

The Social Responsibility for Islamic Banks Jordan Islamic Bank for Finance and Investment as a Model

Dr. Yahya Al-Khasawneh * Dr. Ibrahim Mohamed Khurais
Faculty of Economics and Administrative / Zarqa University, Jordan

Abstract

This study aimed to assess of the awareness level of Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application from the perspective of their employees, the study population consists of all employees in Islamic banks, due to the large size of the study population so the researcher resorted to choose a stratified random sample of employees. The final number of sample totaled (60) employees. The study found some results, among them the following:

a. The descriptive analysis results showed that the assessment of the study sample of the perception level of Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application was (positive) and (high) degree, from the perspective of employees in the mentioned bank.

b. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, accordingly to some personal and functional characteristics which are (gender, age groups, educational level, number of experience years, and monthly income).

Keywords: Social responsibility, Islamic banks, fields of the social responsibility application, Jordan.

1. INTRODUCTION

The Islamic banks plays an important role in catalyzing the economic growth by mobilizing savings and channel them to the economic sectors according to the investment needs with the aim of the optimal assignment of the resources and reduce the risk. In addition, the perception of Islamic banks to role of money in the economic and social life, may be not confined to achieve the interests of fund owners or abide by rules of the Halal and Haram only, but added to it an important pillar and is subject to the right of society in these funds.

The social objectives are considered from among of the objectives of pillars of the Islamic banking system, so the Islamic banks must adopt the social objectives within the objectives that seeks to achieve them to do their job towards the community which it operates within and to participate in fight against poverty and the distribution of wealth and contributing to dissemination of justice among of the community members (Al-Ajlouni, 2010: 337).

2. METHODOLOGY

2.1. The Study Problem and its Questions

For Islamic Banks an important role in the economic life is represent by doing a role of mediator between the units of cash surplus (depositors) and the units with a cash deficit (financiers) and leaves it an impact on a range of the economic variables as macro size of the investment, and unemployment rates, and GDP, and although the importance of this role but must these banks highlight their role in the community service in which it operate, and constructive on above can be summarized questions of the study problem as follows:

a. What perception level of Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application from the perspective of their employees?

b. Is there differences between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, accordingly to some personal and functional characteristics which are (gender, age groups, educational level, number of experience years, and monthly income).

2.2. The Study Importance

Acquire the study its importance from the importance of the social responsibility, which represents one of the objectives that seek the advanced societies to achieve, as well as addressing an important issue impair the very essence of banking organizations, such that the banks have become operates in environment of the main their traits, the development, innovation and excellence, also the Islamic banks play an important role in the economic development for all sectors operating in the country.

2.3. The Study Objectives

This study seeks to achieve the following objectives:

a. To identify the concept of social responsibility and its objectives, and its importance for Islamic banks in general, and Jordanian Bank for Investment and finance in particular.

b. To identify the perception level of the Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application from the perspective of their employees.

c. Measuring the differences between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, accordingly to some personal and functional characteristics which are (gender, age groups, educational level, number of experience years, and monthly income).

2.4. The Study Hypotheses

To achieve the study objectives, the researcher formulating the following hypothesis, as a null hypothesis (H_0) and are as follows:

H_0 : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to some personal and functional characteristics which are (gender, age groups, educational level, experience years, and monthly income).

And emanate from the study hypothesis a number of sub-hypotheses are:

H_{01} : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to (gender).

H_{02} : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to (age).

H_{03} : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to (educational level).

H_{04} : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to (experience years).

H_{05} : There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to (monthly income).

3. THEORETICAL FRAMEWORK & PREVIOUS STUDIES

3.1. Theoretical Framework

3.1.1. The Social Responsibility Concept

The concept of institutions social responsibility appeared clearly in the mid-nineties of the twentieth century, and since of that time it is imposes itself on the national and international economic arena battles, because the majority of the researchers that social responsibility has emerged as a result of the reaction that swept the world against globalization, which prompted a multi companies nationalities to search for it a role on the social level, especially after the growing phenomenon of the poverty as a result of hard-line applications to liberalize world trade (As-Sharaa, 2002: 25).

The concept of social responsibility is a permanent development and is directly linked to sustainable development, and emanate the social responsibility idea in organizations through the responsibility of the external environment direction, it has included many of the writers and researchers are many definitions of the social responsibility, including that of social responsibility is a group company's obligations towards the society in which it operates, and arise these obligations as a result of the mutual relationship between them and the community and how to meet their needs and achieve its objectives (Al-jamiel, 2005: 12), in another formulation the social responsibility it has been defined as a commitment by the business to the community in which it operates, by contributing to a wide range of social activities as fighting the poverty and improving the health services and pollution control, and creating jobs and solving the housing problem, transportation and other (Finear, 2009: 15), also the World Business Council for the Sustainable Development defined the social responsibility as the continuing commitment by business to act ethically and contribute to achieve the economic development and work to improve the quality of the living conditions of the workforce and their families, and the locale community and community as a whole (Al-Hunaiti & Enaam, Nd: 5). And it can define the social responsibility for Islamic banks as ethical obligation based on its impact organizers of the Islamic banks management to contribute of the formation and improve and protect the welfare of society as a whole and take care of interests and social objectives for its members through the formulation of the procedures and activation methods and techniques connected to it, in order to satisfaction of God Almighty and contribute to a solidarity, cooperation, progress and social awareness, and achieve comprehensive development (Ayyash, 2010: 11).

3.1.2. The Social Responsibility Objectives

The success of institutions and banks depends completion of its role in the social responsibility to the respect, support the community, and responsibility toward employees and community members, and the banks check several advantages as a result of its commitment to the social responsibility, including (Habeeb, 2011: 29):

a. Identifying and measuring the net social contribution of the organization by comparing the costs and benefits of social where you can not use the profits as a measure of the project performance is not taken into account the elements of costs and benefits social that are not included the costs elements and internal benefits, but also include the costs elements and external benefits which it has an impact on all sectors of society.

b. Assisting in determining whether the facility strategy and activities that have a direct impact on the resource, the individuals centers and sectors of society in line with the social priorities and the acceptable ambition for individuals.

c. Assessing the social performance of the organization through to determine whether the organization's strategy and its objectives in line with the social priorities on the one hand, and with ambition of organization for individuals to achieve reasonable proportion of the profits on the other hand.

d. Provide appropriate data for the social performance of the organization and extent of its contribution to achieving the social objectives for all society parts.

e. Delivery of the social information and the accounting measurement results to the social beneficiary denominations, through social lists be developed for this purpose.

f. Assist the planning agencies in determining priority of the social programs and activities should receive greater attention from state and the economic units through which provided the system of data and information indicate to the strengths and weaknesses in the social contributions level to the economic units.

g. Assist the economic unit management in put of the social programs and determine the necessary of their contribution in light of the objectives which seeks to achieve its.

3.1.3. The Social Responsibility Importance for Islamic Banks

The social responsibility of Islamic banks is an economic necessity in addition to being a humanitarian necessity dictated by moral responsibility for any entity that will live in the country, so they combine between the profit and take the community responsibility in order to please God Almighty, and the global community shared concerns, need to contribute banks effectively in dealing with them and to participate in solving such problems of unemployment and deal with the renewed information revolution and some of the environmental problems such as pollution, climate change and other global issues, as well as local issues of concern to every society in itself as issues of illiteracy and backwardness of the health awareness (Az-Zyoud & et al., 2011: 378). The importance of the social responsibility for the facilities, including the following:

1. Increasing the recognition of social responsibility of the economic installations, where was responsible for economic organizations is to maximize profit, which was regarded as the primary justification for its existence, but the social and environmental conditions surrounding including the emergence of large income disparities and environmental pollution as a result of the activities of those organizations have changed from the primary justification for its existence, maximizing profit, which is no longer considered the only factor in assessment of performance, and it became the accountant interested in determining extent of the organization's social responsibility commitment, as well as to provide adequate information about the social costs and benefits incurred or provided by the organization and thus determination of net social contribution to it, which is reflected in the management responsibilities in the image carried by two types of responsibility, first is to achieve the economic welfare to the project owners, and the second is to achieve the social welfare (Al-Hunaiti & Enaam, Nd: 6).

2. Growing demanding by countries and accounting bodies and associations of the economic projects to disclose data that have a social content, and this trend highlights the review of the following points:

a. Clarification of American Accountants Association (AAA) the reasons for the necessity attention of accountants to disclose the social responsibility data.

b. Configure the number of committees belonged to congregation of Chartered Accountants American to study and develop measurement systems in the social accounting, to assist the economic projects in this area.

c. Claim to American Commission of securities exchanges companies the need to disclose its policies in combating pollution of the environment and what has been implemented them.

d. Claim to Chartered Accountants Congregation in England to reconsider the field and objectives of the financial statements published in light of the new requirements of its users, and the compound has made it clear that the community is among users of the data financial statements published and then must disclose the appropriate data to meet the objectives of the community (Maree and Sabban, 1990: 388).

3. Ignore input the social costs of activities that have a social content when determining the its true cost, as is any accounting system in a set of outputs appropriate information to make decisions which will in turn translate into a set of economic and social activities. So the focus on making the organization's costs and consider the real cost of the activity, regardless of whether the activity has an effect on the environment or the community. For

example, there are many industries that lead to pollution of the environment, whether in the form of air pollution, water or make noise and this effect harmful to the environment is only a social cost is not taken into account when determining the true cost of the activity appointed (Al-Hunaiti and Enaam, ND: 6).

4. The focus on the costs without the benefits in field of the social performance measurement of projects. It rising the total costs (private and social) for projects that bear its social responsibilities, and then reduced the profits of those projects and consequent show appearance of was inappropriate when compared to other projects that do not bear its social responsibility, so it is required when study the social performance to be taken into account the social benefits that caused by the project activities on the one hand and the social costs of those activities on the other hand (Al-Hunaiti and Enaam, ND: 7).

3.1.4. The Success Requirements of Islamic Banks in Performance of its Social Responsibility

The success of the Islamic banks in performance of their function to support and carry its social responsibility required to response a set of conditions, including (Kurdi, website):

a. Necessity the Islamic Bank's commitment to fully committed to the provisions of Islamic law in word and deed, in form and substance, and commitment to the principles of Islam in composition the capital, and in his selection of employees, and its organizations and its regulations, and in a way to fill its resources, and in the way and the methods employed for his money.

b. Exact investigation in the selection of the bank leaders to ensure that these leaders are vivid models of Muslim Personal the conscious secured her case.

c. Intellectual clarity of mission and function of the Islamic Bank among each of the employees in bank from senior management to the lowest level executive.

d. Provides the strategic awareness among the bank leaders extent that the corresponds to the extent of responsibility they carry out.

e. Doing the Bank's management to prepare a clear plan for the objectives and preparation work programs which needed to achieve them.

f. The continuous evaluation for performance and results.

g. Work on the spread of the bank's units in different regions as possible.

h. Attention to conducting field researches to confirm the prove practical for the role of Islamic banks in the social development and to identify the most effective ways and means in bringing about this development and to accelerate it.

3.1.5. Activities and Areas of Social Responsibility in Islamic Banks

The social responsibility operates on restrict all activities and fields that deal with the bank, and there are other activities is one of the basics of work and its requirements, and can not be abandon them to ensure the functioning of the business as determining the specialties for each person carefully and put the right person in the right place for his qualifications and experience (Al-Magriby, 2004: 438- 440), and the most important activities and fields which adopted by the bank to fulfill of social responsibility are the following:

1. Activities and fields of the social responsibility for Islamic banks towards the community:

The importance of the social responsibility in the Islamic banks through the role which play in advancing development through the following ways:

a. The Hasen- Loan.

b. Fund of reciprocal insurance.

c. Financing program of professionals and craftsmen.

d. Donations.

e. Education and training.

f. Care of the conferences and seminars.

2. Activities and fields of the social responsibility for Islamic banks towards the employees:

It includes activities that directed response to requirements of employees in the organization and to improve their conditions in general, so this area represents an field internally (Al Hunaiti et al., Nd: 7), these activities are aimed to providing a suitable climate encouraged to put more effort and tender, as well as the sense of belonging and loyalty in favor of Bank and his administration, spending on human resources in companies and institutions and is a real investment being reaping dividends in the short and long-term activities and the social responsibility towards the employees (Habeeb, 2011: 26):

3. Activities and fields of the social responsibility for Islamic banks towards the customers:

The responsibility of the Islamic banks towards the customers is to preserve the legitimacy and integrity of transactions made, and work to achieve the satisfaction of depositors, easier procedures of handling and earn the confidence of dealers, study of the motives and behavior of dealers in bank at different intervals, and attention to complaints and suggestions of depositors, suitable prices, advertising real (Al-Hawari, ND: 6).

4. Activities and fields of the social responsibility for Islamic banks towards environmental protection:

Include on the activities that lead to mitigate or prevent environmental degradation, which aims to protect natural resources and the environment and maintain. Attention to this field and is vital not only for its impact on

quality of life, but also for its impact on the expenses borne by states to preserve the natural environment (Al Hunaiti & Enaam, ND: 6).

3.2. Previous Studies

Study of (**Az-Zyoud & et al., 2011**) entitled: Reality of social responsibility among Islamic banks: A case study of Islamic banks in Jordan.

The study aimed to formulate a theoretical framework includes several concepts of reality of the social responsibility for Islamic banks, and recognize on reality of the social responsibility among Islamic banks in Jordan. The study found low reality of the social responsibility at the Arab Islamic Bank while the disclose of the social responsibility in the Islamic bank less humblest as it disclosed through annual reports on many of elements and pivots of the social responsibility such as the Hasan-loan, financing craftsmen, and fund of reciprocal funding..

The study recommended the need to activate the Hasan-loan because it is considered a successful therapy for many social problems especially with regard to the fight against poverty and help the needy and distribution of the wealth among members of the same society. Also the study recommended that disclose the social responsibility by Islamic banks because of their great importance to recognize on reality and the social responsibility level and because of their role in creating the competition process between different banks.

- Study of (**Al-Hunaiti and Enaam, ND**) entitled: Extent of application the accounting social responsibility in the Islamic banks.

The study aimed to identify on areas of application the accounting social responsibility and reality of its application in Islamic banks operating in Jordan, in addition to realize of Islamic banks operating in Jordan administrations of the social responsibility concept. The study found that there is a conviction among the respondents that the Islamic banks operating in Jordan applied the accounting social responsibility in the field of community service a medium degree, while the application in the field of environmental protection is weak.

The study recommended the need to promote the social responsibility concept because of its role in guiding the exploitation of the resources available to serve the economic and social requirements for Islamic banks alike. Also the study recommended that continued of Islamic banks to encourage and provide more support for application of accounting in the field of the social responsibility and community service and employees have to raise the social level of performance in these two areas.

- Study of (**Omar & Al-shaar, 2014**)) entitled: Impact of the disclosure of accounting social responsibility on the financial performance of Jordanian public shareholding industrial companies.

The study aimed to identify on the reality of accounting social responsibility in Jordanian public shareholding industrial companies and measure the impact of the disclosure the special activities of accounting social responsibility on the financial performance of industrial companies of Jordanian public shareholding. The study found that the higher level of disclosure of the special activities of accounting social responsibility was a special activities of human resource development.

The study recommended to encourage public shareholding industrial companies to invest in the special activities upgrading the products and encourage the public to contribute to avoid investing in other activities in industrial companies activities in order to improve the financial performance of companies, and to encourage investors to increase the interest in the social responsibility and investing in companies that pay attention to the social responsibility and the development of legal enactments relating to disclose accounting social responsibility to meet the needs beneficiaries.

- Study of (**Al-Lulu, 2009**) entitled: Applicability the accounting for social responsibility by public shareholding companies: Applied study on joint-stock companies listed on the Palestine Exchange.

The study aimed to identify the perceptions listed on the Palestine Exchange to the concept of the social responsibility of public shareholding companies, and stand to attention span listed on the Palestine Exchange public shareholding companies to areas of the social responsibility and disclosure. The study found that the relative importance of the fields of the social responsibility differ from the companies listed in the Palestine Exchange companies, and these companies are doing the development of the relationship with consumers and conform to with the principle of conservation of the environment to the extent this involves taking companies financial burdens, and has no laws and regulations oblige the companies to disclose their social performance.

The study recommended that be the government positive a position and practices towards the shareholding companies that bears the social responsibility through procedures or legislation allows by exempting itself from taxes or other facilities in exchange for its social contribution, in addition to sensitizing companies through seminars, lectures and workshops and issuing the bulletins and preparing media for special programs relating to consumer protection to maintain the quality of the product or service and programs related to the environment and conservation without linking it by the costs.

4. METHOD AND PROCEDURES

To carry out the study and test its hypotheses, it has been taking the following actions:

4.1. The Study Approach

The study used the descriptive and analytical approach to accomplish this study, and was used the descriptive method to describe the study variables from the perspective of the employees in Islamic banks in Amman city, and was used the analytical method to measure the impact of application of the internal marketing on job satisfaction of the employees in Islamic banks.

4.2. The Study Population and its Sample

The study population consists all employees in Islamic banks, due to the large size of the study population has resorted the researcher to choose a stratified random sample of the employees. Then it was distributed 120 questionnaires to study sample, where it was retrieved (80) questionnaire by retrieving amounted to (67%), and after audit questionnaires of retrieved were excluded (20) questionnaire of which due to lack of information contained therein, and therefore the number of retrieved and righteous for statistical analysis amounted to (60) questionnaire, and the proportion of the number of valid questionnaires for analysis of the retrieved number (75%).

4.3. The Study Tool

After seeing on the administrative literature and previous studies related to the study problem, and a view sample survey of specialists in administrative and statistical science through personal interviews with the informal nature, the researcher using a questionnaire as a suitable tool for the purposes of collecting information and data. The study tool consisted of (20) items distributed to the study variables. After completion of design the study tool was measured the tool sincerity and its reliability, as follows:

a. Tool Sincerity

Has been verified the Face Validity of the study tool (questionnaire), and through the presentation on arbitrators with expertise and knowledge from teaching faculty members at Zarqa University, in the terms of reference of administrative sciences, and was the aim of the arbitration verify the extent of items belonging to the study variables, an appropriate degree of drafting items Linguistically, where been modification reworded drafting some of items, becoming the items number of the questionnaire in its final form (20) items instead of (25) items.

b. Tool Reliability

Having been assured of the study tool validity and the readiness of its application, on the study sample of (60) employees, and for the purpose of verifying of the internal consistency of the questionnaire items of the study variables, the researcher used for this purpose (Cronbach's alpha) coefficient to measure the (internal consistency of the questionnaire items), which equals to the total tool (0.747), and this value is very good for the administrative and humanitarian researches in statistical custom and indicate to acceptance. As explained in Table (1) as follows:

Table 1. Results of reliability (Internal Consistency of the items)

No	Application activities of social responsibility	No. of Items	Cronbach's Alpha	Stability Ratio
1	Activities towards society	5	0.671	%67.1
2	Activities towards employees	5	0.731	%73.1
3	Activities towards customers	5	0.705	%70.5
4	Activities towards environmental protection	5	0.617	%61.7
-	Overall Tool	20	0.747	%74.7

5. RESULTS AND DISCUSSION

This section devoted to present the results of the statistical analysis relating to answer on study questions and test its hypotheses, which was reached through using some of the statistical methods available in the Statistical Package for Social Sciences (SPSS), in order to present the study results it was classified as follows:

5.1. Results related to the study question

What perception level of Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application from the perspective of their employees?

For the purpose of answering on the study question, were account the means and standard deviations in order to stand on estimates of employees about of their assessment level for perception level of Jordanian Islamic Bank for Investment and finance management for fields of the social responsibility application from the perspective of their employees. As shown in the following Table (2):

Table 2. Results of means, standard deviations for application activities and fields of the social responsibility (N = 60)

No.	Application activities of social responsibility	Mean	Std. Dev.	Rank	Perception level
1	Activities towards society	3.89	0.64	4	High
2	Activities towards employees	3.96	0.56	2	High
3	Activities towards customers	4.07	0.57	1	High
4	Activities towards environmental protection	3.94	0.47	3	High

Evident from the results in Table (2), that the (activities towards customers) dimension get on the (first) rank in terms of its importance for the study sample, with mean was (4.07) and standard deviation (0.57), and (activities towards employees) dimension get on the (second) rank, with mean was (3.96) and standard deviation (0.56), while the (activities towards environmental protection) dimension get on the (third) rank, with mean was (3.94) and standard deviation (0.47), and finally (activities towards society) dimension came in (forth) rank and the last on the ladder of priorities of the study sample estimates, with mean was (3.89) and standard deviation (0.64).

The results indicate that all dimensions means as the largest of the test standard (3) of (5) degrees. These results indicate that the assessment level of the sample study for importance of the mention dimensions was (positive), and this means that the employees in Jordanian Islamic Bank for Investment and finance management have fully convinced of importance of application activities of the social responsibility of (high) degree from their perspective.

5.2. Results of Testing the Study Hypothesis

H₀: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between responses means of the study sample members about fields of the social responsibility application in Jordanian Islamic Bank for Investment and Finance, attributable to some personal and functional characteristics which are (gender, age groups, educational level, number of experience years, and monthly income).

To test validity of the study hypothesis or not validity, was used the Independent Samples (t-Test), and One-way analysis of variance (ANOVA). And to achieve this, it should make sure validity of the sub-hypotheses emanating from it or not, as follows:

5.2.1. Test the 1st Sub-hypothesis

H₀₁: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender).

In order to test validity of the 1st sub-hypothesis of not validity, was used the Independent Samples (t-Test). It is evident from the means values contained in the Table (3), there existence morphological differences between the means of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender). To detection of the significance of differences between the means of the study sample estimates about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender)., was used (t-test) for two independent samples.

Table 3. Results of (t-Test), to measure the differences between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender)

Variables	Gender	Mean	Std. Dev.	t-value	Sig.
Activities towards society	Male	3.84	0.46	- 0.873	0.386
	Female	3.95	0.47		
Activities towards employees	Male	4.04	0.64	1.070	0.289
	Female	3.85	0.67		
Activities towards customers	Male	4.10	0.56	0.467	0.642
	Female	4.03	0.58		
Activities towards environmental protection	Male	3.92	0.45	- 0.481	0.633
	Female	3.98	0.50		

It is evident from the results listed in the Table (3), that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about all dimensions which are (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) attributable to (gender), which is supported by the calculated of (t-value) for the mentioned dimensions, and that the statistical significance values (Sig.) for these dimensions are

greater than the significance level ($\alpha = 0.05$). So, will be **accepting** the null sub-hypothesis (H_{01}). This means that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender).

5.2.2. Test the 2nd Sub-hypothesis

H₀₂: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age).

In order to test validity of the 2nd sub-hypothesis of not validity, was used One-way analysis of variance (ANOVA). It is evident from the means values contained in the Table (4), there existence morphological differences between the means of the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age). To detection of the significance of differences between the means of the study sample estimates about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age), was used One-way (ANOVA).

Table 4. Results of (ANOVA), to measure the differences between the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age)

Variables	Age	Mean	Std. Dev.	F _{ratio}	Sig.
Activities towards society	18 - 30	3.70	0.58	1.067	0.370
	30 - 40	3.91	0.51		
	40 - 50	4.06	0.23		
	50 year and more	3.75	0.38		
Activities towards employees	18 - 30	4.05	0.60	2.056	0.116
	30 - 40	4.08	0.63		
	40 - 50	3.52	0.81		
	50 year and more	3.93	0.49		
Activities towards customers	18 - 30	4.30	0.66	0.995	0.487
	30 - 40	4.23	0.43		
	40 - 50	3.52	0.58		
	50 year and more	4.00	0.63		
Activities towards environmental protection	18 - 30	4.05	0.44	1.109	0.353
	30 - 40	3.99	0.47		
	40 - 50	3.70	0.58		
	50 year and more	3.97	0.35		

It is evident from the results listed in Table (4), that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about all dimensions which are (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) attributable to (gender), which is supported by the calculated value of (F_{ratio}) for the mentioned dimensions, and that the statistical significance values (Sig.) for these dimensions are greater than the significance level ($\alpha = 0.05$). So, will be **accepting** the null sub-hypothesis (H_{02}). This means that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age).

5.2.3. Test the 3rd Sub-hypothesis

H₀₃: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level).

In order to test validity of the 3rd sub-hypothesis of not validity was used One-way analysis of variance (ANOVA). It is evident from the means values contained in the Table (5), there existence morphological differences between the means of the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level). To detection of the significance of differences between the means of the study sample estimates about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level), was used One-way (ANOVA).

Table 5. Results of (ANOVA), to measure the differences between the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level)

Variables	Educational level	Mean	Std. Dev.	F _{ratio}	Sig.
Activities towards society	Secondary and below	3.91	0.44	0.382	0.766
	Diploma	3.77	0.48		
	Bachelor of	3.93	0.49		
	Postgraduate	3.80	0.46		
Activities towards employees	Secondary and below	3.99	0.59	0.172	0.915
	Diploma	4.03	0.72		
	Bachelor of	3.88	0.67		
	Postgraduate	4.00	0.65		
Activities towards customers	Secondary and below	4.04	0.56	0.640	0.593
	Diploma	4.02	0.51		
	Bachelor of	4.08	0.61		
	Postgraduate	4.60	0.57		
Activities towards environmental protection	Secondary and below	4.11	0.45	1.735	0.170
	Diploma	3.87	0.51		
	Bachelor of	3.84	0.46		
	Postgraduate	3.70	0.47		

It is evident from the results listed in Table (5), that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about all dimensions which are (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) attributable to (educational level), which is supported by the calculated value of (F_{ratio}) for the mentioned dimensions, and that the statistical significance values (Sig.) for these dimensions are greater than the significance level ($\alpha = 0.05$). So, will be **accepting** the null sub-hypothesis (H_{03}). This means that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level).

5.2.4. Test the 4th Sub-hypothesis

H₀₄: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years).

In order to test validity of the 4th sub-hypothesis of not validity, was used One-way analysis of variance (ANOVA). It is evident from the means values contained in the Table (6), there existence morphological differences between the means of the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years). To detection of the significance of differences between the means of the study sample estimates about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years), was used One-way (ANOVA).

Table 6. Results of (ANOVA), to measure the differences between the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years)

Variables	Experience years	Mean	Std. Dev.	F _{ratio}	Sig.
Activities towards society	Less than 5 years	3.87	0.39	1.362	0.264
	5 - 10	3.85	0.58		
	10 - 15	3.79	0.50		
	15 year and more	4.12	0.18		
Activities towards employees	Less than 5 years	3.88	0.64	0.466	0.707
	5 - 10	3.89	0.54		
	10 - 15	3.94	0.71		
	15 year and more	4.15	0.65		
Activities towards customers	Less than 5 years	4.12	0.36	0.418	0.741
	5 - 10	3.95	0.63		
	10 - 15	4.15	0.56		
	15 year and more	4.03	0.68		
Activities towards environmental protection	Less than 5 years	3.83	0.32	0.516	0.673
	5 - 10	4.05	0.56		
	10 - 15	3.95	0.51		
	15 year and more	3.90	0.43		

It is evident from the results listed in the Table (6), that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about all dimensions which are (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) attributable to (experience years), which is supported by the calculated value of (F_{ratio}) for the mentioned dimensions, and that the statistical significance values (Sig.) for these dimensions are greater than the significance level ($\alpha = 0.05$). So, will be **accepting** the null sub-hypothesis (H_{04}). This means that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years).

5.2.5. Test the 5th Sub-hypothesis

H₀₅: There is no statistically significant differences at the significance level ($\alpha \leq 0.05$), between means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income).

In order to test validity of the 5th sub-hypothesis of not validity was used One-way analysis of variance (ANOVA). It is evident from the means values contained in the Table (7), there existence morphological differences between the means of the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income). To detection of the significance of differences between the means of the study sample estimates about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income), was used One-way (ANOVA).

Table 7. Results of (ANOVA), to measure the differences between the study sample responses about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income)

Variables	Monthly income	Mean	Std. Dev.	F _{ratio}	Sig.
Activities towards society	Less than 200 JD	3.90	0.54	1.794	0.911
	300-200	3.95	0.64		
	500-300	3.84	0.39		
	1000-500	3.89	0.47		
	1000 JD and more	4.05	0.19		
Activities towards employees	Less than 200 JD	3.62	0.68	1.128	0.143
	300-200	4.31	0.39		
	500-300	3.91	0.67		
	1000-500	4.14	0.55		
	1000 JD and more	3.80	0.94		
Activities towards customers	Less than 200 JD	4.08	0.41	1.003	0.353
	300-200	4.36	0.39		
	500-300	4.03	0.66		
	1000-500	3.86	0.56		
	1000 JD and more	3.90	0.57		
Activities towards environmental protection	Less than 200 JD	3.88	0.41	1.794	0.414
	300-200	4.16	0.53		
	500-300	3.89	0.48		
	1000-500	3.80	0.83		
	1000 JD and more	4.10	0.47		

It is evident from the results listed in the Table (7), that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about all dimensions which are (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) attributable to (monthly income), which is supported by the calculated value of (F_{ratio}) for the mentioned dimensions, and that the statistical significance values (Sig.) for these dimensions are greater than the significance level ($\alpha = 0.05$). So, will be **accepting** the null sub-hypothesis (H_{05}). This means that there were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income).

6. CONCLUSIONS AND RECOMMENDATIONS

6.1. Conclusions

The study concluded a number of conclusions in light of its results, among them the following:

a. The results indicated that the assessment level of the sample study for the dimensions (activities towards society, activities towards employees, activities towards customers, and activities towards environmental protection) were (positive), and this means that the employees in Jordanian Islamic Bank for Investment and finance management have fully convinced of importance of application activities of the social responsibility of (high) degree from their perspective.

b. The results indicated that the dimensions (activities towards customers) dimension get on the (first) rank in terms of its importance for the study sample, and (activities towards employees) dimension get on the (second) rank, while the (activities towards environmental protection) dimension get on the (third) rank, and finally (activities towards society) dimension came in (forth) rank and the last on the ladder of priorities of the study sample estimates.

c. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (gender).

d. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (age).

e. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (educational level).

f. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means

responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (experience years).

g. There were no statistically significant differences at the significance level ($\alpha = 0.05$), between the means responses of the study sample about fields of the social responsibility application in Jordanian Islamic bank for investment and finance, attributable to (monthly income).

6.2. Recommendations

The study reached a number of recommendations in light of its results, among them the following:

a. The necessity attention of the Islamic banks in the dimension (activities towards society) due to obtaining on the (fourth) rank and the last on the ladder of priorities for assessing of the employees in the mentioned banks.

b. Necessity to diversify of the social responsibility activities of the Islamic banks.

c. Necessity to organizing training courses, workshops and seminars regularly and continuously aimed to develop an awareness importance of applying social responsibility activities in Islamic banks.

d. The study suggests that a similar studies in the future, on the other Islamic banks is focused on other activities of social responsibility, taking into account work compared for the studies results that are conducted.

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