



Arab American University
Faculty of Graduate Studies

**Enhancing Corporate Social Responsibility Practices
and Their Impact on Sustainable Development in the
Banking Sector in Palestine**

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**This Thesis was submitted in partial fulfillment of the
requirements for the Master's degree in Strategic
Planning and Fundraising**

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Thesis Approval

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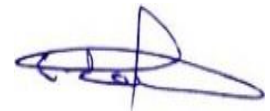
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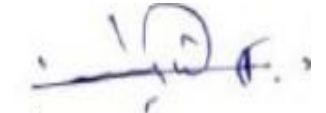
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Declaration

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I hereby declare that this thesis represents my own work and effort, except where there’s an appropriate citation, and that this thesis has not been previously included in a thesis submitted to this or other institution for a degree or other qualifications.

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Abstract

Corporate Social Responsibility (CSR) refers to a company's commitment to act ethically and contribute to economic development while improving the quality of life of the workforce and their families, as well as the local community and society at large. CSR has gained prominence as an essential element of responsible business conduct. Hence, this study aimed to assess the degree of implementation of social responsibility in banking sector in Palestine, and its impact on sustainable development.

In this study a quantitative method was chosen to answer questions and test the hypotheses to summarize the dimensions for Enhancing corporate social responsibility and its impact on sustainable development in banking sector in Palestine; to conduct the study the researcher basically relied on the questionnaire tool, the study population is the employees working in the headquarters of banks in Palestine in the West Bank. A survey was conducted and 9 banks were the targeted population, 275 questionnaires were distributed and 245 responses were recorded 9 of them were incomplete, the quantitative data was analyzed using SPSS and SMARTPLS4. The results showed that there is a significant relationship between CSR dimensions practiced by banks in Palestine and sustainable development in terms of (economic, social and environmental development). As increasing CSR practiced by banking sector in Palestine in terms of ethical, altruistic, and strategic, means an increase in sustainable development in terms of (economic, social and environmental development). The researcher recommends to start prioritizing diversification of CSR activities, strengthening partnerships with relevant NGOs and community organizations, improving communication with stakeholders, establish a Clear CSR framework, this framework should be aligned with the unique needs and challenges of the banking sector in Palestine.

Keywords: Corporate Social Responsibility, Sustainable Development, Banking sector in Palestine.

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List of Abbreviations

CSR	Corporate Social Responsibility
SR	Social Responsibility
IBLF	The International Business Leaders Forum
VBA Model	value, balance, and accountability
UNGC	The UN Global Compact Business
SRB	Sustainable Responsible Business
SRI	Socially responsible investment
IFC	The International Finance Corporation
MSME	micro, small, medium enterprise
PCBS	Palestinian Central Bureau of Statistics
MAS	Palestine Economic Policy Research Institute
SDGs	Sustainable Development Goals
CSRD	corporate social responsibility disclosure
CFP	corporate financial performance
SVI	Search Volume Index
OL	organizational learning
CG	corporate governance
PEX	Palestine Stock Exchange
ANOVA	Analysis of Variance
SPSS	Statistical Package for the Social Sciences
LSD	least square differences
R ²	Adjusted R ²
AVE	Average Variance Extracted

Chapter One

General Framework of the Study

1.1 Overview:

This chapter offers a general framework for the study and contains the introduction, the problem of the study, its justifications, its importance, its objectives, its questions, its structure, and the scope of the study.

1.2 Introduction:

Corporate social responsibility (CSR) is one of the modern concepts that emerged at the beginning of the 20th century. The World Business Council for Sustainable Development defined social responsibility as “commitment by business to behave ethically and contribute to economic development while improving the quality of life of the workforce and their families as well as the local community and society at large.” (Dahlsrud, 2008, p. 7), So far, the concept of social responsibility has not been defined particularly and clearly in such a way that it acquires legally binding force, and this responsibility remains, in essence, moral and ethical, gaining strength and spreading from its voluntary nature. As a result, there are various types of initiatives and programs based on the scope and forms of the company's activity, as well as their financial and human capabilities.

It is agreed that commercial and economic companies are not charitable companies, as their primary goal is to achieve the greatest return from profit, often seek to achieve their best interests against society interests, and exploit resources that are available for society, therefore it is necessary to remind companies of their social responsibilities. According to Doda (2015) corporate social responsibility is an important tool for developing business reputation in society with employees, government institutions, and non-governmental organizations, as well as guiding competitive advantages, creativity, and innovation. Thus, companies' interest in their social responsibility benefits them.

The first level of corporate responsibility and the foundation of social responsibility is strong economic performance, The second level is compliance with the law, Corporations are responsible for following the rules set by society for all actors - human, state and organizations, The third level of commitment is moral, the final level of responsibility is philanthropy once corporations achieve the other three goals, they can turn their attention to charitable endeavors (Sheehy & Farneti, 2021). The success of a company's role in social responsibility is primarily determined by its commitment to three criteria: Firstly, respect and responsibility, which means the company's respect for the internal environment (the workers) and the external environment (the members of society), secondly, community support, and thirdly, environmental protection, both in terms of the commitment to compatibility of the company's product with the environment, or taking the initiative to provide what It serves the environment and improves environmental conditions (Žukauskas, Vveinhardt, & Andriukaitienė, 2018).

The practice of social responsibility provides the community with many advantages, including social stability because of the availability of justice and the rule of the principle of equal opportunities, improving the quality of services provided to the community, increasing awareness of the importance of integration between companies and all segments of society, and promoting community development (AL- dawī, Boujemaa, Belyeb, 2020).

Finally, this research examines the dimensions that banking sector in Palestine can use and adopt when implementing social activities, in order to achieve the greatest possible benefit from them and thus achieve sustainable development.

1.3 Research Problem:

Companies in Palestine apply social responsibility in an unorganized manner, without the existence of a system, law, or even an official body that supervises it. Therefore, companies do not perform the required role in this context. currently Companies are seeking to use social activities as a marketing tool that serves their goals, without the existence of controls that guarantee the implementation of activities and achieving benefit from them. Although there is consensus that CSR activities are voluntary policies, this does not mean that governments cannot participate in setting binding minimum standards and quality assurance procedures in the practice of CSR, thus that minimum standards of CSR are binding only for those who apply it voluntarily (Abu Karsh & Al-Deek, 2019). Social projects play an important role in developing society and achieving sustainable development. Companies must continue to invest in sustainable projects in order to strengthen relations with stakeholders as well as increase their economic profits. However, according to the concept of social responsibility, companies must provide services to society without the goal being informational. therefore, it is necessary to adopt mechanisms to ensure the effectiveness of social responsibility in Palestine and to urge companies and institutions to create what is required within their organizational structure to support the trend towards effective social responsibility (Eid, 2017).

In order to reach the maximum degree of development, the regulation of social responsibility requires some reforms and mechanisms, including: binding laws for the purpose of codifying the general framework for carrying out social responsibility, with regulatory supervision by a body agreed upon by companies, and other mechanisms that we will try to reach in this study.

Hence the problem of the study, which centered on assess:

The dimensions of corporate social responsibility practices in the banking sector in Palestine, and its role in achieving sustainable development.

1.4 Research Significance and Justifications:

This research focuses on the under-researched Palestinian banking sector and provides valuable insights into CSR practices and their impact on sustainable development in a unique and complex context. While CSR is gaining global momentum, Palestine faces unique challenges in implementation due to political constraints and economic.

The unstable political and economic situation in Palestine creates an urgent need to develop the role of companies in supporting society and providing useful services to it, through social responsibility that benefits society and companies alike. The companies' role towards social responsibility ensures the support of all members of society for its development goals and mission recognizing, contributing to the success of its goals, in addition to meet the needs of society and its necessary life and living requirements, this research will study all possible ways to promote the concept of social responsibility in Palestine.

The Justifications of this research refers to the following:

- **The growing importance of corporate social responsibility:** Corporate social responsibility is increasingly recognized as a key driver of sustainable development, including environmental, social and economic aspects.
- **Challenges faced by the Palestinian banking sector:** The sector faces challenges in implementing CSR due to factors such as political instability, limited resources, and lack of awareness.

- **Need for action-oriented research:** Developing mechanisms to enhance CSR can provide practical guidance to stakeholders and contribute to positive change.
- **Alignment with the Sustainable Development Goals:** This research aligns with the United Nations Sustainable Development Goals (SDGs), specifically Goal 8 (Decent Work and Economic Growth), Goal 10 (Reduced Inequality), and Goal 12 (Responsible Consumption and Production)

The importance of this research lies in developing the concept of social responsibility in Palestine by presenting mechanisms that help companies perform their responsibility towards society and provide support for sustainable development in economic, social, and environmental terms. This research can benefit policymakers, banks, and communities in Palestine, and provides evidence-based recommendations to enhance sustainable development through responsible banking practices, with the possibility of applying the results to other developing countries that face similar challenges in enhancing corporate social responsibility and achieving sustainable development goals.

1.5 Objectives of the Study:

The overall purpose of this research is to investigate the relationship of social responsibility practices in their dimensions (ethical, altruistic, and strategic) on sustainable development in their dimensions (economic, social, and environmental) in the Palestinian banking sector. To reach this goal, the following research objectives have been developed:

1. To Identify the current state of CSR practices in the Palestinian banking sector.

2. To Assess the level of sustainable development in terms of (economic, social, and environmental development) among Palestinian banking sector.
3. To Assess the potential impact of CSR on sustainable development.
4. To analyze the differences in the respondents' answers about the mechanisms of enhancing CSR practices in Palestine due to demographic data.
5. To analyze a conceptual framework to explain the relationship between the dimensions of CSR practices in Palestine and Palestinian sustainable development.
6. To figure the primary challenges facing Palestinian banking sector in fulfilling their social responsibility and contributing to sustainable development.

1.6 Research Questions:

This research aims at answering the following questions:

1. What is the level of practicing CSR dimensions in terms of (ethical, altruistic, strategic) among Palestinian banking sector?
2. What is the level of sustainable development in terms of (economic, social, and environmental development) among Palestinian banking sector?
3. What are the primary challenges facing Palestinian banking sector in fulfilling their social responsibility and contributing to sustainable development?
4. What is the impact of ethical, altruistic, and strategic (CSR) on sustainable development in terms of (economic, social, and environmental development)?
5. Does a significant difference exist in the extent of practicing CSR and its impact on sustainable development perceptions among Palestinian banking sector, when analyzed according to the following variables: gender, qualification, work section, job title, years of experience, bank nationality, and number of branches?

6. Is there a statistically relationship between the implementation of (ethical, altruistic, strategic) CSR initiatives and observable progress in achieving sustainable development goals (economic, social, and environmental development)?

1.7 Research Hypotheses:

In this research, a set of hypotheses will be tested to find the relationship between the independent variable: **dimensions of CSR**, which are: Ethical CSR, Altruistic CSR, Strategic CSR. While the dependent variables of this research are **sustainable development and its three dimensions: economic, social, and environmental**.

Hypotheses:

H1: There is a significant relationship between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social, and environmental development).

H2: There is a significant difference regarding extend of practicing CSR dimensions, and the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine, relating to the following variables: Gender, qualification, Work Section, job title, years of experience, bank nationality, and the number of bank branches.

H3: There is a significant impact of dimensions for CSR practices on sustainable development in terms of (economic, social, and environmental development).

1.8 Model of the Study:

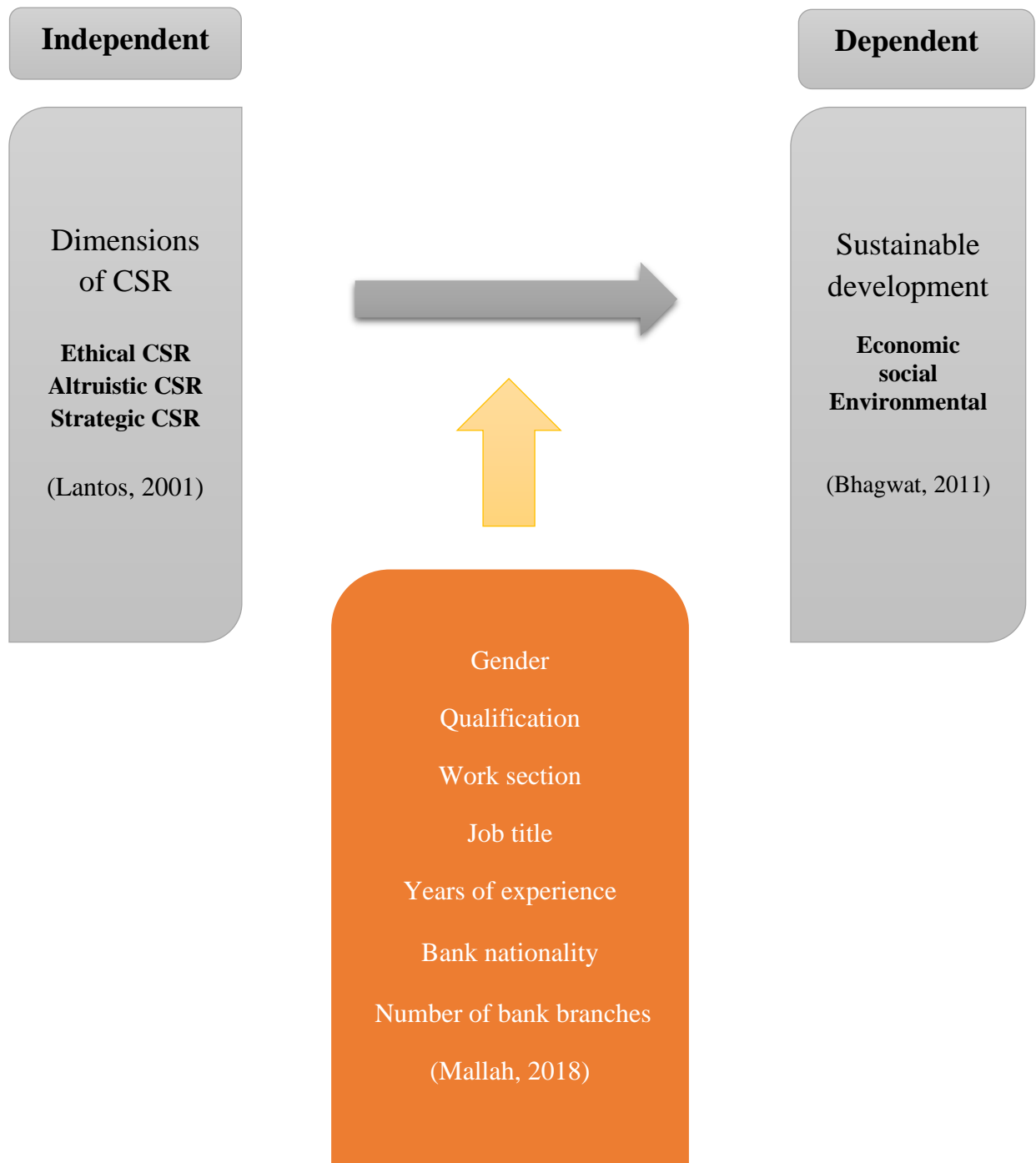


Figure (1): research variables according to (Lantos, 2001), (Bhagwat, 2011), (Mallah, 2018).

1.9 Definitions of Terms:

To ensure a consistent reading and understanding of this text, the following key terms are defined and simplified to the extent of their usage in this study:

- **Corporate social responsibility (CSR):** “CSR is a cluster concept which overlaps with such concepts as business ethics, corporate philanthropy, corporate citizenship, sustainability, and environmental responsibility. It is a dynamic and contestable concept that is embedded in each social, political, economic and institutional context.” (Hamidu, Haron, & Azlan, 2015, p.84)
- **Sustainable development:** “is the ability to balance the needs of today whilst not diminishing resources needed for future generations, resources that can be replenished in a manner that is fairly distributed across all the earth’s citizens.” (Abrahams, 2017, P.43)
- **The Palestinian banking sector:** consists of 13 banks with 337 branches, 7 of them are local banks and 6 are foreigner banks. (The Monetary Authority’s report, 2023)

Chapter Two

Review of Related Literature and Studies

2.1 Overview:

This chapter summarizes the relevant literature and studies, both ancient and modern, which the researcher found in the international abstract, and these materials facilitated research directions and the construction of the questionnaire, but none of them is identical with this study.

2.2 Review of Related Literature and Studies:

2.2.1 The Historical Development of the Concept of Social Responsibility:

Initially, corporate social responsibility was referred to as social responsibility (SR) rather than corporate social responsibility (CSR) for many years, at that time the business sector lacked their corporate role. Bowen was one of the first to define what SR means, the term was coined first in 1953 In his publication titled *Social Responsibilities of the Businessman*, So he is often referred as the father of corporate social responsibility, He put a preliminary definition of the social responsibilities of businessmen as follows “It (SR) Refers 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.” also he asked In his publication: "What responsibilities to society may businessmen reasonably be expected to assume?" (Carroll, 2008, p. 5).

During the 1960's, the academic literature developed the concept of social responsibility, emphasizing the importance of the relationship between corporations and society, one of influential contributors of the time was Frederick, he proposed a new theory of business responsibility based on five requirements:” 1. Set standards for value, particularly those related to economic production and distribution, 2. to be built on the most up-to-date management and administration concepts, 3. recognizing the historical and cultural

traditions that influence the current social context, 4. understanding that a businessman's behavior is shaped by their role in society and social context, 5. to understand that responsible business behavior is not intrinsic, but rather a result of deliberate and conscious actions.”, despite the growing interest in social responsibility in the 1960s, its implementation was motivated by charity, but with the beginning of the new decade there was strong pressure from society on corporations to act according the social expectations, and these demands were expressed through protests and environmental campaigns, Social responsibility projects at that time focused on aspects such as waste management, pollution, human and labor rights, during the 1980s and early 1990s, international organizations and corporates saw CSR as a means of balancing challenges and opportunities; so corporate economic and social goals became an integral part of the business framework not as incompatible aspects (Agudelo, Jóhannsdóttir, & Davídsdóttir, 2019, p.4).

In 2000, the Millennium Development Goals were adopted, and the United Nations Global Compact was established, this had an impact on the concept of corporate social responsibility, as corporate responsibilities became broader and include human rights, labor, environment, anti-corruption, and sustainable development, Since then, the concept of corporate social responsibility has evolved to be seen as a strategic necessity, so when the Sustainable Development Goals were adopted in 2015, it appeared that companies were expected to play an important role in global efforts to achieve sustainable development, after that the literature has focused on the role that CSR implementation plays and its impact on specific areas, particularly on the Sustainable Development Goals (Moura-Leite & Padgett, 2011).

2.2.2 Social Responsibility (CSR) Definition:

There is controversy about the true meaning of CSR among scientists and researchers, some saw it as a moral position, but others see it as a marketing tool (Lantos, 2001). Although most researchers support social responsibility, some oppose it because they found that the companies' role in CSR is bringing with higher costs and lower profits, CSR adoption carries a heavy responsibility, managers must consider a wide range of objectives, and involve themselves in new time-consuming processes, as well as the costs of adopting stricter environmental and "social" standards (Henderson, 2004).

The International Business Leaders Forum (IBLF) defines CSR as "open and transparent business practices that are based on ethical values and respect for employees, communities and the environment, it is designed to deliver sustainable value to society at large, as well as to shareholders" (Wan-Jan, 2006, p. 182).

Smith (2003, p. 53) stated that CSR is "obligations of the firm to society, or more specifically, the firm's stakeholders—those affected by corporate policies and practices". Moreover, Wan-Jan (2006, p. 183) stated that "Treating a company's stakeholders in an ethical or responsible manner" is what he defined as CSR, "Any individual or group who can influence or are affected by the achievement of a company's goals" is referred to as a stakeholder, stakeholder theory states that an organization's actions have an impact on a variety of elements, such as shareholders, the environment, society, and employees. Hence, the company bears a responsibility towards society and its components, and it also has a responsibility towards its shareholders. We found that these two definitions focused on the fact that social responsibility is a tool for serving stakeholders, and that its basis is the ethical aspect.

There are many definitions of CSR, so the world's lack of consensus on a unified definition of social responsibility does not constitute a problem, the problem lies in companies' misunderstanding of the mechanisms of using and benefiting from social responsibility.

2.2.3 Dimensions of Corporate Social Responsibility:

There are 3 types of CSR according to Lantos (2001), ethical CSR, altruistic CSR, and strategic CSR. Ethical CSR is expected of all companies, and it represents the minimum responsibility of the company's obligation to prevent damage and injuries resulting from its activities, altruistic (philanthropic) CSR Contributing to the public good, includes taking responsibility for deficiencies in the public welfare that they did not cause, including actions that are not required by morals but are beneficial to the company's public, and this image is rare because it is outside the scope of the company's activities, strategic CSR means Fulfilling the company's social welfare responsibilities to achieve strategic business goals, most companies practice this type.

Carroll refined the social responsibility model in 1991 with the CSR pyramid (see Figure 2), the CSR hierarchy emphasizes that the economic goals of the company are an important part of social responsibility. According to Carroll, altruistic (philanthropic) CSR is a choice that is considered only after fulfilling the economic, legal, and ethical responsibilities of companies, Then, in 2003 Schwartz and Carroll developed the hierarchy of corporate social responsibility model, new model being limited to three dimensions (economic, ethical and legal) overlap with each other with the removal of the altruistic component (charity) that became part of the ethics or economic dimensions, and they canceled the hierarchy in the previous model by drawing a model to understand the

relationships between the dimensions while showing the interdependence between them, then the three dimensions turned into seven categories formed from the practices of institutions that covers more than one dimension As shown in the second figure (Wan-Jan, 2006, p. 180).



Figure (2): Carroll's Pyramid of Corporate Social Responsibility

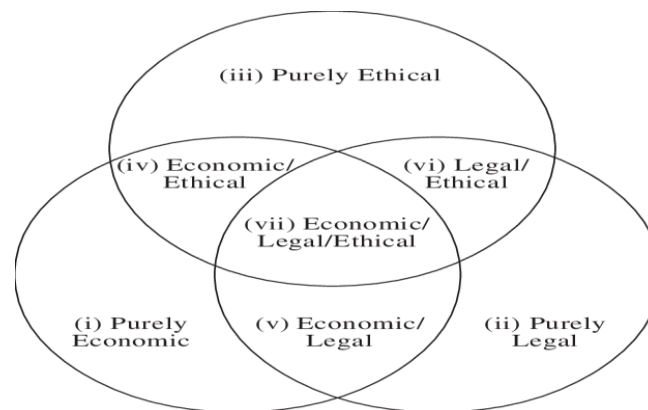


Figure (3): Three-Domain Model of CSR (Schwartz & Carroll, 2003, p. 509).

The variety of definitions and linguistic formulas used to explain this concept, however, does not negate the existence of some fundamental points and common denominators that define the general frameworks for the concept of CSR.

In another paper written by Schwartz and Carroll (2008), they unified key concepts in business and society: corporate social responsibility, business ethics, stakeholder theory, sustainability and corporate citizenship, and combined them into three core concepts: value, balance, and accountability (VBA) (Lyra, Barbosa, Verdinelli, & Lana, 2017, P.5).

Table 1: VBA Model for social responsibility, Adapted from (Stadler, Reis, Arantes, & Corso, 2017).

VBA Model dimensions	Description
Value	Is created by producing goods and services that meet and exceed the expectations of members of society without causing damage during the production process.
Balance	Achieved through the involvement of stakeholders (the groups to which the company is associated) and non-stakeholders (the natural environment) so that the focus is on satisfying both parties, which leads to achieving balance. Justice, distributive justice, fairness, respect, moral pluralism, and moral rights are the normative concepts that form the basis of the balance element.
Accountability	It means that companies act responsibly by fulfilling their economic, legal, charitable and moral obligations, believing in the role of the business sector in working for the benefit of society.

Considering only one element of the VBA model is not enough to achieve the goal, so the company must monitor the three elements simultaneously, and thus it will be compatible with the five constructs that led to the appearance of the model (Stadler et al., 2017). Moreover, the concept of social responsibility is developing so far, and has become a strategic tool to meet the challenges facing companies, in order to achieve competitive advantage and brand management, with a focus on existing basic concerns in the relationship between members of society, companies and stakeholders (Agudelom et al., 2019).

In this research, CSR is treated as policies and activities that go beyond mandatory obligations such as the economic responsibility (being profitable) and legal responsibility (obeying the law and adhering to regulations). There are multiple typologies used to describe CR, but most often these typologies seem to serve research purposes and thus do not easily translate to practitioners interested. It is possible to make distinctions between CSR practices based on the motivation to undertake CR efforts, the reason why a firm engages in CR. For instance, Husted and Salazar (2006) distinguish three CSR types based on the motivation of the firm, they differentiate between altruism, enforced egoism and strategic intent, Lantos (2001) also referred to the types of corporate social responsibility based on the company's motives, and therefore this research adopted the broad concept of the dimensions of corporate social responsibility that Lantos referred to in 2001, which are the ethical, altruistic, and strategic CSR dimensions.

2.2.4 Justifications and Requirements for Corporate Social Responsibility:

Since the inception of CSR, supporters and detractors have been expressing arguments for and against the idea of corporate social responsibility, and the following table summarizes the most important of these arguments:

Table 2: expressing the arguments for and against the idea of corporate social responsibility (Carroll & Shabana, 2010) (Davis, 1973).

Justifications of the Critics of Corporate social Responsibility	Justifications of the Supporters of Corporate social responsibility
As the government is responsible for solving social problems, management has only one responsibility: to maximize the profits of their owners or shareholders (Davis, 1973).	Social responsibility supporters believe that it is in the best interests of businesses to be social, and that in order to enjoy a healthy environment in which to operate in the future, businesses must take steps to ensure their long-term viability (Carroll & Shabana, 2010).

Business is not equipped to deal with social activities, and managers have experience in finance and no experience in socially oriented decision-making (Davis, 1973).	Practicing social responsibility helps companies avoid government interference and frustration, as well as meet society's expectations of them (Carroll & Shabana, 2010).
Corporate social responsibility weakens the primary purpose of corporations, so adopting CSR would place businesses in areas of endeavor unrelated to their proper aim (Carroll & Shabana, 2010).	Companies have managerial capabilities, job experience and capital; they should be given an opportunity to participate in solving social problems (Davis, 1973).
Companies already have enough power, so through social responsibility we give them the opportunity to exercise additional power in form of social power (Davis, 1973).	Companies must engage in social responsibility because consumers want them to be accountable to their workers, communities, and other stakeholders, even if it means sacrificing of some profits (Carroll & Shabana, 2010).

Smith (2003) indicated in his study entitled: Corporate Social Responsibility: Whether or How? That the practice of CSR requires development of appropriate strategies, and this is confirmed by Porter and Kramer (2006), as they emphasized that the correct strategy for CSR is the one that shows the convergence between economic and social objective, According to Carroll and Shabana (2010) in their research on The business case for CSR, there is a relationship between social responsibility activities and the financial performance of companies, as companies that participate in social responsibility activities will be rewarded by the market in economic and financial terms, social activities help companies to: achieve competitive advantage, be able to build strong relationships with stakeholders and obtain their support, reduce cost and risks because social activities allow companies to realize tax advantages or avoid strict regulation, enhance its legitimacy and reputation by proving its ability to meet the competing needs of its stakeholders, and work in the service of society.

Principles of corporate social responsibility (wood, 1991):

- The Principle of Legitimacy: Society grants legitimacy and power to business, in the long run businesses that abuse the power society grants them will lose that power.
- The Principle of Public Responsibility: Businesses are responsible for outcomes related to their primary and secondary areas of involvement with society.
- The Principle of Managerial Discretion: Managers are moral actors; they have a duty to exercise discretion toward socially responsible outcomes.

According to wood (1991) to undertake social activities, companies must collect the necessary information to understand and analyze the social, political, legal and ethical environments of the company, which leads to active and constructive participation in relations with stakeholders, then identifying and acting on social or political issues that may affect the company significantly. Nevertheless, Dawkins (2005) added that it is necessary to develop a clear communication strategy with all stakeholders, taking into account the aspects that are best suited to the company's reputation and stakeholder interests, as well as the opportunity and risks to which the company's business is exposed. Since CSR is a research process that requires company leaders to develop a unique balance between people, community and profits, there is no single approach or strategy for practicing social responsibility.

2.2.5 Social Responsibility in the World, The Reality, And Experiences of

Countries:

Corporate social responsibility emerged in the 1980s as an offshoot of free market ideology and matured in the context of the new global economy created by the World Trade Organization, but now CSR is going in the wrong direction and the wrong concept,

for many large companies, CSR is primarily a strategy to distract from the negative social and environmental impacts of their activities, a marketing and attention-grabbing tool (Asia Monitor Resource Centre, 2012).

According to Asia Monitor Resource Centre (2012), social responsibility in China has failed to protect the basic rights of workers, and many companies have taken advantage of CSR to distract attention from their exploitative policies. In South Korea, companies also use social responsibility as a tool to provide an ethical self-image and to distract people from low wages and job insecurity, it also includes "green management", which allows companies to improve their reputation while taking advantage of new markets, in India CSR aims to quell people's anger against the company, in Indonesia CSR is used as a hidden means, through it companies have been able to demonstrate their concern for the welfare of workers, arm itself with the necessary tools to persuade unions and workers to cooperate with the administration, we conclude from the foregoing that responsibility is used in these countries as a tool to serve the interests of companies, without paying attention to the human and social aspect of this concept, the provided excerpt suggests a worrying trend in Corporate Social Responsibility (CSR) across several Asian countries: companies are using it primarily to improve their image and distract from problematic practices, rather than genuinely addressing workers' rights and social issues.

The provided excerpt suggests a worrying trend in Corporate Social Responsibility across several Asian countries: companies are using it primarily to improve their image and distract from problematic practices, rather than genuinely addressing workers' rights and social issues.

Countries around the world have sought to regulate social responsibility in different ways, To take advantage of it as much as possible, the Chinese government has led the

process of developing corporate social responsibility, and this trend is linked to the fact that the majority of companies in the Chinese economy are owned by the state, which makes the formulation and application of corporate social responsibility in China a form of partnership between the government and the private sector, so the government imposed a commitment to social responsibility with the development of policies and indicators to measure the extent of companies' commitment, and this caused a great commitment to social responsibility, but this is a special case for China and is difficult to implement in most countries of the world (Saadeh & Khalidi, 2019).

As Saadeh and Khalidi (2019) demonstrated that European government policies towards social responsibility take into account the relationship between government, the private sector, and civil society, This approach attempts to consider each party an active partner, governments focused on policies aimed at raising awareness among the business sector, encouraging and facilitating voluntary programs, and adhering to international standards of responsibility, to control companies some European governments have obligated companies to issue periodic reports of responsibility, reports must include sufficient information about the company's policies in social responsibility, Steurer (2010) stated that responsibility development tools in Europe are laws that are non-binding in nature and they all share the purpose of promoting corporate social responsibility and sustainable development complementary to traditional hard law regulations.

There is no internationally agreed pattern, form, or definition of social responsibility, different corporate perceptions of CSR have led to misunderstanding and created obstacles in addressing the opportunities presented by social responsibility for companies and society.

2.2.6 Methods and Mechanisms for Developing Social Responsibility Practices

2.2.6.1 Legalization of Social Responsibility:

The scope of corporate responsibility is defined by social expectations and there are three systems that develop CSR standards: (1) the public system, which includes law and policy; (2) The corporate governance system, which reflects risk management, (3) The civil governance system, which reflects the social expectations of stakeholders, the failure of companies to live up to their social responsibilities, exposes them to the courts of public opinion which includes employees, communities, consumers, civil society, investors, and sometimes actual courts (Bijlmakers, Van Calster, & Wouters, 2017).

Pillars of Social Responsibility

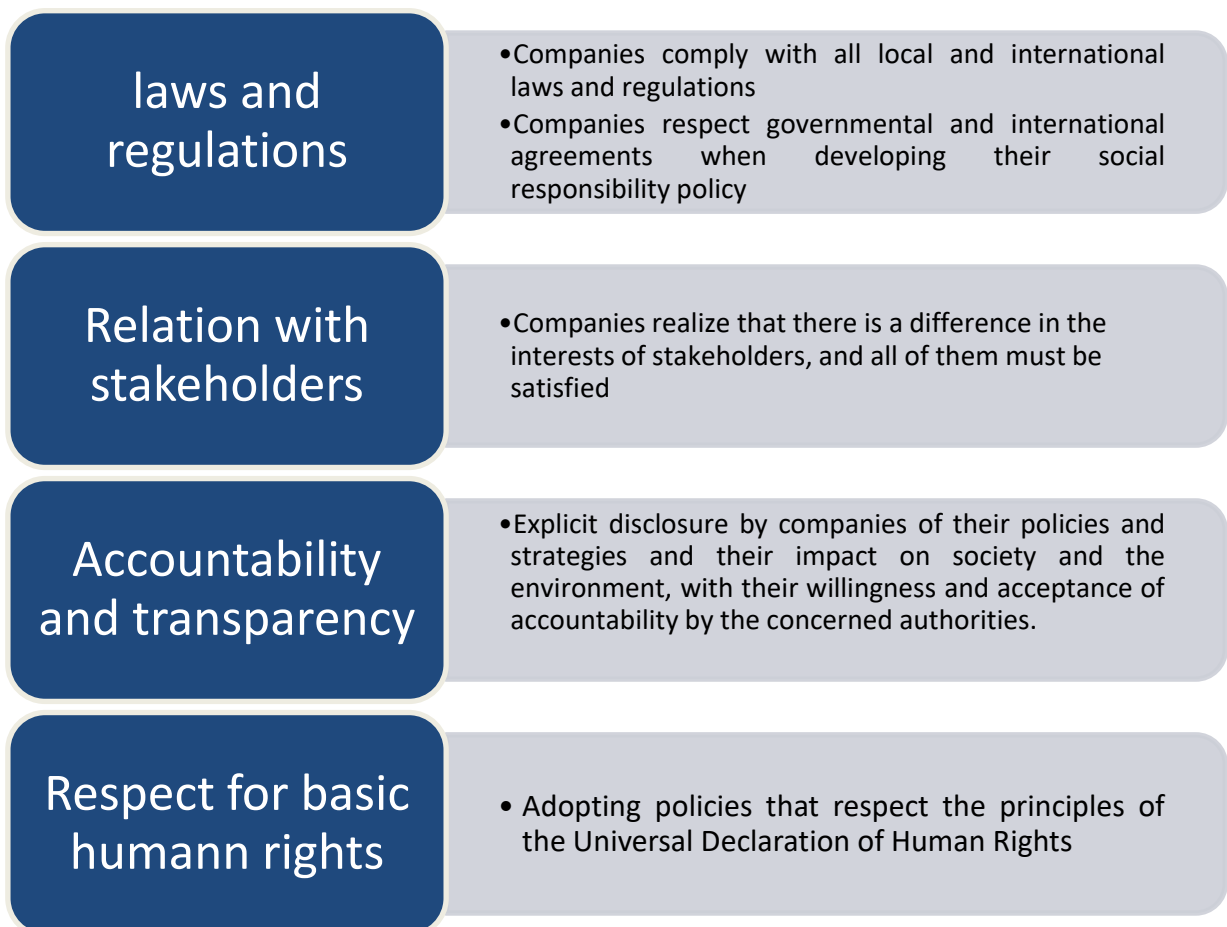


Figure (4): Adapted from (Abd al Hafizi, 2019).

The UN Global Compact Business (UNGC), which Released in 2000, is described as the largest social responsibility initiative that contributes to creating a more just world, it is a direct, "non-binding" international discourse that places obligations on companies in four areas related to human rights, rights at work, environmental protection, and anti-corruption. And it is the first experience for legalization the CSR (Al-Khatib, 2015).

The idea of (UNGC) is based on urging companies to join an international initiative that seeks to achieve development goals with humanitarian, social and economic connotations. (UNGC) is characterized by its voluntary nature, it is a consensual legal framework to serve the community through the establishment of an international alliance between the business sectors on the one hand, and the United Nations with its multiple agencies on the other, the expressions used in it were dominated by the concept of consensus and contract, more than the concept of law and obligation, as if its purpose was only to establish a voluntary, incentive partnership (Al-Khatib, 2015), Also Buhmann (2006) added that international standards do not legally bind companies, unless they are converted into a binding internal law for companies located in the country that issued the law, as international law formally imposes obligations on states, not on companies.

There are few laws that directly oblige companies to take social responsibility measures. But there are some countries that have directly incorporated CSR into law and policy as a normative and ethical duty. For example, China has incorporated a direct normative expectation of CSR into its laws. Article 5 of the 2006 revision to China's Company Law stipulates that companies must "bear social responsibilities." (Berger-Walliser & Scott, 2018).

According to Saadeh and Khalidi (2019) India is one of the first countries that obligated companies in 2013 to spend in specific areas under the heading of social responsibility, the law required companies whose annual profit exceeds one million dollars to allocate at least 2% of their annual net profits to social responsibility, the state has defined areas of spending on education, poverty, hunger and gender equality, and the law imposed on companies to give priority in implementing social responsibility programs for the region in which the company carries out its business, so this witnessed a large turnout from companies and increased their contribution to community service, Berger-Walliser, and Scott (2018) mentioned that, the French legislature In February 2017 passed a new law requiring French companies with 5,000 or more employees to monitor subsidiaries and suppliers to prevent human rights violations, and prevent health, safety and environmental risks.

The majority of companies in Egypt forget their social role, and the prevailing view of corporate social responsibility still does not exceed the contribution to some charitable or seasonal aspects, which is an irregular contribution and is not subject to binding standards, the reason for this is due to the absence of laws, legislation, and even incentives at the state level, which would regulate this social responsibility or frame it within the state's development orientations in its broader framework (Anwar, 2010).

The United Arab Emirates is one of the highest Arab countries in commitment to social responsibility, and now aspires to move this social responsibility from mere temporary initiatives and activities to sustainable responsible business (SRB) Strategies and objectives of the parties (Federal Authority for Government Human Resources, 2014).

According to Buhmann (2006) CSR as a set of normative ideas is not prepared by government authorities but manufactured by companies and their stakeholders. So, there

is a growing expectation that companies respect informal rules as if they were formally legally binding.

After reviewing the previous literature related to the legal reality of social responsibility in the world, it was found that each country has its own experience related to the political, economic, and social situation in these countries.

2.2.6.2 Governness:

Governance aims to align the interests of stakeholders and managers at a low cost to the company, in addition to preserving their interests related to corporate social responsibility policy. So Well-managed companies are more likely to adopt social responsibility practices (Sahut, Peris-Ortiz, Teulon, & Boubaker, 2019).

Sharma and Khanna (2014) recommended that there is a need to incorporate corporate social responsibility and sustainability into corporate governance practices and that a separate committee of the board of directors should be formed to prepare mandatory reports on sustainability and social responsibility activities. Sahut et al. (2019) stated that, board size, diversity and the number of independent board members play an important role in ensuring a balance between stakeholder interests and have a significant impact on the adoption of CSR practices.

According to Jamali, Safieddine, and Rabbath (2008), there is more than one model for the form of the relationship between governance and corporate social responsibility:

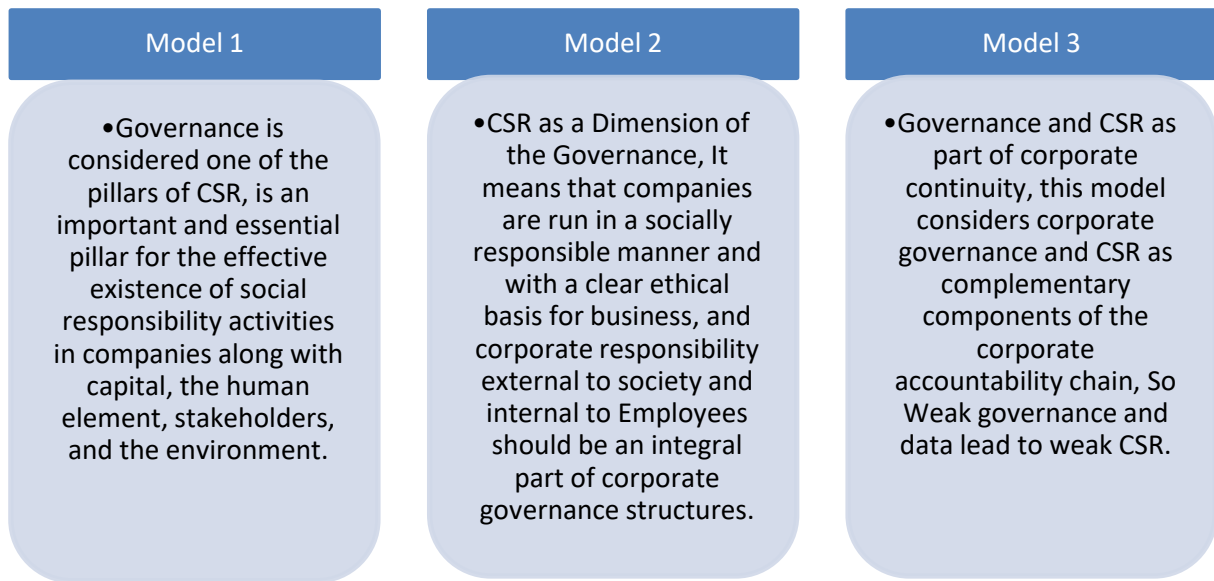


Figure (5): the form of the relationship between governance and corporate social responsibility (Jamali, Safieddine, & Rabbath, 2008).

Many studies have confirmed the existence of a link between CSR and governance, a company that lacks an effective leadership vision, internal control mechanisms, and a strong sense of responsibility towards internal stakeholders cannot pursue social responsibility. As a result, the stronger the corporate governance system, the more likely it is to develop a long-term CSR, therefore governance and CSR and their sustainability should not be considered separately, regardless of the type of relationship that exists between them (Jamali et al., 2008).

de Graaf and Stoelhorst (2013) pointed that governance systems and structures, are the practical way for companies and societies to balance the interests of various stakeholder groups. Furthermore, as Strandberg (2005) stated that, good governance is primarily related to values rather than rules, and corporate social responsibility is an outward expression of these values.

After reviewing the previous literature related to the relationship of CSR to governance, it was found that most of the studies indicated that there is a close relationship between them, regardless of its type, so it is possible that good governance is a tool for promoting corporate social responsibility practices.

2.2.6.3 Socially Responsible Investment (SRI):

Socially responsible investment SRI funds, "ethical funds" are funds that pursue both financial goals and social goals, is an investment strategy that aims to achieve social change and financial returns for the investor. SRI investors are less concerned about negative returns than traditional fund investors (Renneboog, Ter Horst, & Zhang, 2011), and this is what Statman (2000) emphasized as they want socially responsible mutual funds with returns no less than traditional funds.

As Berry and Junkus (2013) point out, using social principles in addition to financial considerations to guide investment is not a novel idea, SRI can be traced back to various religious movements in the early nineteenth century, though it did not gain popularity until the 1980s.

One method for enhancing and developing social responsibility is the establishment of social responsibility funds that are funded and supported by companies while providing services in the fields of health, education, and the environment (Abd al Hafizi, 2019).

Hellsten and Mallin (2006), pointed that there are three basic SRI strategies:

- “Engagement – identifying areas where the ethical, social and environmental policies of the companies invested in can be improved and encouraging companies to make improvements

- Preference – fund managers work to a list of policies that the trustees prefer the companies they invest in to adhere to.
- Screening – the trustees require that investments are only made in companies that have been selected (screened) on the basis of their ethical behavior. This can be a ‘positive’ or ‘negative’ screening”.

The number and assets of mutual funds implementing SRI strategies have grown exponentially over the last two decades, even though numerous studies show that investors pay a cost for restricting their investment portfolios to SRI characteristics. (Nofsinger & Varma, 2014).

2.2.6.4 Disclosure Reports on Corporate Social Responsibility Activities:

One of the mandatory requirements for public companies in most countries of the world is to prepare a financial report periodically, so that the financial report includes the manager’s report, three financial statements (financial position, performance, and cash flows) and an audit report. The mandatory reports are usually published within the company’s annual report and may contain non-compulsory information published by the company to achieve marketing endeavors and to improve its image in front of society (Waller& Lanis, 2009).

In their research on the factors that drive companies to disclose social responsibility, Ali, Ferinas, and Mahmoud (2017) conclude that socially visible companies with large volume, high profitability, and prominent industries are usually exposed to pressures from various parties regarding social issues, which requires them to integrate social responsibility activities in their disclosure decisions. And this is also what Waller and Lanis (2009) found in their study, where due to the importance of the CSR issue, there

was a significant tendency for companies to voluntarily disclose information related to their CSR activities.

The preparation of CSR reports is important to enhance the efficiency and stability of economy, so that these reports reveal information pertaining to society, therefore it is necessary in formulating national policies (Khan, Halabi, & Samy, 2009). in addition to being an accountability tool that provides transparent and reliable information to all stakeholders (Faisal, Prasetya, & Haryanto, 2018).

According to Lubisa, Pratama, Pratama, and Pratami (2019), the most influencing determinant on the level of CSR disclosure is the characteristics of the company, which include company size and industry sector. And this is confirmed by Majeed, Aziz, and Saleem (2015), where the results of their study showed that the size of the company has a significant positive relationship with the disclosure of CSR, especially the social and environmental disclosure, Also Gallego-Álvarez and Quina-Custodio (2016) added that managers at larger corporations recognize the potential benefits of better disclosure practices, whereas managers at smaller corporations are more likely to believe that full disclosure of information will jeopardize their competitive position.

Corporate social responsibility is an important topic of financial reporting in developed countries, but it is still in its infancy in developing countries, CSR reporting is also referred to as "social accounting, socio-economic accounting, CSR disclosure, social audit, social reporting, sustainability reporting and environmental accounting" (Hassan & Syafri Harahap, 2010, p.205), corporate disclosure is an effective factor in managing reputation and legitimacy, as companies demonstrate a greater interest in improving financial performance and reputation by disclosing more CSR information in annual reports (Bayoud, Kavanagh, & Slaughter, 2012).

Based on the foregoing, all authorities around the world must realize that CSR information should not be voluntary, but rather mandatory for companies, as mandatory disclosure affects the level of CSR performance (Pucheta-Martínez & Gallego-Álvarez, 2019).

2.2.7 The relationship between corporate social responsibility with types of corporate according to size:

There are many factors and conditions that affect the extent to which companies practice social responsibility. There are factors that reduce companies' orientation towards social responsibility, including: bad economic conditions and intense or very little competition, but there are factors that encourage companies to practice social responsibility, including: legal regulation, pressure from stakeholders and dialogues with them, the companies' connection with associations that encourage the practice of social responsibility (Fernandez-Feijoo, Romero, & Ruiz, 2014).

In addition to the above, many studies indicated that the classification of companies according to size has an impact on the extent to which companies practice social responsibility, as this classification is related to the company's capital, sales, and the number of employees.

According to the World Bank, the majority of businesses in the world are small and medium-sized; they contribute significantly to job creation and global economic development. The International Finance Corporation (IFC), a sister company of the World Bank, classifies a small or medium-sized enterprise (SME) as a micro, small, or medium-sized enterprise if it meets two of the three criteria of the IFC MSME Definition

(employees, assets, and sales), or if the loan to it falls within the relevant MSME loan size proxy, as indicated in figure 6. (World Bank, 2019).

Table 1.1. IFC Micro, Small, and Medium Enterprise Definitions and Proxies

Indicator	IFC MSME Definition			MSME Loan Size Proxy
	Employees (no.)	Total assets (\$)	Annual sales (\$)	Loan size at origination (\$)
Micro enterprise	< 10	<100,000	\$100,000	<10,000
Small enterprise	10–49	100,000 – <3,000,000	\$100,000 – <3,000,000	<100,000
Medium enterprise	50–300	3,000,000–15,000,000	3,000,000– 15,000,000	<1,000,000 or 2,000,000 ^a

Figure (6): IFC Micro, Small, and Medium Enterprise definitions and proxies. (World Bank, 2019)

Small and medium companies differ from large companies in their approach towards social responsibility, as their CSR practices are less visible than in large corporations, due to their less specialized nature and the lack of financial and human resources, which makes it difficult for them to practice social responsibility (Santos- Jaén, Madrid-Guijarro, & García-Pérez, 2021). On the other hand, Graafland, van de Ven, and Stoffele (2003) they pointed that; large companies relatively operate more in large and unknown markets, with many clients and large number of employees. Therefore, it will use relatively more formal and public tools to express their responsibility and build a consistent work culture. This leads to employees of socially responsible companies feeling proud and belonging to the work, as the employee becomes a good citizen who contributes to the well-being of society instead of a poor citizen who only cares about himself (Gond, El Akremi, & Swaen, 2010).

Small and medium-sized companies tend to seek social responsibility for their own benefit, without seeking to use it as a tool for advertising, as is often the case in large companies, because of the informal system that characterizes small and medium companies means that CSR tends not to be strategic (Kechiche & Soparnot, 2012). Jenkins (2009) added that although small and medium-sized companies play an important role in social capital, they are often motivated by personal moral convictions rather than business reasons.

According to Hsu and Cheng (2012), small and medium-sized enterprises still need external expertise to interpret and implement social responsibility policies, which incurs additional costs that may be difficult to justify. Moreover, the demonstration of the complexity of social responsibility by large companies has a negative impact on the willingness of small and medium-sized enterprises to engage in social responsibility.

The size of companies is positively correlated with the practices of social responsibility, because the instability of the business environment affects small and medium companies greatly, therefore they focus excessively on their survival in the market and their short-term actions (Badulescu, Badulescu, Saveanu, & Hatos, 2018). As well as Zebdeh (2020) concluded in a study he conducted on the Palestinian banking sector, that the greater the annual profits, the paid-up capital, and the size of the bank represented by the total assets, this positively affected the participation of banks in Palestine in corporate social responsibility activities.

We find that most of the previous literature indicated that, there is a positive relationship between the sizes of the company with the extent of its practice of social responsibility.

2.2.8 Social Responsibility and Sustainable Development:

The concept of sustainable development has existed since the 1992 United Nations Earth Summit in Rio de Janeiro. This summit emphasized three principles of sustainable development: environmental security, economic well-being, and social equality. According to (Bhagwat, 2011, ¶15), sustainable development means “meeting the needs of the present without compromising the ability of future generations to meet their own needs.”

The concept of social responsibility covers two main areas: “promoting the comprehensive development of social, economic, societal and labor relations and ensuring environmental safety in economic activities” (Balabanov, Balabanova, & Dudin, 2015, p. 114). To increase long-term profitability at all relevant levels, including the company, its stakeholders, society, the environment and humanity as a whole, embedding social and environmental values into a company's business model is one way. (Liczmańska-Kopcewicz, Mizera, & Pypłacz, 2019).

CSR and sustainable development are fundamentally controversial concepts, this is because they are internally complex and publicly defined terms, "CSR and sustainable development are both 'value-laden' because they are seen as valuable and are not simply empirical concepts. Therefore, no one is interested in the reputation of being 'socially irresponsible' or 'unsustainable'", the rules or principles for implementing CSR and sustainable development are considered relatively 'open' and neither can be easily codified, CSR and sustainable development programs differ depending on where they are located in the national social, economic, and environmental systems; what one country considers social responsibility may not be considered responsibility in another; despite

this, there are indications that businesses are willing to work together to address these issues (Moon, 2007, p. 297).

Silveira and Petrini (2017) stated that companies should continue to invest in sustainable projects in order to strengthen relationships with stakeholders, as well as to increase their economic profits. Comparison between companies is done through sustainability disclosure reports, and these reports are one of the indicators of sustainability measurement, so companies' commitment to preparing sustainability reports is evidence of their awareness, and their concerned with the environmental and social impacts that their products and processes may have, but corporate sustainability is still under development and various elements may emerge to commend the in-depth study of this concept.

Corporate sustainability is based on three principles: Environmental, social and economic. The principle of environmental security ensures that human activities do not deplete the resources of land, air, and water. The principle of social equality ensures that all members of society have equal access to resources and opportunities, whereas the principle of economic well-being promotes an adequate quality of life through the productive capacity of organizations and individuals in society (Liczmańska-Kopcewicz, et al. 2019).

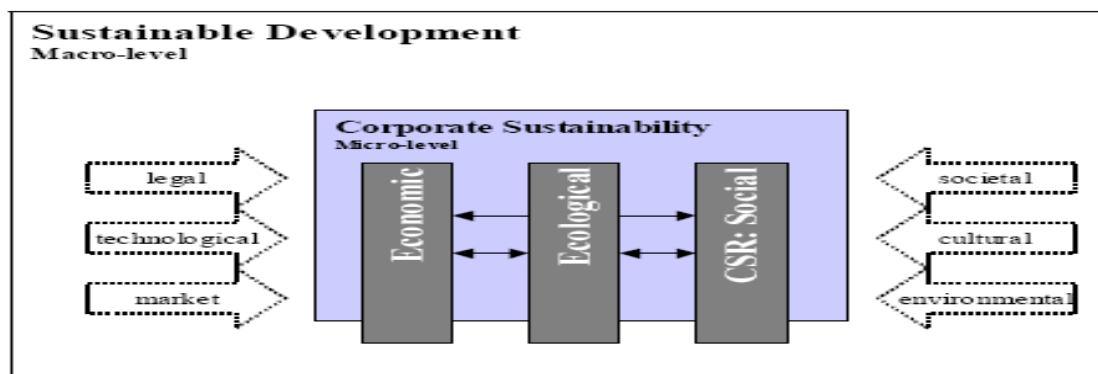


Figure (7): Relationship between Sustainable development and CSR (Bhagwat, 2011).

There are multiple opinions about the nature of the relationship between CSR and sustainable development. The first opinion believes that social responsibility is the result of the requirements of sustainable development (partnership between the state and the private sector in development), the second opinion believes that the commitment of companies to provide activities that benefit society is sufficient to create a culture of sustainable development, meaning that the spread of a culture of sustainable development depends on social responsibility programs, the third opinion He believes that the concept of social responsibility is integrated into the dimensions of sustainable development. The fourth opinion believes that the concept of social responsibility is synonymous with the concept of sustainable development (Jawwal, Haddou, & Falaq, 2018).

2.2.8.1 The principle of Environmental Safety:

Protecting the environment is a primary responsibility that companies must abide by, according to the law of the region in which the company operates, in addition to their legal obligations, many companies bear a broad responsibility to protect the environment, by managing the full life cycle of their product or service while ensuring the least impact of their business on the environment (Bhagwat, 2011).

According to Moqadam and Zairi (2013) CSR helps protect the environment through companies' orientation towards developing environmental policies which aimed to: Balancing between the gains that result from the company's activity and its negative effects on the environment, limiting activities that lead to environmental degradation, and developing effective measures necessary to protect the environment, with realizing the direct and indirect aspects that affect it.

Elements of environmental responsibility according to (Samahi, 2018):

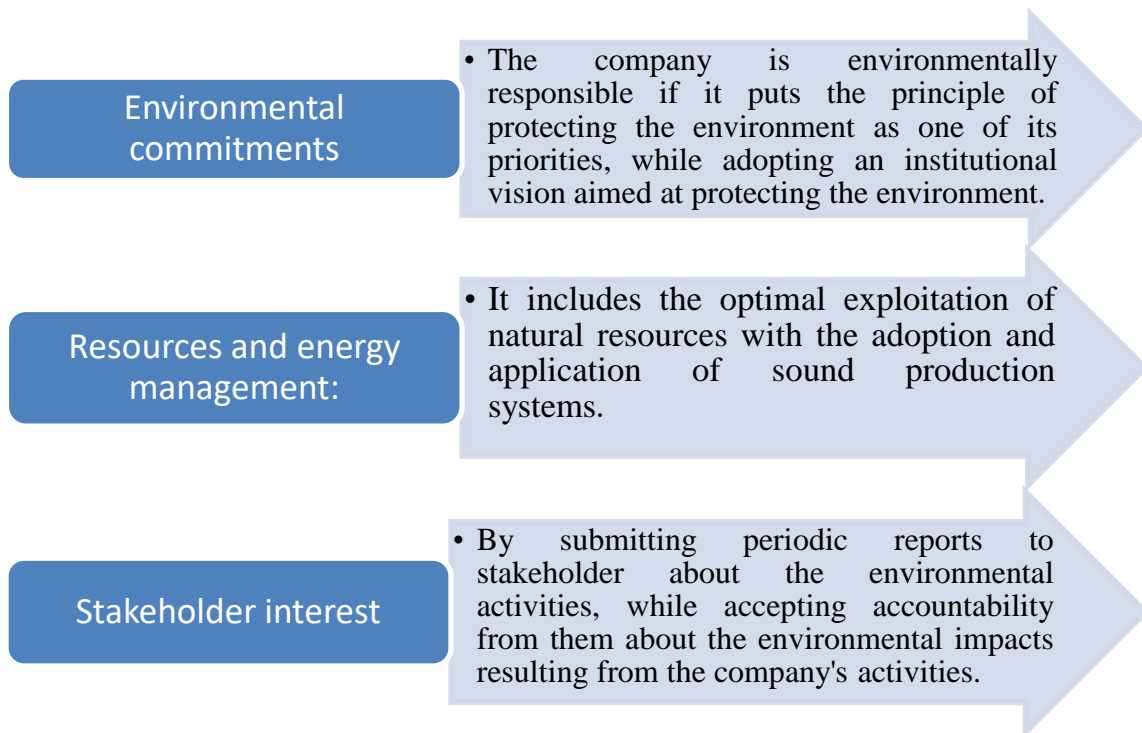


Figure (8): elements of environmental responsibility

2.2.8.2 The Principle of Social Equality:

Moqadam and Zairi (2013) indicated that community issues cover a wide range of activities including; Enhancing the common vision of the role of companies in society, so companies must contribute to achieving the well-being of the society in which they operate, while taking care of the affairs of their employees and providing job security and health care for them, which will reflect positively on increasing their production, then the social role of companies exceeds their responsibility towards their employees, so it reaches participation In solving social problems, financial support for charitable organizations, participating in building and managing religious, health, sports and cultural centers, supporting the community in just issues, and standing with it in cases of crises and disasters. Eid (2017) added that the system is socially sustainable when it achieves

equitable distribution, provides social services such as health and education to those who need them, promotes gender equality and encourages political accountability and popular participation.

Social responsibility has demonstrated a variety of roles and impacts on society, including: closer ties between companies and society, sharing the costs that society must bear as a result of environmental degradation, transfer of technology from multinational corporations, adoption of environmental protection measures implemented by companies and societies, and alleviating the extent of poverty in societies (Ismail, 2009), building trust with the community necessitates consistency and long-term commitment on the part of the company. They must make an honest effort to understand the community's concerns and assuring them that their concerns are taken seriously by the company (Bhagwat, 2011).

2.2.8.3 The Principle of Economic:

An economically sustainable system is one that can produce goods and services indefinitely while maintaining a certain economic balance between public production and public debt and avoiding the occurrence of social imbalances as a result of economic policy, the main objective is to increase society's income as much as possible while eliminating poverty by making optimal and efficient use of natural resources (Eid, 2017). According to Moqadam and Zairi (2013) the economic dimension refers to preserving the rights of shareholders through achieving profit and distributing it fairly, adhering to ethical practices within the institution such as governance and preventing bribery and corruption, protecting the shareholder's right to be informed and participating in the company's decisions, adopting and applying the principles of accountability, transparency

and behavior Ethical, contributing to improving the performance of the national economy in the local and international market. Jawwal et al. (2018) added that the economic dimension revolves around the current and future impact of the economy on the environment as it raises the issue of selecting, financing and improving industrial technologies in the area of natural resource utilization.

From the foregoing, we conclude that the absence of a clear definition of the concept of social responsibility and its limits has led to a lack of clarity in the nature of its relationship with sustainable development.

2.3 Social Responsibility in Palestine:

2.3.1 The reality of Social Responsibility Practices in Palestine:

In Palestine, due to the unstable political situation, the government is facing a difficult economic situation, as it needs the support of companies to control the problems of society.

According to the Palestinian Statistics Center report, which presents the 2009 survey on the role of private sector institutions in Palestine towards local community development, 79% of the private sector in the West Bank engages in voluntary activities. Compared to 56% in the Gaza Strip. Financial assistance is the most common form of social responsibility in Gaza, accounting for 57% of all donations, compared to 50% in the West Bank. In terms of type of support, 60% of institutions in the Gaza Strip support social issues, compared to 54% in the West Bank. Furthermore, institutions in the West Bank provide more support to issues aimed at developing society in the fields of sport, education, culture, art, and the environment than in the Gaza Strip. (Palestinian Central Bureau of Statistics [PCBS], 2011).

One of the most important stations in the journey of developing social responsibility in Palestine was the “First Social Responsibility Forum” that took place at the initiative of the Palestine Monetary Authority and the Association of Banks in Palestine in 2015, aimed to create a policy framework for social responsibility that enhances partnership between the private, governmental, and civil sectors. Among these policies appeal banks to allocate 2% of their profits to social responsibility, and studying the establishment of a joint fund for sustainable social responsibility activities, whereby banks contribute donations to the joint fund, and then the fund implements social responsibility programs through a special department for it, So that the burden on the government is reduced by providing services to a wider segment of the needy groups that the government was unable to serve, none of these policies have been implemented so far, many companies have opposed the idea of establishing the fund, because collecting social responsibility allocations in a joint fund prevents individual companies from achieving sufficient exposure or pursuing their own social interests, this also indicates a lack of confidence in the management that will be chosen to manage the fund (Palestine Economic Policy Research Institute (MAS), 2018).

According to El Ashkar (2016) banks in Palestine allocate a portion of their annual profits to support development projects and responsible social activities in various sectors including; Education, youth, innovation, sports, humanitarian efforts and women's empowerment. Also, Abu Karsh and AL-Deek (2019) investigated the extent of the application of CSR in the Palestinian banking sector, the statistical findings of this study revealed a high level of commitment to social responsibility among banks operating in Palestine; the highest level of commitment was to the market, followed by responsibility to the community, employees, and the environment.

Abu Karsh and Al-Deek, (2019) concluded that, the development of corporate social activities in Palestine requires the collaboration of all parties. First: companies must build an advanced evaluation system that is used periodically to evaluate their performance of CSR activities, thus Enhancing its ability to continuously improve its social obligations, second: The government must explain the concept of CSR, its dimensions and principles, third: Community institutions must define a comprehensive concept of CSR in line with Palestinian society's social and economic realities. This was confirmed by Durgham, Lulu, and Alareeni (2015) in their study on the extent of the application of social responsibility accounting in companies listed on the Palestinian Stock Exchange, they found that the social responsibility of companies listed on the Palestinian Stock Exchange is still below the required level, as it is a partially individual practice that requires more efforts from all relevant parties, from the companies themselves, the state legislative bodies and the civil and professional institutions.

In their study on the effect of corporate governance practices on CSR disclosure, Zaid, Wang, and Abu Hijleh (2019) indicated that the level of corporate social responsibility disclosure in Palestine is low, they attributed this to Palestine's weak legal system and political instability.

From the foregoing, we find that companies carry out social activities in Palestine without relying on a clear system, with the absence of cooperation between the three parties: the government, companies, and community institutions.

2.3.2 The Legal Status of Corporate Social Responsibility in Palestine:

Despite the issuance of a new Palestinian Companies (Law No.42 of 2021), it did not regulate the practices of CSR, also the old companies law No. 12 of 1964 did not require companies to allocate a percentage of their profits to social responsibility projects.

According to a study conducted by Saada and Khalidi (2019) on the social responsibility of Palestinian companies and enhancing their contribution to social development, the majority of companies believe that obliging them to allocate a specific percentage of their annual net profits to be spent on responsibility will not have a significant impact on their social decisions. Moreover The proposed percentage is between (1%-2%) less Far from the percentages allocated by the majority of companies, in addition to their aversion to the idea of obligation itself, On the other hand, some companies prefer the idea of commitment because social responsibility enhances companies' belonging to society, and many of the companies included in the study stressed the importance of the government providing incentives and tax exemptions to companies interested in social responsibility. However, there is Instructions No. (2) of 2008 regarding disclosure issued by the Capital Market Authority, this decision required every public joint stock company listed in the financial market to prepare and publish an annual report that includes the balance sheet, profit and loss account, and statement of cash flows with comparison figures and explanatory notes. Then these instructions were amended by the Decision of Palestinian Capital Market Authority Board of Directors No. (1) of 2013, So that its annual report includes the company's policy in the field of social responsibility, including its policy towards relations with the environment and the local community, also the policy must be clear and not misleading, moreover if the company does not have a policy towards social responsibility, this must be clarified in the same report.

The Code of Corporate Governance in Palestine, issued in 2009, also states that companies should disclose their social responsibility at least once a year in the company's annual report and that corporate social and environmental policies must be clear and long-term. This text is in line with international corporate governance practices. Since there is no binding text in Palestinian laws, the obligation of companies to do so is optional (Abu Alia & Mardawi, 2021).

After reviewing the Palestinian laws, we find that there is no regulation of social responsibility practices in them, but some laws indicated the importance of companies disclosing their social activities, as disclosure encourages them to develop policies and implement programs within the framework of social responsibility, but it is not sufficient, it is important to legislate a law that regulates the practice of social responsibility by Palestinian companies.

2.3.3 Social Contributions of Companies in Palestine:

In this section the researcher reviewed the literature and reports on the reality of social responsibility in Palestine, and found a lack of reports and research that provide information and statistics on the patterns of social activities carried out by companies in Palestine. By reviewing the annual reports of some companies, especially banks, the researcher has obtained some information and statistics, including:

- The total societal contribution to the banking sector in 2022 amounted to \$4,976,840 through 618 partnerships with civil institutions, including the contribution of the Association of Banks with \$15,000 to the development sector, and the total contributions of banks for the period 2018-2022 amounted to \$27,840,532 (Association of Banks in Palestine, 2022).

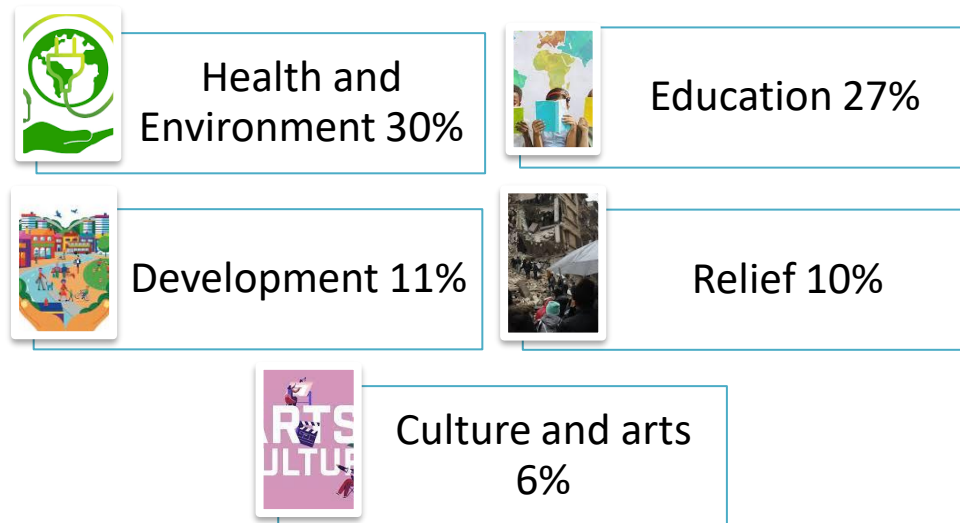


Figure (9): Areas of community bank contributions in 2022 and percentage of the total according to Association of Banks in Palestine, 2022.

- Bank of Palestine: allocates 5% of its annual profits to support social responsibility projects and activities in the sector of education, creativity, sports, youth, health, environment, economic development, culture and art, The Bank periodically issues the Sustainability Report at least once every two years to inform the public and stakeholders of developments and impacts related to environmental and social practices, and a detailed report about the social projects implemented is issued annually, Among the most important projects implemented and referred to in the Sustainability Report of Bank of Palestine (2021):

1. Felestineya Program: aims to effectively integrate women into the Bank of Palestine and the economy as a whole. Since its inception, the program has conducted extensive research to better understand women's experience in the banking sector, and has launched a series of products, and technical financial services that meet the needs of clients. To date, 500.12 clients have benefited from the program, including the non-financial services provided by the Palestine

Program, the MBA-Mini Program, which is a capacity development program that takes 6 months covers the Program's areas of development and services management technical women, The program resulted in expanding women's technical knowledge and enhancing their ability to access financing.

2. Ibtikar Fund: the Ibtikar fund was established to enable Palestinian entrepreneurs, inside and outside Palestine, to realize their full potential and contribute effectively to economic growth and job creation in Palestine. The \$11 million Ibtikar Fund invests in more than 29 companies across the market, financial technology, real estate, health, health life and e-commerce sectors. The portfolio of Ibtikar has created more than 300 jobs for highly skilled Palestinians, 30% of whom are women and 50% aged between 30 and 18 years.
 3. Microfinance programs for small and medium-sized companies: in 2021 More than 460 small and medium-sized companies have been supported through the Sustainable Financing Framework, providing credit facilities totaling \$60 million, and signing many agreements with various partners to encourage employment. Cooperation with the Sustainability Fund of the Palestine Monetary Authority; Palestine Bank is working on small loans, where more than 45 annual projects are supported, Free financial literacy programs have been provided to women and small companies to help them develop loan applications.
- PADICO Holding: Since the establishment of the company, it has been committed to implementing and supporting distinguished community programs in the economic, social, educational, artistic, and cultural, the group's investment in social responsibility since inception has reached 115.2 million dollars. In addition to paying special

attention to youth, PADICO believes that education is important in achieving the desired development goals. Therefore, PADICO pays great attention to its development, whether through supporting educational funds, providing scholarships, or networking and communicating with universities and sponsoring various educational activities. PADICO's activities have diversified in the educational field during the year 2021, as the company continues its direct annual support for university students through its special program for university scholarships, which aims to help needy students in covering tuition fees, It also supports new graduates, rehabilitates them, and provides them with the expertise and skills necessary for the labor market through cooperation with the (Your Training Path) program, which works to empower students and graduates and integrate them into the market, which qualifies them to find promising job opportunities (PADICO Holding, 2021).

- Palestinian Telecommunication Group (Paltel): The telecommunication Group's investment in social responsibility (2005-2021) amounted to 100 million Jordanian dinars; the group issues an annual report to disclose its social responsibility activities. In 2008, the Palestinian Communications Group established the Paltel Group Foundation for Community Development, which is an independent, non-profit Palestinian organization, specialized in social and economic development in Palestine. The institution is considered the first of its kind in Palestine in terms of being a local institution that is characterized by self-financing sources and enjoys the support of the companies of the Palestinian Telecommunications Group (Jawwal, Paltel, Hadara, and Reach). It focuses on various forms of youth empowerment by providing equal opportunities for all segments of society in education and technology. The most

important programs of the Paltel Group Foundation Palestinian Telecommunication Group (Paltel). (2021):

- Palel Group Scholarship Program
- Abjd Net - Schools Connectivity
- Palestine International Award
- The Right to Decent Life Program

To Conclude What I Have Presented Above, the literature review allowed us to find articles on CSR. Many of That research has taken into account the clarification of the concept of CSR and its reality in countries, study the relationship between responsibility, profitability and company performance, but a few of them pointed to the social aspect of responsibility, the main objective of it, and its role towards development, while ignoring the discussion of the fact that companies exploit social responsibility to serve their interests.

In Palestine, we found that the banking sector It is the most contributing sectors to social projects, but there are many companies that refrain from providing social projects, in addition to the existence of questions about the social projects presented and the mechanism for their implementation, which shows us the importance of studying the ways, and mechanisms of enhancing social responsibility in Palestine, and What is the position of companies on these mechanisms and their willingness to comply with them, Examples of these mechanisms are: Issuance of a law Regulates social responsibility, by clarifying the mechanism for disbursing and controlling funds, identifying issues that need support in order to reach sustainable development, with the possibility of imposing responsibility and making it mandatory for some companies, Establishing a charitable

fund under the supervision of a certain entity, in which funds are collected from companies to execute a social programs according to the plan of the fund and under its supervision, and many other mechanisms that may promote the social responsibility in Palestine.

2.4 Review of Foreign and Local Studies:

2.4.1 Foreign Studies:

- **Narayanan & Singh, (2022): Will legalizing corporate social responsibility get businesses to participate in welfare activities – the case of India:** This study aims to investigate whether corporate social responsibility (CSR) has been standardized and made mandatory, as well as the function and effects of state regulation of CSR spending on business actions. The authors also investigate whether CSR spending aids India in achieving the 2030 Sustainable Development Goals (SDGs).
- **Razmi, Heydari, & Sabbaghnia, (2022): A dynamic ordering policy for a three-echelon supply chain with backordering for perishable goods:** This study analyzes the participatory pricing system, Set Your Price, as a practical marketing mechanism for a socially sustainable supply chain. There is an ongoing debate about the profitability of participatory pricing. This study presents a new approach to decision-making related to CSR practices. In the proposed approach, the manufacturer is willing to donate as long as its business image improves; Therefore, the size of the market expands, and consumers also donate. The results indicate that when implementing the proposed approach, total profits increase, Market participation is also enhanced. The results also indicate that there is a minimum level of manufacturer participation and consumer donation size to ensure the success of the proposal.

- **Frank Li, Patel, & Ramani, (2021): The Role of Mutual Funds in Corporate Social Responsibility:** The role of mutual funds in CSR is investigated in this paper. We find that CSR-friendly mutual funds improve their CSR ranking when we use the fund-level, holding-based CSR score. This effect is stronger in companies with a high proportion of mutual funds and strong governance. CSR-friendly mutual funds focus on maximizing CSR strengths rather than minimizing CSR concerns. CSR-friendly funds often vote in favor of CSR proposals. The results also indicate that actively managed mutual funds play an important role in the social outcomes of the companies in which they invest.
- **Halkos & Nomikos, (2021): Reviewing the status of corporate social responsibility (CSR) legal framework:** This paper reviews and analyzes the legal framework for CSR around the world, and discusses the new definition of CSR. This paper contributes to the link between CSR and corporate law by reviewing the legislative approach around the world. The researcher concluded that more regulations should be issued that mainly discuss the effects of companies' activities on the environment. The paper concluded that governments should enhance corporate social responsibility.
- **Chao, & Hong, (2019): Corporate social responsibility strategy, environment and energy policy:** This paper examines CSR activities in the environmental field, with a particular focus on the case of the energy industry. Comparing CSR strategies under a differentiated duopoly with alternative products and environmental R&D, it shows that consumer convenience is important, as production and profits will increase when an energy tax is imposed, but consumer surplus will decrease. Moreover, if the energy tax rate is not excessive, the prices of low-energy consumption products and co-products

will be reduced, resulting in a more pronounced cost advantage for the firm adopting environmental R&D.

- **Osei, Yusheng, Caesar, Kisiwaa, & Shaibu, (2019): Impact of board characteristics on corporate social responsibility disclosure in Ghana:** This study addresses the impact of board characteristics on corporate social responsibility disclosure in Ghana, from which data were extracted from companies' annual reports. According to the results of the study, the size and independence of the board of directors, the presence of members under the age of 40, in addition to the presence of foreign citizens in it, and diversity Between genders, all of these have a positive and significant impact on CSR disclosure in Ghana.
- **Tse Hou, (2019): The relationship between corporate social responsibility and sustainable financial performance: Firm-level evidence from Taiwan:** This study examines the relationship between CSR and corporate financial performance (CFP) in Taiwan. This study found that socially responsible companies often achieve higher financial results than companies that do not implement social initiatives. The sample was separated into electronic and non-electronic industries, and for non-electronic industries board ownership had a significant positive effect on the relationship between CSR and CFP, and a negative relationship if it was a family business.
- **Melissen, Mzembe, Idemudia, & Novakovic, (2017): Institutional Antecedents of the Corporate Social Responsibility Narrative in the Developing World Context: Implications for Sustainable Development:** Efforts to understand the background to CSR manifestations in the developing world need to focus on how important they are to the challenges of social and economic governance, societal expectations and cultural traditions. This leads away from the mainstream concept of CSR, focusing on CSR as

a philanthropy. This study examines Malawi's tourism industry and finds that the pervasiveness of new responsibility as a philanthropy is due to the colonial heritage and post-colonial development thinking. When these factors interact with socio-economic management challenges and societal expectations, the global concept of corporate social responsibility can be challenged. Access to a corporate social responsibility perspective that is based on local values and customs and meets the global community's expectations.

- **Demira, Cagle, & Dalkiliç. (2016): Corporate social responsibility and regulatory initiatives in Turkey Good implementation examples:** This study aims to reveal the social and economic environment related to corporate social responsibility practices in Turkey, by providing a description of the national laws and regulations related to corporate social responsibility, in addition to revealing the reality of preparing corporate social responsibility reports, while providing descriptive evidence about the future trend of responsibility disclosure. Corporate Social Affairs in Turkey.

2.4.2 Local Studies:

- **Assaf & Saleh, (2023): The Impact of Ownership Structures on Corporate Social Responsibility Disclosure in Palestine:** This study examines the impact of managerial ownership and blockholder ownership on corporate social responsibility disclosure in listed Palestinian companies. This study relied on collective data consisting of 576 observations from all companies listed on the Palestine Stock Exchange during the period from 2009 to 2020. The study found that blockholder ownership is large and positively associated with CSR. Although managerial ownership is positive, it is not significantly related to CSR.

- **Saleh, Zaid, Shurafa, Maigoshi, Mansour, & Zaid, (2021): Does board gender enhance Palestinian firm performance? The moderating role of corporate social responsibility:** This study aims to study the extent to which gender diversity among board members affects the company's performance directly and indirectly, through the role of corporate social responsibility in companies listed on the Palestine Stock Exchange during the period 2010-2017. Based on panel data of 384 observations from all companies listed on the Palestine Securities Exchange from 2010 to 2017, the results showed that gender diversity on the board has a positive and insignificant impact on the company's performance. However, given the moderate impact of CSR, the result shifts from an insignificant positive to an important positive.
- **Zaid, Wang, & Abuhijleh, (2019): The effect of corporate governance practices on corporate social responsibility disclosure:** The purpose of this study is to conduct an experimental examination of the relationship between corporate governance (CG) and the disclosure of corporate social responsibility, and whether the extent of corporate social responsibility disclosures made by Palestinian non-listed companies from 2013 to 2016 is linked to corporate governance practices. CSR information was extracted from the annual reports of 33 companies listed on the Palestine Stock Exchange, the results showed that the level of disclosure of CSR is positively and significantly influenced by board size and independence, while gender diversity has a positive but statistically insignificant impact. Additionally, CEO duplication is negatively and significantly associated with corporate social responsibility disclosures.
- **Abed, (2018): The Impact of Banks' Financial Performance and Its Market Value on Social Responsibility: An Applied Study on The Banking and Financial Services Sector in The Palestine Stock Exchange:** This study aimed to determine the

impact of both financial performance indicators and market value indicators on social responsibility in PSE-listed banks during the period (2011-2017). The results of the study showed a positive correlation between return on assets, return on equity, earnings per share, Tobin Q, adequacy of capital on social responsibility, and a negative correlation between the study's other variables. There is no statistically significant correlation between study variables on social responsibility, except for variable return on equity and earnings per share. The study recommended that the Palestinian Monetary Authority supervise banks and ensure that the contribution of social responsibility is equal to at least 2% of net profit and provide rewards to all committees.

- **Migdad, (2017): CSR practices of Palestinian Islamic banks: contribution to socio-economic development:** This research aims to study the practices of corporate social responsibility in Palestinian Islamic banks and their contribution to social and economic development. Research results indicate that Palestinian Islamic banks are interested in practicing corporate social responsibility but their contributions are small and have minimal implications for society's social and economic development, The researcher found a positive relationship between the profitability of banks and the extent to which he exercised corporate social responsibility, and a number of participants emphasized that it would be preferable to leave CSR practices without regulations as the strength of CSR comes from its voluntary nature.
- **Al Hindi & Helles, (2016): The Extent of the Influence of Commitment to Social responsibility on the Financial Indicators:** The study aimed to determine the extent to which companies listed on the Palestinian Stock Exchange committed to social responsibility, while identifying the contributions of these companies directly, and the

extent of the impact of these expenditures (social responsibility) on their financial performance by measuring the financial indicators of these companies. The study came to several conclusions, among them the most vital of which is that the banking sector is the most committed sector in providing financial support in the field of social responsibility, There is a direct relationship between the value of financial support provided by companies listed on the Palestinian Stock Exchange in the field of social responsibility and the size of the companies' total revenues, and The company's commitment to providing financial support in the field of social responsibility works to increase earnings per share.

- **Sabri & Sweis, (2016): Effect of corporate social responsibility on profitability of banks working in Palestine (case study 2013-2014):** The purpose of this research is to determine the relationship between banks' social responsibility and profitability as measured by return on assets and equity. This study covers the period between 2013-2014 and includes all banks operating in Palestine. The results of the study showed that donations have a positive, statistically significant impact on returns on assets and property rights. The study recommended that it is necessary for banks to focus on social issues, in addition to economic and legal issues, and that responsible parties must realize that the size of the institution and the scope of its work affect the extent of its practice of social responsibility, Finally, the researcher recommended the necessity of establishing an institution for social responsibility.
- **Barakat, Pérez, & Ariza, (2015): Corporate social responsibility disclosure (CSR) determinants of listed companies in Palestine (PXE) and Jordan (ASE):** The goal of this research is to assess corporate social responsibility disclosure (CSR) practices in Palestine and Jordan, as well as to determine what factors influence CSR.

The study sample consists of 101 companies, and the data is from 2011. According to the study's findings, Jordan has higher levels of CSRD than Palestine in all aspects. Palestinian companies are concerned with issues related to human resources and commitment to society, and the researcher found that there is a positive correlation between CSRD and the legal system, the characteristics of the external audit company and corporate governance, However, other aspects of corporate governance, including the existence of a board governance committee or the board of directors' independence, have no effect on the level of CSRD.

Table 3: shows the research gap between the current study and previous studies:

Previous Studies	Research Gap	Recent Study
All studies referred to "Corporate Social Responsibility" without expanding on its definition due to it being a relatively old concept and there are many previous studies that refer to its definition, in addition to realizing the role of CSR in the development of society.	The current study differs in terms of purpose and scope of application. No previous studies have examined the dimensions of social responsibility practices in Palestine.	the current study lies in developing the concept of social responsibility in Palestine, by presenting mechanisms that help companies to perform their social responsibility towards society.
The goal of some studies was to analyze the legal frameworks for CSR, and to understand the impact of legalization on CSR practices. (Halkos & Nomikos, 2021), (Narayanan & Singh,2022)	Most studies focused on studying the role of companies listed on the Palestine Stock Exchange in practicing CSR, others pointed to the role of Islamic banks, and a few of them focused on the role of the Palestinian banking sector.	The current study targeted the Palestinian banking sector.
The role of mutual funds in CSR, as reported in the	There are no Palestinian studies looking at how to	This study presents proposals for

study of Frank Lee, Patel, & Ramani (2021).	develop corporate social activities.	Palestinian companies to help them improve their performance and their social role.
There were a variety of samples in the previous studies, samples from banks, insurance companies, energy industry, in different countries India, Turkey, Ghana, Taiwan, Palestine.	There are no studies that explain the reality of CSR in Palestine, and the role it plays in the development of society.	The current study dealt with the relationship between improving social responsibility practices and its impact on achieving sustainable development in Palestine.
Some of studies focused on the impact of corporate governance and the characteristics of the board of directors on the companies' willingness to disclose social responsibility activities, (Osei, Yusheng, Caesar, Kisiwaa, & Shaibu, 2019).	.	
Some studies have linked the practice of CSR with sustainable financial performance (Tse Hou, 2019).		
Explain aspects of the evolution of CSR in the context of the developing world (Melissen, Mzembe, Idemudia, & Novakovic, 2017).		
Verification of CSR activities within the environmental field. (Chao & Hong, 2019).		
There are studies in Palestine on the impact of governance, gender diversity and ownership		

<p>structures on the level of performance and disclosure of CSR. (Assaf & Saleh, 2023), (Saleh, Zaid, Shurafa, Maigoshi, Mansour, & Zaid, 2021), (Zaid, Wang, & Abuhijleh, 2019), (Barakat, Pérez, & Ariza, 2015).</p>		
<p>A number of studies indicated the impact of social responsibility on the financial performance of Palestinian companies. (Abed, 2018), (Al Hindi & Helles, 2016), (Sabri & Sweis, 2016).</p>		
<p>The study sample consists mostly of Palestinian banks as the study of Migdad, (2017).</p>		

Chapter Three

Methodology

3.1 Introduction:

The previous chapter explained in details a theoretical bases of social responsibility in terms of (ethical, altruistic, strategic) dimensions and sustainable development in terms of (economic, social and environmental development) dimensions in Palestine. While, this chapter shows a detailed discussion about the research process design that used to answer the study questions and test hypothesis which has been clarified previously in chapter one. This chapter will illustrate the study method, instruments applied, internal validity and reliability, population, sample, data collection and analysis procedures.

3.2 Study Design:

The design of this study is quantitative research, which is a method used gathering numerical data to explain a phenomenon based on mathematical method (Cicenaite, 2012). The quantitative method was chosen to answer questions and test the hypotheses to summarize the mechanisms for enhancing CSR and its impact on sustainable development in banking sector in Palestine. To conduct the study, the researcher basically relied on the questionnaire tool in this research design., to assess the level of the dimensions of corporate social responsibility and sustainable development in banking sector in Palestine.

3.3 Population:

The study population is the employees working in the headquarters of banks in Palestine in the West Bank, where the number of banks operating in Palestine in the year 2023 reached 13 banks according to the Monetary Authority's report, 7 of them are local banks and 6 of them are Foreigner banks (Appendix D), according to the human resources

employees of the banks that cooperated in answering the questionnaire the number of employees working in the headquarters of the cooperating banks (963) employees for the year (2022-2023).

3.4 Sampling:

The sample consists of (275) employees working at the headquarters of banks in Palestine, the sample size calculated using Robert Masoon equation (Robert, 1989).

$$n = \frac{N}{\left[\left(S^2 \times (N-1) \right) \div p(1-p) \right] + 1}$$

N: Population size.

S: 1.96 /standard error=0.05

P: percentage of picking a choice expressed as decimal=0.5.

This study adopts a simple random sample among employees working at headquarters banks in Palestine. The researcher retrieved (236) responds, about (86%) of the sample size.

3.5 Study Tool:

To collect data the researcher used a questionnaire developed according to the previous studies to assess the dimensions of corporate social responsibility and its impact on sustainable development in banking sector in Palestine.

Soft and hard copies of survey were conducted, 9 banks were the targeted population (Appendix - E), 275 questionnaires were distributed and 245 responses were recorded. Out of 245 responses, 9 questionnaire was incomplete. Therefore, the response rate is approximately (86%). This percentage considered acceptable for disseminating the results to the study population.

The questionnaire divided into four sections:

Section A: information on socio-demographic variables of respondents.

Section B: questions related to social responsibility.

Section C: questions related to sustainable development.

Section D: Questions to elicit information on the challenges of social responsibility in achieving sustainable development in Palestine's banking sector.

The questionnaire in this study must be designed to accurately measure the dependent and independent variables. The Likert scale allows the respondent to indicate how much they agree or disagree with each item. The different items were measured on a 5-point Likert scale for the purpose of the stimulus to see how much the respondents agree or disagree with the statement shown below:

1- Strongly disagree (SD)

2- Disagree (D)

3-Neither Agree nor Disagree (NAD)

4- Agree (A)

5-Strongly Agree (SA)

We will use the following scale to assess the level of social responsibility, sustainable development and challenges facing social responsibility. This scale depends on the interval length=range/number of intervals, interval length= $(5-1)/3=1.33$. The following scale represents the result: 1 - less than 2.33 is low; 2.33 - less than 3.66 is medium and 3.66 - 5 is high (Likert, 1932).

3.6 Ethical approval:

After getting ethical approval from Arab American University, approval letter will be requested from the banking sector in Palestine, to get their permission to conduct this study in these banks, soft and hard copy of questionnaire was distributed among the employees using the random approach, the data was collected, and treated as (SPSS, 28), and SMARTPLS4 for statistical analysis.

3.7 Tool Validity:

3.7.1 Virtual Validity:

Validity is “the accuracy of an assessment” in another word it means, does the used instruments measure what supposed to measure? to have the confidence about the validity of the questionnaire before distribute it to the last respondent (Oluwatayo, 2012), content validity of the instrument ensured through valid previous studies. The data collection tool translated to Arabic language and then content validity reviewed by experts in the field (Appendix A), to ensure that it is highly valid relevance, readability, clarity, and comprehensiveness to provide a level of consensus on which items should be included in the final questionnaire, then the questionnaire was amended in the appropriate manner.

3.7.2 Exploratory Data Analysis (Construct Validity):

Exploratory data analysis consists of a set of steps taken by the quantitative researcher, during which inferential questions are asked to generate new concepts and generalizations about the field to be explored.

The tool was applied to an exploratory sample consisting of (20) employees from the study population, but outside the sample, in order to examine the validity of the construct. Through this sample, the Pearson correlation coefficient was calculated for the items and

the total score for the relevant dimension and compared with the approved standard for accepting the item, according to Garcia (2011) If it is greater than (.40), then the paragraphs are statistically acceptable, in order to ensure the consistency of the paragraphs. Table (4) shows the result.

Table 4: Pearson correlation coefficient between the items and the total score of the related dimension of social responsibility.

item	Ethical social responsibility	item	Altruistic social responsibility	item	Strategic social responsibility
1	0.61**	8	0.84**	14	0.62**
2	0.66**	9	0.82**	15	0.78**
3	0.73**	10	0.85**	16	0.71**
4	0.74**	11	0.88**	17	0.74**
5	0.75**	12	0.81**	18	0.84**
6	0.73**	13	0.64**	19	0.68**
7	0.57**				
Total score=0.85**		Total score=0.89**		Total score=0.71**	

** Statistically significant ($p < 0.01$)

It is noted from table (4) that the values of Pearson correlation coefficients ranged between (0.57-0.88), these values were acceptable and statistically significant as mentioned in (Garcia, 2011).

Table 5: Pearson correlation coefficient between the items and the total score of the related dimension of sustainable development.

item	Economic sustainable development	item	social sustainable development	item	Environment sustainable development
20	0.74**	27	0.82**	33	0.84**
21	0.52**	28	0.88**	34	0.80**
22	0.68**	29	0.89**	35	0.89**
23	0.79**	30	0.71**	36	0.87**
24	0.77**	31	0.74**	37	0.88**
25	0.77**	32	0.85**	38	0.82**
26	0.80**			39	0.82**
Total score=0.81**		Total score=0.77**		Total score=0.81**	

** Statistically significant ($p < 0.01$)

It is noted from table (5) that the values of Pearson correlation coefficients ranged between (0.52-0.89), these values were acceptable and statistically significant as mentioned in (Garcia, 2011).

Table 6: Pearson correlation coefficient between the items and the total score of the related dimension of challenges facing the social responsibility in achieving sustainable development.

item	challenges facing the social responsibility in achieving sustainable development
40	0.81**
41	0.82**
42	0.83**
43	0.87**
44	0.83**
45	0.83**
Total score=0.88**	

** Statistically significant ($p < 0.01$)

It is noted from table (6) that the values of Pearson correlation coefficients ranged between (0.81-0.87), these values were acceptable and statistically significant as mentioned in (Garcia, 2011).

3.8 Reliability:

To determine the degree of reliability of the questionnaire, the reliability coefficient (Cronbach's alpha) is calculated as an indicator of the homogeneity of the instrument. An acceptable level would be more than (70%) (Fraenkel & Wallen, 2003). Table (7) summarizes the Cronbach's alpha values of the exploratory sample.

Table 7: Cronbach's Alpha values for the exploratory sample among employees of banking sector according to social responsibility, sustainable development, and challenges facing the social responsibility in achieving sustainable development dimensions.

Dimension	Number of items	Cronbach's Alpha
Ethical social responsibility	7	0.80
Altruistic social responsibility	6	0.89
Strategic social responsibility	6	0.82
Total social responsibility	19	0.90
Economic sustainable development	7	0.85
Social sustainable development	6	0.90
Environment sustainable development	7	0.93
Total sustainable development	20	0.94
challenges	6	0.91
The tool	45	0.95

Table (7) shows that Cronbach's Alpha for all dimensions ranged between (0.80-0.93) and more than 0.70, the reliability for the whole instrument equals 0.95, which means the consistency of assessment, all items in the instrument measure the same construct, if we

distribute the instrument again among the sample of employees in banking sector in Palestine.

3.9 Statistical analysis:

A combination between (SPSS, 28) and SMARTPLS4 were used to analyze the collected data. To find out the following:

- Frequencies, percentages, means and standard deviations analysis were used by SPSS, 28 software.
- Statistical tests (Independent t- test), (One-way ANOVA) and Pearson correlation will be used to conduct the results.
- $P \leq 0.05$ will be rejected as statistically significant.
- Path analysis was used to find the significant of the impact of dimensions of CSR strategic in terms of (ethical, altruistic, strategic) on sustainable development in terms of (economic, social and environmental development) in banking sector in Palestine.

3 .10 Conclusion:

The methodological approach chosen for this thesis study has been identified in this chapter. The researcher has also identified the research instrument used to test the hypothesis and arrive at the results, which illustrates the impact of dimensions of CSR in terms of (ethical, altruistic, strategic) on sustainable development in terms of (economic, social, and environmental development) in banking sector in Palestine. The internal validity and reliability of the used questionnaire are also identified in this chapter. The instrument underwent the required changes based on the results. Furthermore, the researcher defined the population and the intended research sample in this chapter. Lastly, the researcher described the methods that were employed to gather and process the data.

Chapter Four

Data analysis

4.1 Introduction:

The overall purpose of this research is to assess the degree of implementation of social responsibility in banking sector in Palestine, and its impact on sustainable development; Also, to examine the significant mean differences according to the independent variables (academic qualification, specialization, job title, nationality of the bank, and the number of bank branches). the researcher presents analysis using the combination of (SPSS, 28) and SMARTPLS 4, to answer the questions and reject or fail to reject the hypothesis. This chapter will separate into 4 parts, the first part: demographic analysis, the second part is the descriptive analysis, the third part tests, testing hypothesis, the fourth part, testing path analysis to find the significant of the impact of dimensions of CSR in terms of (ethical, altruistic, strategic) on sustainable development in terms of (economic, social, and environmental development) in banking sector in Palestine using SMARTPLS 4.

4.2 Socio-Demographic analysis:

Table 8: Socio-Demographic characteristics among employees in banking sector in Palestine (n=236).

Variable	Level	Count	Percentage%
Gender	Male	147	62.3%
	Female	89	37.7%
Qualification	Bachelors	171	72.5%
	Higher Diploma	10	4.2%
	Master	55	23.3%
Work section	Treasury	28	11.9%
	Banking operations	110	46.6%
	Customer service	38	16.1%
	Credit	60	25.4%
Job title	Customer service	34	14.4%
	Accounts	42	17.8%
	Operations	160	67.8%

Variable	Level	Count	Percentage%
Years of experience	Less than 5 years	59	25.0%
	Between 5 and less than 10 years	58	24.6%
	Between 10 and less than 15 years	47	19.9%
	15 years or more	72	30.5%
Bank nationality	Local	94	39.8%
	Foreigner	142	60.2%
Number of branches	Between 5 and 10 branches	27	11.4%
	More than 10 branches	209	88.6%

Table (8) shows the following:

-**Gender:** the highest percentage is (62.3%) related to males' respondents, (37.7%) females.

- **Qualification:** the education level for the sample was distributed as following (72.5%) bachelor's degree, (23.3%) master, and (4.2%) higher diploma.

-**Work section:** The majority of sample respondents working as banking operations with (46.6%) the highest, but the lowest respondents working in treasury division with (11.9%) of sample size.

-**Job title:** the highest percentage related to employees working in operations with (67.8), customers services formulate the lowest percentage with (14.4%).

- **Years of experience:** 15 years or more of experience has the highest percentage of the sample size with (30.5%), while between 10 and less than 15 years is the lowest with (19.9%).

-**Bank nationality:** the majority of the sample working as foreigner banks with (60.2%), while the lowest related to local bank with (39.8%).

- **Number of branches:** the majority of the sample equals (88.6%) related to more than 10 branches, while the lowest related to between 5 and 10 branches with (11.4%).

It is clear from the analyzes that the percentage of males working in banks in Palestine is higher than the percentage of females, and this is in line with the report of the Association of Banks in Palestine for the year 2022, which indicated that the percentage of males working in banks reached 62% to 38% for females, and this is an indication of the lack of equal job opportunities for males and females. We also found that banks tend to employ holders of bachelor's degrees, which means that banks focus on hiring new graduates with minimal experience. This is also in line with the report of the Association of Banks in Palestine for the year 2022, which showed that 86% of bank employees hold a bachelor's degree, Also the percentage of employees with more than 15 years of experience reached (30.5%), this indicates that banks retain their employees with long experience.

4.3 Descriptive Statistics:

The descriptive analysis part describes the gathered numerical data to make it easier when explains; also, descriptive analysis results show the mean and standard deviation for each statement to determine the items that has the highest and lowest mean in each dimension. The purpose of this analysis to identify the central tendency of the responses through mean results and the spread of a set of observations through the standard deviation results which means, when the standard deviation is low it expressed most of the respondents has the same opinion (concentrated) toward the same statement, on the other hand, if the score of the standard deviation is high it means that the respondents have a different opinion toward the same statement (Cicenaite, 2012). The 5-point Likert scale was used, where 5 means strongly agree and 1 mean strongly disagree.

Question 1: What is the level of practicing CSR dimensions in terms of (ethical, altruistic, strategic) among Palestinian banking sector?

To answer this question, means and standard deviations are calculated to know the level of practicing CSR dimensions in terms of (ethical, altruistic, strategic) from the perspective of employees working in the banking sector in Palestine.

Table 9: Descriptive statistics of practicing CSR dimensions in terms of (Ethical, Altruistic, Strategic) from the perspective of employees working in the banking sector in Palestine.

Dimensions	Mean	Standard Deviation	Level
Ethical corporate social responsibility	4.22	0.52	High
Altruistic corporate social responsibility	3.90	0.69	High
Strategic corporate social responsibility	4.04	0.56	High
Total average of corporate social responsibility	4.06	0.48	High

According to table (9) it is clear that the total average of CSR of all 3 dimensions represents the level of high with (4.06), the dimensions represent the level of high located between (3.90) related to altruistic social responsibility dimension and (4.22) related to ethical social responsibility, this indicates that, on average, employees in the Palestinian banking sector view their organizations as highly committed to CSR practices. This suggests that there is a positive perception of CSR among the employees. This is confirmed by the results of the study of Corporate Social Responsibility and Its Relation to Profitability: Evidence from Banks Operating in Palestine by Abu Karsh and Al-Deek (2019).

The dimension with the highest average score (4.22) suggests that employees view the ethical aspect of CSR very positively. This could mean that the employees believe their

organizations adhere to legal and ethical standard, this can include fair treatment of employees, customers, and stakeholders.

The dimension with the lowest average score (3.90) suggests that employees view altruistic social responsibility slightly less positively than the other dimensions. Altruistic social responsibility typically involves activities that benefit society without direct financial gain, these activities might not be as visible or well-communicated to employees, leading to a lower perception of their significance. Employees might perceive that their organizations prioritize profit-driven activities over altruistic ones, and this could be due to a perception that altruistic activities are secondary to the core business goals and the lack of awareness among employees about specific altruistic initiatives or projects undertaken by the bank.

To know more about the level of items of CSR dimensions in terms of (Ethical, Altruistic, Strategic) among Palestinian banking sector from the perspective of its employees, the means and standard deviations of the dimensions items are calculated.

Table 10: Descriptive statistics shows the level of the dimension items (Ethical, Altruistic, Strategic) from the perspective of employees working in the banking sector in Palestine:

A: the level of Ethical CSR, from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for fulfills its economic obligations.	4.42	0.60	High
2.	The bank I work for complies with its legal obligations.	4.41	0.60	High

Item number	Item	Mean	Standard Deviation	Level
3.	The bank I work for considers ethical considerations when making decisions, even if it comes at the expense of its profits.	4.15	0.87	High
4.	The bank I work for respects the rights of its employees.	4.15	0.84	High
5.	The bank I work for respects the rights of individuals who interact with it.	4.23	0.74	High
6.	In the event that the actions of the bank I work for cause harm to another party, the bank is committed to compensating the affected parties for the damage they have suffered.	4.16	0.79	High
7.	Capital plays a fundamental role in determining the extent to which banks practice their ethical social responsibility.	4.05	0.87	High
Total average of Ethical CSR		4.22	0.52	High

Source: SPSS outcome.

The mean scores for items related to the ethical dimension are generally high, with means ranging from 4.05 to 4.42, This indicates that employees believe that their banks are committed to ethical business practices, including fulfilling economic and legal obligations, considering ethical considerations in decision-making, and respecting the rights of employees and individuals who interact with the bank. Consistency in Ethical Practices, the high mean scores in the ethical dimension suggest that employees view their organizations as consistent in fulfilling ethical and legal obligations. According to Nuseir and Ghandour (2019) ethical behavior may not be profitable for the company, but unethical behavior often generates significant losses for the company, especially in the long term, so most companies consider their ethical obligations.

B: the level of Altruistic CSR, from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for considers the interests of all parties in society.	4.01	0.77	High
2.	The bank I work for means to provide services and programs aimed at the development and service of the community.	4.02	0.73	High
3.	The bank I work for collaborates with government entities with the aim of enhancing societal well-being.	3.89	0.86	High
4.	The bank I work for provides assistance to all segments of society in need of support, even if it is not directly beneficial to the bank.	3.82	0.91	High
5.	The bank I work for offers support to the community that goes beyond ethical obligations.	3.72	0.99	High
6.	Capital plays a fundamental role in determining the extent to which banks practice their altruistic social responsibility.	3.94	0.85	High
Total average of Altruistic CSR		3.90	0.69	High

Source: SPSS outcome.

The mean scores in the altruistic dimension are slightly lower than the ethical dimension, they still fall within the "High" level range. The items related to community support, compensation for harm caused, and helping those in need all receive mean scores above 3.80, indicating a positive perception of altruistic CSR.

Lähdesmäki and Takala (2012) in their study entitled: Altruism in Business - An Empirical Study of Philanthropy in a Small Business Context, concluded that charitable decisions are sometimes based on altruism. Although many companies use philanthropy as a marketing tool, in some cases, expectations of potential economic benefits from

philanthropy played no role in making charitable decisions, and some owner-managers in these cases emphasized that helping others is a company moral duty.

C: the level of Strategic CSR, from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for has a clear strategy towards practicing social responsibility.	4.17	0.77	High
2.	The bank I work for seeks to achieve its own interests when providing services to the community.	3.89	0.83	High
3.	The bank I work for believes that providing social services yields greater profits and enhances its market presence.	3.85	0.81	High
4.	The bank I work for is concerned with improving its image in front of members of society, which benefits it.	4.22	0.65	High
5.	The bank I work for uses the social projects it offers to serve the community as a marketing tool.	4.07	0.81	High
6.	Capital plays a fundamental role in determining the extent to which banks practice their strategic social responsibility.	4.04	0.75	High
Total average of Strategic CSR		4.04	0.56	High

Source: SPSS outcome.

The strategic dimension includes items related to the bank's strategic approach to CSR, achieving its interests, improving its image, and using social projects for marketing. Mean scores in this dimension range from 3.85 to 4.22, and all fall within the "High" level, this is in line with the results of the study of Social Responsibility of the Private Sector and its Role in Achieving Sustainable Development by Eid (2017), which indicated that companies seek primarily to gain public trust and improve their reputation. The high scores in the strategic dimension indicate that employees believe CSR is strategically

important for the banks and is not solely driven by altruistic motives, this alignment with strategic goals can be seen as a positive aspect of CSR.

In sum, Table (10) represents the descriptive statistics of the dimension items in terms of (ethical, altruistic, strategic) among Palestinian banking sector from the perspective of its employees. The total average of CSR across all dimensions is 4.06, the findings suggest that employees of the banking sector in Palestine hold a positive perception of CSR, they believe that their banks are committed to ethical, altruistic, and strategic CSR practices. While the perceptions are generally positive, there may be opportunities for banks to enhance their altruistic and strategic CSR efforts further. This could involve more robust community support initiatives, clearer strategic planning for CSR, or more significant efforts to benefit the community beyond ethical obligations.

Question 2: What is the level of sustainable development in terms of (economic, social, and environmental development) among Palestinian banking sector?

To answer this question, means and standard deviations are calculated to know the level of sustainable development in terms of (economic, social, and sustainable environmental development) among Palestinian banking sector from the perspective of its employees.

Table 11: Descriptive statistics of sustainable development in terms of (economic, social, and sustainable environmental development) from the perspective of employees working in the banking sector in Palestine.

Dimensions	Mean	Standard Deviation	Level
Social sustainable development	3.79	0.62	High
Economic sustainable development	3.77	0.72	High
Environment sustainable development	3.70	0.71	High

Total average of sustainable development	3.75	0.58	High
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According to table (11) the total average of sustainable development of all 3 dimensions among Palestinian banking sector represents the level of high with (3.75), the data indicates that employees perceive their banks as highly committed to sustainable development in its various dimensions. This is a positive sign, as it reflects a holistic approach to sustainable business practices.

The dimensions represent the level of high located between (3.70) related to environment sustainable development dimension, which indicates that employees view their banks as being committed to environmentally sustainable practices at a high level. This may include initiatives related to environmental conservation, resource efficiency, and eco-friendly operations. And (3.79) related to social sustainable development which indicates that employees perceive their banks as having a high commitment to social aspects of sustainable development. This may include activities related to community well-being, employee welfare, and social responsibility.

The mean scores across the economic, social, and environmental dimensions are relatively close, suggesting a balanced approach to sustainable development. This balance is important for promoting holistic sustainability in business operations.

To know more about the level of items of sustainable development in terms of (social, economic, and sustainable environmental development), the means and standard deviations of the dimensions items are calculated to know the level of (social, economic, and sustainable environmental development) from the perspective of employees working in the banking sector in Palestine.

Table 12: Descriptive statistics shows the level of the dimension items (social, economic, and environmentally sustainable development) from the perspective of employees working in the banking sector in Palestine:

A: the level of the social dimension of sustainable development from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for is concerned with providing job security for its employees.	3.85	0.97	High
2.	The bank I work for cares about providing healthcare for its employees.	4.10	0.64	High
3.	The bank I work for provides financial support to charitable organizations.	3.81	0.82	High
4.	The bank I work for contributes to the construction of community centers, such as religious, health, sports, and cultural centers.	3.61	0.89	Medium
5.	The bank I work for means to provide employment opportunities and, as a result, reduce unemployment rates.	3.82	0.82	High
6.	The bank I work for contributes to supporting the community in disaster situations by providing aid to the affected.	3.65	0.85	Medium
7.	The bank I work for combats all forms of exploitation and strives for justice.	3.64	0.97	Medium
Total average of social sustainable development		3.79	0.62	High

Source: SPSS outcome.

Items related to social sustainable development include providing job security (3.85), healthcare (4.10), and financial support to charitable organizations (3.81), employees perceive that the bank is highly committed to providing healthcare for its employees and is concerned with job security. While the Items related to the Contributes to the Construction of Community Centers (3.61), Contributes to Supporting the Community in Disaster Situations (3.65), and Combats All Forms of Exploitation and Strives for Justice (3.64), the commitment level in these items is not as high as other items, but it still reflects

a positive view of the bank's role in supporting community infrastructure development, this is in line with the results of the study of Social Responsibility of the Private Sector and its Role in Achieving Sustainable Development by Eid (2017), which concluded that corporate contributions to humanitarian and social services such as building social centers are not a priority for companies.

B: the level of the economic dimension of sustainable development from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for contributes to increasing individuals' income growth in the community.	3.76	0.91	High
2.	The bank I work for is involved in combating corruption, which contributes to the economic growth of the country.	3.46	0.95	Medium
3.	The bank I work for contributes to reducing the country's dependence on global markets.	3.86	0.83	High
4.	The bank I work for invests in the infrastructure of the banking sector by implementing modern systems.	4.06	0.73	High
5.	The bank I work for provides training and development opportunities for its employees, enhancing their performance in the job market.	3.79	0.90	High
6.	The bank I work for adopts economically sustainable strategies that help maintain the economic balance between the general output and public debt.	3.71	0.82	High
Total average of economic sustainable development		3.77	0.72	High

Source: SPSS outcome.

Items related to economic sustainable development encompass reducing unemployment rates (3.82), increasing income growth in the community (3.76), combating corruption (3.46), and reducing dependence on global markets (3.86). Employees perceive that the bank is committed to reducing unemployment and increasing income growth in the

community. However, combating corruption, though still in the "Medium" range, is rated lower, reducing dependence on global markets is rated highly.

C: the level of the environmental dimension of sustainable development from the perspective of employees working in the banking sector in Palestine.

Item number	Item	Mean	Standard Deviation	Level
1.	The bank I work for takes environmental considerations into account when making decisions.	3.69	0.83	High
2.	The bank I work for supports environmentally friendly projects.	3.64	0.83	Medium
3.	The bank I work for is committed to providing regular reports to stakeholders about the impact of its activities on the environment.	3.75	0.87	High
4.	The bank I work for is committed to responsible consumption of resources and natural assets.	3.73	0.92	High
5.	The bank I work for strives to use clean and renewable sources of energy.	3.72	0.81	High
6.	The bank I work for disposes of its waste and residues from its activities in a safe manner to preserve the environment.	3.69	0.77	High
7.	The bank I work for takes responsibility for environmental damages resulting from its activities.	3.85	0.97	High
Total average of Environment sustainable development		3.70	0.71	High

Items related to environmentally sustainable development include taking environmental considerations into account when making decisions (3.69), supporting environmentally friendly projects (3.64), providing regular reports on environmental impact (3.75), responsible resource consumption (3.73), using clean and renewable energy sources (3.72), safe waste disposal (3.69), and taking responsibility for environmental damages (3.85), employees perceive that the bank is committed to environmental sustainability.

This includes factors such as using renewable energy, responsible resource consumption, and safe waste disposal all of which receive high mean scores, also the bank takes responsibility for environmental damages.

Table (12) represents the descriptive statistics of the dimension items in terms of (social, economic, and sustainable environmental development) from the perspective of employees working in the banking sector in Palestine. The data suggests that employees in banking sector in Palestine perceive their organizations as highly committed to sustainable development. This includes economic, social, and environmental aspects, and such a holistic approach to sustainable development can have positive implications for the bank's reputation and long-term success. While the overall perception is positive, there are some items rated in the "Medium" range, such as support for community centers and combating corruption. These areas may be considered for improvement to align more closely with employees' expectations and the bank's commitment to sustainability.

Question 3: What are the primary challenges facing Palestinian banking sector in fulfilling their social responsibility and contributing to sustainable development?

To answer question three, the mean and standard deviations are calculated for all statements to know the level of challenges facing the social responsibility of banks in Palestine, in playing an important role in achieving sustainable development. Table (13) shows the results.

Table 13: Descriptive statistics shows the level of challenges facing the social responsibility of banks in Palestine, in playing an important role in achieving sustainable development.

Item number	Item	Mean	Standard Deviation	Level
7.	Absence of specialized strategies for implementing social projects within banks.	3.38	1.06	Medium
8.	Ambiguity in defining the role of banks in achieving sustainable development.	3.26	0.98	Medium
9.	Limited statistics that contribute to identifying key social issues that need to be focused on in social programs.	3.53	0.94	Medium
10.	Weak coordination between banks and relevant development entities.	3.52	0.89	Medium
11.	Lack of Altruistic CSR provided to banks to encourage their focus on social issues and sustainable development.	3.48	0.93	Medium
12.	The trend of banks' social responsibility towards achieving a good reputation without recognizing its broader concept that extends to sustainable development.	3.41	0.92	Medium
Total average of challenges		3.43	0.79	Medium

Referring to table (13), we notice that the total level of challenges facing the social responsibility of banks in Palestine, in playing an important role in achieving sustainable development is medium, the mean score equals (3.43), the highest mean equals (3.53) related to "limited statistics that contribute to identifying key social issues that need to be focused on in social programs" which suggests that one of the notable challenges is the limited availability of statistics that contribute to identifying key social issues that should be the focus of social programs, Having robust data is crucial for effective program planning, followed by "weak coordination between banks and relevant development entities" with the mean score (3.52) effective collaboration between banks and these entities is important for achieving sustainable development goals. The lowest mean score related to the statements "Ambiguity in defining the role of banks in achieving sustainable development" with mean score (3.26) and a medium-level impact, this ambiguity might

create uncertainty regarding the specific contributions of banks to sustainable development.

The data suggests that there are various challenges facing the social responsibility of banks in Palestine as they aim to play a crucial role in achieving sustainable development. While these challenges are seen as medium-level concerns, none of them are extremely critical, addressing them can help banks more effectively contribute to sustainable development and fulfill their social responsibilities. While Mallah (2018) emphasized that one of the biggest challenges facing organization in achieving development in Palestine is the lack of government support and the absence of regulatory regulations, He also pointed out other challenges that differ from what the researcher found in this study including the Israeli occupation of Palestinian lands.

4.4 Testing Hypothesis:

Before testing the hypothesis, the researcher tested the assumption through (Normality) to make sure which testing hypothesis needed (parametric or nonparametric). To check the normality test Kolmogorov-Smirnov test is used, the following table shows the result:

Table 14: Kolmogorov-Smirnov test for normality.

Test	Test value	Significance	Result
Kolmogorov-Smirnov	1.10	0.178	Accept

Our assumption shows that the data distributed normally, referring to the significance value= $0.178 > 0.05$, we accept the assumption, which means that we will use the parametric tests. To answer this question, we need to test the following hypothesis:

Question 4: What is the impact of ethical, altruistic, and strategic (CSR) on sustainable development in terms of (economic, social, and environmental development) ?

Hypothesis 1: There is a significant relationship at the level of ($\alpha \leq 0.05$) between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social, and environmental development).

To test this hypothesis, we use Pearson coefficient between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social and environmental development) as it is mentioned in Table (15).

Table 15: Significant Pearson coefficient between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social, and environmental development).

Sustainable development	CSR dimensions			Total average
	Ethical	Altruistic	Strategic	
Economic	0.44**	0.63**	0.39**	0.59**
Social	0.46**	0.69**	0.40**	0.60**
Environment	0.85**	0.89**	0.71**	0.70**
Total average	0.54**	0.79**	0.50**	0.85**

Through the results from table (15), we reject the null hypothesis, which means there is a significant relationship at the level of ($\alpha \leq 0.05$) between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social, and environmental development), Pearson coefficient equals (0.85), which means if CSR in terms of (ethical, altruistic, strategic) dimensions increased, sustainable development in terms of (economic, social, and environmental development) increased, based on a study conducted by Mallah (2018) on integrating CSR and sustainability, there is a strong relationship between the applications of sustainability and CSR, the CSR commitment

factor of corporations has the strongest effect on other factors, indicating that when a corporation is committed to CSR it may affect its level of sustainability, which is consistent with what the researcher discovered in this study.

The total average correlation of (0.54) represents the overall relationship between Ethical CSR dimension and Sustainable Development across the economic, social, and environmental dimensions. This suggests a moderate to strong positive association, emphasizing the comprehensive positive impact of Ethical CSR practices on sustainable development. The positive correlations in the economic and social dimensions indicate that ethical considerations in CSR practices align with economic development and social well-being, fostering a holistic approach to sustainable development.

The total average correlation of (0.79) represents the overall relationship between Altruistic CSR dimensions and Sustainable Development across the economic, social, and environmental dimensions. The very strong correlation with Environmentally Sustainable Development highlights a particularly robust connection between Altruistic CSR initiatives and environmental responsibility.

The total average correlation of (0.50) represents the overall relationship between Strategic CSR dimensions and Sustainable Development across the economic, social, and environmental dimensions. This indicates a moderate positive association, emphasizing the overall positive impact of Strategic CSR practices on sustainable development in the banking sector.

The strong correlation between CSR dimensions with Environment Sustainable Development (0.70), suggests that economic, social and strategic CSR initiatives, are particularly effective in contributing to environmental sustainability. This is evidence that banks in Palestine focus on the field of health and environment in their development

programs. The report of the Association of Banks in Palestine for the year 2022 indicated that the contributions of banks in Palestine in the field of health and environment amounted to \$10,409,946 during five years (2018 - 2022), followed by education with a contribution of \$5,339,074 during the same period. According to Salem (2019) the Israeli occupation has never stopped its continuous violations of international law and treaties related to the environment since 1967, among these violations are the disposal of waste in the occupied territories, the destruction of heritage places, and the complete control of water, because of these violations, the issues of environment represent a focus of concern for the Palestinian people.

Question 5: Does a significant difference exist in the extent of practicing CSR and its impact on sustainable development perceptions among Palestinian banking sector, when analyzed according to the following variables: gender, qualification, work section, job title, years of experience, bank nationality, and number of branches?

Hypothesis 2: There is a significant difference regarding extend of practicing CSR dimensions, and the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine, relating to the following variables: Gender, qualification, Work Section, job title, years of experience, bank nationality, and the number of bank branches.

(H2a): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by gender.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (16).

Table 16: Significant differences means for independent samples among the participants by gender.

Gender* extend of practicing CSR dimensions	Male		Female		T Value	P Value
	Mean	Standard Deviation	Mean	Standard Deviation		
Gender -> ethical	4.21	0.53	4.24	0.51	-0.39	0.69
Gender -> altruistic	3.86	0.78	3.96	0.49	-1.11	0.27
Gender -> strategic	4.04	0.61	4.04	0.48	-0.03	0.98
Gender -> total average	4.05	0.53	4.09	0.38	-0.67	0.51

Through the results from table (16), we accept the null hypothesis, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by gender.

However, Mallah (2018) indicated that gender has a statistical impact on the extent of commitment to social responsibility and sustainable development, it is possible that the reason for the difference between the two studies is due to the difference in the population and sample of the study in each of them. Droms Hatch and Stephen (2015, p.70) indicated in their study about Gender Effects on Perceptions of Individual and CSR, that women had higher perceptions of a company's social benefit when it had higher internal, but these significant effects were not found in the male population. They explain that this is simply a difference between the genders based on which one is more concerned with themselves (e.g., has an individualistic nature) versus concerned with the community (e.g. has a collectivistic nature).

Accordingly, the researcher concluded that the organizational culture within the Palestinian banking sector works to enhance joint commitment to CSR initiatives, regardless of gender, and the cultural context in Palestine, including societal expectations and norms regarding CSR participation, may play a role.

(H2b): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification.

To test the significant of this hypothesis, mean scores of the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification.

Table 17: Means of the level impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification.

Dimension	Academic qualification		
	Bachelor's	Higher Diploma	Master
ethical	4.21	4.00	4.32
altruistic	3.83	3.80	4.13
strategic	3.97	4.17	4.24
Total average	4.01	3.99	4.23

(One Way ANOVA) is used to find out the significant mean difference due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification. Table (18) shows that:

Table 18: Significant differences means for independent samples among the participants according to academic qualification.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Ethical	Between Groups	1.01	2	0.50	1.87	0.16
	Within Groups	62.87	233	0.27		
	Total	63.87	235			
Altruistic	Between Groups	3.88	2	1.94	4.22	0.02*
	Within Groups	107.10	233	0.46		
	Total	110.98	235			
Strategic	Between Groups	3.29	2	1.64	5.41	0.01**
	Within Groups	70.71	233	0.30		
	Total	73.99	235			
Total average	Between Groups	2.09	2	1.04	4.64	0.01**
	Within Groups	52.51	233	0.23		
	Total	54.60	235			

Through the results from Table (18), we reject the null hypothesis for the total average and the dimensions (altruistic, and strategic), which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification, For the Ethical dimension, the F-value is 1.87 with a p-value of 0.16, which is not statistically significant (above the 0.05 threshold), Therefore, there is no significant mean difference due to academic qualification for the Ethical dimension.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and the dimensions (altruistic, and strategic) by academic qualification, (LSD) least square differences in SPSS- test used. Table (19) tabulates the results.

Table 19: LSD significant differences means due to the total average and the dimensions (altruistic, and strategic) by academic qualification.

Dimension	Academic qualification(I)	Academic qualification(J)	Mean Difference (I-J)
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Altruistic	Master	bachelors	.30145*
Strategic	Master	bachelors	.27351*
Total average	Master	bachelors	.22107*

Referring to Table (19) we conclude the significant mean differences due to the impact of extend of practicing CSR dimensions on the total average and dimensions (altruistic, and strategic) from the perspective of employees working in the banking sector in Palestine by academic qualification between (Master) and (Bachelors) to the favor of (Master).

In an investigation into how education levels affect how the concept of corporate social responsibility is seen, Karabasevic, Petrovic, and Maksimovic (2016) came to the conclusion that there is a significant influence of educational levels on the understanding of the concept of CSR on Serbia. This result is consistent with what the researcher found, Organizations may use this information to tailor CSR initiatives, recognizing that employees with different academic qualifications may have varying levels of commitment or preference for certain CSR practices.

(H2c): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by work section.

To test the significant of this hypothesis, mean scores of the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by work section.

Table 20: Means of the level impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by work section.

Dimension	level	number	Mean	Std. Deviation
Ethical	Treasury division	28	4.50	0.36
	Banking operations division	110	4.05	0.48
	Customer service division	38	4.37	0.47
	Credit division	60	4.31	0.59
Altruistic	Treasury division	28	4.07	0.51
	Banking operations division	110	3.72	0.73
	Customer service division	38	4.17	0.50
	Credit division	60	3.98	0.70
Strategic	Treasury division	28	3.98	0.60
	Banking operations division	110	3.97	0.59
	Customer service division	38	4.02	0.39
	Credit division	60	4.21	0.57
Total average	Treasury division	28	4.20	0.42
	Banking operations division	110	3.92	0.47
	Customer service division	38	4.20	0.34
	Credit division	60	4.17	0.55

(One Way ANOVA) is used to find out the significant mean difference due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by work section. Table (21) shows that:

Table 21: Significant differences means for independent samples among the participants according to work section.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Ethical	Between Groups	6.73	3	2.24	9.10	0.00**
	Within Groups	57.15	232	0.25		
	Total	63.87	235			
Altruistic	Between Groups	7.71	3	2.57	5.77	0.00**
	Within Groups	103.27	232	0.45		
	Total	110.98	235			
Strategic	Between Groups	2.42	3	0.81	2.61	0.05*
	Within Groups	71.57	232	0.31		
	Total	73.99	235			
Total average	Between Groups	4.24	3	1.42	6.52	0.00**
	Within Groups	50.35	232	0.22		
	Total	54.60	235			

Through the results from Table (21), we reject the null hypothesis for the total average and all dimensions, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by work section.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and all dimensions by work section, (LSD) least square differences in SPSS- test used.

Table (22) tabulates the results.

Table 22: LSD significant differences means due to the total average dimensions by work section.

Dimension	Work section(I)	Work section(J)	Mean Difference (I-J)
Ethical	Banking operations	Treasury division	-.44805-*
		Customer service	-.32149-*
		Credit division	-.26234-*
Altruistic	Banking operations	Treasury division	-.35567-*
		Customer service	-.45530-*
		Credit division	-.26202-*
Strategic	Banking operations	Treasury division	-.00952-
		Customer service	-.05526-
		Credit division	-.24167-*
Total average	Banking operations	Treasury division	-.28030-*
		Customer service	-.27926-*
		Credit division	-.25561-*

Referring to Table (22) we conclude the significant mean differences due to the impact of extend of practicing CSR dimensions on the total average and all dimensions from the perspective of employees working in the banking sector in Palestine by work section between (Treasury division, Customer service division, Credit division) and (Banking operations division) to the favor of (Treasury division, Customer service division, Credit division).

The researcher concluded that the reason for the difference in the extent to which employees practice social responsibility may be due to the fact that different departments may have distinct job roles and responsibilities, the nature of tasks assigned to employees can influence their perception of social responsibility. Also, the leadership style of department heads can impact the social responsibility practices within a specific area. Different departments often have unique goals and priorities. These objectives may guide decision-making and resource allocation, affecting the department's engagement with social responsibility, moreover the availability of training and awareness programs within a department can impact employees' understanding and commitment to social responsibility.

(H2d): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by job title.

To test the significant of this hypothesis, mean scores of the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by job title.

Table 23: Means of the level impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by job title.

Dimension	level	number	Mean	Std. Deviation
Ethical	Customer service	34	4.22	0.47
	Accounts	42	4.41	0.56
	Operations	160	4.18	0.51
Altruistic	Customer service	34	3.96	0.54
	Accounts	42	4.18	0.53
	Operations	160	3.81	0.73
Strategic	Customer service	34	4.07	0.46
	Accounts	42	4.06	0.40
	Operations	160	4.03	0.62

Total average	Customer service	34	4.09	0.41
	Accounts	42	4.23	0.42
	Operations	160	4.01	0.50

(One Way ANOVA) is used to find out the significant mean difference due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by job title. Table (24) shows that:

Table 24: Significant differences means for independent samples among the participants according to job title.

diabetic patients' oral hygiene	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Ethical	Between Groups	1.86	2	0.93	3.50	0.03*
	Within Groups	62.01	233	0.27		
	Total	63.87	235			
Altruistic	Between Groups	4.66	2	2.33	5.10	0.01**
	Within Groups	106.33	233	0.46		
	Total	110.98	235			
Strategic	Between Groups	0.09	2	0.04	0.14	0.87
	Within Groups	73.90	233	0.32		
	Total	73.99	235			
Total average	Between Groups	1.57	2	0.79	3.46	0.03*
	Within Groups	53.02	233	0.23		
	Total	54.60	235			

Through the results from Table (24), we reject the null hypothesis for the total average and dimensions (Ethical, and Altruistic), which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by job title.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and dimensions (Ethical, and Altruistic) by job title, (LSD) least square differences in SPSS- test used. Table (25) tabulates the results.

Table 25: LSD significant differences means due to the total average and dimensions (Ethical, and Altruistic), by job title.

Dimension	Job title(I)	Job title(J)	Mean Difference (I-J)
Ethical	Accounts	Operations	.23656*
Altruistic	Accounts	Customer service	.36774*
Total average	Accounts	Operations	.21537*

Referring to Table (25) we conclude the significant mean differences due to the impact of extend of practicing CSR dimensions on the total average and ethical dimension from the perspective of employees working in the banking sector in Palestine by job title between (Accounts) and (Operations) to the favor of (Accounts), while altruistic dimension between accounts and customer service to the favor of accounts.

According to Celma, Martínez-García, and Coenders (2012) the industry (services), the manager's professional category, and the highest monthly income. All of them raise the likelihood of gaining from both kinds of responsible labor practices (health and safety-related and those that encourage employee involvement). which mean that the professional category of an employee, particularly being in a managerial role, increases the likelihood of benefiting from responsible labor practices. Managers may have greater access to and involvement in initiatives that focus on employee well-being and engagement, which indicates that the results of this study are consistent with the researcher's conclusion that the job title has an impact on the extent to which the employee practices social responsibility activities.

(H2e): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by years of experience.

To test the significant of this hypothesis, mean scores of the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by years of experience.

Table 26: Means of the level impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by years of experience.

Dimension	level	number	Mean	Std. Deviation
Ethical	Less than 5 years	59	4.16	0.54
	Between 5 and less than 10 years	58	4.28	0.54
	Between 10 and less than 15 years	47	4.29	0.52
	15 years or more	72	4.19	0.49
Altruistic	Less than 5 years	59	3.91	0.49
	Between 5 and less than 10 years	58	4.03	0.56
	Between 10 and less than 15 years	47	3.93	0.67
	15 years or more	72	3.76	0.89
Strategic	Less than 5 years	59	3.93	0.36
	Between 5 and less than 10 years	58	4.00	0.63
	Between 10 and less than 15 years	47	4.07	0.68
	15 years or more	72	4.14	0.54
Total average	Less than 5 years	59	4.01	0.34
	Between 5 and less than 10 years	58	4.11	0.49
	Between 10 and less than 15 years	47	4.11	0.54
	15 years or more	72	4.04	0.54

(One Way ANOVA) is used to find out the significant mean difference due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by years of experience. Table (27) shows that:

Table 27: Significant differences means for independent samples among the participants according to years of experience.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Ethical	Between Groups	0.74	3	0.25	0.90	0.44
	Within Groups	63.13	232	0.27		
	Total	63.87	235			
Altruistic	Between Groups	2.42	3	0.81	1.72	0.16
	Within Groups	108.56	232	0.47		
	Total	110.98	235			
Strategic	Between Groups	1.58	3	0.53	1.69	0.17
	Within Groups	72.41	232	0.31		
	Total	73.99	235			
Total average	Between Groups	0.47	3	0.16	0.68	0.57
	Within Groups	54.12	232	0.23		
	Total	54.60	235			

Through the results from Table (27), we accept the null hypothesis for the total average and all dimensions, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by years of experience.

On the other hand, Mallah (2018) concluded in his study that there is an effect of years of experience on the extent of an employee's commitment to social responsibility, there are several possible reasons why years of experience may not show a significant effect in this research, It's possible that employees across different experience levels in the banking sector have similar levels of awareness and commitment to CSR practices because the CSR practices are well-established and ingrained in the organizational culture, also It's possible that CSR practices have been consistently evolving and improving over time within the banking sector, so the years of experience might not be a significant factor.

(H2f): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by bank nationality.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (28).

Table 28: Significant differences means for independent samples among the participants by bank nationality.

Dimension	level	N	Mean	Std. Deviation	T-Value	P Value
Ethical	Local	94	4.41	0.55	4.67	0.00**
	Foreigner	142	4.10	0.46		
Altruistic	Local	94	4.14	0.65	4.57	0.00**
	Foreigner	142	3.74	0.67		
Strategic	Local	94	4.12	0.55	1.99	0.05*
	Foreigner	142	3.98	0.56		
Total average	Local	94	4.23	0.48	4.64	0.00**
	Foreigner	142	3.95	0.45		

Through the results from table (28), we reject the null hypothesis, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by bank nationality to the favor of local banks.

According to Sharma and Mani (2013), the public sector banks in India have overall highest contribution in CSR activities, Private sector banks and foreign banks are still lagging in this area, this is in line with what the researcher found in this study, Also the report of the Association of Banks in Palestine for the year 2022 on the societal role of banks in Palestine, indicated that the top five places for banks in community contribution during the year 2022 were all for local banks, with the exception of second place, which was for a foreigner bank.

This result could have several implications, such as: may indicate that local banks in Palestine have a stronger or more effective CSR culture compared to foreign banks, which contributes to creating a more positive perception among their employees, also local banks may have stronger ties to the local community, so they might be more directly influenced by the perspectives and demands of local stakeholders, including customers, employees, and community leaders.

(H2g): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by number of branches.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (29).

Table 29: Significant differences means for independent samples among the participants by number of branches.

Dimension	level	N	Mean	Std. Deviation	T-Value	P Value
Ethical	Local	Between 5 and 10 branches	27	4.19	-0.41	0.69
	Foreigner	More than 10 branches	209	4.23		
Altruistic	Local	Between 5 and 10 branches	27	3.69	-1.67	0.10
	Foreigner	More than 10 branches	209	3.92		
Strategic	Local	Between 5 and 10 branches	27	3.91	-1.29	0.20
	Foreigner	More than 10 branches	209	4.06		
Total average	Local	Between 5 and 10 branches	27	3.94	-1.39	0.17
	Foreigner	More than 10 branches	209	4.08		

Through the results from table (29), we accept the null hypothesis, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of extend of practicing CSR dimensions from the perspective of employees working in the banking sector in Palestine by number of branches.

There are some general considerations that might explain this outcome, such as, It's possible that the banking sector in Palestine, regardless of the number of branches, follows a uniform approach to implementing CSR initiatives, so if CSR practices are consistent across all branches, it could lead to similar perceptions among employees, also if the CSR policies and decision-making are centralized at the organizational level rather than being decentralized across branches, employees may perceive and experience CSR practices similarly, contributing to the lack of significant differences, According to Filatotchev and Nakajima (2014) the governance factors, such as control systems and managerial incentives, can work in concert to influence CSR. Moreover, Laidroo and Ööbik (2013) they concluded that Nordic banks' headquarters' disclosure quantity outperforms those of their Balti subsidiaries/branches six to 15 times.

(H2h): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by gender.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (30).

Table 30: Significant differences means for independent samples among the participants by gender.

Gender* achieving sustainable development	Male		Female		T Value	P Value
	Mean	Standard Deviation	Mean	Standard Deviation		
Gender -> Social	3.78	0.67	3.80	0.53	-0.21	0.83
Gender -> Economic	3.83	0.78	3.67	0.61	1.60	0.11
Gender -> Environmental	3.75	0.77	3.63	0.57	1.28	0.20
Gender -> Total average	3.78	0.66	3.70	0.43	1.05	0.29

Through the results from table (30), we accept the null hypothesis, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by gender.

This may be evidence that male and female employees in the Palestinian banking sector share similar roles, responsibilities and work experiences, and this similarity may contribute to the absence of significant differences in their perceptions. Nevertheless, a 2011 study on a panel of Australian firms (59) revealed a positive correlation between women on boards and economic growth in firms, potentially as a result of cost savings (Costache, Dumitrascu & Maniu, 2021). Furthermore, women on boards are more likely to be able to interact with a variety of stakeholders and attend to their needs because of their relational skills, which opens up a channel for exhibiting social responsiveness, which is unconfirmed by the results of this study.

(H2i): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by academic qualification.

To test the significant of this hypothesis, mean scores of the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by academic qualification.

Table 31: Means of the level impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by academic qualification.

Dimension	Academic qualification		
	Bachelor's	Higher Diploma	Master
Social	3.35	3.65	3.7
Economic	3.51	2.37	3.83
Environmental	3.64	3.2	4.05
Total average	3.38	3.93	3.74

(One Way ANOVA) is used to find out the significant mean difference due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by academic qualification. Table (32) shows that:

Table 32: Significant differences means for independent samples among the participants according to academic qualification.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Social	Between Groups	5.27	2	2.64	7.17	0.00**
	Within Groups	85.68	233	0.37		
	Total	90.95	235			
Economic	Between Groups	18.59	2	9.29	20.66	0.00**
	Within Groups	104.82	233	0.45		
	Total	123.40	235			
Environmental	Between Groups	9.91	2	4.95	10.74	0.00**
	Within Groups	107.41	233	0.46		
	Total	117.32	235			
Total average	Between Groups	8.36	2	4.18	13.58	0.00**
	Within Groups	71.74	233	0.31		
	Total	80.11	235			

Through the results from Table (32), we reject the null hypothesis for the total average and all the dimensions, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by academic qualification.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and all the dimensions by academic qualification, (LSD) least square differences in SPSS-test used. Table (33) tabulates the results.

Table 33: LSD significant differences means due to the Total average and the dimensions (Economic, and Environmental) by academic qualification.

Dimension	Academic qualification(I)	Academic qualification(J)	Mean Difference (I-J)
Social	Master	bachelors	.35521*
Economic	Master	bachelors	.32387*
		Higher Diploma	1.46364*
Environmental	Master	bachelors	.41323*
		Higher Diploma	.85325*
Total average	Master	bachelors	.36631*
		Higher Diploma	.81591*

Referring to Table (33) we conclude the significant mean differences due to the impact of achieving sustainable development on the total average and all the dimensions from the perspective of employees working in the banking sector in Palestine by academic qualification between (Master) and (Bachelors, and higher diploma) to the favor of (Master).

This is in line with what was stated in Costas, Dumitrascu, and Manio's study (2021), managers with more education can more effectively integrate sustainability into their core

business practices by having a better understanding of its non-financial and financial outcomes.

(H2j): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by work section.

To test the significant of this hypothesis, mean scores of the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by work section.

Table 34: Means of the level impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by work section.

Dimension	level	number	Mean	Std. Deviation
Social	Treasury division	28	4.03	0.62
	Banking operations division	110	3.59	0.59
	Customer service division	38	3.93	0.54
	Credit division	60	3.94	0.64
Economic	Treasury division	28	3.94	0.70
	Banking operations division	110	3.70	0.71
	Customer service division	38	3.83	0.63
	Credit division	60	3.77	0.81
Environmental	Treasury division	28	4.02	0.54
	Banking operations division	110	3.63	0.75
	Customer service division	38	3.65	0.55
	Credit division	60	3.71	0.75
Total average	Treasury division	28	4.00	0.58
	Banking operations division	110	3.64	0.57
	Customer service division	38	3.81	0.33
	Credit division	60	3.81	0.69

(One Way ANOVA) is used to find out the significant mean difference due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by work section. Table (35) shows that:

Table 35: Significant differences means for independent samples among the participants according to work section.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Social	Between Groups	8.05	3	2.68	7.51	0.00**
	Within Groups	82.90	232	0.36		
	Total	90.95	235			
Economic	Between Groups	1.55	3	0.52	0.98	0.40
	Within Groups	121.85	232	0.53		
	Total	123.40	235			
Environmental	Between Groups	3.45	3	1.15	2.34	0.07
	Within Groups	113.87	232	0.49		
	Total	117.32	235			
Total average	Between Groups	3.46	3	1.15	3.49	0.02*
	Within Groups	76.65	232	0.33		
	Total	80.11	235			

Through the results from Table (35), we reject the null hypothesis for the total average and the social dimension, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by work section.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and the social dimension by work section, (LSD) least square differences in SPSS- test used. Table (36) tabulates the results.

Table 36: LSD significant differences means due to the total average and the social dimension by work section.

Dimension	Work section(I)	Work section(J)	Mean Difference (I-J)
Social	Banking operations	Treasury division	-.43590-*
		Customer service	-.34272-*
		Credit division	-.34848-*
Total average	Banking operations	Treasury division	-.36125-*

Referring to Table (36) we conclude the significant mean differences due to the impact of achieving sustainable development on the total average between (Treasury division) and (Banking operations division) to the favor of (Treasury division), while the differences on the social dimension between (Treasury division, Customer service division, Credit division) and (Banking operations division) to the favor of (Treasury division, Customer service division, Credit division) from the perspective of employees working in the banking sector in Palestine.

The existence of a relation between the impact of achieving sustainable development in different work sections within the banking sector in Palestine can be attributed to that each work section may have its own set of priorities and objectives, some sections might prioritize sustainability efforts more than others, impacting employees' perceptions of the impact of achieving sustainable development. Departments with strong leadership support for sustainability initiatives may foster a positive perception among employees, Additionally Allocation of resources, both financial and human, for sustainable development projects can vary among work sections. Departments with more resources dedicated to sustainability may achieve a more significant impact, influencing employee perceptions. According to Epstein, Buhovac, and Yuthas (2010), CSR and sustainability departments are crucial in informing other business divisions about the benefits of the company's sustainability initiatives. They achieve this by influencing organizational culture and values through educational initiatives as well as other means.

(H2k): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by job title.

To test the significant of this hypothesis, mean scores of the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by job title.

Table 37: Means of the level impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by job title.

Dimension	level	number	Mean	Std. Deviation
Social	Customer service	34	3.79	0.53
	Accounts	42	3.97	0.55
	Operations	160	3.73	0.65
Economic	Customer service	34	3.83	0.69
	Accounts	42	3.92	0.53
	Operations	160	3.71	0.77
Environmental	Customer service	34	3.62	0.59
	Accounts	42	3.96	0.46
	Operations	160	3.65	0.77
Total average	Customer service	34	3.74	0.34
	Accounts	42	3.95	0.46
	Operations	160	3.70	0.64

(One Way ANOVA) is used to find out the significant mean difference due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by job title. Table (38) shows that:

Table 38: Significant differences means for independent samples among the participants according to job title.

diabetic patients' oral hygiene	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Social	Between Groups	1.89	2	0.94	2.47	0.09
	Within Groups	89.06	233	0.38		
	Total	90.95	235			
Economic	Between Groups	1.65	2	0.82	1.58	0.21
	Within Groups	121.76	233	0.52		
	Total	123.40	235			
Environmental	Between Groups	3.29	2	1.64	3.36	0.04*
	Within Groups	114.03	233	0.49		
	Total	117.32	235			

Total average	Between Groups	2.13	2	1.06	3.18	0.04*
	Within Groups	77.98	233	0.34		
	Total	80.11	235			

Through the results from Table (38), we reject the null hypothesis for the total average and environmental dimension, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by job title.

To know the significant mean differences at the level of ($\alpha \leq 0.05$) due to the total average and environmental dimension by job title, (LSD) least square differences in SPSS- test used. Table (39) tabulates the results.

Table 39: LSD significant differences means due to the total average and environmental dimension, by job title.

Dimension	Job title(I)	Job title(J)	Mean Difference (I-J)
Environmental	Accounts	Customer service	.33393*
		Operations	.30132*
Total average	Accounts	Operations	.25259*

Referring to table (39) we conclude the significant mean differences due to the impact of achieving sustainable development on the total average and environmental dimension from the perspective of employees working in the banking sector in Palestine by job title between (Accounts) and (Customer service, and Operations) to the favor of (Accounts).

Mallah (2018) stated that corporations in Palestine frequently try to involve employees in sustainability planning, which leads to knowledge development and increased awareness of sustainability issues. Furthermore, higher management levels have a more positive attitude toward sustainability commitment and motivator. This indicates that job title

affects the extent to which sustainable development is achieved in corporations, which is in line with the findings of the researcher in this study.

(H21): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by years of experience.

To test the significant of this hypothesis, mean scores of the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by years of experience.

Table 40: Means of the level impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by years of experience.

Dimension	level	number	Mean	Std. Deviation
Social	Less than 5 years	59	3.88	0.54
	Between 5 and less than 10 years	58	3.83	0.68
	Between 10 and less than 15 years	47	3.74	0.45
	15 years or more	72	3.69	0.72
Economic	Less than 5 years	59	3.74	0.58
	Between 5 and less than 10 years	58	3.86	0.78
	Between 10 and less than 15 years	47	3.84	0.59
	15 years or more	72	3.67	0.86
Environmental	Less than 5 years	59	3.68	0.48
	Between 5 and less than 10 years	58	3.85	0.65
	Between 10 and less than 15 years	47	3.66	0.65
	15 years or more	72	3.63	0.91
Total average	Less than 5 years	59	3.77	0.41
	Between 5 and less than 10 years	58	3.85	0.61
	Between 10 and less than 15 years	47	3.74	0.49
	15 years or more	72	3.66	0.72

(One Way ANOVA) is used to find out the significant mean difference due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by years of experience. Table (41) shows that:

Table 41: Significant differences means for independent samples among the participants according to years of experience.

Dimension	Source of variation	Sum of Squares	d. f	Mean Square	F	Sig.(P)
Social	Between Groups	1.39	3	0.46	1.20	0.31
	Within Groups	89.56	232	0.39		
	Total	90.95	235			
Economic	Between Groups	1.49	3	0.50	0.95	0.42
	Within Groups	121.91	232	0.53		
	Total	123.40	235			
Environmental	Between Groups	1.85	3	0.62	1.24	0.30
	Within Groups	115.47	232	0.50		
	Total	117.32	235			
Total average	Between Groups	1.11	3	0.37	1.09	0.36
	Within Groups	79.00	232	0.34		
	Total	80.11	235			

Through the results from Table (41), we accept the null hypothesis for the total average and all dimensions, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by years of experience.

The absence of a statistically significant effect of experience on achieving sustainable development, as observed in the analysis, could be influenced by various factors, the researcher believes that it is possible that sustainable development practices are implemented at all levels of experience within the banking sector in Palestine, so it might result in similar perceptions and outcomes, reducing the potential for significant

differences. While Wolf (2012) found that employee experience and qualifications have a significant impact on the performance of the firm in a study on the role of employees in developing sustainable development in firms. Managers must therefore devote resources to staff development to provide them with the know-how and abilities required for sustainability. Therefore, the outcomes of organizational change for the company's sustainability will be better to the degree that a firm understands the knowledge and experience of its employees.

(H2m): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by bank nationality.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (42).

Table 42: Significant differences means for independent samples among the participants by bank nationality.

Dimension	level	N	Mean	Std. Deviation	T-Value	P Value
Social	Local	94	3.94	0.64	3.22	0.00**
	Foreigner	142	3.68	0.59		
Economic	Local	94	3.93	0.70	2.97	0.00**
	Foreigner	142	3.65	0.72		
Environmental	Local	94	3.88	0.64	3.13	0.00**
	Foreigner	142	3.59	0.72		
Total average	Local	94	3.92	0.60	3.66	0.00**
	Foreigner	142	3.64	0.55		

Through the results from table (42), we reject the null hypothesis, which means, there are statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by bank nationality to the favor of local banks.

The researcher concluded that the reason for the differences in the impact of achieving sustainable development between local and foreign banks, favoring local banks, because Local banks may be more deeply engaged with the local community, and this engagement may extend to sustainability initiatives. Also, Local banks may have a stronger cultural alignment with the values and priorities of sustainable development within the specific context of Palestine.

(H2n): There are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by number of branches.

To test this hypothesis, we use the significant differences means for independent samples as it is mentioned in table (43).

Table 43: Significant differences means for independent samples among the participants by number of branches.

Dimension	level	N	Mean	Std. Deviation	T-Value	P Value
Social	Local	Between 5 and 10 branches	3.76	0.75	-0.21	0.84
	Foreigner	More than 10 branches	3.79	0.61		
Economic	Local	Between 5 and 10 branches	3.77	0.57	0.04	0.97
	Foreigner	More than 10 branches	3.77	0.74		
Environmental	Local	Between 5 and 10 branches	3.47	0.97	-1.87	0.06
	Foreigner	More than 10 branches	3.73	0.66		
Total average	Local	Between 5 and 10 branches	3.66	0.72	-0.85	0.40
	Foreigner	More than 10 branches	3.76	0.56		

Through the results from table (43), we accept the null hypothesis, which means, there are no statistically significant mean differences at the level of ($\alpha \leq 0.05$) due to the impact of achieving sustainable development from the perspective of employees working in the banking sector in Palestine by number of branches.

Zimmermann (2019) claims that there is a wealth of empirical data supporting the notion that a company's size positively correlates with its sustainable performance. Since larger businesses are more noticeable than their smaller counterparts, they frequently come under increased pressure from secondary stakeholders, which explains why they exhibit higher levels of social, economic, and environmental responsiveness. However, Zimmermann's study's findings did not provide clear evidence for this relationship, leading him to conclude that the company's size likely only influences banks' sustainability strategies in conjunction with other variables.

Question 6: Is there a statistically relationship between the implementation of (ethical, altruistic, strategic) CSR initiatives and observable progress in achieving sustainable development goals (economic, social, and environmental development)?

To answer question 6, we use SMART-PLS 4 to test the hypotheses, before we test the hypothesis, we make assessment of, (1) measurement model by doing two tests (convergent validity and discriminant validity), (2) structural model test is needed (the coefficient of determination (R^2)).

-Assessment of Measurement Model

1-Convergent Validity:

Average Variance Extracted (AVE) Test

This test refers to the average of the squared loadings of each indicator linked to the construct, According to Hair et al. (2019), AVE suggests the construct's degree to explain the variance of its indicators. The accepted value of AVE is 0.50 and above, indicating that 50% of the variance in this construct's indicator is explained by the construct. As shown in table (44), the AVE for six constructs exceeds the minimum level of accepted value 0.5.

Table 44: Results of reliability and validity analysis.

Dimensions	Average variance extracted (AVE)
Ethical CSR	0.51
Altruistic CSR	0.66
Strategic CSR	0.61
Social	0.52
Economic	0.66
Environment	0.73

Table (44) explained The Average Variance Extracted (AVE) for Ethical CSR is 0.51, which is above the accepted threshold of 0.50. This suggests that Ethical CSR explains 51% of the variance in its indicators, for Altruistic CSR is 0.66, exceeding the 0.50 threshold. This implies that Altruistic CSR explains 66% of the variance in its indicators, and for Strategic CSR is 0.61, indicating that it explains 61% of the variance in its indicators, surpassing the accepted threshold.

2- Discriminant Validity

Fornell and Larcker Criterion

The most widely used test for assessing discriminant validity is the Fornell and Larcker criterion (1981), which compares the correlation between the constructs in the model and the square root of the average variance extracted. A construct should be able to explain more of the variance of its indicator than the variance of other constructs if the square

root of AVE for each construct is greater than the correlations with other constructs in the model (Ab Hamid et al., 2017). This means that the construct should explain more of its indicator's variance than other constructs' variance (Hilkenmeier et al., 2020). As shown in table (45), the Fornell and Larcker test results indicate that the model constructs' discriminant validity is confirmed.

Table 45: Discriminant validity check Using Latent Variables Correlations.

Dimension	Altruistic CSR	Economic	Environment	Ethical CSR	Social	Strategic CSR
Altruistic CSR	0.815					
Economic	0.785	0.811				
Environment	0.777	0.516	0.864			
Ethical CSR	0.621	0.558	0.57	0.809		
Social	0.72	0.646	0.722	0.681	0.827	
Strategic CSR	0.439	0.287	0.491	0.4	0.333	0.784

The Fornell and Larcker criterion confirms that Ethical CSR is distinct from other constructs, indicating that it contributes more to the variance of its indicators than other constructs do.

-Assessment of structural model

1-Coefficient of Determination (R² Value)

Researchers classify the accepted value of coefficient R² as high more than (0.67), medium between (0.33-0.67), and weak (less than 0.33) (Henseler et al., 2009).

Table 46: Results of coefficient of determination R² analysis.

Dimensions	R-square	R-square adjusted	Accepted value
Economic	0.62	0.60	Medium
Environment	0.66	0.64	Medium
Social	0.71	0.70	High

Table (46) implies the medium and high coefficients of determination R^2 located between (0.60) for economic, which means that 62% of the variance in the environment dimension can be explained by predictor constructs in the model CSR dimensions, and R^2 equals (0.71) of social dimension, which means that 71% of the variance of social dimension can be explained by CSR dimensions.

the researcher concluded that the implementation of Ethical, Altruistic and Strategic CSR practices in the Palestinian banking sector is associated with positive outcomes in economic, environmental, and social dimensions of sustainable development. This suggests that fostering CSR practices in these dimensions could lead to a more sustainable and responsible banking sector in Palestine. This is what Balabanov, Balabanova, and Dudin (2015) emphasized in their study, they concluded that the sustainable growth of enterprise structures depends on social responsibility, which is also a crucial component that makes an enterprise structure possible, in order to protect owners' interests, on the one hand, to carry out largely crisis-free (and thus sustainable) development; on the other hand, to contribute to a normal evolution of society and the national economy by accepting certain liabilities.

4.5 Testing Hypothesis Using Path Analysis Using (SMARTPLS4):

The impact of dimensions for CSR practices in terms of (ethical, altruistic, strategic) on sustainable development in terms of (economic, social, and environmental development).

(H3), There is a significant impact of dimensions for CSR practices on sustainable development in terms of (economic, social, and environmental development).

We will test the following hypothesis:

(H3a): There is a significant impact of ethical CSR practices on sustainable development in terms of (economic, social, and environmental development).

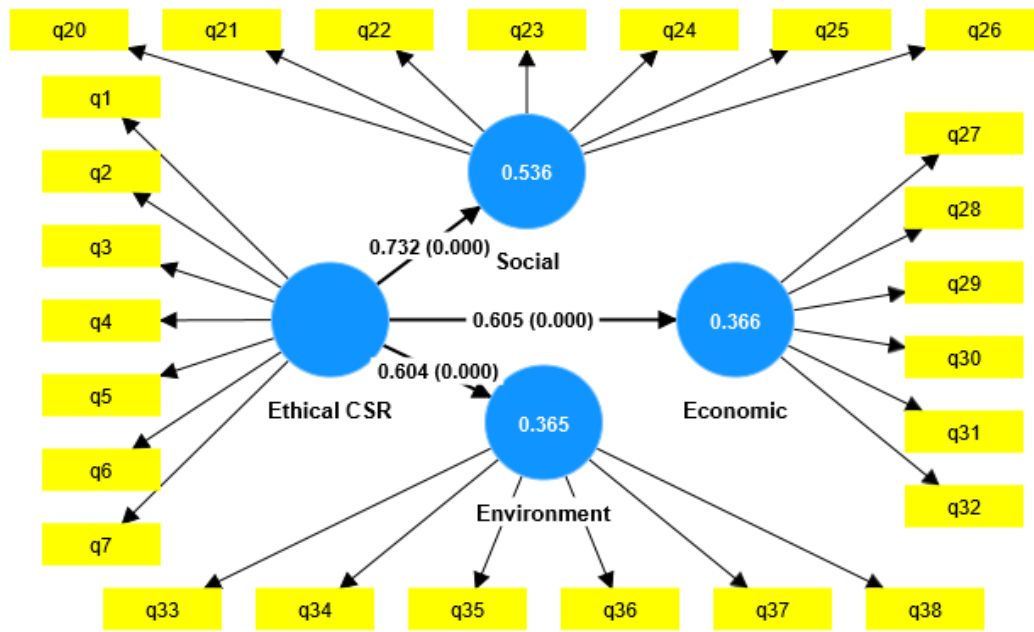


Figure (10): Model fit estimation using the bootstrapping procedure

Table 47: path coefficient results of impact of dimensions of ethical CSR practices on sustainable development in terms of (economic, social, and environmental development).

Hypothesis test	Original sample	Sample mean	Standard deviation	T	P value
Ethical CSR -> Social	0.732	0.748	0.044	16.82	0.000**
Ethical CSR -> Economic	0.605	0.626	0.062	9.78	0.000**
Ethical CSR -> Environment	0.604	0.627	0.071	8.47	0.000**

The above figure and table, show the bootstrapped test run results of the model for Ethical CSR (Independent variable) and the (social, economic, and environment) (dependent

variables), the researcher accept the hypothesis, which means there is a statically significant impact of dimensions of ethical CSR practices on sustainable development in terms of (social, economic, and environmental development), the inner path coefficients are significant with ($P=0.000$) which less than 0.05, with positive path coefficients (0.605, 0.604, 0.732) respectively, which means if the ethical CSR practices increased sustainable development in terms of (social, economic, and environmental development) increased.

(H3b): There is a significant impact of Altruistic CSR practices on sustainable development in terms of (economic, social, and environmental development).

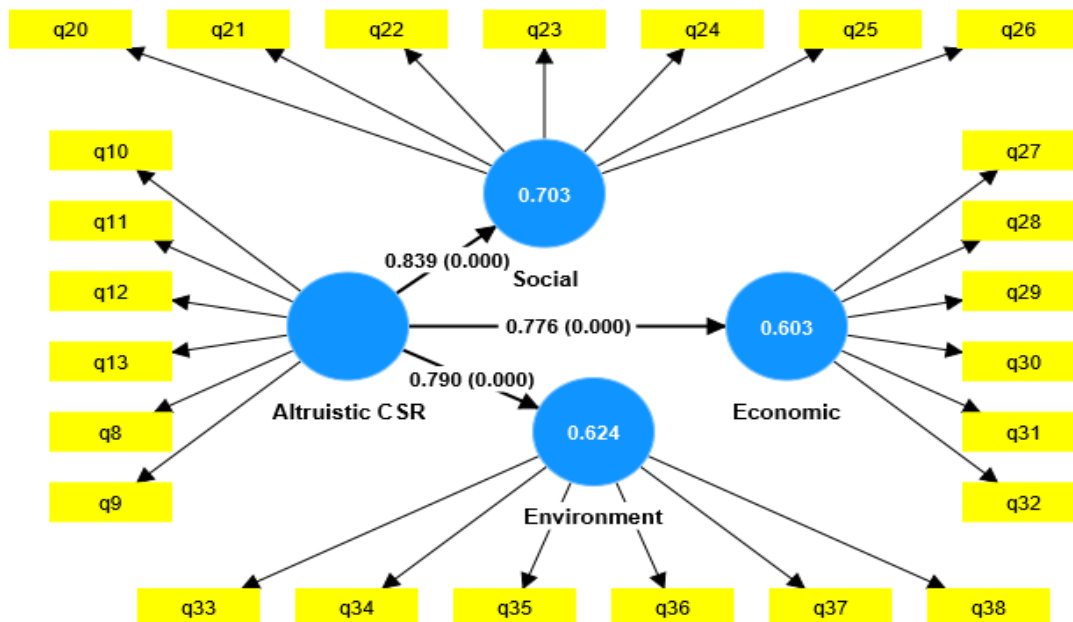


Figure (11): Model fit estimation using the bootstrapping procedure

Table 48: show path coefficient results the impact of dimensions of altruistic CSR practices on sustainable development in terms of (economic, social, and environmental development).

Hypothesis test	Original sample	Sample mean	Standard deviation	T	P value
Altruistic CSR -> Social	0.839	0.843	0.028	30.40	0.000**
Altruistic CSR -> Economic	0.776	0.783	0.041	18.71	0.000**
Altruistic CSR -> Environment	0.790	0.796	0.042	18.61	0.000**

The above figure and table, show the bootstrapped test run results of the model for Altruistic CSR (Independent variable) and the (social, economic, and environment) (dependent variables), the researcher accept the hypothesis, which means there is a statically significant impact of dimensions of altruistic CSR practices on sustainable development in terms of (social, economic, and environmental development), the inner path coefficients are significant with ($P=0.000$) which less than 0.05, with positive path coefficients (0.839, 0.776, 0.790) respectively, which means if the altruistic CSR practices increased sustainable development in terms of (social, economic, and environmental development) increased.

(H3c): There is a significant impact of strategic CSR practices on sustainable development in terms of (economic, social, and environmental development).

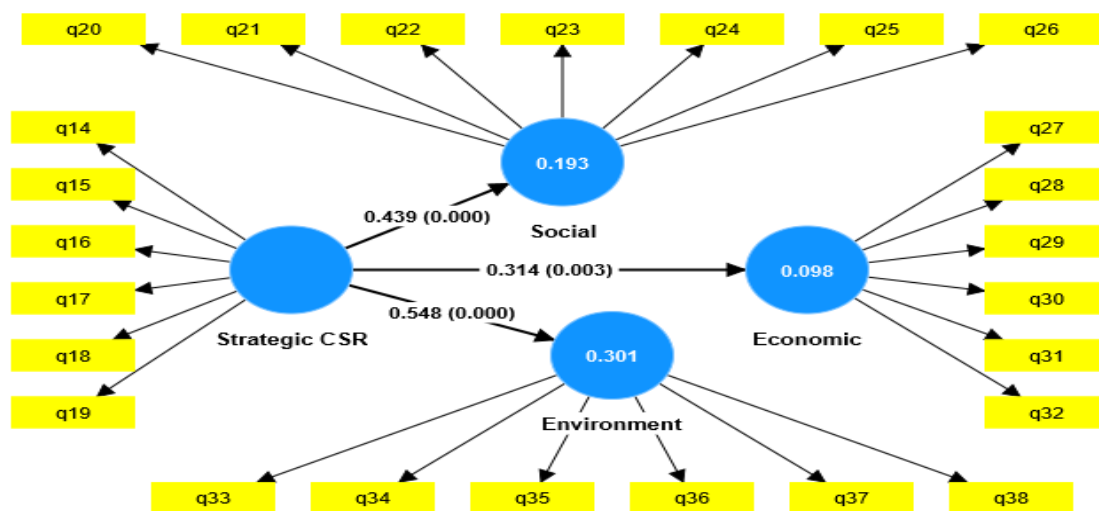


Figure (12): Model fit estimation using the bootstrapping procedure

Table 49: shows path coefficient results impact of dimensions of strategic CSR practices on sustainable development in terms of (economic, social, and environmental development).

Hypothesis test	Original sample	Sample mean	Standard deviation	T	P value
Strategic CSR -> Social	0.439	0.472	0.078	5.68	0.000**
Strategic CSR -> Economic	0.314	0.358	0.107	2.94	0.003**
Strategic CSR -> Environment	0.548	0.570	0.054	10.16	0.000**

The above figure and table, show the bootstrapped test run results of the model for Strategic CSR (Independent variable) and the (social, economic, and environment) (dependent variables), the researcher accept the hypothesis, which means there is a statically significant impact of dimensions of strategic CSR practices on sustainable development in terms of (social, economic, and environmental development), the inner path coefficients are significant and less than ($P=0.05$), with positive path coefficients (0.439, 0.314, 0.548) respectively, which means if the strategic CSR practices increased sustainable development in terms of (social, economic, and environmental development) increased.

(H3): There is a significant impact of dimensions for CSR practices on sustainable development in terms of (economic, social, and environmental development).

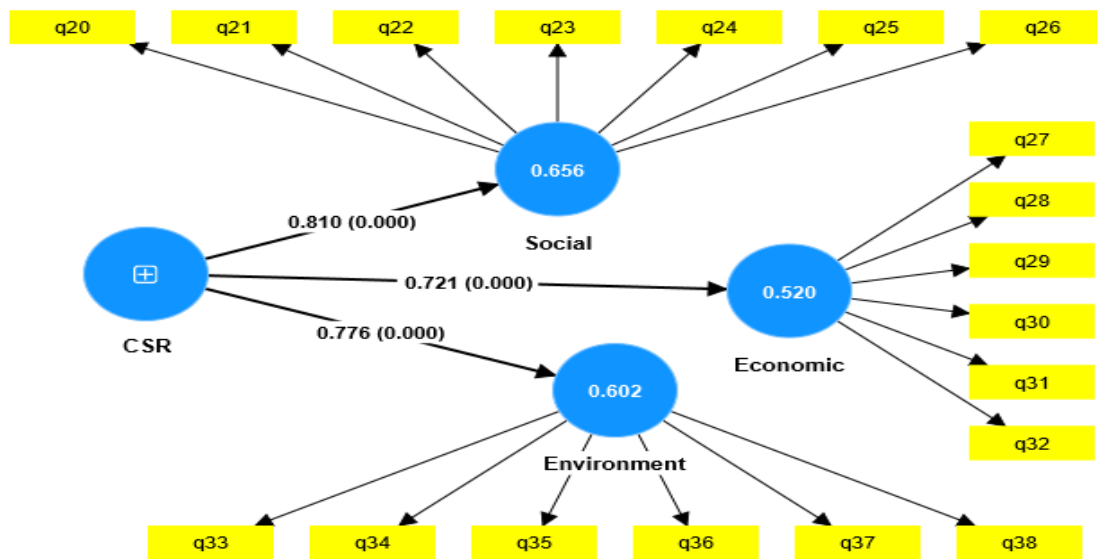


Figure (13): Model fit estimation using the bootstrapping procedure

Table 50: shows path coefficient results impact of dimensions for CSR practices on sustainable development in terms of (economic, social, and environmental development).

Hypothesis test	Original sample	Sample mean	Standard deviation	T	P value
CSR -> Social	0.810	0.818	0.030	26.77	0.000**
CSR -> Economic	0.721	0.735	0.050	14.46	0.000**
CSR -> Environment	0.776	0.784	0.045	17.20	0.000**

The above figure and table, show the bootstrapped test run results of the model for CSR (Independent variable) and the (social, economic, and environment) (dependent variables), the researcher accept the hypothesis, which means there is a statically significant impact of dimensions for CSR practices on sustainable development in terms of (social, economic, and environmental development), the inner path coefficients are significant and less than (P=0.05), with positive path coefficients (0.81, 0.721, 0.776)

respectively, which means if the CSR practices increased sustainable development in terms of (social, economic, and environmental development) increased.

In conclusion, the study provides empirical evidence supporting the idea that different dimensions of CSR practices contribute positively to sustainable development in the banking sector in Palestine. Policymakers and practitioners can use these findings to guide the development of strategies and policies that encourage and support CSR practices in the banking sector.

Chapter Five

Findings, Conclusions, and Recommendations

5.1 Overview:

This chapter summarizes the findings of the study focusing on the major results and compares it with previous studies; Also, it presents the recommendations for future development and actions.

5.2 Findings:

- The overall average of corporate social responsibility of all three dimensions (ethical, altruistic, and strategic) from the perspective of employees working in the banking sector in Palestine represents a high level of (4.06). It is also clear that the overall average of sustainable development of all three dimensions (social, economic, and environmental) represents a high level of (3.75).
- There is a significant relationship between CSR dimensions practiced by banks in Palestine and sustainable development in terms of (economic, social, and environmental development).
- In this study the researcher found that, there is no impact of employees' gender on the extent of practicing CSR dimensions among the banking sector in Palestine.
- The researcher concludes that, there is an impact of the academic qualification of employees working in the banking sector in Palestine on the extent of practicing CSR dimensions (altruistic, and strategic), between (Master) and (Bachelors) to the favor of Master.
- The researcher found that, there is an impact of the work section of employees in the banking sector in Palestine on the extent of practicing CSR dimensions, between (Treasury division, Customer service division, Credit division) and (Banking

operations division) to the favor of (Treasury division, Customer service division, Credit division).

- The researcher concludes that, there is an impact of the job title of employees working in the banking sector in Palestine on the extent of practicing CSR dimensions (altruistic, and strategic), between (Accounts) and (Operations) to the favor of (Accounts), while altruistic dimension between accounts and customer service to the favor of accounts.
- In this study the researcher found that, there is no effect of employees' years of experience on the extent of practicing CSR dimensions among the banking sector in Palestine.
- The researcher found that the extent of practicing CSR dimensions in the banking sector in Palestine is higher in local banks than in foreign banks.
- In this study the researcher found that, there is no effect of number of branches, on the extent of practicing CSR dimensions among the banking sector in Palestine.
- In this study the researcher found that, there is no effect of gender on the extent of achieving sustainable development among the banking sector in Palestine.
- The researcher concludes that, there is an impact of the academic qualification of employees on the extent of achieving sustainable development in the banking sector in Palestine, between (Master) and (Bachelors, and higher diploma) to the favor of (Master).
- In this study the researcher found that, there is an impact of work section of employees on the extent of achieving sustainable development among the banking sector in Palestine.

- The researcher concludes that, there is an impact of the job title of employees working in the banking sector in Palestine on the extent of achieving sustainable development, between (Accounts) and (Customer service, and Operations) to the favor of (Accounts).
- In this study the researcher found that, there is no effect of employees' years of experience on the extent of achieving sustainable development among the banking sector in Palestine.
- The researcher concludes that achieving sustainable development in the banking sector in Palestine is higher in local banks than in foreign banks.
- There are no statistically significant mean differences due to the impact of achieving sustainable development in the banking sector in Palestine by number of branches.
- Increasing CSR practiced by banks in Palestine in terms of ethical dimension, means an increase in sustainable development in terms of (economic, social, and environmental development).
- Increasing CSR practiced by banks in Palestine in terms of altruistic dimension, means an increase in sustainable development in terms of (economic, social, and environmental development).
- Increasing CSR practiced by banks in Palestine in terms of strategic dimension, means an increase in sustainable development in terms of (economic, social, and environmental development).

5.3 Conclusion:

In conclusion, this study has delved into a critical and timely subject: Enhancing Corporate Social Responsibility Practices and Their Impact on Sustainable Development in the Banking Sector in Palestine, the research has explored the current state of CSR in banking sector in Palestine, identified key challenges and opportunities, and proposed strategic mechanisms for advancing CSR initiatives.

In sum, this research studied the reality of social responsibility in the banking sector in Palestine, and the extent to which they apply social responsibility in its various dimensions, in addition to the extent of the impact of social responsibility practices on achieving sustainable development. The study extensively reviewed relevant literature in order to achieve its aims and objectives. To analyze the qualitative data, the quantitative results of the administered questionnaire were analyzed and then presented using the descriptive method. To achieve the objectives of the study were determined through data analysis, and these objectives were linked to the study questions in order to improve the individual's understanding and awareness of the subject.

This research contributes to the existing body of knowledge on CSR in the context of banking sector in Palestine. It provides valuable insights for practitioners, policymakers, and scholars interested in advancing CSR practices in regions facing unique challenges, underscores the idea that CSR is not a mere corporate obligation but a strategic and ethical imperative for the banking sector in Palestine and beyond. The research shed light on the challenges facing banks in exercising their social responsibility, including limited statistics that contribute to identifying the basic social issues that should be focused on in social programs, weak coordination between banks and relevant development agencies.

In return, the research presented strategic mechanisms that represent a tool for banking sector in Palestine to enhance its social practices. The mechanisms proposed here offer a roadmap for a sustainable and socially responsible banking sector, with the potential to foster positive change in Palestinian society while contributing to the global agenda of corporate responsibility and sustainability. These mechanisms include diversifying CSR activities, strengthening partnerships with non-governmental organizations, and improving communication with stakeholders, as the successful implementation of CSR will have a positive impact not only on the banking sector but also on Palestinian society as a whole, and can lead to improved community well-being and environmental sustainability. The result indicated that there is a significant relationship between CSR dimensions practiced in Palestine and sustainable development in terms of (economic, social, and environmental development).

Corporate social responsibility practices in the banking sector in Palestine are essential. As companies around the world become aware of their social and environmental responsibilities, banks in Palestine must also align their strategies with local needs and global sustainability goals, therefore regular monitoring, evaluation, and adaptation of CSR strategies is important.

5.4 Recommendations:

1. Improve communication channels in banks, to ensure that employees are well-informed about CSR practices spatially altruistic CSR initiatives.
2. Holding periodic workshops and seminars in all banks in Palestine for employees, specifically addressing the role of different bank job titles in achieving social

responsibility, which can provide a platform for employees to discuss and understand the importance of CSR in their specific work areas.

3. All banks in Palestine must design professional development programs that meet the diverse academic qualifications of their employees, encourage a culture of continuous learning and development within the organization, and provide opportunities for employees with Bachelors and Higher Diploma qualifications to pursue further education, such as certifications or specialized training programs, to enhance their knowledge and skills.
4. Align CSR initiatives with the overall business strategy and core values of the bank to enhance the altruistic and strategic CSR.
5. It is important for banking sector in Palestine to explore partnerships with existing community centers or local organizations so that cooperation leads to more effective and sustainable social development outcomes.
6. Banking sector in Palestine should provide training programs to employees on ethical business practices, the consequences of corruption, and the importance of maintaining a culture of integrity within the organization, which contributes to the participation of banks in combating corruption.
7. Develop a formal coordination framework and clear communication channels that outlines the roles, responsibilities, and expectations of both banks and development entities, through Establishing a joint council that includes all banks in Palestine and parties interested in development, with holds regular meetings, and joint planning sessions.
8. Establishing a dedicated CSR committee or team that includes representatives from different departments within the banks, this team can be responsible for

develop a comprehensive CSR framework that outlines specific goals, strategies, and key performance indicators for each dimension. This framework should be aligned with the unique needs and challenges of the Palestinian banking sector.

9. Encouraging cooperation between all departments in banks in Palestine on social responsibility initiatives, Emphasize the role of department heads in aligning departmental goals with broader social responsibility objectives to Ensure that employees receive consistent information about the organization's commitment to social responsibility.
10. Publish annual CSR reports by the Palestine Monetary Authority, detailing the impact of banks social initiatives, their financial contributions and future plans.

These recommendations provide a roadmap for banks in Palestine to enhance their corporate social responsibility practices in a meaningful and sustainable way. By following these steps, the banking sector can play a pivotal role in contributing to the well-being of both the Palestinian society and the broader global sustainability agenda.

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Appendixes

Appendix A: Questionnaire Revision

List of Academic and Professional Referees:

Serial	Referee	Place of work
1	Dr. Mohmmad Abusharbeh	Arab American University
2	Dr. Yahya Salahat	Arab American University
3	Prof. Shaher Obiad	Al-Quds Open University
4	Dr. Mofid Dhaher	An-Najah University
5	Dr. Ahmad Harazallah	Al-Quds University
6	Dr. Salah Sabri	Al-Quds Open University
7	Dr. Majeed Mansour	Arab American University

Appendix B: Questionnaire-Arabic

Arab American University
Faculty of Graduate Studies - Ramallah



الجامعة العربية الأمريكية
كلية الدراسات العليا - رام الله

الموضوع: استبانة لرسالة علمية

تقوم الباحثة بإجراء بحث لرسالة ماجستير في تخصص التخطيط الاستراتيجي وتجديد الأموال في الجامعة العربية الأمريكية بعنوان "تعزيز ممارسات المسؤولية الاجتماعية للشركات وأثرها على التنمية المستدامة، في القطاع المصرفي في فلسطين"، الهدف منها الكشف عن الآليات التي تسهم في تطوير مفهوم المسؤولية الاجتماعية للشركات في فلسطين. أرجو من حضرتكم الاجابة على أسئلة الاستبانة بصدق وموضوعية بغرض استكمال هذا البحث، علما بأن البيانات التي سيتم جمعها مهمة وضرورية لإنجاح البحث وسيتم التعامل معها بسرية تامة ولأغراض هذا البحث فقط، لا حاجة للإدلاء بأي معلومة شخصية تخصكم.

في حال وجود أي استفسار، يمكنكم مراسلة الباحثة على البريد الإلكتروني b.hamad1@student.aaup.edu

شاكرين لكم حُسن تعاونكم

اشراف: د. عطيه مصلح

الباحثة: بتول حمد

القسم الأول: البيانات الديموغرافية: الرجاء الاجابة على هذه البيانات من خلال وضع اشارة "√"

• الجنس:

ذكر

أنثى

• المؤهل العلمي:

دبلوم متوسط فما دون

بكالوريوس

دبلوم عالي

ماجستير

دكتوراه

• قسم العمل :

قسم الخزينة

قسم العمليات المصرفية

قسم خدمة العملاء

قسم الائتمان

• المسمى الوظيفي:

تالر

خدمة عملاء

الحسابات

العمليات

• سنوات الخبرة:

أقل من 5 سنوات

5 سنوات - أقل من 10 سنوات

10 سنوات - أقل من 15 سنة

15 سنة فأكثر

• جنسية البنك:

محلي

وافد

• عدد فروع البنك العاملة في فلسطين:

أقل من 5 فروع

5-10 فروع

أكثر من 10 فروع

القسم الثاني: يهدف هذا القسم الى دراسة أشكال ممارسة البنوك للمسؤولية الاجتماعية في فلسطين، فوفقاً للنتائج (2001، 2003) هناك ثلاثة أشكال لممارسة الشركات لمسؤوليتها الاجتماعية وهي: المسؤولية الاخلاقية، المسؤولية الايثارية، والمسؤولية الاستراتيجية.

الرجاء تحديد مدى انطباق العبارات الاتية على ممارسات المسؤولية الاجتماعية في المؤسسة التي تعمل بها من خلال التعبير عن درجة موافقتك على عبارات القسم الثاني، يمكنك أن تعكس ذلك من خلال واقع تجربتك الشخصية في عملك الحالي. علماً أنّ الإجابة ستكون وفقاً لمقياس ليكارت الخماسي (Likert Scale) (حيث القيمة العظمى للسلم = 5 وتعني موافق بشدة، والقيمة الصغرى للسلم = 1 وتعني غير موافق بشدة)، فيما يلي توضيح لرموز السلم:

موافق بشدة	موافق	إلى حد ما (محايد)	غير موافق	غير موافق بشدة
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الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
(1) المسؤولية الاجتماعية الاخلاقية: "تعني الوفاء الإلزامي بمسؤوليات الشركة الاقتصادية، والمسؤوليات القانونية، والمسؤوليات الأخلاقية، بمعنى أن الشركة مسؤولة أخلاقياً تجاه أي فرد أو مجموعة يمكن أن يلحق بها ضرراً فعلياً أو محتملاً (جسدياً وعقلياً واقتصادياً وروحياً وعاطفياً) من مسار عمل الشركة، مع الالتزام بالأخلاق حتى على حساب ارباح الشركة، ففي بعض الأحيان يجب اتخاذ إجراءات لأنها صحيحة، وليس لأنها مربحة."						
1	يفي البنك الذي أعمل به بالالتزامات الاقتصادية المترتبة عليه.					
2	يفي البنك الذي أعمل به بالالتزامات القانونية المترتبة عليه.					
3	يراعي البنك الذي أعمل به الاعتبارات الأخلاقية عند اتخاذ القرارات، حتى لو كان ذلك على حساب أرباحه.					
4	يحترم البنك الذي أعمل به حقوق الأفراد العاملين فيه.					
5	يحترم البنك الذي أعمل به حقوق الأفراد المتعاملين معه.					
6	في حال الحقت اعمال البنك الذي أعمل به الضرر بطرف اخر، فإن البنك يلتزم بتعويض الاطراف عن ما لحق بهم من ضرر.					
7	يلعب رأس المال دوراً أساسياً لمدى ممارسة البنوك لمسؤوليتها الاجتماعية الأخلاقية.					
(2) المسؤولية الاجتماعية الايثارية: "تعني مساهمة لشركة في تحقيق مصلحة كافة أصحاب المصلحة في المجتمع، للمساعدة في التخفيف من العلل الاجتماعية وأوجه القصور في الرفاه العام، بغض النظر عما إذا كان هذا سيفيد الشركة نفسها أم لا، بحيث تتجاوز المسؤولية الايثارية منع الضرر المحتمل الذي تأخذه بعين الاعتبار المسؤولية الاجتماعية الأخلاقية للشركات."						
1	يراعي البنك الذي أعمل به مصلحة كافة الأطراف في المجتمع.					
2	يعنى البنك الذي أعمل به بتقديم خدمات وبرامج تهدف الى تطوير المجتمع وخدمته.					
3	يتعاون البنك الذي أعمل به مع الجهات الحكومية بهدف رفع مستوى الرفاه بالمجتمع.					
4	يقدم البنك الذي أعمل به المساعدة لكافة فئات المجتمع المحتاجة للدعم، حتى لو لم يعد ذلك بالفائدة عليه.					
5	يقدم البنك الذي أعمل به دعم للمجتمع يتجاوز الالتزام الاخلاقي المترتب عليه.					
6	يلعب رأس المال دوراً أساسياً لمدى ممارسة البنوك لمسؤوليتها الاجتماعية الايثارية.					

(3) المسؤولية الاجتماعية الاستراتيجية: "بمعنى أن الشركة تقوم بالأعمال الخيرية لخدمة جمهورها لأنها تعتقد أنه من مصلحتها المالية أن تفعل ذلك، فقد تكون الأهداف الاجتماعية مربحة على المدى الطويل لأن قوى السوق توفر حوافز مالية للسلوك المسؤول اجتماعياً."

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1	لدى البنك الذي أعمل به استراتيجية واضحة تجاه ممارسة المسؤولية الاجتماعية.					
2	يسعى البنك الذي أعمل به إلى تحقيق مصلحه ما عند تقديمه خدمة للمجتمع.					
3	يرى البنك الذي أعمل به أن تقديم الخدمة الاجتماعية، يعود عليه بربح أكبر ويعزز من وجوده في السوق.					
4	يهتم البنك الذي أعمل به بتحسين صورته أمام أفراد المجتمع مما يعود عليه بالنفع.					
5	يستخدم البنك الذي أعمل به المشاريع الاجتماعية التي يقدمها لخدمة أفراد المجتمع، كأداة تسويقية.					
6	يلعب رأس المال دوراً أساسياً لمدى ممارسة البنوك لمسؤوليتها الاجتماعية الاستراتيجية.					

القسم الثالث: يهدف هذا القسم الى فحص مدى اهتمام البنوك في فلسطين بتحقيق التنمية المستدامة والتي تعني "تلبية احتياجات الحاضر دون المساس بقدرة الأجيال القادمة على تلبية احتياجاتهم الخاصة" (باجوات، 2011)، وتتكون من الأبعاد الآتية: (البعد الاجتماعي، والبعد الاقتصادي، والبعد البيئي)

(1) البعد الاجتماعي: ويعني ان تهتم الشركة بشؤون موظفيها وتوفير الأمن الوظيفي والرعاية الصحية لهم، ثم يتجاوز الدور الاجتماعي للشركات مسؤوليتها تجاه موظفيها، بحيث يصل إلى المشاركة في حل المشكلات الاجتماعية، الدعم المالي للجمعيات الخيرية، المشاركة في بناء وإدارة المراكز الدينية والصحية والرياضية والثقافية، ودعم المجتمع في قضايا عادلة والوقوف معه في حالات الأزمات والكوارث (عيد ، 2017).

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1	يهتم البنك الذي أعمل به بتوفير الأمن الوظيفي لموظفيه.					
2	يهتم البنك الذي أعمل به بتوفير الرعاية الصحية لموظفيه.					
3	يقدم البنك الذي أعمل به دعم مادي للجمعيات الخيرية.					
4	يساهم البنك الذي أعمل به في بناء المراكز الجماهيرية مثل المراكز: الدينية والصحية والرياضية والثقافية.					
5	يعنى البنك الذي أعمل به بتوفير فرص عمل وبالتالي التقليل من نسب البطالة.					
6	يساهم البنك الذي أعمل به في دعم المجتمع في حالات الكوارث، وذلك من خلال تقديم مساعدات للمتضررين.					
7	يحارب البنك الذي أعمل به كافة اشكال الاستغلال ويسعى لتحقيق العدالة.					

(2) البعد الاقتصادي: النظام المستدام اقتصادياً هو النظام القادر على إنتاج السلع والخدمات بشكل مستمر، مع الحفاظ على مستوى معين من التوازن الاقتصادي بين الناتج العام والدين العام، ومنع حدوث الاختلالات الاجتماعية الناتجة عن السياسات

الاقتصادية. الهدف الرئيسي منه هو زيادة دخل المجتمع إلى أقصى حد مع القضاء على الفقر، من خلال الاستخدام الأمثل والفعال للموارد الطبيعية (عيد ، 2017).

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1	يساهم البنك الذي أعمل به في زيادة نمو دخل الأفراد في المجتمع.					
2	يساهم البنك الذي أعمل به في مكافحة الفساد مما يسهم في نمو الاقتصاد في الدولة.					
3	يساهم البنك الذي أعمل به في تقليص تبعية الدولة للأسواق العالمية.					
4	يساهم البنك الذي أعمل به في إقامة البنية التحتية للقطاع المصرفي من خلال ادخال نظم الية حديثة.					
5	يقوم البنك الذي أعمل به بتوفير فرص تدريب وتطوير لموظفيه، مما يرفع من مستوى ادائهم في سوق العمل.					
6	يتبنى البنك الذي أعمل به استراتيجيات مستدامة اقتصاديا تساهم في الحفاظ على التوازن الاقتصادي بين الناتج العام والدين العام.					

(3) **البعد البيئي:** "بالإضافة إلى الالتزامات القانونية للشركات تجاه البيئة، تتحمل العديد من الشركات مسؤولية واسعة لحماية البيئة، من خلال إدارة دورة الحياة الكاملة لمنتجاتهم أو خدماتهم مع ضمان أقل تأثير ممكن لأعمالهم على البيئة". (باجوات، 2011)

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1	يراعي البنك الذي أعمل به الاعتبارات البيئية عند اتخاذ القرارات.					
2	يدعم البنك الذي أعمل به المشاريع الصديقة للبيئة.					
3	يلتزم البنك الذي أعمل به بتقديم التقارير الدورية لأصحاب المصالح حول تأثير انشطته على البيئة.					
4	يلتزم البنك الذي أعمل به بالاستهلاك الرشيد للمصادر والموارد الطبيعية.					
5	يحاول البنك الذي أعمل به استخدام مصادر الطاقة النظيفة والمتجددة.					
6	يتخلص البنك الذي أعمل به من مخلفات ونفايات أنشطته بطريقة آمنة بهدف الحفاظ على البيئة.					
7	يتحمل البنك الذي أعمل به مسؤولية الأضرار البيئية الناتجة عن أنشطته.					

القسم الرابع: يهدف هذا القسم الى فهم التحديات التي تواجه البنوك في فلسطين، في سبيل تحقيق التنمية المستدامة.

(1) **التحديات التي تواجه المسؤولية الاجتماعية للبنوك، في لعب دور مهم في تحقيق التنمية المستدامة.**

الرقم	الفقرات	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
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					غياب الاستراتيجيات المختصة بتنفيذ المشاريع الاجتماعية داخل البنوك.	1
					غموض في تحديد دور البنوك في تحقيق التنمية المستدامة.	2
					قلة الاحصاءات التي تساهم في معرفة أبرز المسائل الاجتماعية التي تحتاج الى التركيز عليها في البرامج الاجتماعية.	3
					ضعف التنسيق بين البنوك والجهات المختصة بالعمل التنموي.	4
					نقص في الحوافز المقدمة للبنوك لتشجيعهم على الاهتمام بالمسائل الاجتماعية والتنمية المستدامة.	5
					اتجاه المسؤولية الاجتماعية للبنوك نحو تحقيق السمعة الطيبة، دون ادراك مفهومها الواسع الذي يصل الى التنمية المستدامة.	6

أخيرا يمكنك إضافة تحديات أخرى من وجهة نظرك بالإضافة إلى ما ذكر اعلاه:

شكرا لحسن تعاونكم.

Appendix C: Questionnaire-English

Arab American University
Faculty of Graduate Studies - Ramallah



الجامعة العربية الأمريكية
كلية الدراسات العليا - رام الله

Subject: Questionnaire for a scientific thesis

The researcher is conducting research for a master's thesis in the field of strategic planning and fundraising at the American Arab University, entitled “**Enhancing Corporate Social Responsibility Practices and Their Impact on Sustainable Development in the Banking Sector in Palestine**”.

The aim of this research is to reveal the mechanisms that contribute to the development of the concept of corporate social responsibility in Palestine. Please fill out the sections of this questionnaire in order to complete this research honestly and objectively. Knowing that the data that will be collected is important and necessary for the success of the research, it will be dealt with in strict confidentiality and for the purposes of this research only, there is no need to provide any personal information about you.

In case of any inquiries, you can email the researcher at b.hamad1@student.aaup.edu

Thank you for your cooperation

Researcher: Batoul Hamad

Section One: The demographic data of the respondents: Please answer the following data with a tick "√".

- **Gender**
 - male
 - female

- **Qualification:**
 - Intermediate diploma or less
 - Bachelor
 - Higher Diploma
 - master
 - PhD

- **work section:**
 - Treasury Department
 - Banking Operations Department
 - Customer Service Department
 - Credit department

- **Job title:**
 - Teller
 - Customer Service
 - Accounts
 - Operations

- **Years of Experience:**
 - Less than 5 years
 - 5 years-less than10 years
 - 10 years - less than 15 years
 - 15 years and more

- **Bank nationality:**
 - Local bank
 - Foreigner bank

- **Number of bank branches operating in Palestine:**
 - Less than 5 branches
 - 5-10 branches
 - More than 10 branches

Section Two: This section aims to study the forms of banks' practice of social responsibility in Palestine. According to Lantos (2001), there are 3 types of corporate social responsibility (CSR), ethical CSR, altruistic CSR, and strategic CSR.

Please determine the extent to which the following statements apply to the practices of social responsibility in the organization in which you work. By expressing the degree of your agreement with the statements of the second section, you can reflect this through your personal experience in your current work. Note that the answer will be according to a Likert Scale (where the maximum value of the scale = 5 meaning strongly agree, and the minimum value of the scale = 1 meaning strongly disagree), the following is an explanation of the symbols of the scale:

Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
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(1) Ethical CSR: "This means that the economic, legal and moral responsibilities of companies must be fulfilled, which is expected of all companies, and it represents the minimum responsibility of the company's obligation to prevent damage and injuries resulting from its activities."

N0.	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for fulfills its economic obligations.					
2.	The bank I work for complies with its legal obligations.					
3.	The bank I work for considers ethical considerations when making decisions, even if it comes at the expense of its profits.					
4.	The bank I work for respects the rights of its employees.					
5.	The bank I work for respects the rights of individuals who interact with it.					
6.	In the event that the actions of the bank I work for cause harm to another party, the bank is committed to compensating the affected parties for the damage they have suffered.					
7.	Capital plays a fundamental role in determining the extent to which banks practice their ethical social responsibility.					

(2) altruistic CSR: “This means Contributing to the public good, includes taking responsibility for deficiencies in the public welfare that they did not cause, including actions that are not required by morals but are beneficial to the company's public, and it goes beyond preventing potential harm that ethical corporate social responsibility takes into account.”

No	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for considers the interests of all parties in society.					
2.	The bank I work for means to provide services and programs aimed at the development and service of the community.					
3.	The bank I work for collaborates with government entities with the aim of enhancing societal well-being.					
4.	The bank I work for provides assistance to all segments of society in need of support, even if it is not directly beneficial to the bank.					
5.	The bank I work for offers support to the community that goes beyond ethical obligations.					
6.	Capital plays a fundamental role in determining the extent to which banks practice their altruistic social responsibility.					

(3) strategic CSR: “means fulfilling the company's social welfare responsibilities to achieve strategic business goals, social objectives may be profitable in the long term because market forces provide financial incentives for socially responsible behavior.”

No.	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for has a clear strategy towards practicing social responsibility.					
2.	The bank I work for seeks to achieve its own interests when providing services to the community.					
3.	The bank I work for believes that providing social services yields greater profits and enhances its market presence.					

4.	The bank I work for is concerned with improving its image in front of members of society, which benefits it.					
5.	The bank I work for uses the social projects it offers to serve the community as a marketing tool.					
6.	Capital plays a fundamental role in determining the extent to which banks practice their strategic social responsibility.					

Section Three: This section aims to examine the extent to which banks in Palestine are interested in achieving sustainable development, which means "meeting the needs of the present without compromising the ability of future generations to meet their own needs"(Bhagwat, 2011). It consists of the following dimensions: social, economic, and environmental.

(1) The social dimension: "It means that the company contributes to the well-being of the community in which it operates, while taking care of the affairs of their employees and providing job security and health care for them, then the social role of companies exceeds their responsibility towards their employees, so it reaches participation In solving social problems, financial support for charitable organizations, participating in building and managing religious, health, sports and cultural centers, supporting the community in just issues, and standing with it in cases of crises and disasters (Eid, 2017)."

N0.	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for is concerned with providing job security for its employees.					
2.	The bank I work for cares about providing healthcare for its employees.					
3.	The bank I work for provides financial support to charitable organizations.					
4.	The bank I work for contributes to the construction of community centers, such as religious, health, sports, and cultural centers.					
5.	The bank I work for means to provide employment opportunities and, as a result, reduce unemployment rates.					
6.	The bank I work for contributes to supporting the community in disaster					

	situations by providing aid to the affected.					
7.	The bank I work for combats all forms of exploitation and strives for justice.					
<p>(2) The economic dimension: “An economically sustainable system is one that is able to produce goods and services continuously, while maintaining a certain level of economic balance between public output and public debt, and preventing the occurrence of social imbalances resulting from economic policies. The main goal is to increase the income of society to the maximum extent while eliminating Poverty, through the optimal and efficient use of natural resources (Eid, 2017).”</p>						
No	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for contributes to increasing individuals' income growth in the community.					
2.	The bank I work for is involved in combating corruption, which contributes to the economic growth of the country.					
3.	The bank I work for contributes to reducing the country's dependence on global markets.					
4.	The bank I work for invests in the infrastructure of the banking sector by implementing modern systems.					
5.	The bank I work for provides training and development opportunities for its employees, enhancing their performance in the job market.					
6.	The bank I work for adopts economically sustainable strategies that help maintain the economic balance between the general output and public debt.					

(3) The environmental dimension: “Protecting the environment is a primary responsibility that companies must abide by, according to the law of the region in which the company operates, in addition to their legal obligations, many companies bear a broad responsibility to protect the environment, by managing the full life cycle of their product or service while ensuring the least impact of their business on the environment (Bhagwat, 2011).”

No.	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	The bank I work for takes environmental considerations into account when making decisions.					
2.	The bank I work for supports environmentally friendly projects.					
3.	The bank I work for is committed to providing regular reports to stakeholders about the impact of its activities on the environment.					
4.	The bank I work for is committed to responsible consumption of resources and natural assets.					
5.	The bank I work for strives to use clean and renewable sources of energy.					
6.	The bank I work for disposes of its waste and residues from its activities in a safe manner to preserve the environment.					
7.	The bank I work for takes responsibility for environmental damages resulting from its activities.					

Section four: This section aims to understand the challenges facing banks in Palestine in their pursuit of sustainable development.

The challenges facing the social responsibility of banks, in playing an important role towards achieving sustainable development

No.	Sections	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	Absence of specialized strategies for implementing social projects within banks.					
2.	Ambiguity in defining the role of banks in achieving sustainable development.					

3.	Limited statistics that contribute to identifying key social issues that need to be focused on in social programs.					
4.	Weak coordination between banks and relevant development entities.					
5.	Lack of incentives provided to banks to encourage their focus on social issues and sustainable development.					
6.	The trend of banks' social responsibility towards achieving a good reputation without recognizing its broader concept that extends to sustainable development.					

Other notes you would like to mention

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Thank you

Appendix D: List of all banks operating in Palestine

No.	Bank name	Local / Foreigner Bank
1	Bank of Palestine	Local
2	Arab Bank	Foreigner
3	Jordan Ahli Bank	Foreigner
4	Al Quds bank	Local
5	Cairo Amman Bank	Foreigner
6	Safa Bank	Local
7	Bank of Jordan	Foreigner
8	Housing Bank for Trade and Finance	Foreigner
9	The national Bank TNB	Local
10	Palestine investment Bank	Local
11	Arab Islamic Bank	Local
12	Palestine Islamic Bank	Local
13	Egyptian Arab land Bank	Foreigner

Appendix E: Population of the Study

No.	Bank name	Local / Foreigner Bank
1	Arab Bank	Foreigner
2	Jordan Ahli Bank	Foreigner
3	Cairo Amman Bank	Foreigner
4	Bank of Jordan	Foreigner
5	Housing Bank for Trade and Finance	Foreigner
6	Palestine investment Bank	Local
7	Arab Islamic Bank	Local
8	Palestine Islamic Bank	Local
9	Safa Bank	Local

المخلص

تشير المسؤولية الاجتماعية للشركات (CSR) إلى التزام الشركات بالتصرف بشكل أخلاقي والمساهمة في التنمية الاقتصادية مع تحسين نوعية حياة القوى العاملة وأسرهم، وكذلك المجتمع المحلي والمجتمع ككل. لقد اكتسبت المسؤولية الاجتماعية للشركات مكانة بارزة كعنصر أساسي في السلوك التجاري المسؤول، ومن هنا هدفت هذه الدراسة إلى تقييم درجة تطبيق المسؤولية الاجتماعية في القطاع المصرفي في فلسطين، وأثرها على التنمية المستدامة.

تم اتباع المنهج الكمي للإجابة على أسئلة الدراسة واختبار الفرضيات لتلخيص أبعاد تعزيز ممارسات المسؤولية الاجتماعية للشركات وأثرها على التنمية المستدامة في القطاع المصرفي في فلسطين، ولإجراء الدراسة اعتمد الباحث بشكل أساسي على أداة الاستبيان، بحيث يمثل الموظفون العاملون في المقرات الرئيسية للبنوك في فلسطين (الضفة الغربية) مجتمع الدراسة، فقد تم إجراء المسح على 9 بنوك وتم توزيع 275 استبيان مع تسجيل 245 إجابة و منها غير مكتملة، حيث تم تحليل البيانات الكمية باستخدام SPSS و SMARTPLS4 .

أظهرت نتائج الدراسة أن هناك علاقة ذات دلالة إحصائية بين أبعاد المسؤولية الاجتماعية للشركات التي تمارسها البنوك في فلسطين والتنمية المستدامة من حيث (التنمية الاقتصادية والاجتماعية والبيئية). حيث أن الزيادة في مدى ممارسة القطاع المصرفي في فلسطين للمسؤولية الاجتماعية من الناحية الأخلاقية والإيثارية والاستراتيجية، تعني زيادة في التنمية المستدامة على المستوى (التنمية الاقتصادية والاجتماعية والبيئية).

يوصي الباحث بضرورة المباشرة في تنويع الأنشطة الاجتماعية للبنوك، وتعزيز الشراكات بين البنوك والمنظمات غير الحكومية ومنظمات المجتمع ذات الصلة، بالإضافة إلى تحسين التواصل مع أصحاب المصلحة، وإنشاء إطار واضح للمسؤولية الاجتماعية للشركات بحيث يتماشى هذا الإطار مع الاحتياجات والتحديات الفريدة للقطاع المصرفي في فلسطين.

الكلمات المفتاحية: المسؤولية الاجتماعية للشركات، التنمية المستدامة، القطاع المصرفي في فلسطين.