

Work Ethics and Corporate Social Responsibility: The Mediating Role of Marketing Competence.

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Abstract

The study aimed at identifying the role marketing competence plays in the relationship between work ethics and corporate social responsibility. The study was applied on a sample consists of (170) employees working in banking sector in Al-Joufregion, K.S.A. Study's hypotheses were tested by using several related statistical analyses via (SPSS) and (AMOS) software. The study found that indirect relationship between work ethics and corporate social responsibility which is mediated by marketing competence stronger than the direct relationship between work ethics and corporate social responsibility. Also, study found a positive significant relationship between some dimensions of work ethics and the dimensions of corporate social responsibility. According to the result; it is recommended that banks should focus on its marketing competence to have better performance in terms of corporate social responsibility.

Keywords: corporate social responsibility, Work Ethics, Marketing, Marketing Competence.

Introduction

Corporate Social Responsibility has become a third part of the triangle of businesses' missions (organization itself, customers and the society) (Sánchez-Torné et al., 2020). Corporate social responsibility is an integral part of companies' activities (Zaburanna et al., 2020), it goes beyond doing the right thing or obeying to law only, rather it also reflects the philanthropy aspect toward the society (Bhattacharya et al., 2020). Being ethical in practices is part of corporate responsibility toward the society, at the end all charity works go back to the good-will of organizations (Vitak, Shilton&Ashktorab, 2016).

At the beginning of this century, number of business scandals occurred worldwide shed the light and increased discussions about management and ethics within organizations (Ugwuozor, 2020; Alghasawneh et al., 2021). Organizations try to have a distinctive ethic that determines how to deal properly with its stakeholders (Dhanesh, 2020). Therefore, the subject of work ethics has attracted the attention of many writers and researchers.

A solid connection between ethics and governance should help corporates' stockholders to take satisfactory decisions (Hammouri et al., 2021b; Sunder, 2020), fair and steady with the given values (Wieland, 2001). Ethical management should present itself as an open and honest system (Wang, Gibson & Zander, 2020) By imposing certain principles from minimum requirements. This system looks to build up general structures and directions for executives by following transparency concepts and corporate social responsibility (Park & Ha, 2020).

Organizations rely on multiple competences (Armuña et al., 2020) -some of them are marketing, others are related to other functions in the organizations like operations, HRM or IT- (Al-Gasawneh & Al-Adamat, A2020; Hammouri&Altaher, 2020) considered the distinctive capabilities of the organization because they are difficult to imitate, they called intangible assets, which are the basis for achieving outstanding performance (Banerjee, 2003). Marketing is one such intangible asset creates a source of competitive advantage (Al-Khaffaf&Abdellatif, 2013). Marketing, including the components or elements called (marketing mix) and its strategies in managing these components are all form an ability to influence the performance of the whole organization (Abou-Moghli& As' sd, 2012).

Each organization must have a distinctive marketing competence to help it in the competition with its rivals (Abu-Shanab et al., 2016). Organizations increase their competitiveness and achieve their competitive advantage in the market by seizing lucrative opportunities (Ahmed, 2017), and here lies the role of marketing managers through their focus on innovation and development.

The importance of this study is reflected in two dimensions: First dimension is conceptual; through addressing one of the contemporary topics in the field of marketing and business, which is still a theoretical debate in the literature of contemporary administrative thought. Second dimension is the practical questioning about adopting marketing competence as a mean of explaining the relationship between work ethics and corporate social responsibility also a question about how marketing competence may affect in redesigning and building new practices for corporate social responsibility.

Theoretical Framework

Work ethics

There are many meanings and implications in the world of business in the sense of ethics (Enste et al., 2021). These meanings about acceptable behaviors and unacceptable behaviors. Work ethics represent ethical behaviors about what should be, and what should not be to accomplish different works (Chryssides&Kaler, 1993). Many philosophers view ethics as the science of behavior, which involves recognizing what is correct and what is not correct, as well as doing the right thing depending on the attitude of the individual (Singh & Singh, 2012). Patrick & Quinn (1997) viewed ethics as the investigation of individual, collective, behavioral, and personal moral consciousness, while work ethics was the art and science of keeping a consistent relationship with different groups and establishments of society, as well as the recognition of ethical responsibility towards society.

Daft (2013) explained that ethical behaviors might be more pronounced when compared to laws-related behaviors. Human behavior can be divided into three levels:Behaviors associated with laws, Free behaviors or free choice Domain of Ethics.

This study considers the divisions of work ethics developed by the Valentine & Barnett (2007) as the dimensions of work ethics. These are the six approaches:

1. **Utilitarian Approach:** This approach confirms that decision-maker should make the decision that achieves the greatest public benefit of individuals (Seglin, 2000). Wheelen& Hunger (1998) emphasized the assessment of behaviors and plans within the organization through its results.
2. **Individualism Approach:** This approach assumes that an individual considers long term decisions' effects on his or her own interests. Therefore, external forces that hinder the realization of this approach should be constrained as individuals themselves assess the benefits of any decisions made to take advantage of it in the long term (Daft, 2013).
3. **Moral- Rights Approach:** This approach means that people have fundamental rights that are not acquired by decision, therefore any moral decision on any action must preserve these fundamental rights of individuals. These rights include freedom of movement, expression, safety and protection from torture and persecution (Wheelen& Hunger, 1998; Daft, 2013; Hawamleh et al., 2020).
4. **Justice Approach:** This approach confirms that decision-makers within the organization should be equitable in the distribution of costs and benefits to individuals, in addition to fairness in applying punishment and reward systems (Wheelen& Hunger, 1998; Daft, 2013).
5. **Commitment Approach:** This approach is based on trying to balance the interests of all sides of any decision, i.e. to find a balance between egoism and altruism (Wheelen& Hunger, 1998; Daft, 2013).
6. **Traits Approach:** This approach is based on the fact that the ethical behavior of the manager or employee rely to ethical characteristics that distinguish them from others. This is shown by their distinctive ethic - oriented personalities. (Wheelen& Hunger, 1998; Daft, 2013).

Marketing Competence

Organizations should understand the idea of core competences and how it affects the selection of competitive strategies with rivals (Oluoch, 2013). It is what a company can do with distinction compared to its competitors. Hitt & Ireland (1985) identified the dimensions of distinctive capabilities (general management, production and operations, engineering, research and development, marketing, finance, individuals, public relations and government).

There are several distinct capabilities through which an organization can achieve a competitive advantage: Infrastructure, Reputation, Innovation (Kay, 1995). It is clear that two of the three capabilities are directly related to marketing; reputation and innovation. The study of (Bakar, et al., 2009) confirmed that the marketing competence is the strongest for organizations, and must be supported by administrative capability.

Marketing activities have become the mean by which companies can survive as long as possible in the market, due to severe competition (Abo lifa & Aloqool, 2021). Marketing is very important in providing outstanding banking services to customers, as well as the desire of banks to open new markets and maintain and develop their existing market shares (Önce, 2000; Al-Qudah, Shrouf & Nusairat, 2019). In addition to giving outstanding capabilities in marketing; the organization has the ability to obtain information about its competitors and thus achieve a competitive advantage in its performance (Santos-Vijandeet et al., 2012).

Corporate Social Responsibility

Corporate social responsibility reflects the relationship between society and its organizations. (Choi et al., 2020; Ahmad et al., 2020). The importance of corporate social responsibility has increased as a result of numerous criticisms directed at private sector organizations for not participating in public services and improving the welfare of citizens (Hammouri et al., 2021a; Kaddumi & Ramadan, 2012). Accordingly, some companies have hired employees whose main tasks are to develop relations with different sectors of society in which they operate (Nusairat et al., 2017). Some governments have to promulgate some laws and legislation that oblige organizations to provide services and support corporate social responsibility (Afsharipour, & Rana, 2013; Dávila, & Dávila, 2014; Agarwal, 2016).

The concept of corporate social responsibility has expanded within the framework of many studies. Studies have differentiated between four dimensions of corporate social responsibility. First: Economic responsibility; an organization according to this dimension must use economic practices in effective and efficient ways to produce distinct goods and services, and distribute the returns in fairways (Abo lifa & Aloqool, 2021; Hammouri & Abu-Shanab, 2020). Second: Legal responsibility; It is the commitment of the organization to all laws, legislation and regulations on aspects of investment, wages, labor and competition (Camilleri, 2020). Third: Philanthropic responsibility; an organization adopts one of the community's issues, supports and works to solve them, in addition to donations (Suwala & Albers, 2020; Jaradat et al., 2020). Fourth: Ethical Responsibility; It is the observance of justice in all decisions, and being sure that all actions are correct and fair, and not to harm the groups of society in which it operates (Carroll & Bucholtz, 1996; Porter & Kramer, 2006; Masud, Hoque, Hossain & Hoque, 2013). The commitment of organizations' managements to social and ethical responsibility requires four dimensions of corporate social responsibility (Carroll & Bucholtz, 2003; Zabin, 2013; Camilleri, 2015; Hurst, & Ihlen, 2018).

Hypotheses Development and Research Model

Hypotheses Development

Giri's study (2017) emphasized the core of ethical qualities, work ethics and social morals as the foundation of business. The study found that ethical values and work ethics— according to responses- were (trustworthiness, honesty, obligation, quality, trust, appreciation, cooperation and leading, investor's earnings, social ethics, ethical methods and procedures, customer focus, customer and employee satisfaction). While (Maher, A. et al., 2020) studied the impact of the dimensions of work ethics of marketing practices in Islamic banks, the study found a significant correlation between work ethics and Islamic banking marketing. Therefore, the more banks increase their activities related to work ethics and apply that in their core business, the more contribution to supporting the banking marketing process. Researchers developed the first hypothesis:

H1: There is a significant positive relationship between work ethics and marketing competence.

The study of Khalil & O'Sullivan (2017) investigated viewpoints of banks on corporate social responsibility, it found that corporate social responsibility's practices in banks considered in a moderate level. Narwal's study (2007) aimed to identify the social work ethics of Indian banking sector. It found that banks have a positive attitude toward corporate social responsibility's initiatives that focus on education, health, and social activities related to customers' satisfaction and raising standards living for the society. Researchers developed the second hypothesis:

H2: There is a significant positive relationship between work ethics and corporate social responsibility.

Brubkaker's study (2007) explored the significant of corporate social responsibility and ethics in applying direct marketing activities in the US market. It concluded that organizations should take into account ethical behaviors, corporate social responsibility and laws and regulations when developing strategies and plans for direct marketing. Devin & Lane (2014) emphasized the development of an ethical business to market corporate social responsibility. Study's results show that companies with a strong reputation should use initiatives incorporate social responsibility to achieve their marketing objectives. The study confirmed that there are three corporate social responsibility strategies: reserving and improvement company's reputation strategy, the "virtuous brand" development strategy, and the ethical product differentiation strategy. Researchers developed the third hypothesis:

H3: There is a significant positive relationship between marketing competence and corporate social responsibility.

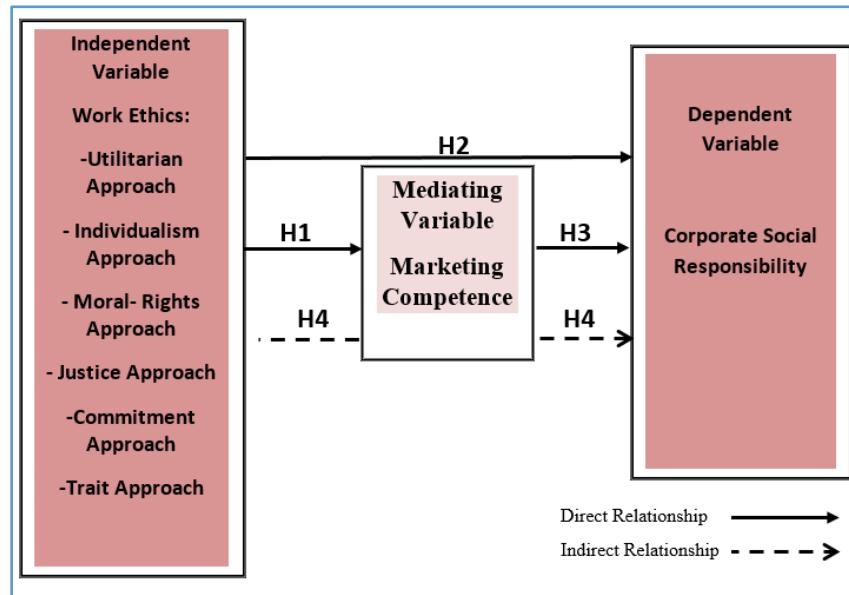
Laczniak & Murphy (2014) presents a theoretical study explored the relationship between marketing ethics and corporate social responsibility. The study explored how to build strategic relationships between them. It concluded that when marketing ethics combined with corporate social responsibility perspectives, it demonstrates the ethical duties that must emerge in marketing practices in society and affects business operations. Researchers developed the fourth hypothesis:

H4: marketing competence affects the relationship between work ethics and corporate social responsibility.

Study Model

According to the results of previous studies and considering study's objectives, the conceptual model of the study was developed as shown in the following figure.

Figure (1)



Study Model

The conceptual model of the study shows all relationships; both direct and indirect between independent, dependent and mediator variables. There are two direct relationships between work ethics' dimensions (utilitarian, individualism, moral-rights, justice, commitment, and traits approaches) with corporate social responsibility and marketing competence, and another direct relationship between marketing competence and corporate social responsibility. Also there is an indirect relationship between work ethics' dimension and corporate social responsibility with the mediating role of marketing competence. All these relationships were stated in the hypotheses tested after data collection.

Methodology

Research population, Sampling and Data Collection:

Study's population consists of all employees working in banking sector in Al-Jouf region, Kingdom of Saudi Arabia. The population was (308) employees. Researchers used preoperational stratified random sample, which uses to reduce the overall variance of the sample. The sample was distributed among the strata to reflect the relative size of each stratum (Al-Abed and Azmy, 2002). Referring to statistical tables utilized in deciding the size of sample from a research population of (308), it turns out that the sample size is (170).

For the purposes of data collection, researchers adopted and developed a questionnaire by revising relevant studies and previously prepared questionnaires. The questionnaire consists of two sections:

- Section One: devoted to general data; includes personal and employment information about the sample, namely: gender, age, educational qualification, and duration of work at the bank. This section used for describing the sample of the study.
- Section Two: measures the dimensions of work ethics, corporate social responsibility and marketing competence. The following are previous measurements adopted: Valentine & Barnett's measurement (2007) used for the dimensions of work ethics, Holmes's (1985) measurement used to measure corporate social responsibility, and Hitt & Ireland's (1985) measurement used to measure marketing competence. The researchers used validity and reliability tests to check questionnaire's usefulness for measurement.

The questionnaire was distributed to all potential participants of the study sample, (168) responding received by (98.8%) response rate which is valid for conducting statistical analyses for study hypotheses (Sekaran & Bougie, 2016).

Statistical Methods:

The study used the SPSS and AMOS for data analysis. Some statistical methods were used, including: descriptive statistics that including means and standard deviations. Also the coefficients of linear correlation between variables was used to give preliminary results on the variables by the Confirmatory Factor Analysis (CFA). Finally, Structural Equation Model by the maximum likelihood estimation method via the analysis moment of structure. The two-step SEM method used as the first step is the measurement model, then the second step is structural model (Hair *et al.*, 1998). CFA of the measurement model is necessary before the structural model to ensure that the measurement model is logically acceptable and shows acceptable levels of reliability (Anderson & Gerbing, 1988; Ngah *et al.*, 2021).

Results

Reliability and Validity

Pearson's Bivariate correlation test was applied to determine the significance of the correlation between the study variables. Table 1 shows the values of these correlations:

Table 1
Reliability and Validity

| Variable's code | Independent Variable | | | | | | Mediating Variable | Dependent Variable | Cronbach's Alpha | Validity |
|-----------------|----------------------|----|----|----|----|----|--------------------|--------------------|------------------|----------|
| | A1 | A2 | A3 | A4 | A5 | A6 | | | | |
| A1 | 1 | | | | | | | | 0,874 | 0,934 |
| A2 | *0,789 | 1 | | | | | | | 0,897 | 0,947 |

| | | | | | | | | | | |
|-----------|---------------------|--------------------|--------------------|--------------------|--------------------|--------------------|----------------|----------|--------------|--------------|
| | * | | | | | | | | | |
| A3 | * 0,683 * | 0,791 ** | 1 | | | | | | 0,75 | 0,866 |
| A4 | * 0,707 * | 0,815 ** | 0,777 ** | 1 | | | | | 0,887 | 0,941 |
| A5 | * 0,676 * | 0,748 ** | 0,705 ** | 0,814 ** | 1 | | | | 0,81 | 0,90 |
| A6 | * 0,727 * | 0,802 ** | 0,681 ** | 0,811 ** | 0,454 ** | 1 | | | 0,888 | 0,942 |
| B | * 0,227 * | 0,338 ** | 0,347 ** | 0,454 ** | 0,309 ** | 0,479 ** | 1 | | 0,795 | 0,891 |
| C | * 0,180 | 0,289 ** | 0,246 ** | 0,418 ** | 0,304 ** | 0,437 ** | **0,799 | 1 | 0,899 | 0,942 |

Source: data analysis by AMOS.

n = (168)

* P <0.05

** P <0.001

***P
<0.001

Note (A1 = Utilitarian Approach, A2 = Individualism Approach, A3 = Moral-Rights Approach, A4 = Justice Approach, A5 Commitment Approach, A6 = Traits Approach, B = Marketing Competence, C = CSR).

It is clear from table (1) that there is a positive, significant and strong correlation between most study variables, and a variation in correlation coefficients from high to low. Table (1) also indicates that these correlations are consistent with the assumptions of the relationships assumed early, and this is indicating that these relationships can be tested using the Structural Equation Model (SEM).

Study Hypotheses tests using the (SEM)

The (SEM) was used for study hypotheses tests; where the first step is the estimation of measurement model, then structural model will be evaluating (Hair et al., 1998; Al-Gasawneh & Al-Adamat, 2020).

Measurement Model:

The overall measurement model was analyzed. The analysis applied on the dimensions of the independent variables (work ethics), the mediating variable(marketing competence), and the dependent variable (corporate social responsibility) which were used as observational variables. A test of confirmatory factor analysis was applied for the measurement model before the structural model, this is to ensure that the measurement model was logically acceptable. Also, it explained acceptable levels of validity and reliability (Anderson & Gerbing, 1988). Table(2) presents the results of CFA which explain compatibility quality indicators for the measurement model:

Table 2
Model Fit statistics

| Model | RMSEA | RFI | CFI | TLI | NFI | IFI | P | χ^2/df |
|------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Initial | 0,080 | 0,898 | 0,955 | 0,944 | 0,917 | 0,955 | 0,000 | 2,072 |
| Structure | 0,079 | 0,911 | 0,967 | 0,958 | 0,929 | 0,967 | 0,000 | 1,812 |

Source: data analysis by AMOS.

N = (168)

The results presented in table (2) present compatibility quality indicators for the basic measurement model. Results have been enhanced after a set of modifications proposed by the adjustment indicators. It is noticed that there is a good improvement in the model after making the adjustments. Also, the compatibility quality indicators for the measurement model are in accordance with the accepted standards, where the result of (*chi-square test*) decreased by scoring (1,812) which is less than (5.00). Finally, there is an increase in the values of other indicators of conformity quality, where the value of CFI = (0.967) which is above (0.90), the RMSEA = (0.079), and the NFI = (0.929) which is higher than (0.90) (Hu & Bentler, 1999).

To calculate the validity and reliability of study's variables; the composite reliability, the concurrent and discriminatory validity of the variables were calculated through the results of confirmatory factor analysis, as shown in table (3).

Table 3
Results of construct model (CFI)

| Variables | Mean | Standard Deviation | Factor Loading | T | Multicollinearity | AVE | Composite reliability |
|-------------------------------|-------|--------------------|----------------|------------|-------------------|-------|-----------------------|
| Work ethics (A) | | | | | | | |
| Utilitarian Approach (A1) | 3,819 | 0,768 | 0,791 | 13,595 *** | 0,605 | | |
| Individualism Approach (A2) | 3,848 | 0,806 | 0,898 | 17,636 *** | 0,811 | | |
| Moral- Rights Approach (A3) | 3,877 | 0,67 | 0,854 | 13,586 *** | 0,729 | 0,752 | 0,935 |
| Justice Approach (A4) | 3,805 | 0,760 | 0,916 | 18,241 *** | 0,850 | | |
| Commitment Approach (A5) | 3,839 | 0,712 | 0,848 | 15,368 *** | 0,732 | | |
| Traits Approach (A6) | 3,939 | 0,736 | 0,895 | - | 0,784 | | |
| Marketing competence(Y) (y20) | 4,200 | 0,590 | 0,704 | *8,025 ** | 0,496 | 0,50 | 0,831 |
| (y21) | | | | *8,369 ** | 0,561 | | |
| (y22) | | | | 0,690 | *7,894 | | |

| | | | | | | | |
|--|-------|-------|-------|---------------|-------|-------|-------|
| | | | | ** | | | |
| (y24) | | | 0,664 | - | 0,441 | | |
| Corporate Social Responsibility (C) (C1) | 4,234 | 0,484 | 0,906 | 12,262 *** | 0,820 | 0,661 | 0,911 |
| (C2) | | | 0,804 | 10,605 *** | 0,646 | | |
| (C3) | | | 0,777 | 10,370 *** | 0,603 | | |
| (C4) | | | 0,758 | - | 0,575 | | |

Source: data analysis by AMOS.

N = (168)

***P< 0.001

According to the results presented in the above table, it is seen aconsistency of most phrases, this is approved by the values of the multicollinearity of the phrases. The (T-values) show that all values offactor loading are statistically significant at (0.001), and the (AVE) for all variables were (0,50) or more, which means that the latent variable is able to interpret 50% or more of the variation in the observed variables,while the entire due to a measurement error (Fornell& Larker, 1981). The average variance extracted(AVE)is the average of variance and the amount of variance that the implicit variable (latent) interprets in all observed variables (phrases in which this variable is measured). The values of the AVE considered good if it is \leq (0,5), and this is logical because (0,5) means that the hidden variable is able to explain 50% of the variance in the observed variables (phrases) and that the rest (50%) is referred to an error in measurement (Segar, 1997).

Study structural model (study hypotheses)

The structural model test phase is themain stage of analysis; structural model aims to test the hypotheses. To evaluate the structural model; the compatibility quality of this model was tested to determine whether the assumed model matches the data or not. Results of tests are presented in table (4).

Table 4
structural model test

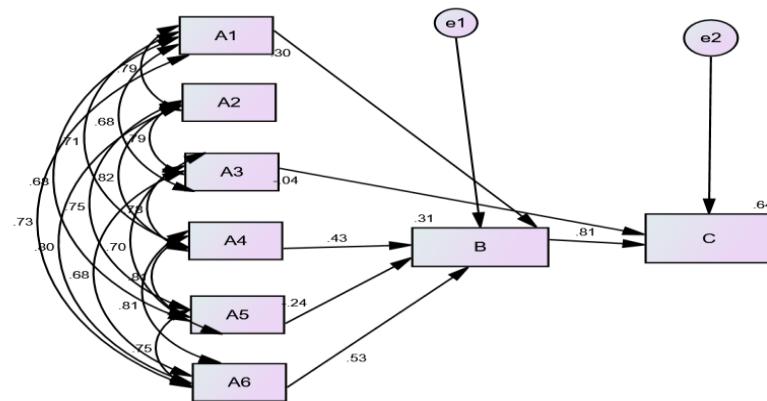
| | X²/df | P | IFI | NFI | TLI | CFI | RFI | RMSEA |
|-------|-------------------------|--------------|--------------|-------------|--------------|--------------|--------------|--------------|
| (GFI) | 2,687 | 0,000 | 0,996 | 0,99 | 0,984 | 0,996 | 0,961 | 0,064 |

Source: data analysis by AMOS.

N = (168)

It is clear from the data of table (4) that the model matches the conditions of conformity quality (Hair et al., 1998). The table show a decrease in the result of division of (chai-square / degrees of freedom), to become (2,687) which is less than (5.00). The table also show an increase in the value of other indicators of conformity quality, as the value (CFI) was (0.996) which higher than (0,90), and (RMSEA)scored (0.064) was less than (0.08),the value of (TLI)was(0.984) which exceeds the minimum acceptance of the model; (0,90),and this confirms the quality of conformity of the structural model. Figure (2) shows the structural model of the study variables that was used in the study hypotheses test:

Figure (2)



The structural model of the study

Results of hypotheses testing:

The study contains four hypotheses. Table (5) presents of for hypotheses in the structural model:

Table 5
Path Coefficients' Values

| Path | Path Coefficients | Standard Error | T-value | Sig. |
|---|-------------------|----------------|---------|------|
| <u>First Hypothesis:</u> | | | | |
| Utilitarian Approach → marketing competence | 0,280 | 0,084 | 2,560 | * |
| Individualism Approach → marketing competence | 0,143 | 0,105 | 0,992 | N.S |
| Moral- Rights Approach → marketing competence | 0,107 | 0,101 | 0,938 | N.S |
| Justice Approach → marketing competence | 0,427 | 0,112 | 2,967 | ** |
| Commitment Approach → marketing competence | 0,239 | 0,097 | 2,036 | * |
| Traits Approach → marketing competence | 0,559 | 0,100 | 4,459 | *** |
| <u>Second Hypothesis:</u> | | | | |

| | | | | |
|---|-------|-------|--------|-----|
| Utilitarian Approach → CSR | 0,082 | 0,050 | 1,053 | N.S |
| Individualism Approach → CSR | 0,004 | 0,061 | 0,037 | N.S |
| Moral- Rights Approach → CSR | 0,185 | 0,058 | 2,302 | N.S |
| Justice Approach → CSR | 0,153 | 0,066 | 1,476 | * |
| Commitment Approach → CSR | 0,065 | 0,057 | 0,775 | N.S |
| Traits Approach → CSR | 0,089 | 0,062 | 0,952 | N.S |
| <u>Third Hypothesis</u> | | | | |
| Marketing Competence → CSR | 0,749 | 0,045 | 13,794 | *** |
| <u>Forth Hypothesis</u> | | | | |
| Utilitarian Approach → Marketing Competence → CSR | 0,469 | | 3,268 | *** |
| Individualism Approach → Marketing Competence → CSR | 0,651 | | 1,357 | N.S |
| Moral- Rights Approach → Marketing Competence → CSR | 0,642 | | 1,057 | N.S |
| Justice Approach → Marketing Competence → CSR | 0,322 | | 3,716 | *** |
| Commitment Approach → Marketing Competence → CSR | 0,510 | | 2,437 | * |
| Traits Approach → Marketing Competence → CSR | 0,190 | | 5,299 | *** |

Source: data analysis by AMOS.

N = (168)

* P <0.05

** P <0.001

<0.001

***P

Discussion results of table (5):

- With regard to the first hypothesis: this hypothesis was partially accepted in relation to utilitarian approach, justice approach, commitment approach, and traits approach. Table (5) indicates the values of the path factor and its level of significance between the utilitarian approach and the marketing competence ($b = 0.280$, $t = 2,560$), it also indicates the path factor values and its level of significance between justice approach and the marketing competence ($b = 0.427$, $t = 2,967$). In addition, it indicates the path factor values and its level of significance between the commitment approach and the marketing competence ($b = 0.239$, $t = 2,036$). Finally, table (5) shows the path factor values and level of significance between the traits approach and the marketing competence ($b = 0.559$, $t = 4,459$).

- With regard to the second hypothesis: this hypothesis was partially accepted in relation to the justice approach only where table (5) indicates the path factor values and its level of significance between the moral- rights approach and corporate social responsibility ($b = 0,153$, $t = 1,476$).
- For the third hypothesis: this hypothesis was accepted in relation to the marketing competence where table (5) indicates the path factor values and the level of its significance between the marketing competence and corporate social responsibility ($b = 0,749$, $t = 13,794$).
- With regard to the fourth hypothesis: this hypothesis was partially accepted, as table (5) indicates that there is an indirect and significant effect of the dimensions of work ethics (utilitarian approach, moral- rights approach, the commitment approach, and traits approach) on social responsibility via the intermediary interfering variable (marketing competence). which means that marketing competence effects the relationship between work ethics and corporate social responsibility.

Recommendations and Implications

The study found that work ethics affect organizations' marketing competence. Its effect comes from the utilitarian, justice, commitment and traits approaches. This means that banks are highly recommended to adopt policies that emphasizing public utility for the society, practicing justice in treating all customers, making balance between all stakeholders' interests, and finally embrace employees' ethical behaviors. These policies should go to actions levels by developing plans in all related divisions to make these policies actionable in their daily works.

The other finding shows that justice approach is the only dimension from all work ethics approaches that may affect bank's social responsibility directly. Other dimensions of work ethics (utilitarian, individualism, moral-rights, commitment and traits) are not significantly affecting social responsibility of the bank. This is due to the nature of bank's practices that is related to laws and obligations. It's known that banks are connected to governmental institutions that control banks' practices and transactions, this make it justifiable why justice dimension was the only one affecting social responsibility directly. Furthermore, banks also have regulation and laws related to their own issues. All these laws and regulations should be applied and followed and never be violated. Laws and regulations are the guarantee for all stakeholders for their rights. And public community is one of the stakeholders, so obeying to law and following regulations is an implication of banks' responsibility toward society. Also, internal banks' regulations and policies should contain chapters related to social responsibility, it should explore in details the actions related to all management levels and all employees.

The interesting finding in the study is the role marketing competence plays in affecting social responsibility. It affects banks' social responsibility directly and indirectly. The indirect effect is the core of this study, it shows the mediating effect of marketing competence. Work ethics has one dimension (justice approach) directly affecting corporate social responsibility, but with the presence of marketing competence the affecting dimensions of work ethics become four, namely: utilitarian, justice, commitment and traits dimensions. We see that marketing competence makes this effect happen. Banks are highly recommended to focus in their marketing competence, here are suggested steps focus on using marketing competence in establishing and applying work ethics and corporate social responsibility.

Firstly; managements have to assess their availability of capability; management should revise its marketing strategies to be assure of containing plans and actions related to ethical practices and

social responsibility. These questions help in assessment: Do marketing strategies achieve an acceptable benefit to all parties? Do they respect employees' rights? Do they comply with justice standards? Do they respect customers' rights? Do they reflect management's commitment toward all stakeholders' interests? Do marketing staff have ethical behaviors in their relationship with customers or other colleagues in the same place?

Secondly, after assessment; management should develop and/or improve its marketing practices related to ethics and social responsibility, and establishing standards for evaluating these practices. This must start from the higher executives by their commitment toward strategic decisions and establishing policies encouraging and legislating ethical aspects that enhance bank's good-will, which is part of marketing milestones. Then responsibility goes toward next levels in management and so on. All related departments should take place in transforming policies into tactics and action plans. These departments, especially marketing and public relations, should focus on being active in the society by providing charity and sponsoring activities that show the good image of the bank. It also should focus on reserving rights to all customers regardless of any differences between them.

Thirdly, managements need to establish training for applying ethical system in the organization. Preparing plans related to educate employees how to recognize different ethical aspects of marketing decisions and how to differentiate ethical cases from unethical ones. These plans help employees involved in raising ethical criteria into their everyday manners. It includes awareness and good preparation in the field of ethical behavior and social responsibility.

Finally, managements are accountable for auditing marketing practices by evaluating and examining bank's social responsibility in various fields. They should rely on prepared indicators to measure ethical performance that leads to social contributions from marketing viewpoint. Suggested indicators are:

- Owners category: important indicators to examine the social contributions of this category are (maximizing profits, maximizing share values, and perform marketing plans to create a brightness image of the bank in society).
- Employees category: important indicators to examine social contributions of this category are (wages and remunerative salaries, good and available promotion opportunities, job fairness, and continuous training and development).
- Customers category: important indicators to examine the social contributions of this category are (services at reasonable prices, commitment to recovery in case of mistakes, and moral obligation not to break business or market rules).
- Environmental category: important indicators to examine social contributions of this category are (supporting environment-friendly projects that ask funding from the bank, sponsoring environmental causes, rewarding marketing staff who involve in environmental activities).
- Local community category: important indicators used to examine the social contributions of this category (supporting local and small producers by free-financial consultation, respecting customs and traditions in advertising banks' services, supporting civil society institutions, supporting social activities).

- Other pressure group category: important indicators used to examine the social contributions of this group (good relations with consumers' protection associations and unions, honesty with press and media, and honesty and transparency in publishing information related to customers and services).

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