

**ASSESSMENT OF SOCIAL IMPACT OF MASKAN BANK ON THE CUSTOMERS' LOYALTY  
(CASE STUDY: MASKAN BANK IN LORESTAN PROVINCE)**

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**ABSTRACT:** Today, corporate social responsibility, for most organizations and managers is an important issue. Social responsibility programs can also increase loyalty for companies to provide specific benefits. Creating customer loyalty marketing is not only a target but also an important basis for creating a sustainable competitive advantage. The purpose of this study was to evaluate the effects of social Maskan bank in customer loyalty. To gather information needed for hypothesis testing, a standard questionnaire was used between 384 bank customers at Bank Maskan branches and 24 branches across the province randomly distributed. Banking validity was confirmed by experts. Reliability was assessed using Cronbach the obtained value is equal to 0.81. For statistical analysis and hypothesis testing, the technique of structural equations using LISREL software was used. Test results showed that the hypothesis that the relationship between satisfaction and customer loyalty; Bank Maskan identification with customer loyalty, performance satisfaction from relationships with commercial Bank Maskan, has received ethical behavior and business practice, there is a positive relationship between ethical behavior Housing Trust Bank, altruistic behavior and identity Bank Maskan, Bank trust relationship with customer loyalty and satisfaction outcomes in Bank Maskan. These findings indicate that the influence of social responsibility on consumer behavior and loyalty Bank Maskan managers should be given special attention in this regard.

**Keywords:** Social responsibility, loyalty, responsibility, ethical, altruistic responsibilities, Bank Maskan

**INTRODUCTION**

Generally, all with the aim of gaining profit organizations to increase profits for their shareholders are active. With the passage of time and environmental change, increasingly this approach has been confronted with changes. In fact, this approach is simply not enough to ensure survival. In the modern world, organizations of every size and in every market, businesses need to survive and preserve their community's satisfaction. This consent will be obtained only if the community believes this is the operation leaves a beneficial impact on human health and environment. Corporate social responsibility is a key factor for the survival of any organization. Since all communication with community organizations, corporate social responsibility, regardless of size or sector organizations of its type, has become an unavoidable issue (Emami, 2006). In today's competitive environment of the market, it seems that thirty RSS particular strategic importance for many companies there (Mandhachitara, 2009 & Poolthong). As the market has grown and become more complex, many companies are recognizing the importance of existing customers innovative activities to improve customer loyalty and many do.

Consistent pursuit of customer loyalty with the advent of the early 1881 started an ambitious program after that; most of the companies have developed and tested customer loyalty strategies. Since then many efforts, both academic research and practical research has been done in this case (Gomez, 2006). In marketing, loyalty is one of the issues that concern many people on college campuses to attract. This "Lychtl and Plychn" In 2008, the concept of loyalty, frequency and heterogeneity of research on this subject (because of the wide variety of purposes and explanatory theories about it) has revealed. Loyalty is one of the ways that consumers are satisfied with the services they receive, are expressed. Why is anticipated that one of the fundamental principles of loyalty, satisfaction (Delgado & Munuera, 2001). Satisfied customers, most likely, will come in the form of loyal customers (Kotler and Armstrong, 2001). In this regard, many studies have been done that explains the relationship (Chumpitaz and Poparoidamis, 2007; Hannig-Thurau et al., 2002; Gronholdt et al., 2000). Despite the heterogeneity and difference of opinion, the clear consensus that the consent of one of the most important determinants of customer loyalty. With the consent of the other variables that have been considered from the perspective

of behavioral models have been added loyalty, trust and identity (Ball et al., 2003; Marin and Ruiz, 2007). It does not have a full sense of loyalty and fidelity models by adding new variables and with greater explanatory power, after completing it. With this aim and to create a more comprehensive model, the company responsible behavior as a variable in development that could bring economic benefits, the topic has been discussed (Sureschchandar et al., 2002). Despite increasing studies that show the impact of social responsibility on consumer behavior, Physical evidence reveals conflicting results. (Sen and Bhattacharya, 2001; Marin and Ruiz, 2007) Hence, some authors, the positive impact of CSR on consumer behavior have found (Creyer and Ross, 1997; Brown and Dacin, 1997) (And some others rejected it (Cardigan and Attalla, 2001; Bouldstridge and Carrigan, 2000) these facts require further deliberation on corporate social responsibility and its role in marketing studies reveal. In the financial sector, bank managers are more interested in social responsibility. These days, business ethics and the protection of the interests of society play an important role in this sector. The banks have increased their efforts in relation to these issues (Paterson and Hermans, 2004). These efforts include encouraging the perception of customers and then identify the variables and assess their impact on consumer behavior. In particular, this study tries the relationship between moral and humanitarian dimensions of social responsibility with the requirements of loyalty (commercial performance, consequences of relationship satisfaction based on relationship, trust, and identity) to analyze a financial institution.

#### **LITERATURE REVIEW AND CONCEPTUAL MODEL**

Sentiment analysis of consumer behavior, leading to accurate and detailed study of loyalty and it is different. Customer loyalty as a key target for growth and survival of the organization and is considered the basis for the development of sustainable competitive advantage (Mandhachitara and Poolthong, 2011). Customer loyalty is increasingly marketing has become a common structure (Soderlund, 2006) In all organizations have tried in various ways to their customers loyal to their organization, the research shows that the cost of providing services to a loyal customer is five to six times less than the cost of attracting and providing services to a new customer (Ndubisi &

Kok wah, 2005) for customer loyalty in the long term customer relationship with the organization, the due to adverse sales and customer penetration rates will increase revenue. It should be noted that both retaining and attracting customers is critical. For long-term economic success just by focusing on retaining existing customers is not acquired from a behavioral perspective, when a consumer is loyal the re-purchase a product or service or re-use (Jones et al., 2000). In this case, researchers believe that with superior loyalty of regular customers; that group of people who do their shopping behavior for reasons other than the satisfaction of a brand to keep up, relates (De Los Salmones et al., 2009). Traditionally, behavioral loyalty with actual purchase behavior such as buying continued, frequency, monetary value or risk of the purchase, is measured (Lichtle and Plichon, 2008). However, some researchers believe these criteria are incomplete. According to them, if desired attitudinal loyalty towards the company with no other choice for customers to change their behavior and become more susceptible (Bloemer and Kasper, 1995). According to the definition of "Oliver": true when the consumer is a strong commitment to repurchase the product or service in the future and influenced by environmental effects or marketing efforts are done by competing firms to change, not. Another definition of loyalty by "Grmlr and Parwan" is presented. From their perspective, repurchase loyalty degree of customer service from a supplier, formation of behavioral intention toward it and given it a unique choice when deciding to shed. Some researchers are of the view; the view correctly defines loyalty (Bloemer and Kasper, 1995; Oliver, 1999). Fidelity Bank is one of the targeted behavioral reactions that can be caused by psychological factors in individual and selecting a bank different from the bank. Faithful to the banks is composed of two components: A-behavioral therapy, which includes behaviors such as frequent purchases and referrals that are targeted and due to the fact that the above behavior is not random. B: psychology, involves the evaluation of the decision-making process that takes place in the mind (Heidarzade et al., 2009).

Corporate identity is a factor that clearly has an impact on loyalty. Identity is a concept that commitment, communication mean. Commitment, identity and belonging as accurate as the force that makes the customer's organization, the concept has found. Scientists and people working in the field of marketing,

today have realized that customer commitment, complex and multidimensional structure that contains at least the emotional components and continuing. Affective commitment, based on the affective or emotional attachment to an organization which includes the powerful sense of personal commitment and engage in it and feel the pleasure of membership in an organization, it is. Although the concept of emotional commitment could belong synonymous with teamwork and organization staff to be interpreted, but it could be a case that describes the relationship between the consumer and the organization is also used.

6. Affective commitment is rooted in identity, shared values, interests, and as a sacrifice. The nature of affective commitment is to our customers to gain a sense of emotional attachment to their partner, the relationship between the uses of a quasi-resort. When consumers and service providers are interested in brands, they are experiencing psychological state of emotional commitment. Friendship, harmony and trust are closely related to the concept of emotional commitment. Sense of belonging and identity (affective commitment), there are many differences with the feeling of dependence or deception (Fullerton, 2003) (continuing commitment, or continuous) is actually an identity, which signifies a commitment to emotional bonding, affection and affinity values. Organization and its employees this concept was first in the field, to explain the commitment of employees and the company, for which they work, has been developed. Thus, it can clearly be used in business relationships. In fact, this concept is more important than ever for companies and consumers to apply the concepts. Consumer identity and values of an organization makes them more loyal to the organization and are willing to establish long-term relationship. It seems, altruistic responsibilities can affect a brand identity and reputation. Identity to fit the values of the organization, its employees associated with. In this case, it is clear that social behavior, the different value systems acts as a transmitter and receiver. And the gravity of the company's identity protection thus it can be stated that consumers will be familiar only with companies that have an attractive identity, however, when they realized it was close to our values and principles they share. Shfvrs and willingly shared values and Albash and Bhattacharya found that one of the characteristics has a strong identity between a person and a company creates (Salmones et al., 2009). Literature review of the service, we have

to believe that there is a variety of benefits. However, in general it can be said that the social benefits include a casual feel, the detection and identification of personal, relationship, friendship, social support coping (Gwinner et al., 1998). Reynold and did a bit of research in 1999. This was followed by the show, benefits and relationships that create value for customers, not only satisfaction but also increase their loyalty, advertise and share purchases are spoken. In particular, they found that when customers perceive high social advantages and operational, they will be more than happy with the seller and both of these benefits are important to build relationships with customers satisfied. The seller will have a positive feeling, positive feelings toward the organization (Reynold & Beatty, 1999).

Effect of satisfaction on loyalty, trust and identity generally, repeat purchase behavior does not necessarily lead to the satisfaction of the customer. However, this view is changing the meaning of true loyalty and customer satisfaction is determined by the level of loyalty. In fact, in the case of any pre-approval is required to keep a clear consensus among the scientific community are explicit (Gronholdt et al, 2000; Athanassopoulos et al, 2001). In the area of financial, customer satisfaction due to its fundamental role in fidelity, highly regarded (Jamal and Naser, 2002) for example, reports Msrfk satisfied, most likely expand their business with the bank and also recommend it to others (Osayawe, 2006). When we talk about services markets, the concept of "consent-based relationship" comes to mind. In this sense the feeling created by the consumer after sustaining a relationship, in a defined period of time. Another issue is that trust in institutions is reflected in the model. In a relationship, trust as favorites to rely on an exchange partner and is defined as someone who is reliable. Trust is the belief or commitment letter is a reliable partner and its functions in relation to the opposite side, offers perfect (Ndubisi, 2007). Trust, it is a form of insurance against the risk of unexpected behavior. People like "Blumer and Adkrkn", "Ball and colleagues' This is to acknowledge that consumers are buying less because of the uncertainty and perceived risk, a brand to trust and tend to remain loyal. As a result, the confidence for those consumers who creates loyalty has been considerable interest (Garbarino and Johnson, 1999). Identity also has a significant impact on loyalty. "Folerton" it calls to shackle a sense of commitment, enthusiasm and organizational values personal attachment points. Although this concept can obviously be

used in commercial relationships but not only begin to describe the obligations of the employees working in the fields and it worked for a company that developed (Gruen et al., 2000) In fact, most of identity for corporate and consumer fields were used (Ahearne et al., 2005) But today, it is accepted that the use of a brand, consumers define their identity or reinforce. The company's consumer products that identity values are higher, find loyalty is higher tendency to form long-term relationships than (Fullerton, 2003).

Business performance and scale effects of corporate social responsibility on loyalty business performance of a company, suited for determining consent. The concept of perceived quality that includes both the technical quality and the quality is conventional (and services) including the quality of the task or interpersonal relationships, and finally, relates (McDougall and Levesque, 2000). The concept is based on relationship satisfaction, satisfaction of the customers is very important for them to pursue other interests "relational consequences" called and thereby establishing a relationship with the service provider. Specific social nature and behavior, two of are outstanding. The former refers to the understanding and friendship with the supplier in the field of financial services, the authors of these two elements by a factor that "the relationship" is called integration (Aldlaigan and Buttle, 2005). Value relationship, the client connects to the service organization and dynamics of human relations in the field of customer relationship described. The "special treatment" includes the granting of concessions, better, much attention or additional services. The benefits mentioned above, creates value on customer satisfaction directly affects (Gremler and Gwinner, 2000). Another influencing factor has been identified and has a positive impact on loyalty, corporate social responsibility (CSR). By entering this variable fidelity model (Figure 1) is complete. Corporate social responsibility, not only increases loyalty, but also has many other benefits for the firms. This means customers can have a positive effect on attitudes toward the company and its services, and it is reflective competence) Mandhachitara and Poolthong, 2011 (Social .msyvlythay Now, back to the period 1941 to 1963 and during the Cold War. Theodore Levitt in late 1913 warned of the dangers of social responsibilities for businesses worldwide. Along with his warning, in mid 1963, this increasingly popular in the countries, especially in the US accelerated. This concept is widely used after World War II, and in fact until 1963 and before that was not too concerned.

Thus it can be stated that this is a product of the past half century (Carroll & Shabana, 2010) one of the first definitions of the concept of the "Bowen" was presented. Anyone who believes that corporate social responsibility includes requirements for policies, decisions and pursues activities that are aligned with the goals and social values.

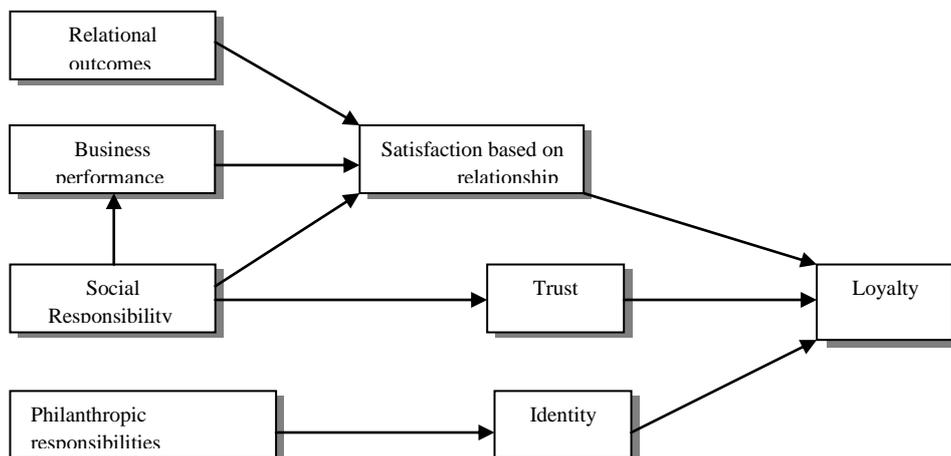
"Carol" also believes that corporate social responsibility, expectations, economic, legal and ethical issues that society has of organizations. Given the many definitions of this concept is presented, generally accepted that the company must make profits and maximize value for its stakeholders.

Therefore, it is important to take action to achieve these goals achieved and ethical manner and to communicate honestly with each beneficiary is established. Social responsibility efforts in volunteer activities to enhance health and community development, enhanced (Carroll, 1991). Some researchers consider corporate social responsibility as a one-dimensional concept and it is surrounded by marketing with social orientation. (Berans et al., 2005; Quazi and Obrien, 2000) but most of them is including multidimensional concept of social responsibility activities in the fields of economic, social, moral, legal and humanitarian known (Lewin et al, 1995; Maignan et al., 1999). The commercial and legal responsibilities are required, next, while morality is more spread out and there is an informal and voluntary nature. This definition can also be used for philanthropic responsibilities (Carroll, 1991). Numerous studies have been conducted in this area. For example, "Aprl and colleagues 3" reveals that social responsibility may threefold with non-economic elements in enterprises, in comparison with the economic factors to be measured. They also showed that the economy is inversely related to the other three factors. These results led us to consider them in two categories: According to the society, including ethical, legal and humanitarian aspects of the and according to business results. "Maaygnan and Ferrell" showed that if the responsibilities of business to be considered as part of its social responsibility, consumers will look fabulous. On this issue, "Garcia et al.," Experimental studies were carried out using the scale "Maaygnan" showed that the commercial part of the consumer's responsibility. On the other hand, ethical and legal aspects that are common dimensions, so the moral responsibility, providing and operating practices that go beyond legal requirements. Specifically, the present study investigated the effects of social

responsibility and beyond the scope of the legal, ethical and social responsibilities that will be analyzed. Ethical dimension is essentially linked with savvy consumers expect that the direct impact on the level of social responsibility that a stronger relationship with commercial responsibility. Hence, "Suresh Chandar et al" her research has focused on financial institutions and confirmed that ethical behavior is closely related to the perceived quality of service. Good understanding of ethical behavior leads to the formation of partnerships that result in creating a better overall value of the service provided. Specifically, the researchers noted that the social responsibility of the organization to encourage ethical behavior in anything you do will help. Benefits of good moral conduct, in all aspects of care assessment were developed. Thus, consumers assume a company that is committed to offering quality products that are ethical principles and all of them against economic instability throughout its service protection (McWilliams and Siegel, 2001). "Brown and Dakini" as well as "Clean and Delaware", showed the CSR, has a positive effect on product evaluation. On the other hand, reflects the company's code of ethics in the conduct of its employees, because they will have a great impact on the quality of service. Finally, ethical behavior, attitudes ways to improve your company will include the reaction of consumers or their beliefs about honesty in advertising (Morrays and Vogel, 1997). Therefore, ethical behavior leads to an improved understanding of business performance and higher satisfaction will be mediated communication. Socially responsible behavior encourages confidence in the company. After a major role in the formation of moral feeling when customers feel that the company is ethical behavior, trust is transferred to the consumer (Sureschchandar et al, 2001) In fact, in the field of banking

relationships, trust is a strong belief clientele rightly, honesty and fairness to guide managers and employees in organizations and commercial clients solve problems defined (Morgan and Hunt, 1994). Finally, altruism, organizational practices, which include being responsive to the expectations of the business community for being a good corporate citizen, it is. This includes actively engaging in activities or programs that enhance human welfare or reputation of the business. Examples of actions include altruistic cooperation in support of business cases, including financial resources or opportunities to participate in arts administration, education or the community (Carroll, 1991) Responsibilities, ethical behavior expected of a community, while altruism is more of a desired behavior (Salmones et al., 2009). Humanitarian responsibilities can impact brand identity. Proportion of employees with organizational values associated with their identity. In this case, it is clear that social behavior act as sender and receiving a different set of values (Turban and Greening, 1997) and supports the company identity attractiveness. Consumer, whose identity is known only to those firms with sound attractive, hence they feel close to their institution and to their shared values and principles (Scott and Lane, 2000). Similarly, "Shfvrs and desire" as well as "Alsbach and Bhattacharya" acknowledge that the hashed value of the common features that provide strong identity between the individual and company. The association of social responsibility, the company will impact on consumer identity (Sen et al., 2006), because they reflect the brand personality that is associated with altruistic values (Sen and Bhattacharya, 2001).

**Conceptual model and hypotheses**



Conceptual model (Salmones et al. 2009)

First hypothesis: There is a direct relationship between satisfaction and loyalty of customers in Maskan Bank.

Second hypothesis: There is a direct relationship between the trust and loyalty of customers in Maskan Bank.

Third hypothesis: There is a direct relationship between identity and customer loyalty of Maskan Bank.

Fourth hypothesis: There is a direct relationship between the satisfaction and the commercial performance of Maskan Bank.

Fifth hypothesis: There is a direct relationship between outcomes and satisfaction of Maskan Bank.

Sixth Hypothesis: There is a direct relationship between Ethical Conduct and business performance of Maskan Bank.

Seventh Hypothesis: There is a direct relationship between ethical behavior and satisfaction of Maskan Bank.

Eighth Hypothesis: There is a direct relationship between ethical behavior and confidence of Maskan Bank.

Nighth Hypothesis: There is a direct relationship between altruistic behavior and identity of Maskan Bank.

### RESEARCH METHODOLOGY

This research, based on objective research, applied according to the method of data collection is descriptive method of research. To

collect the required data in the literature, the library approach is used and to test the research hypotheses, study design, based on the evaluation of the users of financial services the population and Maskan among clients admitted to 24 bank branches in the province was selected. Sample using Cochran formula accuracy level of 5% and 95% and 5% of the variability was determined by the number 384. The sample was selected so that the branch of study, questionnaires were randomly presented to customers. Questionnaires that were completed by clients, questionnaire study, "De Los Salmvns and Partners" were in 2009. The questionnaire included one question 8 is 3. Respondents range of options based on a five-point Likert-type interval (from totally disagree to totally agree) were marked. To obtain validity of the experts and experienced instructors management was used. To calculate the final questionnaire before the final distribution of 45 questionnaires were distributed among clients Spss software that will ultimately help the Cronbach's alpha was calculated for each of the dimensions of the paper is as follows. Statistical analysis of questionnaire-collected data, descriptive statistical methods (including frequency distribution, mean, and standard deviation) and inferential statistics were used. Data collected through structural equation modeling technique and examined and tested using LISREL software.

Table 1: Reliability of research instrument

| Name of variable               | Number of items | calculated Alpha |
|--------------------------------|-----------------|------------------|
| Ethical responsibility         | 6               | 0.84             |
| Philanthropic responsibility   | 4               | 0.89             |
| Business performance           | 12              | 0.73             |
| Satisfaction with relationship | 3               | 0.91             |
| Identity                       | 3               | 0.79             |
| Trust                          | 3               | 0.68             |
| Communication outcomes         | 7               | 0.73             |
| Loyalty                        | 3               | 0.82             |
| Whole questionnaire            | 31              | 0.81             |

Results show that the questionnaire is reliable.

### DESCRIPTION OF DATA

The descriptive statistics for the study sample characteristics are used. Statistical data show

that the bulk of respondents were male. Of these 271 subjects, 70% of respondents have formed. The rest of the respondents were female and 30% of samples allocated to regions. More than

half of respondents, 52% had a Bachelor's degree, which have the highest frequency. Finally, 33% of the samples, more than 10 years,

43% between 5 and 10 years and a remaining term of less than five years have been a customer of the bank.

Table 2 describes the demographic variables of research

| Variable                          | Frequency   | Percent                 |
|-----------------------------------|---|-------------------------|
| Sex                               | Men: 271 cases<br>Woman: 113  | 70%<br>30%              |
| Age                               | Under 20 years: 23<br>Between 21 to 30 years: 79<br>Between 31 to 50 years: 158<br>Over 51 years: 124 | 6%<br>21%<br>41%<br>32% |
| Education                         | Diploma: 134<br>BA: 198<br>Masters degree or higher: 52   | 35%<br>52%<br>13%       |
| Interaction history with the bank | Less than 5 years<br>5 to 10 years<br>More than 10 years  | 24%<br>43%<br>33%       |

**RESULTS OF DATA ANALYSIS**

The conceptual model consists of exogenous variables) relational consequences, liability and responsibility altruistic moral (and five endogenous variables), satisfaction with relationships, identity and loyalty to the brand (is. In order to investigate the causal structure of

the variables listed in the model equations. Structural Lisrel 8.8 was used. The confirmatory factor analysis model was used to confirm that the goodness of fit indices were acceptable and desirable  $.286 = \chi^2 / df$ , RMSEA = 0.077, CFI = 0.98, NNFI = 0.97, test hypotheses, and to track the value of T-statistics are given in table 3.

| Hypothesis | Direction   | Estimation | T-value | Results of hypothesis testing |
|------------|---|------------|---------|-------------------------------|
| First      | Effect on customer loyalty and satisfaction                                     | 0.49       | 7.71    | Confirmed                     |
| Second     | Effect of trust on customer loyalty   | 0.75       | 3.08    | Confirmed                     |
| Third      | Effect on customer loyalty and identity   | 0.87       | 3.65    | Confirmed                     |
| Fourth     | The effect of performance on satisfaction of Maskan banking business            | 0.84       | 1.85    | Confirmed                     |
| Fifth      | The effect of relationship satisfaction outcomes                                | 0.88       | 9.74    | Confirmed                     |
| Sixth      | Impact of social responsibility on business performance received Maskan Bank    | 0.53       | 5.06    | Confirmed                     |
| Seventh    | Impact of social responsibility on the Maskan Bank of relationship satisfaction | 0.35       | 3.36    | Confirmed                     |
| Eight      | Impact of social responsibility on the Maskan Trust Bank                        | 0.76       | 14.14   | Confirmed                     |
| Ninth      | Responsibility of Maskan Bank's philanthropic work on identity                  | 0.89       | 15.99   | Confirmed                     |

**DISCUSSION AND CONCLUSIONS**

This study aimed to measure the impact of corporate social responsibility on customer loyalty was to the bank. Based on these results test the hypothesis relationship satisfaction and loyalty has a direct correlation with the satisfaction of relationship banks make customer loyalty. The paper concludes with the results of Blumer et al (1993), Ehigie (2006), Salmvns and et al (2009) found a positive relationship between relationship satisfaction and customer loyalty had been approved, is consistent. The research found that trust has a

positive effect on customer loyalty that results obtained with the results of similar studies, such as Berry (1983), Bejou and et al (1998), Gremler and Brown (1996) Salmvns et al (2009) who trust loyalty were considered as one of the prerequisites and confirm the relationship between trust and loyalty had been linked. Other results of this study show that there is a direct relationship between customer loyalty and identification with the bank. Basically this means that, when the same banks know their clients, the bank values and find its identity remain more loyal to banks this result is also consistent with the results of similar studies in

2009 is Salmvns et al. Another result obtained shows that business performance is directly related to the satisfaction of relationship in other words, increasing performance and favorable trade relations will lead to increased satisfaction the researchers concluded that the results of Oliver (1993), Parasuraman et al (1994), Jamal Nasser (2008) and Salmvns and et al, that there is a relationship business performance the quality of a company are aligned with the consent or approval had been given. Effect of communication on satisfaction and outcome of relationships in this study were approved these results and the results of a similar study that was conducted in 2009 by Salmvns and his colleagues were aligned. It also showed commitment to ethical responsibility and respect for ethical behavior on the performance of commercial banks affects perceived by customers. The results obtained with the results of the study researchers such as Sarsh Chandran and colleagues in 2001 and 2002 and Salmvns and colleagues in 2009, the association responsible behavior ethical business performance of the company confirmed the data and concluded that they observe social responsibility and ethical behavior are closely linked with the quality of services received, linked. Other results showed that ethical behavior and ethical responsibilities of the track will be removed from the Consent these results are similar to the results of research Salmvns et al in 2009, that there is no direct correlation between ethical behavior and satisfaction in relationships, not in line.

The effect of increasing customer confidence and loyalty to the moral responsibilities of Maskan Bank, it will increase the confidence of our customers conclude with results Mayggn and colleagues in 1999, Sarsh Chandran et al Salmvns in 2001 and 2002 and in 2009 was similar. It was also found that the bank's commitment to meeting its responsibilities altruistic identity influenced there is a direct relation with it. This is the result of research by Scott and Lane (2000) who concluded consumers now have a sense of identity, which is why their values with their values and a desire to know and Ashforth (1989) who discovered typical values of the characteristics that make a stronger identity of a person or company to be created and Vsalmvns and colleague al ues in 2009, indicating that there is a direct relationship between altruistic behavior with the same identity. Ethical sizeable impact on business performance and trust Bank of accountability towards shareholders, customers and other factors that are dealing with it, Ethical

and honest with our customers and ultimately respecting ethical principles in relation to the client increase customer confidence in the bank and his services that will eventually develop the business performance of the firm. In addition, the Bank's liability humanitarian community through the development of social welfare and allocation of funds to provide financial assistance and welfare, the sense of belonging to bank customers) identity (the impact will be positive. The results of this study could have a variety of applications for managers. The role of social responsibility in financial services in particular need of ethical aspects related to customer care. This is a fundamental truth about financial firms, because the assets of a trust. Respect to ethics and honesty in relationships, undoubtedly, will be recognized by our customers and an introduction to sustain relationships and mutual success.

### **SUGGESTIONS**

The results obtained suggested that bank managers are given as follows:

- Participation in social activities such as organizing social events, assistance to the victims of natural disasters, helping to build mosques, schools and hospitals in underserved areas...
- Reflects the Bank's social activities delivered through the mass media to inform customers.
- Provide a safe and comfortable working environment, both in terms of hardware (for cooling, heating, administrative, etc.) and in terms of software, namely, providing peace of mind for employees and customers.
- Establishment of systems to measure customer satisfaction and customer satisfaction.
- Provide a variety of services to customers and facilitate the process of service delivery.

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