depends on extracting the reliability coefficient because there is a strong correlation between the test's validity and stability, as the honest scale is permanently fixed.

2. The stability of the study administration: it means the accuracy and consistency in the performance of individuals and the strength in the results over time. The fixed test gives the same results if applied to the same group of individuals once. Cronbach's alpha value for internal consistency, where the result is statistically acceptable if its value is more significant than (60%) and whenever the value approaches (1) one (100%), it indicates that higher stability degrees for the study tool

After the study was finally prepared by verifying the validity and reliability of the tool, approval procedures were taken from the concerned authorities to allow the application of the study's study

Results

The stability test of the study tool aims to judge the extent of stability and stability in the answers of the study sample members to its various paragraphs by calculating the internal consistency coefficient (Cronbach Alpha Coefficient), whose value ranges between (0 - 1), and stability is classified according to the importance of Cronbach's alpha coefficient is divided into three levels, which are, as follows (Sekaran & Bougie, 2016):

Table 1 Cronbach's alpha coefficient values for the study tool items

No.	Variables	Paragraphs	Alpha Value
1	Social Responsibility	9	0.764
2	Social and Economic Development	5	0.922
Overall		14	0.921

Gender

Table 2 study sample distribution according to the gender variable

Var.	Category	Frequency	Percentage
Gender	Male	96	67.14%
	Female	47	32.86%
	Tool	143	100%

It is clear from Table (2) that the largest percentage of the study sample members are (males), which amounted to (67.14%), while the percentage of (females) reached (32.86%), and this is consistent with the directions of the Jordanian government towards achieving the active participation of females and their inclusion in the development process and enhancing their economic participation.

Age

Table 3 study sample distribution according to the age variable

Var.	Category	Frequency	Percentage
Age	20-30 years	54	37.80%
	35-40 years	49	34.26%
	45-50 years	27	18.85%
	51 years and above	13	9.09%
	Total	143	100%

It is clear from Table (3) that the most significant percentage of the study sample members ranged in age from (20-30 years), which amounted to (37.80%), while it was found that the least percentage of the study sample members ranged in age from (51-and over), which It reached (9.09%), and this may indicate the interest of Jordanian Islamic banks in employing young people more.

Job Experiences

Table 4 study sample distribution according to the job experiences variable

Var.	Category	Frequency	Percentage
Job Experiences	Less than five years	38	26.57%
	From 5 to less than ten years	61	42.66%
	From 10 to less than 15 years	27	18.89%
	15 years and above	17	11.88%
	Total	143	100%

It is clear from Table (4) that the most significant percentage of the study sample have practical experience ranging from (From 5 to less than 10 years), which amounted to (42.66%), while it was found that the least percentage of the study sample have experience ranging from (15 years and above), which amounted to (11.88%), and this indicates that the individuals of the study sample possess the practical skills and competencies necessary to perform the tasks assigned to them, and that the distribution complies with the conditions of appointment in Islamic banks in terms of the employee's possession of the appropriate skills and experience.

Qualifications

Table 5 study sample distribution according to the qualification variable

Var.	Category	Frequency	Percentage
Qualifications	Diploma	15	10.49%
	Bachelor's	100	69.93%
	Master	26	18.18%
	PhD	2	1.40%
	Tool	143	100%

It is evident from Table (5) that the most significant percentage of the study sample holds a bachelor's degree, which amounted to (69.93%), while it was found that the least proportion of the study sample had a doctorate, which amounted to (2%), and this indicates an interest in the management of Jordanian Islamic banks, holders of a scientific certificate, from the youth category.

Description Of the Social Responsibility Variable for Islamic Banks in Jordan During Corona.

Table 6 Calculated the Means and Standard Deviations of items Social Responsibility Dimension (N = 143)

N o.	Items	Mean	SD	Rank	Assessment level
1	Islamic banks in Jordan have assumed responsibility for providing safety and health conditions for employees	4.043	0.684	1	High
2	Islamic banks in Jordan took into account justice in distributing wages and working hours to employees	3.79	.901	5	High
3	Islamic banks in Jordan have invested in the education and training of staff working during the closure period	3.745	0.786	8	High
4	Islamic banks in Jordan have promoted and respected the principles of human rights.	3.987	0.689	2	High
5	Islamic banks in Jordan have followed a rational policy of waste recycling, energy conservation, and taking the initiative to raise the responsibility towards the environment.	3.736	0.761	9	High
6	Jordanian Islamic banks tried to help solve social and economic problems	3.779	0.873	6	High
7	Jordanian Islamic banks have followed specific policies to support charitable	3.750	.931	7	High

	institutions and community projects				
8	Jordanian Islamic banks helped participate in managing public affairs	3.878	0.568	3	High
9	Jordanian Islamic banks have tried to influence society beyond maximizing profits	3.838	0.698	4	High

For the detailed description of each of the above paragraphs, results showed that paragraph (1) "Islamic banks in Jordan have assumed responsibility for providing safety and health conditions for employees," has ranked first in the priorities of the evaluation of the Islamic banks in Jordan with a mean of 4.043 and a standard deviation of 0.684. On the other hand, paragraph (9) ranked the last from the point of view of the Islamic bank's employees in Jordan with a mean of 3.736 and a standard deviation of 0.761 as it is shown in front of the paragraphs of this dimension in the previous table.

Description of the Social and economic Variable for Islamic Banks in Jordan During Corona

Table 7 Calculated the Means and Standard Deviations of items Social and economic development Dimension (N = 143)

No.	Items	Mean	SD	Rank	Assessment level
1	The laws of Islamic banks were keen to deal with the excellent loan, to provide liquidity to investors, preserve current job opportunities, and provide future job opportunities	4.240	0.706	1	High
2	Good Loan provided a suitable income for the members of the community, and this represents the bank's responsibility towards society and the environment	3.800	1.129	3	High
3	The Zakat Fund contributes to meeting basic needs, contributing to providing or increasing income, or enabling an individual to obtain income	3.790	0.970	4	High
4	Zakat Fund contributed to helping the needy or those going through health disasters by covering their expenses during closing periods.	3.700	1.034	5	High
5	Islamic banks, through zakat, contributed to	3.920	0.996	2	High

	achieving their social responsibility towards society (marginalized groups) by spending on those burdened with debts.				
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For the detailed description of each of the above paragraphs, results showed that paragraph (1) “The laws of Islamic banks were keen to deal with the good loan, to provide liquidity to investors, preserve current job opportunities, and provide future job opportunities” has ranked the first in the priorities of the evaluation of the Islamic banks in Jordan with a mean of 4.240 and a standard deviation of 0.706. On the other hand, paragraph (4) “Zakat Fund contributed to helping the needy or those who are going through health disasters by covering their expenses during closing periods,” ranked the last from the point of view of the Islamic bank’s employees in Jordan with a mean of 3.700 and a standard deviation of 1.034 as it is shown in front of the paragraphs of this dimension in the previous table. The results showed that all arithmetic means for the paragraphs of this dimension were greater than the test standard of (3) out of (5) degrees. This means that the employees' estimates of their assessment’s level of this dimension’s paragraphs were high; therefore, the level of evaluation of the paragraphs of this dimension, which is social and economic development, was high from the employees’ point of view.

Main Hypothesis (Ho-1): There is no statistically significant effect of social responsibility on Jordanian Islamic banks' social and economic development at the level of significance ($\alpha \leq 0.05$).

To test the validity of the main hypothesis Independent Samples T- Test has been tested as shown in Table (8):

Table 8 Summary of the results of the main hypothesis of the study

Regression Coefficient)R(Adjusted Determination (R ²) Coefficient	Calculated value (T)	Statistical significance (Sig.)	T tabulation value
0.768	0.573	36.985	0.000	2.21

The results showed in Table 8 indicate to the following:

The result indicated that the validity of the Independent Samples T- Test, which is supported by the calculated value of (36.985), which is greater than the tabulated value of (T), and the statistical significance of (0.000) (H0) and the acceptance of the alternative hypothesis (H1): There is a statistically significant effect of social responsibility on Jordanian Islamic banks' social and economic development at the level of significance ($\alpha \leq 0.05$). The value of the R2 (0.573) indicates that the social responsibility in general explain 57.3% Changes in social and economic development.

Conclusion

This study aims at several goals, including: 1) Recognize the concept of social responsibility and its importance. 2) Statement of social responsibility factors affecting economic and social development 3) Providing and enriching the library about both social responsibility and economic and social development during the Corona pandemic. The study tool has high levels of stability, and this indicates its reliability and reliability to achieve the objectives of the study, as the values of the Cronbach alpha coefficient for the study variables ranged between (0.764 - 0.922), and the value of the Cronbach alpha coefficient for the study tool as a whole (0.922) and both are greater than the value (0.70). The results showed that all arithmetic means for the paragraphs of **Social Responsibility** dimension were more significant than the test standard of (3) out of (5) degrees. This means that the employees' estimates of their assessment's level of this dimension's paragraphs were high; therefore, the level of evaluation of the paragraphs of this dimension, which is Social Responsibility, was high from the employees' point of view. Also, the results showed that all arithmetic means for the paragraphs of social and economic development dimension were greater than the test standard of (3) out of (5) degrees. This means that the employees' estimates of their assessment's level of this dimension's paragraphs were high; therefore, the level of evaluation of the paragraphs of this dimension, which is social and economic development, was high from the employees' point of view.

The responsibility of Islamic banks in achieving development in general stems from the principles of their establishment, but there are many obstacles that made them delay in pursuing the achievement of these goals. Since Jordan is considered successful in this field, its experience must be generalized to the rest of the banks, which requires the following:

1. Subjecting the bank's orientations to the principles of its establishment, and instructing boards of directors and Sharia supervisory bodies to follow up on its holistic developmental role that distinguishes it from traditional banks.
2. Encouraging Islamic banks to disclose their social practices through digital indicators that can show the distinction of that bank from the other.
3. Designating specialized departments for social responsibility in Islamic banks.
4. Directing Islamic banks to pay attention to social responsibility by focusing on its various external and internal dimensions.

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