

The Role of Corporate Social Responsibility in Enhancing the Performance of Marketing Banking - Analytical Study of Employees' Opinions of Various Bank Agencies in Djelfa-

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Abstract

This study aims to explore the role of social responsibility in its various dimensions (economic, legal, ethical, and charitable) in enhancing bank marketing performance. A field study was conducted on a sample of bank agencies in the region.

To achieve the study's objectives, a sample of 72 staff members was examined using descriptive and analytical methodologies, deemed most appropriate for such research. The study utilized a questionnaire as the primary tool for data collection and employed various statistical methods. Data analysis and hypothesis testing were carried out using the SPSS25 statistical software package, with appropriate statistical procedures applied.

The study revealed several findings, the most significant of which confirmed the existence of both direct and indirect positive relationships between social responsibility and marketing performance.

The study recommends that an independent management structure dedicated to social responsibility should be established within the organization. This management should plan and implement social responsibility programs, coordinate with relevant authorities, and organize seminars, open days, lectures, and conferences on the moral, social, and charitable responsibilities of institutions. These activities aim to share expertise in this field with other institutions and encourage them to adopt similar approaches.

Keywords: Social Responsibility, Economic Responsibility, Legal Responsibility, Ethical Responsibility, Charitable Responsibility, Marketing Performance

Jel Codes Classification : D2, G21, G34, M31.

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دور المسؤولية الاجتماعية في تعزيز الأداء التسويقي المصرفي - دراسة تحليلية لآراء العاملين بمختلف الوكالات البنكية بالجلفة-

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ملخص:

هدفت هذه الدراسة إلى معرفة دور المسؤولية الاجتماعية بأبعادها (الاقتصادية، القانونية، الأخلاقية و الخيرية) في تعزيز الأداء التسويقي المصرفي , واسقطت الدراسة الميدانية على عينة من الوكالات البنكية بالجلفة و لبلوغ الهدف المرجو تمت هذه الدراسة على عينة مشكلة من (72) موظف، وقد تمت الاستعانة بالمنهج الوصفي باعتباره الأنسب لمثل هذا النوع من المواضيع، كما تم الاعتماد على الاستبانة كأداة لجمع المعلومات، وتم الاعتماد على العديد من الأساليب الإحصائية، وبعد تحليل البيانات باستخدام برنامج SPSS25 وإجراء المعالجات الإحصائية المناسبة، توصلت الدراسة إلى نتائج أهمها أن ما يرتبط باختيار الفرضيات تلك التي تؤكد وجود دور وعلاقة إيجابية مباشرة و غير مباشرة بين المسؤولية الاجتماعية و الأداء التسويقي

و أوصت الدراسة بضرورة هيكلة ادارة مستقلة في الهيكل التنظيمي خاصة بالمسؤولية الاجتماعية في المؤسسة تهتم بتسيير الانشطة بالمسؤولية الاجتماعية من خلال تخطيط وتنفيذ البرامج والتنسيق مع الجهات ذات العلاقة، و عقد ندوات و ايام مفتوحة و محاضرات و مؤتمرات حول المسؤولية الاخلاقية و الاجتماعية و الخيرية للمؤسسات حتى تنقل خبراتها في هذا المجال لمؤسسات اخرى و تحفزها لتبني هذا التوجه.

الكلمات المفتاحية :

المسؤولية الاجتماعية ، المسؤولية الاقتصادية، المسؤولية القانونية ، المسؤولية الاخلاقية، المسؤولية الخيرية، الأداء التسويقي

التصنيف JEL: D2, G21, G34, M31

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Introduction:

Social responsibility is a contemporary concept requiring a scientific approach to help companies engage with the society they operate within. It aims to bridge the gap between companies and society. Companies that embrace social roles tend to be more successful, benefiting society, the state, and themselves, thus becoming part of a good citizenship system and partners in sustainable development. Therefore, social and moral responsibility is a corporate duty, involving a consistent commitment to the development and improvement of educational, cultural, and economic standards, as well as the social security of individuals and society. It also includes respecting human rights and workers' rights, fostering community development, and finding suitable solutions to social, moral, and environmental issues. Improving companies' economic and marketing performance enhances their operation and societal role, particularly through socially oriented marketing that focuses on the welfare of society. Effective marketing performance is an integrated system that helps companies survive, compete in the market, retain customers, and attract new ones. Thus, marketing performance is closely tied to social communication, meeting individuals' needs and contributing to community development and societal building through social responsibility.

The primary aim of this study is to assess the extent to which social responsibility dimensions are implemented and their significance in businesses. It also seeks to leverage the benefits of applying these dimensions to enhance marketing performance efficiency and effectiveness by addressing the following points:

The study problematic :

It is widely recognized that banks are not charitable institutions and that their main focus is to achieve high profitability. This underscores the need to remind these banks of their moral and social responsibilities, ensuring that their profits stem from morally or legally acceptable practices. Consequently, this research addresses the following questions:

1. What is the current state of social responsibility adoption by the marketing management of the banks under study?
2. How does the adoption of social responsibility by these banks contribute to enhancing their marketing performance?
3. What is the relationship between social responsibility and marketing performance in the studied banks?

The importance of research:

The significance of this research lies in its subject matter and application field, which can be explained as follows:

1. The importance of the researches on social responsibility in the context of the studied banks, as these variables are crucial for banks seeking to increase profits by growing their customer base while fulfilling societal obligations.
2. Highlighting the relevance of social responsibility and its impact on the marketing performance of the banks' marketing departments under study.
3. The anticipated outcomes of the research, which may provide scientific and practical evidence of the reality of social responsibility application and its reflection on the marketing performance of the studied banks.

Research Objectives:

This research aims to elucidate the overall framework of social responsibility and marketing performance in banks, identifying the dimensions of each, and examining how social

responsibility influences bank marketing performance. This study involves surveying managers and employees from business banks, focusing on the following objectives:

1. Measuring the relation between social responsibility on the marketing performance of the surveyed banks.
2. Diagnosing the current state of social responsibility in the surveyed banks and the nature of their marketing performance.
3. Drawing conclusions and recommendations to enhance knowledge in this area.

Research hypothesis:

The research hypothesis is formulated based on the research problem, objectives, and plan. The main hypothesis and its sub-hypotheses are as follows:

Main Hypothesis: There is a correlation and impact, with moral implications, of social responsibility on the marketing performance of the surveyed banks.

Sub-Hypotheses:

1. There is a correlation and impact, with a moral implication, of economic responsibility on the marketing performance of the surveyed banks.
2. There is a correlation and impact, with a moral implication, of legal liability on the marketing performance of the surveyed banks.
3. There is a correlation and impact, with a moral implication, of ethical responsibility on the marketing performance of the surveyed banks.
4. There is a correlation and impact, with moral implications, of human (charitable) responsibility on the marketing performance of the surveyed banks.

I- Literature Review

I-1- Corporate Social Responsibility:

In a market economy, business organizations have often focused on maximizing financial returns, neglecting other, more important aspects. The lack of self-regulation or external scrutiny and the absence of moral considerations may explain these organizations' disregard for administrative ethics and their responsibilities towards society. Consequently, the concept of social responsibility has emerged due to many business organizations neglecting their moral and social duties.

I-1-1- Defining Corporate Social Responsibility:

From various studies, we observe two trends in the definition of Corporate Social Responsibility (CSR): an academic trend and one emerging from local and international organizations. Here, we present some definitions from different perspectives:

CSR has become a corporate behavior and management philosophy adopted by an increasing number of firms worldwide. Carroll explains that CSR can embody norms that internal and external stakeholders regard as just and fair, respond to societal expectations regarding corporate citizenship, or cover active programs that promote human welfare and goodwill (Dr. Lars, 2012, p. 34).

Keith Davis defined social responsibility as balancing social and economic goals by addressing different social challenges (Archie B., 1999, p. 286). In 1970, Milton Friedman defined it in an article published in the New York Times as "the institution's use of its resources and carrying out activities directed to maximizing its profits, provided they respect

the rules of the game, that is, by relying on free market competition without resorting to fraudulent methods and circumvention" (Friedman, 1970).

Strier noted that social responsibility is a response to society's expectations of the organization, which should take the initiative to assume its responsibility towards society in a way that exceeds mere legal compliance, ensuring that the organization's interests are not harmed while achieving an appropriate return on investments (Franklin, 1979, p. 89).

According to Daft, social responsibility is a duty incumbent on the modern organization when making important decisions and conducting business in the interest of society, supporting its well-being amid recent changes in the business environment (R.D., 2002, p. 143). Although this definition recognizes social responsibility as a duty, some view it as merely a contribution or partnership between the organization and society.

International commissions and organizations have also provided definitions:

World Bank: CSR is the realization of business contributions to sustainable development goals. It refers to how businesses account for their economic, social, and environmental impacts, maximizing benefits and minimizing downsides (World Bank, March 2007, p. 1).

United Nations: Social responsibility of business organizations is defined as "the good citizenship of business organizations by embracing and enshrining a number of universally agreed values and principles in their practices and in support of public policies appropriate to society" (Frank, Hond, & Neergaard, 2007, p. 10).

OECD: Social responsibility is the commitment of an institution to contribute to economic development while preserving the environment and working with employees, their families, the community, and society at large to improve the quality of life for all parties (Marie-Françoise & Frédirique, March 2004, p. 5).

European Union: The social responsibility of business organizations is a concept whereby organizations include social and environmental considerations in their work and interactions with stakeholders on a voluntary basis. The European Union emphasizes that social responsibility is a voluntary concept, not requiring specific laws or rules binding organizations to fulfill their responsibilities towards society (Commission des Communautés Européennes, 2001, p. 7).

Based on these definitions, CSR can be viewed as a moral agreement between an organization and society. It involves contributing to societal development and addressing social issues in a way that aligns societal expectations with the company's strategies for survival and stability. This balance ultimately enhances the company's success and future performance.

I-1-2- CSR pyramid

Carroll's contribution was a quantum leap in expanding the concept of social responsibility, as she distinguished between four main dimensions of this concept :

Table n°1: Economic and Legal Components of Social Responsibility

Economic Responsibilities	Legal Responsibilities
It is crucial to perform in a way that maximizes earnings per share.	It is crucial to perform in accordance with government and legal expectations.
It is essential to strive for maximum profitability.	It is essential to comply with various local, state, and federal regulations.
It is important to maintain a competitive edge.	It is important to be a law-abiding entity.
It is vital to uphold a high level of efficiency.	A successful firm should be defined as one that fulfills its legal obligations.
A successful firm should be defined as one that consistently achieves profitability.	It is important to provide goods and services that meet or exceed minimal legal requirements.

Source : NALINI KRISHNAN, **Impact of corporate social responsibility on the financial and non financial performance of select BSE listed companies**, PhD in business management, the Padmashree Dr. D.Y. Patil University, 2012, p13.

- **Economic Responsibilities:**

A business organization undertakes economic activities to achieve efficiency and effectiveness. It utilizes resources rationally to produce high-quality goods and services and distributes revenue fairly among various factors of production, thereby fulfilling its economic responsibilities.

Legal Responsibilities:

- This involves a conscious and voluntary commitment to adhering to laws and regulations governing all aspects of society, including investment, wages, labor practices, environmental protection, competition, and more.

Table n°2: Ethical and Philanthropic Components of Social Responsibility

Ethical Responsibilities	Philanthropic Responsibilities
It is crucial to perform in accordance with societal mores and ethical norms.	It is important to act in accordance with society's philanthropic and charitable expectations.
It is important to recognize and respect new or evolving ethical standards adopted by society.	It is essential to support the fine and performing arts.
It is essential to prevent ethical norms from being compromised to achieve corporate goals.	Managers and employees should participate in voluntary and charitable activities within their local communities.
Good corporate citizenship should be defined as acting in a morally and ethically expected manner.	Providing assistance to private and public educational institutions is crucial.
It is important to acknowledge that corporate integrity and ethical behavior extend beyond mere compliance with laws and regulations.	It is important to voluntarily support projects that enhance a community's quality of life.

Source : Nalini Krishnan, **Impact of corporate social responsibility on the financial and non financial performance of select BSE listed companies**, PhD in business management, the Padmashree Dr. D.Y. Patil University, 2012, p14

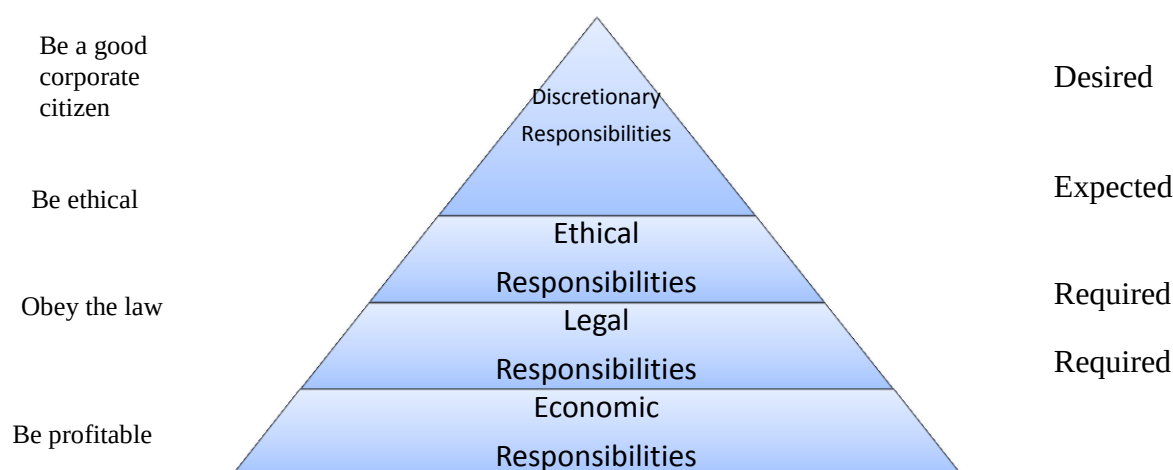
- **Ethical Responsibilities :**

A business organization considers the ethical aspects in all its decisions and actions within its industry to avoid causing harm to society.

- **Philanthropic Responsibilities :**

This encompasses donations, gifts, social assistance, and charitable contributions that benefit society without generating profit. The organization may also adopt, support, and follow up on major societal issues.

Figure n°1: Pyramid of Responsibilities



Source: Sweeney. L, **Study of Current Practice of CSR and Relationship Between CSR and Financial Performance Using (SEM)**, Doctoral Thesis, Dublin IT, 2009, p 26.

I-2- Marketing performance :

Marketing performance is one of the key responsibilities of marketing managers. Given environmental changes and the evolution of organizations in terms of internal systems and the interplay of marketing activities, it has become essential for organizations to measure their marketing performance. By doing so, organizations can identify the main obstacles to achieving their marketing objectives. However, studies have shown that many companies lack a clear system for measuring marketing performance. Conversely, some studies have identified specific measures for evaluating marketing performance (Gungo & Osman, 2013, p. 414).

Piriyakul defines marketing performance as the organization's effectiveness in retaining market share and customers while attracting new ones (Montree, 2011). Ambler & Kokkinaki describe it as the degree of market success an organization achieves through its products (Tim & Flora, 1997, p. 670). Furthermore, marketing performance can be understood as the process of attracting customers, creating value propositions for them, and managing customer relationships in a way that enables the organization to compete in a dynamic business environment (A, 2007, p. 38).

The researcher argues that marketing performance is the means through which organizational goals are achieved by retaining current customers and attracting new ones.

I-2-1 The Importance of Marketing Performance

The significance of marketing performance can be summarized as follows (R & Fakhri, 2022, p. 196):

- **Evaluating Organizational Goal Achievement:** Performance reports are essential for determining how well organizational objectives are being achieved.
- **Supporting Senior Management:** Providing comprehensive information to senior management assists them in planning, monitoring, and making informed decisions.
- **Enhancing Departmental Collaboration:** Encouraging cooperation among various departments ensures that marketing activities are aligned, leading to successful performance outcomes.
- **Detecting and Correcting Deviations:** Identifying performance deviations and addressing them promptly ensures effective resolution.

- **Leveraging Internal Expertise and Identifying Weaknesses:** Recognizing available expertise and skills within the organization aids in completing other tasks internally, while also highlighting areas that need improvement.

I-2-2 Indicators of Marketing Performance

Organizations use several indicators to gauge their marketing performance. Researchers have identified the following key indicators:

A. Market Share: Market share serves as a financial measure of marketing performance, indicating the organization's competitive strength. It is determined by dividing the organization's sales by the total industry sales over a specific period. Market share also provides insights into market trends regarding product composition. To enhance market share, organizations compare their performance with competitors and analyze specific products (Al, Sahiod, Algabar, & Abd Khalq, 2016, p. 253).

B. Profitability: Profitability is a critical metric for assessing marketing performance, as it is vital for growth and market sustainability. This indicator assesses stakeholder satisfaction with profit levels and reveals the outcomes of internal or external expansion efforts. All organizations, including those in the service sector, aim for high profitability by focusing on quality service without compromising profit goals (Murugesan, Jayapa, Vinayagamoorthi, Kasilingam, & Sigo, 2016, p. 92).

C. Customer Satisfaction: Customer satisfaction is a key outcome of marketing performance assessment. It reflects customer judgment on the company's products or services, involving a comparison between their expectations and the actual experience. Customer satisfaction is influenced by pre-service expectations and subsequent comparisons. Enhancing product and service quality to exceed customer expectations is crucial for ensuring their satisfaction (Saif Ullah, 2012, p. 69).

II. Methodology of the Study

In this section, the researcher utilized the descriptive-analytical approach, which involves studying phenomena as they exist in reality and expressing them quantitatively or qualitatively. This approach aims to clarify the extent and nature of the phenomena and their relationships with other phenomena, by describing their characteristics and testing the validity of hypotheses to answer research questions.

II-1. Population and Study Sample

Identifying the location for the field study is crucial for testing the hypotheses. The researcher selected various banking agencies in the city of Djelfa to apply the theoretical framework of the study topic.

II-1-1. Study Community

The study community comprises employees from different banking agencies in the city of Djelfa. This includes 72 employees across six banking agencies, representing various organizational levels (senior management, middle management, and lower management).

II-1-2. Sample Study

The sample study included 72 staff members from different organizational levels (senior management, middle management, and lower management).

II-1-3. Study Tool and Variables

The primary tool for data collection in this study was a questionnaire. Its design was more than a simple list of questions or a written exam; the questions had to be clear, carefully selected, and based on a solid theoretical foundation.

Table n°2: Description of Paragraphs of the Questionnaire

Axe (subject)	Number of expressions	Paragraphs
Social responsibility	20	1-20
Economic responsibility	05	01-05
Legal responsibility	05	06-10
Ethical responsibility	05	11-15
Charitable responsibility	05	16-20
Marketing Performance	14	21-34
Total	34	

Source : prepared by the researcher

II-1-4- Scale Selection:

The researcher employed the Likert scale to measure trends, where respondents indicate their level of agreement or disagreement with a set of data related to the subject matter. This scale is widely used in opinion measurement. In this study, the number 03 was selected to represent the highest positive trend, indicating "Agree," while the number 01 was designated for the most negative trend, indicating "Disagree." This scale has been commonly utilized in previous studies on similar topics. The table below illustrates how the scale was encoded for this study.

Table n°3: Three-point Likert Scale

Disagree	Neutral	Agree
1	2	3
1 -1,66	1,67-2,33	2,34-3

Source: Prepared by authors based on previous informations

II-2- Analysis And Discussion Of The Results

Having addressed the methodology and study design procedures in the preceding sections of this chapter, we will now delve into the analysis and discussion of the obtained results. This will include examining the demographic characteristics of the sample and the attitudes of its members toward the study variables. Subsequently, we will proceed to test and interpret the hypotheses.

II-2-1- Distribution of sample members by personal data and characteristics:**Table n°4: Distribution of sample members by personal data and characteristics**

Personal Data	Category	Repetition	Ratio
Gender	Males	40	55.6%
	Females	32	44.4%
	Total	72	100%
Employee's Age	Less than 30 years old	15	20.8%
	30 to 40 years old	49	68.1%
	More than 40 years old	8	11.1%
	Total	72	100%
Experience	Less than 5 years	20	27.8%
	Between 5 and 15 years	25	34.7%
	More than 15 years	27	37.5%
	Total	72	100%
Educational Level	Secondary and lower	0	00%
	Bachelor's Degree	43	59.7%
	Master	23	31.9%
	Engineer	3	4.2%
	Postgraduate Studies	3	4.2%
	Total	72	100%
Permanence of the job	Permanent	72	100%
	Temporary	00	00%
	Total	72	100%

Source: Prepared by authors based on SPSS results

According to Table n°4, the study sample comprises 55.6% males and 44.4% females, with a slight difference between the genders. This distribution aligns with the typical gender division observed in such positions, particularly reception roles, which are often occupied by females, as evidenced by the 79.2% female representation. Additionally, the majority of the sample individuals are over 30 years old, constituting 79.2% of the total, while those below 30 years old make up 20.8% of the sample. Furthermore, the vast majority of the sample members hold bachelor's or master's degrees, accounting for 91.6%, while only 4.2% have higher scientific qualifications such as engineering or postgraduate studies. This distribution suggests that the study sample is comprised of highly educated and qualified individuals who are well-equipped to provide critical and transparent insights into the topic under investigation within the relevant institutions.

Moreover, 72.2% of the sample individuals have more than 5 years of experience, indicating a significant level of professional expertise within the sample. Additionally, all sample individuals hold permanent positions, a reflection of recent organizational decisions regarding employment contracts, including the merger of temporary contracts into permanent positions by Raaltimsst.

II-2-2 Study Reliability Test

The reliability of the study tool, represented by the questionnaire, refers to its ability to maintain consistency over time for the same respondent and internal homogeneity among its statements. To assess the reliability of the questionnaire, the Alpha Cronbach test was employed, administered to a sample of 72 individuals from the community. Statistical analysis, including hypothesis testing, was conducted using SPSS version 25. The table below presents the stability results obtained from the analysis.

Table n°5: Internal consistency stability coefficient of the questionnaire's axes (alpha Cronbach)

Axe (subject)	Number of expressions	Alpha cronbach Coef
Social responsibility	20	0.958
Economic responsibility	05	0.840
Legal responsibility	05	0.931
Ethical responsibility	05	0.916
Charitable responsibility	05	0.909
Marketing Performance	14	0.954
Total	34	0.982

Source: Prepared by authors based on SPSS results

The table above indicates that the two main components of the study exhibit a high stability ratio, enhancing the form's ability to achieve the study's objectives. The stability coefficient for the first component is 0.958, and for the second component, it is 0.954, with the overall stability coefficient reaching 0.982. This underscores the reliability of the study tool in fulfilling its intended purposes and objectives. Overall, the Cronbach's alpha coefficients suggest that the results are reliable and consistent, validating the measurement tool used in this study.

II-2-3- Testing the normal distribution of the study variables

To test the nature of the normal distribution of the study variables, the data of this study were subjected to the One-Sample kolmogorov-smirnov test, which was used to test the normal distribution if the data were large and the results were as shown in the table below:

- Hypothesis H0: The data follow a normal distribution
- Alternative Hypothesis H1: The data do not follow a normal distribution

Table n°6: The Normal Distribution Test

Kolmogorov-Smirnov Test		The study variables
SIG probability value	value Z	
0.085	0.159	Social responsibility
0.688	0.090	Marketing Performance

Source: Prepared by authors based on SPSS results

From Table 6, we note that the Kolmogorov-Smirnov z-value for the independent variable, social responsibility, is 0.159, and for the dependent variable, marketing ethics, it is 0.090, both with a significance level greater than 5%. Therefore, we reject the alternative hypothesis and accept the null hypothesis that the data follow a normal distribution. Consequently, we will conduct our analyses using parametric methods.

II-3- Testing hypotheses

First Chair's hypothesis test "A morally significant correlation and effect of social responsibility in the marketing performance of the searching banks"

Table n°7: Averages, standard deviations and approval levels for dimensions of study

Variables	Arithmetic Average	Standard deviation	Ranking	General Level
Economic responsibility	4.5868	.544110	01	High
Legal responsibility	4.4500	.546180	04	High
Ethical responsibility	4.4889	.498890	03	High
Charitable responsibility	4.4944	.463870	02	High
Marketing Performance	4.2611	.385130	05	High
Total	4.2774	.311920		high

Source: Prepared by authors based on SPSS results

In Table 7, the averages for the economic responsibility axis consistently appear high. This suggests a notable trend of overall approval, backed by a standard deviation of 0.544. These findings imply that the research participants recognize the company's dedication to economic responsibilities that benefit society, exemplified through delivering high-quality services and respecting client privacy.

Similarly, the legal responsibility axis also indicates a general inclination towards approval, with an arithmetic average of 4.450 and a standard deviation of 0.546. This consistent approval across all aspects of this axis indicates the participants' acknowledgment of the company's adherence to Algerian legal standards.

Likewise, the moral responsibility axis demonstrates an arithmetic average of 4.488 and a standard deviation of 0.498, indicating a prevailing tendency towards approval. Most statement averages within this axis lean towards approval, highlighting the company's adherence to principles and strategies rooted in the moral and social values of Algerian society.

Additionally, the charitable responsibility axis exhibits a similar trend towards approval, with an arithmetic average of 4.494 and a standard deviation of 0.463. The participants perceive the company's active engagement in supporting charitable initiatives, cultural events, and sports activities as a way to enhance its reputation within Algerian society.

Furthermore, the statistical indicators for the marketing performance variable indicate a notably higher arithmetic mean compared to the adopted hypothetical mean. This suggests that the research participants possess a comprehensive understanding of the components of this variable.

Table n°8: The correlation matrix between independent variables

Variables	Economic resp	Legal resp	Ethical resp	Charitable resp
Economic responsibility	1	,233 [*]	,445 ^{**}	,238 [*]
Legal responsibility	,233	1	,432 ^{**}	,394 [*]
Ethical responsibility	,445 ^{**}	,432 ^{**}	1	,417 ^{**}
Charitable responsibility	,312 [*]	,216 [*]	,411 ^{**}	1

Source: Prepared by authors based on SPSS results

* Significance ($\alpha=0.05$), ** Significance ($\alpha=0.01$)

We note from the table above that the correlation matrix between independent variables shows a statistically significant moral correlation between these variables at 0.05.

II-3-2- Sub-hypothesis test:

The results of the variance analysis (analyses of variance) were used to ascertain the validity of the model to test this hypothesis and table (--) shows:

- H01: There is no impact of economic responsibility on marketing performance in banking agencies considered at the indicative level ($\alpha=0.05$)

- H02: There is no impact of Legal responsibility on marketing performance in banking agencies considered at the indicative level ($\alpha=0.05$)
- H03: There is no impact of Ethical responsibility on marketing performance in banking agencies considered at the indicative level ($\alpha=0.05$)
- H04: There is no impact of Charitable responsibility on marketing performance in banking agencies considered at the indicative level ($\alpha=0.05$)

Table n°9: Variance Analysis of the Decline in Social Responsibility Dimensions over Marketing Performance of Thoughtful Banking Agencies

Variable	Source of variance	degree of freedom	Total deviations squares	Squares average	Calculated value "F"	Significance
Economic responsibility	Regression	2	0.135	0.067	0.688	0.506
	Error	69	6.773	0.098		
Legal responsibility	Regression	3	3.625	1.208	1.115	0.349
	Error	68	73.699	1.084		
Ethical responsibility	Regression	3	9.920	3.307	3.336	0.024
	Error	68	67.404	0.991		
Charitable responsibility	Regression	5	4.856	0.971	0.885	0.497
	Error	66	72.468	1.098		

Source: Prepared by authors based on SPSS results

From the results of the table, we can analyse the variability of the dimensions of social responsibility (economic, legal, ethical and charitable) on the marketing performance of the banking agencies studied as follows:

There are no statistically significant differences in the level of morale ($0.05 \leq \alpha$) of dimensions (economic, legal and charitable) over the marketing performance of employees by bank agencies at Djelfa, based on the calculated value (F) of the marketing performance variable, which is 0.815, 1.115, 0.688, respectively, lower than its scheduled and exaggerated value (2.354, 2.740, 3.130), in the same order, and in free terms (5, 3, 2)

While we have found that there are statistically significant differences at a level of morality ($0.05 \leq \alpha$) to the dimension of ethical responsibility over the marketing performance of employees by bank agencies at Djelfa, based on the fact that (F) calculated value of the ethical responsibility variable, which is 3.336, is greater than its scheduled value of 2.740 and freely 3, in addition to the moral level of the variable (0.02), imposed $0.05 \leq \alpha$.

From the previous results, we reject (H0), and accept the alternative one: there exists a statistically significant effect at a level of morale ($0.05 \geq \alpha$) of the social responsibility dimensions on the marketing performance of the bank agencies studied in Djelfa.

Conclusion: Results and recommendations

The study found a number of findings and recommendations, which will be presented as follows:

Results

1. The study emphasizes that fulfilling social responsibility, including in banking institutions, offers numerous benefits to both society and the institution itself.
2. Marketing performance emerges as a critical indicator for the organization's continuity and survival in an unstable environment. It enables management to assess whether organizational objectives are effectively planned.
3. The findings reveal a lack of financial allocations from research banks' profits to support charitable and social institutions, such as children's centers, nursing homes, and centers for the disabled.
4. Customers' needs and desires are satisfied by the services provided by banks, underscoring the importance of maintaining customer satisfaction and increasing loyalty.
5. Increased commission prices in some research banks lead to customer attrition, highlighting the sensitivity of customers to pricing.
6. Some respondents perceive a weakness in the research banks' attention to technical and aesthetic aspects when designing the internal and external appearance of their offices.
7. The results demonstrate a weak balance between interest rates and societal income levels, suggesting that interest rates are determined by factors other than community income levels.

Recommendations

1. Institutions should prioritize embracing social responsibility as a culture, with specific plans and objectives, rather than random or sporadic efforts.
2. Banks should enhance their assessment of interest and commission rates based on societal income levels and other determinants, such as legal and legislative considerations, to ensure customer loyalty.
3. Banks should contribute to community development by supporting basic projects like schools, roads, hospitals, housing programs, and by providing financing services for projects to reduce unemployment.
4. Banks should explore innovative methods to attract customers by incorporating feedback and comments from previous customers, thereby avoiding errors and lapses, and by training their staff to effectively engage customers.
5. Strengthening social responsibility in banks, particularly in economic, legal, moral, and humanitarian aspects (charitable), is recommended to enhance banks' marketing performance.

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