

# The Effect of Corporate Social Responsibility in the National Commercial Bank in Saudi Arabia

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**Abstract**—The aim of the paper is to investigate the effect of corporate social responsibility (CSR) on the National Commercial Bank (NCB) in Saudi Arabia. In order to achieve this, a case study was made of the CSR activities of this bank from the perspective of its branch managers. The NCB was chosen as it was one of the first Saudi banks to engage in CSR and currently has a wide range of CSR initiatives. A qualitative research method was used. Open-ended questionnaires were administered to eighty branch managers of the NCB, with fifty-five usable questionnaires returned and twenty managers were interviewed as part of the primary research. Data from both questionnaires and interviews were analysed using qualitative content analysis. Six themes emerged from the questionnaire findings were used to develop the interview questions. These themes are the following: Awareness of employees about CSR in the NCB; CSR activities as a type of investment; Government and media support; Increased employee loyalty in the NCB; Prestige and profit to the NCB; and View of CSR in Islam. This paper makes a theoretical contribution in that it investigates and increases understanding of the effect of CSR on the NCB in Saudi Arabia. In addition, it makes a practical contribution by making recommendations which can support the development of CSR in the NCB. A limitation of the paper is that it is a case study of only one bank. It is therefore recommended that future research could be conducted with other banks in Saudi Arabia, or indeed, with a range of other types of firm within the financial services area in Saudi Arabia. In this way, the same issues could be explored but with a greater potential generalisability of findings of CSR within the Saudi Arabian financial services industry. In addition, this paper takes a qualitative approach and it is suggested that future research be carried out using mixed methods, which could provide a greater depth of analysis.

**Keywords**—Branch managers, corporate social responsibility, national commercial bank, Saudi Arabia.

## I. INTRODUCTION

THE advent of globalisation has brought about the realisation that in order to be competitive in the face of increasing competition, organisations need to define their business practices clearly, focusing on consumers' interest in the markets [1]. Corporations have increasing power over politics, economics, society, culture, people and the environment [2]. Moreover, the Internet era has increased the power of communications and technologies throughout the world and has consequently become an important factor in influencing people's opinions internationally [3]. Furthermore, the world economic recession has put pressure on organisations, as stakeholders' norms and values regarding business responsibilities are changing. Modern CSR concepts

have developed to encompass various social, cultural, legal and environmental aspects [4]. Hence, businesses are beginning to place more importance on consumers and other stakeholders than they did previously.

The aim of this paper is to investigate the effect of CSR on the National Commercial Bank (NCB) in Saudi Arabia. The paper is structured as follows. It begins by giving background on CSR in general and in Saudi Arabia more specifically. Some background information is also given on the NCB, which is also known as AlAhli Bank. This is followed by an explanation of and justification for the methodology used in the paper. Then, the findings of the paper are presented and discussed, the conclusion drawn, and recommendations for practitioners made. The theoretical and practical contributions of the research are, the limitations of the research are discussed and recommendations for further research made.

## II. BACKGROUND

### A. CSR

CSR was shaped into theory, research and practice many years ago, particularly in developed and industrialised countries. Bowen was one of the first authors to attempt to define CSR. He defines it as referring to "the obligations of businessmen to pursue those policies, to make those decisions, or to follow those lines of action which are desirable in terms of the objectives and values of our society" [5].

In the 1960s, more attempts at defining CSR were made; for example, that businesses' responsibilities towards society went beyond economic and legal expectations [6]. CSR came to imply that organisations should be socially responsible, going further than compliance, and putting more investment into the environment, human capital, and association with stakeholders [7]. Carroll and Buchholtz state that CSR includes factors such as the economic, legal, and ethical expectations that society places on companies [8].

Another definition of CSR is that it refers to "the obligation of the firm to use its resources in ways to benefit society" [9]. Elaborating on this definition, Mullerat defines CSR as essentially concerning "how companies have to relate to the wider world, and the impact that their activities have on society and the environment" [10].

The CSR concept has started to shift towards an incorporation of CSR activities into the broader endeavour to enhance economic and social development [11]. At organisational level, CSR has become largely a question of identifying, involving and communicating with stakeholders [12]-[14]. Freeman defines stakeholders as "groups and individuals who can affect or are affected by, the achievement

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of an organization's mission" [15]. Bhattacharya and Sen state that "one important stakeholder group that appears to be particularly susceptible to a company's CSR initiatives are its customers" [16]. The aim of stakeholder management is to analyse how an organisation can look after the interests of its customers and be profitable while also attending to those of its other stakeholders such as suppliers, employees, and the wider community. Others have extended the stakeholder definition beyond individuals and groups to encompass, for instance, the environment [17]. The concept of the stakeholder implies that companies are accountable, to both people and non-human stakeholders [18]. Indeed, part of the difficulty of addressing the demands of CSR is the necessity to engage effectively with a variety of stakeholders [19].

The view that there is a link between CSR activities and financial performance, although never conclusively proved, has been supported by many researchers. For instance, Perrini et al. in their study of CSR activities in Italy, found that firms recognised the value of CSR activities in terms of enhancing their reputation and that reputation and profit were closely associated; therefore, these CSR activities were conducted largely with the aim of enhancing profits [20]. Similarly, consumers are inclined to have a particularly favourable perception of a business which has gained a reputation for being socially responsible while at the same time being profitable [21]. However, Kakabadse et al. assert that CSR may have different meanings, and hence may be implemented in different ways, in developed countries and developing countries [22]. CSR is highly contextual in terms of its national context [23]. Hence, it could be expected that the concept of CSR in Saudi Arabia, another developing country, will differ from that in the Western cultures where it originated.

#### B. CSR in Saudi Arabia

In Saudi Arabia, almost every aspect of life is informed by Islamic principles, and much of the Koran deals with economic and social conduct [24]. Stemming from Islamic principles, charity and philanthropy are not new concepts in Saudi Arabia; indeed Saudi Arabian foreign aid spending is one of the highest in the world, standing at an average of around 4% of GDP per annum [25]. Religion also informs the ways in which firms carry out philanthropic activity [24]. *Zakat* (often translated as alms-giving), one of the pillars of Islam, has been institutionalised in Saudi Arabia, and a *zakat* tax is levied on individuals whose income is over a certain threshold as well as on businesses. In addition, the concept of *sadaqa* (voluntary giving) is flourishing in Saudi Arabia, as in many Muslim countries [26]. Therefore, although the concept of CSR is a relative novelty in Saudi Arabia, having originated as a Western expression of corporate behaviour, this novelty lies mainly in its terminology [25].

The general manager of the CSR division of a large Saudi corporation stated that, in her opinion, although charity, philanthropy and CSR were all practised in Saudi Arabia, there was considerable confusion as to the distinctions between them [25]. In fact, companies generally have strong

traditions of investing in socially responsible activities, but have only begun relatively recently to label and plan these specifically as CSR activities [25]. However, the importance of CSR in Saudi Arabia has been growing in recent years. This was shown clearly at the Third CSR Saudi Arabia Summit held in Jeddah in December 2015 [27].

#### C. CSR in the NCB

The NCB is the case which is studied in this research. Since its inception, the NCB has been engaged in "programs of community service and contributing to the efforts devoted to national development in the social field" [28].

The bank's CSR contributions have developed over time and in 2004, its board of directors established a department, the Department of Social Responsibility, to serve the community [28]. The NCB proclaims its mission as being "To provide innovative, effective, renewable and non-profit programs in support of the development of the nation and enhance the bank's social progress" [28].

Currently, the NCB runs three programs for community empowerment: AlAhli Productive Families Program, directed towards empowering women, AlAhli Entrepreneurs Program, to promote entrepreneurship among young people, and AlAhli Orphans Program, to assist children [29]. Moreover, the NCB also involves its staff in awareness activities through the AlAhli voluntary work program [29].

### III. METHODOLOGY

In this research, an interpretivist philosophy has been used; that is, meanings emerge from the research process [30]. A positivist research philosophy was not suitable, as it deals essentially with objective realities, while there are multiple realities in this investigation of CSR in the NCB in Saudi Arabia. Interpretivism is associated mainly with qualitative research and, accordingly, a qualitative method is used in this paper.

An inductive approach, which concerns theory-building, has been adopted [31]. The research strategy adopted is that of a case study, with the case being the NCB in Saudi Arabia. Case studies offer a means of building theory using an in-depth understanding of empirical phenomena and their settings [31]. The NCB was chosen as it was one of the first Saudi banks to engage in CSR and currently has a wide range of CSR initiatives.

As it was clearly impractical to administer the questionnaire to and conduct the interviews with the entire population of managers of all NCB branches in Saudi Arabia, a random convenience sample of branch managers was chosen in Jeddah and Makkah.

To collect the primary data, a pilot study of the questionnaires and interviews was carried out with two NCB branch managers.

All the necessary ethical considerations were taken into account for the data collection procedures. As the samples were relatively small, the researcher was able to analyse the data from the questionnaire and interviews manually.

The questionnaire, with open-ended questions, was administered to 80 branch managers of the NCB with 55 useable questionnaires returned. The data collected from the questionnaires were analysed using a qualitative data analysis technique, content analysis. Table I shows the questionnaire questions.

TABLE I  
QUESTIONNAIRE QUESTIONS

1. In your opinion, what is the level of awareness of NCB staff in general about CSR?
2. CSR is a concept that was developed in Western countries. Do you consider that it requires modification for an Islamic country such as Saudi Arabia? If so, what sort of modification does it require?
3. In your view, what effect (if any) have NCB's CSR activities had on its reputation?
4. In your view, what effect (if any) has NCB's CSR activities had on employee loyalty?
5. Do you consider that NCB's CSR activities are given good support by the government and the media? Please give reasons for your answer.
6. Do you believe that the time and effort expended by NCB on CSR activities is justified in terms of the benefit it brings to the corporation? Please give reasons for your answer.
7. What do you consider to be the main benefits to NCB from its CSR programme?
8. Is there any other CSR activity you would like to see NCB engage in that is not already part of its CSR programme? If so, please give reasons for your answer.

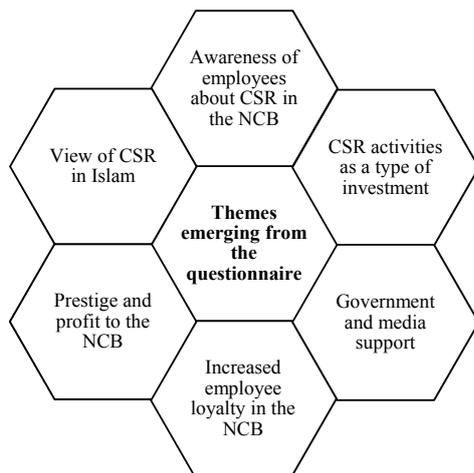


Fig.1 Themes emerging from the questionnaire

TABLE II  
INTERVIEW QUESTIONS

1. In your opinion, how aware are NCB employees about the bank's CSR activities?
2. Do you think that CSR activities can be regarded in terms of an investment for the NCB?
3. In your opinion, what is the extent of the support received for the NCB's CSR activities from the government and the media?
4. Do you think that CSR activities can have an effect on employee loyalty?
5. To what extent do you think the NCB engages in CSR as a way to enhance prestige and increase profit?
6. What is your view of the relation between CSR and Islam?

Six themes are emerged from the questionnaire analysis as can be seen in Fig. 1. These six themes were subsequently used for the development of the interview questions. These questions can be seen in Table II.

The interviews were semi-structured and were conducted with twenty NCB branch managers. The respondents were contacted directly through their banks. The data obtained from the interviews were analysed using content analysis.

#### IV. FINDINGS AND DISCUSSION OF QUESTIONNAIRE AND INTERVIEW DATA

In this section, the findings from the data gathered and analysed from both questionnaire and interview in the empirical work are brought together and discussed.

##### A. Theme 1: Awareness of Employees about CSR in the NCB

It should be noted that only the salient findings are reported, and not the responses of each respondent. The number of respondents who did not know or had no strong opinion is not given.

Thirty-four of the questionnaire respondents and thirteen of the interviewees perceived awareness of new NCB employees about CSR to be generally low. One questionnaire respondent suggested that to raise awareness of CSR, "all the bank's employees should play a bigger part in the bank's CSR programme." In a similar example, one interviewee recommended "every new employee should be informed about the bank's CSR activities as part of the induction programme." Regarding the reason for the low level of awareness, one interviewee stated "I think it is because the NCB does not involve all of its employees directly in CSR and therefore many are not aware of what the programme is like or even that it exists." This finding is in accordance with the literature, such as Nik Ahmed and Abdul Rahim's study of CSR awareness in the public sector in Malaysia, which, like Saudi Arabia, is an Islamic emerging economy, they found that awareness of CSR was generally low and that the concept was not well-understood by employees [32]. Table III shows a summary of the responses to Theme 1.

TABLE III  
SUMMARY OF THE RESPONSES TO THEME 1

Theme 1: Awareness of employees about CSR in the NCB		
Instrument	No. of responses	Awareness of new NCB employees about CSR is generally low.
Questionnaire	34	
Interview	13	

##### B. Theme 2: CSR Activities as a Type of Investment

Thirty-six questionnaire respondents and thirteen interviewees viewed the NCB's spending on CSR activities as a type of investment which would yield returns. For instance, one questionnaire respondent stated that the bank was only interested in making money and would not engage in any CSR activities if these were of no benefit to it. In an example from the interviews, one interviewee said, "I think that for the NCB, CSR is just another type of investment".

There is controversy as to whether or not CSR concerns instrumental value (acting responsibly as being good for business) or intrinsic/normative value (acting responsibly as a moral obligation) [33]. In this respect, all the respondents agreed that the NCB's CSR activities had a positive effect on

the company's business and could therefore be regarded as a type of investment for the bank. Indeed, the majority of participants in the research concurred with the view that the NCB undertook its CSR activities solely for its instrumental value. This echoes the view of Friedman, who dismissed the moral imperative of CSR as irrelevant [34]. However, some of the respondents made the point that, while CSR was of benefit to the NCB's business, the bank was also exercising its Islamic duties of care and respect for the less privileged in society. Therefore, they considered that the moral imperative did have some part to play in the NCB's CSR activities. Table IV shows a summary of the responses to Theme 2.

TABLE IV  
SUMMARY OF THE RESPONSES TO THEME 2

Theme 2: CSR activities as a type of investment		
Instrument	No. of responses	NCB's spending on CSR activities is a type of investment which will yield returns.
Questionnaire	36	
Interview	13	

#### C. Theme 3: Government and media support

The main finding from this theme was that thirty-eight questionnaire respondents and fourteen interviewees perceived there to be little government support for CSR, but considerable media support. One questionnaire respondent summed this up by stating that "The bank knows how to employ the media for its services. From the state, there is no material support but there is moral support for some aspects." Another questionnaire respondent mentioned the increasing importance of social media in publicising the NCB's CSR efforts, pointing out that this type of media support could reach a wide audience and was also less costly for the bank than more conventional TV or print coverage. In a further example, one interviewee expressed the opinion that the media gave "plenty of publicity to the NCB's CSR efforts, especially when the bank sponsors various programs and activities", while another stated that "The NCB's CSR has no backing from the government". However, Nik Ahmed and Abdul Rahim, in the context of Malaysia, suggest that the government and the media can play key roles in promoting CSR practices [32]. Table V shows a summary of the responses to Theme 3.

TABLE V  
SUMMARY OF THE RESPONSES TO THEME 3

Theme 3: Government and media support		
Instrument	No. of responses	There is little government support for CSR, but considerable media support.
Questionnaire	38	
Interview	14	

#### D. Theme 4: Increased Employee Loyalty in the NCB

Increased employee loyalty was one of the impacts of the NCB's CSR programme on employees mentioned by twenty-three questionnaire respondents and nine interviewees. For example, one questionnaire respondent expressed the opinion that employees would be more likely to feel loyal to a bank that they knew was doing good in society. This corresponds to Portney's finding that many firms state that one of the reasons

they engage in CSR is because this encourages loyalty among their employees [35].

Mirvis reports that engagement in CSR activities is used increasingly by firms in the USA to promote employee loyalty, which in turn leads to increased productivity and thus benefits the firm [36]. On the other hand, twelve questionnaire respondents and seven respondents stated that, in their opinion, CSR had no effect on employee loyalty. For instance, in this respect, one interviewee stated "The employees do not benefit from the bank and they do not benefit the bank either; they just do what they are asked to do." Another interviewee was of the opinion that employee loyalty was a matter of individual disposition and that CSR therefore had no bearing on it. Table VI shows a summary of the responses to Theme 4.

TABLE VI  
SUMMARY OF THE RESPONSES TO THEME 4

Theme 4: Increased employee loyalty in the NCB		
Instrument	No. of responses	The NCB's CSR programme will increase employee loyalty.
Questionnaire	23	
Interview	9	

#### E. Theme 5: Prestige and Profit to the NCB

Prestige and profit emerged as significant themes from both the questionnaires and the interviews. Enhancement of the NCB's prestige was perceived by thirty-five questionnaire respondents and twelve interviewees as one of the main benefits of CSR to the bank. For example, one questionnaire respondent stated that CSR was "publicity for the bank which increases the confidence of the individual and society in them and this contributes to the bank's profitability." Another example came from the response of one interviewee who said that the NCB "want to raise their standing, in Saudi and also abroad. If a Saudi bank is seen by the international banking community to be engaged in CSR it enhances their prestige." However, she added that "they must also think about their profit." This supports Porritt's finding that customers are inclined to have a favourable perception of a business which has a reputation for being socially responsible while at the same time being profitable [21]. Similarly, Perrini et al. concluded that firms recognised the value of CSR activities in terms of enhancing their reputation and that reputation and profit were closely associated; therefore, these CSR activities were conducted largely with the aim of enhancing profits [20]. Table VII shows a summary of the responses to Theme 5.

TABLE VII  
SUMMARY OF THE RESPONSES TO THEME 5

Theme 5: Prestige and profit to the NCB		
Instrument	No. of responses	CSR activities will enhance NCB's prestige and profit.
Questionnaire	35	
Interview	12	

#### F. Theme 6: View of CSR in Islam

Perhaps unsurprisingly, the theme of Islam emerged from the responses of forty-two of the questionnaire respondents and seventeen interviewees, suggesting that the respondents' general perception was that CSR should conform to Islamic tenets. For example, in this respect, one questionnaire

respondent stated “It must conform to law and the Islamic religion”. In another example, one interviewee noted that “Saudi Arabia is an Islamic country after all, and it is in keeping with Islam to help others, so in this way they are not thinking only of profit.” Another interviewee suggested that the bank should stress that CSR is following Islamic ways, because “that way the employees and the public might take it more seriously and not think of it as a ‘gimmick’.” This finding confirms the assertion that that CSR is highly contextual, not only in terms of its corporate context but also in terms of its national context [23]. However, it should be noted that social responsibility is not a novel concept in Saudi Arabia and is an important component of the Islamic religion [25]. Table VIII shows a summary of the responses to Theme 6.

TABLE VIII  
SUMMARY OF THE RESPONSES TO THEME 6

Theme 6: View of CSR in Islam		
Instrument	No. of responses	
Questionnaire	42	CSR should conform to Islamic tenets.
Interview	17	

## V. CONCLUSION AND RECOMMENDATIONS

The aim of this paper was to investigate the effect of CSR on the NCB in Saudi Arabia. From the findings presented in this paper, a number of conclusions can be drawn and in the light of these conclusions, recommendations made for the development of CSR in the bank.

Awareness of the NCB’s CSR activities among its new employees is generally low. It is therefore recommended that the NCB make a greater effort to inform their new employees about the CSR concept so that they are not only aware of it, but also understand its importance and the part they can play in their companies’ CSR implementation.

From the research participants’ responses, it appears that the NCB looks on its CSR activities as a type of investment, as any spending on CSR would eventually be recouped. Indeed, all the respondents agreed that the NCB’s CSR activities had a positive effect on the company’s business and could therefore be regarded as a type of investment for the bank. While it can be inferred that CSR benefits the NCB’s business, it is also likely that, as Saudi Arabia is an Islamic country, the NCB may also be exercising its Islamic duties in terms of benevolence towards the underprivileged in society. It is recommended that the NCB continue in its current CSR activities in order to preserve continuity and to maintain its current combination of investment and benevolence.

Regarding government and media support for the NCB’s CSR activities, it is clear that there is already considerable support for these offered by the media, but little or none by the government. It is therefore recommended that the NCB focus on and make full use of social media, which, as one research participant pointed out, can reach a wide audience and costs very little. In addition, it is suggested that the government establish a CSR Code, which companies should be encouraged to adhere to. Any such code should be introduced gradually,

perhaps initially as a guideline, as suggested for Malaysia by Nik Ahmed and Abdul Rahim [32].

Although there were mixed views from the respondents regarding the positive effect of CSR on employee loyalty, it is strongly suggested in the literature that if a firm engages in CSR activities, this can enhance employee loyalty, which, in turn, can potentially raise productivity. Similarly, one questionnaire respondent expressed the opinion that employees would be more likely to feel loyal to a bank that they knew was doing good in society. In this light, it is recommended that the NCB make a greater effort to involve all its employees in its CSR activities.

Regarding prestige and profit, it appears that the NCB is conscious of the prestige and enhancement to its reputation being seen to be involved in CSR activities brings. At the same time, the bank is not a charity and must be aware of the necessity for it to make a profit, as this is arguably the primary function of any business. However, it is suggested in the literature that customers often have a favourable view of a business which has a good reputation for CSR while still making a profit. Hence, it is recommended that the NCB continue to enhance its prestige through CSR activities, while taking care to emphasise to stakeholders that these activities are not undertaken at the expense of its profitability. While the term ‘CSR’ may be relatively new in Saudi Arabia, the concept of an individual or a business having a duty of care to the community and the wider society is not new, as it is a fundamental Islamic belief. It is recommended that the NCB stress the Islamic aspect of both the concept and practice of CSR, as this is an element which would be likely to arouse interest in this deeply religious society.

## VI. CONTRIBUTIONS

This paper makes a theoretical contribution in that it investigates and increases understanding of the effect of CSR on the NCB in Saudi Arabia. In addition, it makes a practical contribution by making recommendations which can support the development of CSR in the NCB.

## VII. LIMITATION AND FUTURE RESEARCH

A limitation of the paper is that it is a case study of only one bank. It is recommended that future research could be conducted with other banks in Saudi Arabia, or indeed, with a range of other types of firm within the financial services area in Saudi Arabia. In this way, the same issues could be explored but with a greater potential generalisability of findings of CSR within the Saudi Arabian financial services industry. In addition, this paper takes a qualitative approach and it is suggested that future research be carried out using mixed methods (i.e., both qualitative and quantitative methods), which could provide a greater depth of analysis.

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