



Full Length Research Paper

The impact of social responsibility adoption on workers' loyalty: The case of a Saudi Arabian Islamic Bank

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A descriptive and analytical study was conducted to determine the relationship of the adoption by a Saudi Arabian Islamic bank of social responsibility towards its workers with their levels of job loyalty, using a questionnaire distributed among 110 workers of Al Rajhi Bank. The results indicate that participants perceived the management's realization of the concept of social responsibility towards its workers and the extent to which it applied socially responsible practices towards them as moderate. The degree of worker loyalty was also found to be moderate. There were positive correlations, all statistically significant at the 0.05 level, of the realization variable, the application variable, and the overall social responsibility score with job loyalty, the respective Pearson correlation coefficients being 0.849, 0.866, and 0.887. Recommendations are made to strengthen the social responsibility of Saudi banks.

Key words: Saudi-Arabia, Islamic bank, social responsibility, worker loyalty

INTRODUCTION

Theories of social responsibility mostly assume that workers, as internal stakeholders, are unaffected by social responsibility practices; instead, these theories focus on external stakeholders such as customers and the community at large. However, workers may be significantly interested in their organization's social responsibility practices. Hence, poor understanding of the effects of social responsibility on workers could lead to the drawing of faulty conclusions concerning the application of social responsibility policies and their impact on these internal stakeholders. Many organizations may ignore or underestimate the extent to which providing support for workers might significantly affect their behaviour and attitudes.

In contemporary society, businesses have seen an increasing emphasis on the importance of social responsibility activities due to mounting pressure from workers, consumers, and other stakeholders. Public

pressure for business to assume social responsibility activities has continued to grow over time for a variety of reasons, including 1) corporations' access to resources (capital, tools, manpower) that other organizations do not have; 2) public frustration with the failure of other organizations (governmental and non-profit) to address social problems; and 3) corporations' failure to assume accountability for problems that they helped to create (Abdoun, 2011, 7).

To reduce turnover and improve worker loyalty, organizational leaders must take conscientious steps to develop the critical leadership decisions needed to retain a talented workforce. For example, leader shortfalls may include not setting good examples, not empowering workers to play a role in decision making, not listening to those who work for them, and not giving their workers credit when it is due (Harrison, 2015, 2). The particular concern of this study is with the workers of Al Rajhi Bank,

which was established in 1957 and is now one of the largest Islamic banks in the world, having assets of SAR 184 billion (USD49 billion), a market capital exceeding USD4 billion (Al Rajhi Bank, 2011, 3), and more than 7500 workers.

Statement of the Problem

The loyal worker will be motivated to perform well in his workplace. In 2010, Skudiene and Aurskeviene stated that there was a gap in understanding the impact of social responsibility activities on internal worker motivation. Hence, the focus of their study, set in Lithuania, was to determine the relationships of the internal and external elements of social responsibility activities with internal worker motivation. Their results suggest a positive relationship between social responsibility activities and internal worker motivation; this effect was stronger for internal social responsibility and internal worker motivation and therefore loyalty (Skudiene & Aurskeviene, 2010). A related empirical study found that workers would not be innovative unless they were loyal to their work and wanted to help make it better and bigger. Bocquet and Mothe (2010) established a positive correlation between social responsibility and the innovation climate for Estonian enterprises. However, further theoretical and empirical attention is required into the relationship between the implementation of worker-centred social responsibility and worker loyalty, considering the importance of workers as stakeholders, as well as the possible effects on them of internal social responsibility strategies.

Thus, we can formulate the research problem in the form of a question: What effect does the adoption of social responsibility have in increasing the loyalty of workers at Al Rajhi Bank?

Research Questions

The above question can be broken down into the following three research questions:

1. What is the extent to which Al Rajhi Bank's management realizes the concept of social responsibility and its application to the Bank's workers?
2. What is the degree of loyalty among the workers of Al Rajhi Bank?
3. Is there a correlation between the adoption of social responsibility towards the workers of Al Rajhi Bank and an increase in their levels of job loyalty?

Research Objectives

The main objective of the current research is to determine the impact of the adoption of social responsibility towards the workers of Al Rajhi Bank in increasing their job loyalty, expressed in the form of three sub-objectives:

1. To determine the level of adoption of social responsibility towards the workers of Al Rajhi Bank.
2. To determine the level of job loyalty among the workers of Al Rajhi Bank.
3. To detect the presence of a correlation between the adoption of social responsibility towards the workers of Al Rajhi Bank and an increase in their levels of job loyalty.

Significance of the Research

The importance of the current research lies in the following:

1. It focuses on establishing the extent of the adoption of social responsibility and assessing the level of job loyalty among workers at Al Rajhi Bank.
2. It frames the current reality of the level of job loyalty among Al Rajhi Bank workers.
3. It adds to knowledge of how the adoption of social responsibility towards workers affects the extent of their job loyalty, in light of the apparent scarcity of research into this relationship.
4. The results are expected to contribute to knowledge by providing a realistic evaluation of the relationship between the adoption of social responsibility towards the workers of Al Rajhi Bank and an increase in their levels of job loyalty.

Definition of Terms

Social responsibility: refers to actions taken by a company in order to address the impact of its operations on the economy, environment, and social structure, as well as the concerns of its principal stakeholders (Schuder, 2011, 4). It also refers to the obligations of the firm to society or more specifically to its stakeholders, including workers, customers, and stockholders (Ross, 2006, 4). It is defined procedurally in the current research as denoting procedures taken by a corporation, a company, or a bank to positively influence its external and internal environment, the economy, and the community, these procedures being considered to constitute a duty towards its stakeholders and stockholders.

Worker loyalty: denotes a worker's feeling of attachment to his employing organization (Yee, 2006, 60) or his willingness to remain a member of that organization (Douglas, 2008, 28). It is defined procedurally in the current research as a worker's emotions of attachment and commitment to his workplace that lead him to engage in work and be willing to stay in this work.

Banks: refer to themselves as diversified financial services holding companies (Mulford & Comiskey, 2009, 7).

Research Limits

The current research operates within the following limits:

Objective limits: It focuses on determining the relationship between the adoption of social responsibility towards the workers of Al Rajhi Bank and increasing levels of job loyalty among them.

Human limits: Its scope is limited to a sample of workers of Al Rajhi Bank in Saudi Arabia.

Time limits: The empirical research was conducted during the first semester of the academic year 1437 AH / 1438 AH (2015-2016 CE).

LITERATURE REVIEW

Ohlrich (2011) examined the impact of social responsibility on worker attraction and retention, which are based on worker loyalty, by conducting semi-structured qualitative interviews with 36 corporate workers. Results suggest that workers do not necessarily stay with a company because of its social responsibility strategy, meaning no significant relation between social responsibility and retention or loyalty, but they may resign if there is an overall violation of the social responsibility programme and its related values. A doctoral study by Nanderam (2010) explores the potential link between social responsibility and workers' engagement and commitment, which are expressions of loyalty, using a quasi-experimental pretest-posttest design to elicit data from 162 workers in six provinces of Canada. The study found no significant relations among its variables. Overall, the findings suggest that participation in a social responsibility programme did not significantly improve loyalty and affective commitment level. However, reported means for both pretest (4.52) and posttest outcomes (4.51) were slightly above the scale midpoint, suggesting a weakly positive emotional attachment of the workers to their employer.

Cheruiyot and Maru (2012) researched the relationship of social responsibility practices with workers' turnover/retention and commitment, using a structured questionnaire to conduct an exploratory survey of a sample of 699 workers. They report a statistically significant positive correlation between perceived social responsibility practices and workers' retention and commitment, which means that a higher level of social responsibility was associated with stronger commitment and loyalty among workers.

Weiss (2013) conducted a study aiming to demonstrate the importance of social responsibility practices in determining workers' attachment to their organizations, surveying the workers of five companies in Wisconsin, USA by electronic means. The results indicate that social responsibility practices like caring for workers' health and rewards are strongly positively related to their attachment and loyalty to the company. More recently, Adeleke (2014) examined empirically the relationship between social responsibility and the satisfaction of Nigerian bank workers with the banking sector, by surveying a sample of 99 bank workers; she found that participants perceived

their employers to practice a very high degree of social responsibility, with which they were very satisfied. She concludes that social responsibility is positively related to workers' satisfaction with their work, which may lead them to be loyal to their employer.

Social responsibility

Organizational leaders face the challenge of balancing the needs of the community with the organization's financial needs and workers' interests. Many business leaders understand the benefits of helping society through social responsibility. However, research is lacking into the relationship between socially responsible activities and worker loyalty. Loyal workers are more productive than those who are not loyal. In banking, socially responsible behaviour is generally taken to include ensuring credit availability to responsible borrowers and reinvesting local funds in local areas. As long as there is a demand for socially responsible banking behaviour, profit-maximizing managers will invest in social responsibility until its marginal benefit equals its marginal cost (Stella, 2003, 6).

Social responsibility: a historical perspective

The study of corporate social responsibility has developed over many decades and various frameworks have structured the socially responsible practices of large businesses (Kraxberger, 2007, 11). Theorists in many academic disciplines have expanded the understanding of social responsibility, a concept dating from the late 18th century. During the Industrial Revolution, from the 18th to the early 20th century, corporations flourished and focused on maximizing profits. The welfare state era extended from the 1920s to the 1950s; as the concept of social responsibility developed during this period, leaders gradually acknowledged the importance of giving back to the community, especially those in need (Agler, 2013, 22). The social responsibility field has grown significantly since, so that today there is a plethora of theories, approaches and terminologies. 'Society and business', 'social issues management', 'public policy and business', 'stakeholder management', and 'corporate accountability' are just some of the terms used to describe the issues related to corporate responsibility in society. Interest in the topic has been promoted by increased sensitivity to ethical issues among individuals and organizations. Dangers such as damage to the environment, improper treatment of workers, and faulty production leading to consumer inconvenience or danger are highlighted in the media (Kraxberger, 2007, 12).

Social responsibility principles

Social responsibility is a multidimensional concept, covering actions that go beyond legal requirements to further a social agenda, embodying the social attributes

of corporate outputs, and denoting voluntary exclusion from interactions that generate negative externalities (Stella, 2003, 6). According to ISO 26000, corporate social responsibility is also based on the following principles:

- A corporation should be responsible for its effects on community, environment, and economy.
- A corporation should be transparent in its decisions and activities that impact society and the environment.
- Corporate behaviour should be based on the values of honesty, equity, and integrity.
- A corporation must regard, count, and answer to its stakeholders' benefit.
- A corporation should agree that obeying the terms of the law is obligatory.
- A corporation must follow international standards of attitude while abiding with the norms and obeying the letter of the law.
- A corporation should respect human rights and recognize both their importance and their universality (Swider, 2013, 14).

Benefits of social responsibility

Contemporary organizations have become aware of the importance of being involved in their communities by contributing resources in a manner that positively influences the economic development of the locality. This involvement will strengthen an organization and its position as a leader in the community. Such efforts will also benefit the community by targeting specifically identified needs and positively influencing economic development. Any organization which develops a corporate social responsibility policy or initiative will be better able to focus its efforts on fostering economic stimulation and sustainability (Valencia, 2014, 1). Advocates of organizational social responsibility programmes believe that they are extremely important. Engaging in such activities can deliver many significant benefits for organizations, such as enhanced reputation and increased customer loyalty. Gaining customer loyalty through social responsibility enhances the organization's chances of achieving its broader goals, mission, and ultimate purpose (Agler, 2013, 41). In the case of banks, the value of social responsibility as a positive indicator to potential borrowers is lessened by the fact that the consumer is not faced with unobserved quality differences (a dollar is a dollar), and the terms and conditions of a loan are easily understood. A higher level of social responsibility may, however, be an indicator of higher efficiency. One hypothesis is that only the most efficient banks can afford to be socially responsible (Stella, 2003, 7).

Criticisms of social responsibility

Some business leaders and writers disagree that corporations should be socially responsible. They claim

that corporate leaders are obligated to maximize profits for shareholders and that of governments, not corporations, are responsible for addressing social issues, implying that organizations must focus on profits and not on communities. Alternatively, organizations are seen as a driving force in the development of the community; although they must focus on maximizing profits to ensure sustainability, they must also address the expectations of society and meet the needs of their workers (Agler, 2013, 41-42). Another criticism is that philanthropy should not be considered the primary socially responsible initiative. A charitable definition of social responsibility does not account for an organization's business practices and daily operations in regard to the environment or its workers. Without this level of accountability, the organization could present a socially responsible appearance while actually contaminating its community's environment or treating its workers unfairly. There is indeed some value in philanthropy, such as sponsoring local sports teams or donating money to charities, but community involvement is only one part of what constitutes a socially responsible organization, large or small (Kraxberger, 2007, 3).

Worker loyalty

According to Bechtold (2004, 7-8), it is assumed that winning workers' loyalty is more beneficial to an organization than ensuring their satisfaction. As a point of comparison, it is widely held in the consumer packaged goods industry that brand loyal users are much more desirable (profitable) than satisfied brand users. If brand loyalty (not brand satisfaction) is the goal in business and worker loyalty is a key goal of most organizations, then by associative logic it could be argued that worker loyalty takes a higher priority than worker satisfaction. Moreover, characteristics and actions that drive worker satisfaction and loyalty could be as different as the characteristics and actions that drive brand loyalty and satisfaction. Notably, there are no identified studies concurrently examining brand loyalty and worker loyalty.

According to Reichheld (2003, 3), loyalty is the willingness of a client, a worker, a college, etc. to make a specific sacrifice so as to enhance a relationship. Fernandez (2004,28) lists five factors which the literature suggests may promote worker loyalty: (1) care and concern for workers, (2) fairness at work, (3) day-to-day satisfaction, (4) feelings of accomplishment, and (5) compensation/benefits.

Extensive studies have shown worker loyalty to lead to beneficial organizational outcomes and to be considered desirable. Increased loyalty has been found to improve work performance and reduce absenteeism and turnover, which are costly to organizations. In a study of staff perceptions of the work environment, management support was given as a reason for staying with an employer. Researchers have identified worker loyalty as a better measure than job satisfaction of staying intention (Bechtold, 2004, 37). Worker engagement is a significant

indication of worker loyalty. Alfermann (2011, 34) lists engagement constructs including discretionary effort (behavioural outcome), connection to broader purpose (emotional attachment), meaningfulness (emotional attachment), willingness to advocate (behavioural outcome), and pride (emotional attachment). Workers who feel connected to their role and find the work meaningful derive great pride and are thus willing to make extra effort and to advocate for their organization. The same could be said about social responsibility engagement. The connection to a broader purpose and meaningfulness that social responsibility brings to an individual contributes to his or her emotional attachment and pride, leading to a willingness to make extra effort. Therefore, these constructs are used for what this research defines as social responsibility engagement (Alfermann, 2011, 35).

METHODOLOGY

This research follows a descriptive and analytical approach, marked by the collection, compilation, and classification of data, which are then subjected to an in-depth analysis and an explanation of the results. Thus, techniques of measurement, classification, and interpretation are used in order to derive significant conclusions and to make generalizations concerning the phenomena of interest (Saber et al., 2002, 87).

Research population and sample

The research population consists of all workers of Al Rajhi Bank in Saudi Arabia, the study sample being 110 of these workers. The following tables show the distribution of the sample in terms of frequency and percentage, by gender, educational qualifications, and length of experience in banking. Table 1 shows that males outnumbered females in the sample by around three-fifths to two-fifths.

Table 1: Distribution of sample by gender

Gender	Frequency	%
Male	67	60.9
Female	43	39.1
Total	110	100.0

Table 2: Distribution of sample by educational qualifications

Educational qualification	Frequency	%
Bachelor	74	67.3
Higher Diploma	21	19.1
Master's	9	8.2
Doctorate	6	5.5
Total	110	100

Table 2 shows that two-thirds of the sample held a bachelor degree and one fifth a Higher Diploma, while relatively few held a master's degree or a doctorate.

It is evident from Table 3 that more than half of the sample had five to ten years' experience in the banking business, fewer than a third had less than this and only 15 percent had more.

Research Instrument

Having reviewed the relevant literature, the researcher designed and developed a questionnaire to elicit data on the job loyalty of workers of Al Rajhi Bank and their perceptions of the adoption by the bank of social responsibility towards

Table 3: Distribution of sample by length of experience in banking

Years of experience in banking	Frequency	%
Less than 5 years	33	30.0
From 5 to less than 10 years	60	54.5
From 10 to less than 15 years	17	15.5
Total	110	100.0

them. The first part of the questionnaire (Appendix 2) covered the demographic data reported above, while in the second part, participants were asked to respond to a total of 22 items grouped under two main axes: social responsibility and workers' loyalty. The social responsibility axis comprised two dimensions: five items on the extent to which participants perceived the bank's management as realizing the concept of social responsibility towards its workers (the realization dimension) and seven items on the extent to which they perceived it as applying social responsibility practices towards them (the application dimension). The ten items on workers' loyalty each interrogated a different aspect of participants' feelings regarding their employment at the bank. For each of the 22 items, they were asked to indicate the extent of their agreement with a statement on a five-point Likert scale from 'strongly agree' to 'strongly disagree'.

Validity of the research instrument

Four aspects of validity were assessed: the face validity of the questionnaire, the internal consistency of the axes,

the construct validity of the axes, and the reliability correlation coefficient.

Face validity

The initial complete draft of the questionnaire was presented to a group of professors from the Faculty of Education, who were asked to assess the relevance of each item to its corresponding axis, the clarity of each item, the integrity of its linguistic formulation, and its suitability for achieving the goal that it was developed for. These reviewers were invited to suggest ways of improving it by omission, addition, reformulation, or any way that they saw fit.

Internal consistency

The internal consistency of each axis was evaluated by calculating the Pearson correlation coefficient between the score of each item and the overall score of its axis in the questionnaire. The results are as shown in Table 4

Table 4: Pearson correlation coefficient between the score of each item and the overall score of the corresponding axis

Social responsibility axis					
Realization dimension: The extent to which Al Rajhi Bank's management realizes the concept of social responsibility towards its workers					
Item number	Correlation coefficient	Item number	Correlation coefficient	Item number	Correlation coefficient
1	0.545**	3	0.670**	5	0.643**
2	0.764**	4	0.301**		
Application dimension: The extent to which Al Rajhi Bank applies social responsibility practices towards its workers					
6	0.774**	9	0.520**	12	0.292**
7	0.856**	10	0.884**		
8	0.728**	11	0.509**		
Workers' loyalty axis					
1	0.514**	5	0.611**	9	0.435**
2	0.256**	6	0.717**	10	0.840**
3	0.591**	7	0.769**		
4	0.821**	8	0.740**		

** Statistically significant at the significance level of 0.01

Table 4 shows that the correlation coefficients between items and overall axis scores were all statistically significant at the significance level of 0.01 and that all correlation coefficient values were high, ranging from 0.301 to 0.764 for the realization dimension of the social responsibility axis, from 0.292 to 0.884 for its application dimension and from 0.256 to 0.840 for the workers' loyalty axis, which indicates a high degree of internal consistency validity.

Construct validity

The construct validity of the questionnaire axes was evaluated by calculating the correlation coefficient between the total score of each axis and the total score of the questionnaire, with the results as shown in Table 5.

Table 5: Correlation coefficients between total dimension/axis scores and total questionnaire score

Axis/dimension	Correlation coefficient
Realization dimension of social responsibility axis	0.916**
Application dimension of social responsibility axis	0.936**
Total score for social responsibility axis	0.960**
Total score for workers' loyalty axis	0.975**

** Statistically significant at the significance level of 0.01

Table 5 shows that correlation coefficient values of the questionnaire axes and dimensions with the total score were high, ranging from 0.916 to 0.975, all statistically significant at the significance level of 0.01, which indicates a high degree of construct validity for the dimensions and axes.

Reliability correlation coefficient

The final measure of validity was the Cronbach's alpha

values for the two axes and the overall questionnaire (Table 6).

Table 6 shows that reliability correlation coefficient values for the social responsibility and loyalty axes were also high, at 0.987 and 0.979 respectively, the overall total reliability coefficient for the questionnaire was 0.940, which indicates that the questionnaire was valid in terms of the reliability and credibility of its results.

Table 6: Cronbach's alpha coefficient for questionnaire axes

Axis	Number of items	Cronbach's alpha coefficient
Social responsibility axis total score	12	0.987
Workers' loyalty axis total score	10	0.979
Total for questionnaire	22	0.940

Statistical Methods

Data were analyzed by using the SPSS program to calculate the following values:

- **Frequencies and percentages**, to determine the characteristics of the research sample from the personal data.
- **Averages and standard deviations (SD)** of responses to questionnaire items and of overall scores for each dimension and axis.
- **Pearson correlation coefficient**, to assess internal consistency.
- **Cronbach's alpha coefficient**, to evaluate the stability of the questionnaire items.
- **Range equations**, giving the arithmetic mean of the responses to each item, dimension, and axis.

A response of "strongly agree" was scored 5, with scores of 4, 3, 2, and 1 respectively for "agree", "agree to some extent", "disagree", and "strongly disagree". The degree of agreement for each item, dimension, and axis was determined as corresponding to the following ranges of mean scores:

- From 1 to less than 1.80 represents a very weak degree of agreement;
- From 1.80 to less than 2.60 represents a weak degree of agreement;
- From 2.60 to less than 3.40 represents a moderate degree of agreement;
- From 3.40 to less than 4.20 represents a high degree of agreement;
- From 4.20 to 5 represents a very high degree of agreement.

RESULTS

To answer the first research question, concerning the extent to which the bank's management realizes the concept of social responsibility and its application to the workers, means and standard deviations were calculated for responses to items in the two dimensions of the social responsibility axis, arranged in descending order of mean scores in Table 7.

Table 7: Means and standard deviations of responses on the social responsibility axis

Dimension	Mean	Standard deviation	Responsiveness
The extent to which Al Rajhi Bank's management realizes the concept of social responsibility towards its workers	3.37	0.656	Moderate
The extent to which Al Rajhi Bank applies social responsibility practices towards its workers	3.25	0.808	Moderate
Social responsibility total	3.30	0.653	Moderate

Table 7 shows that the respondents perceived the bank's management as realizing the concept of social responsibility and applying it to its workers to a moderate degree, as the mean score on the social responsibility axis was 3.30. The relatively narrow range of mean values (3.25 to 3.37) and the low standard deviation values (0.808 and 0.656 respectively) reflect the homogeneity of the responses to items in these two dimensions of the first axis, within which the realization

dimension is ranked above the application dimension, having a slightly higher mean score.

Detailed results for each of the items in the three dimensions/axes are set out in Tables 8, 9, and 10, beginning with the realization dimension of the social responsibility axis in Table 8, where the penultimate column ranks the items in descending order of mean scores.

Table 8: Frequencies, percentages, means, and standard deviations of responses to items in the realization dimension of the social responsibility axis

Item		Responses						Mean	SD	Item order	Responsiveness
			Strongly disagree	Disagree	Agree to some extent	Agree	Strongly agree				
1	There is a clear vision among the bank's management about the concept of social responsibility	f	0.0	10	35	20	45	3.91	1.04	1	High
		%	0.0	9.1	31.8	18.2	40.9				
2	Social responsibility is one of the priorities of the bank	f	5	60	10	20	15	2.82	1.19	5	Moderate
		%	4.5	54.5	9.1	18.2	13.6				
3	The fulfilment of obligations relating to social responsibility is one of the objectives of the bank	f	5	35	25	20	25	3.23	1.24	4	Moderate
		%	4.5	31.8	22.7	18.2	22.7				
4	The concept of social responsibility includes attention to society, workers and the surrounding environment	f	5	15	45	25	20	3.36	1.07	3	Moderate
		%	4.5	13.6	40.9	22.7	18.2				
5	The concept of social responsibility requires attention to the work environment and its requirements	f	0.0	20	30	40	20	3.55	.992	2	High
		%	0.0	18.2	27.3	36.4	18.2				
Overall values for the realization dimension								3.37	.656	---	Moderate

Table 8 indicates that respondents perceived the bank's management as realizing the concept of social responsibility towards its workers to a moderate degree, since the overall mean score for this dimension was 3.37. The low standard deviation value of 0.656 shows the homogeneity of the study sample in its responses to these five items. As to individual SD values, these were high for items 1-4 and low for item 5 only.

The strongest agreement was with item 1 on clarity of vision regarding social responsibility, with a high mean of 3.91, followed by item 5 on attention to the work environment (3.55=high), while item 2 on social responsibility as a priority ranked last with a moderate mean of 2.82. There was moderate agreement with each of the remaining items in this dimension.

The researcher believes that the merely moderate overall level of agreement with the proposition that the AI

Rajhi Bank's management realizes the concept of social responsibility towards its workers may be attributed to the management's failure to take appropriate steps to make its staff familiar with the dimensions of social responsibility. This may be because it focuses its attention on the management process and on achieving management goals, which has contributed to a lack of attention towards the workers and the responsibility of the management towards them.

This result differs markedly from that of Adeleke (2014), who found that Nigerian bank workers perceived their employers as realizing social responsibility to a very high degree.

Table 9 sets out the detailed results for the items in the application dimension of the social responsibility axis, following an identical format to **Table** above

Table 9: Frequencies, percentages, means, and standard deviations of responses to items in the application dimension of the social responsibility axis

Item			Responses					Mean	SD	Item order	Responsiveness
			Strongly disagree	Disagree	Agree to some extent	Agree	Strongly agree				
6	The Bank provides programmes and training courses for its workers	F	0.0	30	25	40	15	3.36	1.02	2	Moderate
		%	0.0	27.3	22.7	36.4	13.6				
7	The Bank provides a convenient working environment for its workers	F	0.0	25	35	35	15	3.36	.984	1	Moderate
		%	0.0	22.7	31.8	31.8	13.6				
8	The Bank contributes to its workers' wellbeing by providing nearby housing	F	0.0	40	20	35	15	3.23	1.08	6	Moderate
		%	0.0	36.4	18.2	31.8	13.6				
9	The Bank provides health insurance for its workers	F	5	20	40	35	10	3.23	1.00	5	moderate
		%	4.5	18.2	36.4	31.8	9.1				
10	The Bank has authorized the Social Security Authority to provide subsidies in special circumstances	F	5	45	20	20	20	3.05	1.23	7	moderate
		%	4.5	40.9	18.2	18.2	18.2				

Table Cont'd

11	The Bank paysfair wages and salaries that are appropriate tothe efforts and are regularly paid	F	0.0	38	20	37	15	3.26	1.08	4	moderate
		%	0.0	34.5	18.2	33.6	13.6				
12	The Bank ensures equal opportunities for workers in all functional privileges without discrimination	F	4	21	37	38	10	3.26	.992	3	moderate
		%	3.6	19.1	33.6	34.5	9.1				
Overall values for the application dimension								3.25	.808	---	moderate

As with the realization dimension, respondents perceived the Bank as applying social responsibility practices towards its workers to a moderate degree, the overall mean score for items in this second dimension being 3.25. The overall standard deviation (0.808) was low, reflecting the homogeneity of responses on this dimension, although SD values for five of the seven items were high, at 1.0 or above.

The strongest agreement was registered for item 7 on working environment and item 6 on training provision, both scoring a mean of 3.36, followed by means of 3.26 for items 12 and 11 on equal opportunities and fair wages, while item 10 on social security and subsidies was ranked last for strength of agreement, at 3.05. For all seven items, agreement was moderately strong.

The researcher believes that participants' perception of the bank's application of social responsibility practices towards its workers as no better than moderate may be attributed to Al Rajhi managers lacking the time to engage in the education or training activities that would be needed to increase their knowledge regarding their role in the practice of corporate social responsibility. Another reason may be the weak enforcement of accountability by management regarding the application of social responsibility by managerial cadres, contributing to the weakness of their interest in applying it as required.

Table 10 addresses the second research question by detailing responses to each item of the workers' loyalty axis, following the same format as for the two dimensions of the social responsibility axis.

Table 10: Frequencies, percentages, means, and standard deviations of responses to items on the workers' loyalty axis

Item		Responses						Mean	SD	Item order	Respons-iveness
			Strongly disagree	Disagree	Agree to some extent	Agree	Strongly agree				
1	I care very much aboutthe fate of Al Rajhi Bank in the future	F	4	35	25	23	23	3.24	1.21	8	moderate
		%	3.6	31.8	22.7	20.9	20.9				
2	I am willing to makedouble the effort required ofme to achieve the objectives of the Bank's management	F	5	14	43	30	18	3.38	1.04	5	moderate
		%	4.5	12.7	39.1	27.3	16.4				
3	I feel an ethical commitment to continue working for this bank	F	0.0	20	29	43	18	3.54	.974	1	high
		%	0.0	18.2	26.4	39.1	16.4				
4	I am having problems because of my work colleagues' mistakes towards the Bank's public beneficiaries	F	3	50	14	25	18	3.05	1.20	10	moderate
		%	2.7	45.5	12.7	22.7	16.4				
5	I feel that any problem facing the bank is part of my personal problems	F	0.0	25	28	43	14	3.42	.980	4	high
		%	0.0	22.7	25.5	39.1	12.7				
6	My personal life wouldbe affected negatively if I left my work atthe bank	F	0.0	23	23	50	14	3.50	.965	2	high
		%	0.0	20.9	20.9	45.5	12.7				
7	Whentalking to my friends I describethe Bank as a great organization that I am proud ofworking for	F	0.0	20	30	46	14	3.49	.936	3	high
		%	0.0	18.2	27.3	41.8	12.7				
8	I owe Al Rajhi Bank and I feel that I belong to it	F	0.0	34	18	44	14	3.35	1.05	7	moderate
		%	0.0	30.9	16.4	40.0	12.7				
9	I feel a sense of job security in the bank	F	4	15	38	44	9	3.35	.944	6	moderate
		%	3.6	13.6	34.5	40.0	8.2				
10	I would be happy to spend the rest of my life working within the Al Rajhi Bank team	F	5	41	19	27	18	3.11	1.20	9	moderate
		%	4.5	37.3	17.3	24.5	16.4				
Overall values for the workers' loyalty axis								3.34	.667	---	moderate

The responses detailed in Table 10 indicate a moderate degree of loyalty among Al Rajhi Bank workers, as the overall mean value for items on this axis was 3.34. In common with the two dimensions of social responsibility, a low standard deviation value (0.667) reflects the homogeneity of average responses across these items. Half of the individual SD values were also low, while the others were high, showing that the homogeneity of responses within items varied.

The strongest agreement was with item 3 on ethical commitment to continue working for the bank, with a mean of 3.54, followed by item 6 ("My personal life would be affected negatively if I left my work at the bank") with a mean of 3.50. Two other items had high mean scores, while scores for the remaining six items reflected moderate agreement. The lowest item score was 3.04, for item 4 on colleagues' mistakes.

The researcher believes that the finding of only a moderate degree of apparent loyalty among workers of Al Rajhi Bank may be attributed to a relative lack of job security, which may in turn be explained by the failure of the management to give sufficient attention to resolving

their work-related problems, whether internal or external. An alternative explanation may be the large number of foreign nationals working for the bank, from various Arab and non-Arab countries, who may be more motivated by a desire to maximize profits than by loyalty to the institution itself.

This result is consistent with those of Nanderam (2010), who found that participation in a social responsibility programme did not significantly improve levels of loyalty and affective commitment. The means for both pretest (4.52) and posttest outcomes (4.51) reported in the study were slightly above the scale midpoint, suggesting a weak emotional attachment of workers to their employer.

The third research question, as to the existence of a correlation between the adoption of social responsibility towards the workers of Al Rajhi Bank and an increase in their levels of job loyalty, was addressed by calculating the Pearson correlation coefficient for the association between the dimensions of the social responsibility axis and the total score for the workers' loyalty axis. The results of the analysis are given in Table 11.

Table 11: Pearson correlation coefficient for the dimensions of the social responsibility axis and the total score for the workers' loyalty axis

	Loyalty among workers of Al Rajhi Bank	
	Correlation coefficient	Statistical significance
Al Rajhi Bank management's realization of the concept of social responsibility towards its workers	0.849*	0.000
Al Rajhi Bank management's application of the practice of social responsibility towards its workers	0.866*	0.000
Total social responsibility score	0.887*	0.000

* Correlation significant at 0.05 level of significance

Three main findings emerge from the results tabulated above:

1. There is a statistically significant positive correlation between the realization of Al-Rajhi Bank's management of the concept of social responsibility towards its workers and job loyalty among those workers, with a correlation coefficient of 0.849. This indicates that the stronger the management's realization of social responsibility, the greater the loyalty of its workers. This is consistent with the finding of Adeleke (2014) that social responsibility is positively related to workers' satisfaction with their work, which may lead them to be loyal to it.

2. There is a statistically significant positive correlation between the Al-Rajhi Bank management's application of the practice of social responsibility towards its workers and job loyalty among those workers, with a correlation coefficient of 0.866. This indicates that the stronger the management's application of social responsibility, the greater the loyalty among its workers. This is not consistent with the finding of Ohlrich (2011) that there was no significant relation between social responsibility and retention or loyalty.

3. There is a statistically significant positive correlation between the total social responsibility score and job loyalty among workers, with a correlation coefficient of 0.887. This indicates that the stronger the social responsibility of Al-Rajhi Bank's management, the greater will be the loyalty of its workers. This is consistent with the finding of Cheruiyot and Maru (2012) of a statistically significant relation between perceived social responsibility practices and the retention and commitment of workers, meaning that the higher the level of social responsibility, the stronger the commitment and loyalty of the workers.

CONCLUSION

This final section offers a summary of the results, a number of practical recommendations and some suggestions for future research.

Summary of Results

The results of the study may be summarized in two main points:

- Al Rajhi Bank workers perceived the bank's management as realizing the concept of social responsibility towards them to a moderate degree and as applying it in practice to a moderate degree, while their loyalty to the bank was also only moderate.
 - The loyalty of the workers was statistically significantly positively correlated with their perception of the management's realization of social responsibility towards them, with its practical application of social responsibility towards them, and with the overall social responsibility score.
- It can be concluded that there is room for improvement in the adoption of socially responsible practices by Saudi Arabian banks and that any such improvement is likely to lead to improved worker loyalty.

Practical Recommendations

- There is a need to educate the workers of public and private banks in the Kingdom of Saudi Arabia about the concept of social responsibility, to create a generation of workers who are aware of and knowledgeable about this topic.
- There is a need for coordination between the authorities and banks in the Kingdom in order to agree on how to apply the dimensions of social responsibility towards their workers.
- There is a need to develop incentives and regulations that would provide privileges and facilities for banks which adopt the concept of social responsibility and work to apply it, in order to encourage them to do so.

Proposed Research

- Further studies should be conducted in similar environments, areas, and other professional communities in Saudi Arabia.
- Further studies are desirable into social responsibility and its role in improving job performance and satisfaction within other sectors such as insurance.
- Future studies should aim to identify the most important obstacles to the application of social responsibility and all its dimensions in Saudi banks, and how to overcome them.

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Appendix 1

Consent form

In The Name of Allah Most Gracious Most Merciful

The Venerable:

Peace and mercy of Allah and his blessings may be upon you.

The researcher is conducting a field study entitled “**The impact of social responsibility adoption on workers’ loyalty: The case of a Saudi Arabian bank**” as one of the requirements of

The purpose of this questionnaire is to obtain some information for this study, whose success depends on your help in answering all of the items in the accompanying questionnaire. Please select the answer that expresses your opinion about each statement, knowing that your answers will be of interest and that they will be treated confidentially; all information gathered will be used only for the purposes of scientific research.

With sincere thanks and appreciation for your cooperation.

The researcher.

Appendix 2

The questionnaire

Part one: Personal data

Please respond to the following items by ticking (✓) the responses that apply to you:

Variable	Response
Gender	Male ()
	Female ()
Educational qualifications	Bachelor ()
	Higher Diploma ()
	Master's ()
	Doctorate ()
Years of experience in the banking business	Less than 5 years ()
	From 5 to less than 10 years ()
	From 10 to less than 15 years ()
	15 years or more ()

Part two

Please tick (✓) the box that represents how much you agree or disagree with each of the following statements:

Social responsibility axis

Statements	Strongly agree	Agree	Agree to some extent	Disagree	Strongly disagree
Realization dimension: The extent to which Al Rajhi Bank's management realizes the concept of social responsibility towards its workers					
1. There is a clear vision among the Bank's management about the concept of social responsibility					
2. Social responsibility is one of the priorities of the Bank					
3. The fulfilment of obligations relating to social responsibility is one of the objectives of the Bank					
4. The concept of social responsibility includes attention to society, workers and the surrounding environment					
5. The concept of social responsibility requires attention to the work environment and its requirements					

Application dimension: The extent to which Al Rajhi Bank applies social responsibility practices towards its workers

6.	The Bank provides programmes and training courses for its workers					
7.	The Bank provides a convenient working environment for its workers					
8.	The Bank contributes to its workers' wellbeing by providing nearby housing					
9.	The Bank provides health insurance for its workers					
10.	The Bank has authorized the Social Security Authority to provide subsidies in special circumstances					
11.	The Bank pays fair wages and salaries that are appropriate to the efforts and are regularly paid					
12.	The Bank ensures equal opportunities for workers in all functional privileges without discrimination					

Workers' loyalty axis

Statements		Strongly agree	Agree	Agree to some extent	Disagree	Strongly disagree
1.	I care very much about the fate of Al Rajhi Bank in the future					
2.	I am willing to make double the effort required from me to achieve the objectives of the Bank's management					
3.	I feel an ethical commitment to continue working for this bank					
4.	I am having problems because of my work colleagues' mistakes towards the Bank's public beneficiaries					
5.	I feel that any problem facing the Bank is part of my personal problems					
6.	My personal life would be affected negatively if I left my work at the bank					
7.	When talking to my friends I describe the bank as a great organization that I am proud of working for					
8.	I owe Al Rajhi Bank and I feel that I belong to it					
9.	I feel a sense of job security in the bank					
10.	I would be happy to spend the rest of my life working within the Al Rajhi Bank team					