



## Prioritizing Dimensions and Indicators of Social Responsibility of Islamic Banks (Case Study of Afghan Banks)

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### Abstract

The specialized duties of banks are providing financial resources and equipping resources in an optimal way, and they always try to maximize the economic profit of shareholders and beneficiaries. In addition to specialized duties, banks have social responsibility (CRS) for their performance to the society in which they operate. The social responsibility of assets has different dimensions; economic dimension, cultural and social dimension, environmental dimension and moral dimension. The aim of this research is to rank the dimensions, components and indicators of social responsibility of Islamic banks and the areas of its realization in Afghan banks. To achieve this goal, the Analytical Hierarchy Process (AHP) method has been used. First, the effective factors were identified and all calculations were done in ExpertChoice software. The findings from the prioritization of different dimensions show that the environmental dimension is in the first place with a weight of 0.32, the economic dimension is in the second place with a weight of 0.309, the ethical dimension is in the third place with a weight of 0.21, and the social dimension is in the fourth place with a weight of 0.156. The research method in this research was field and questionnaire, and the statistical population studied was six Afghan banks.

**Keywords:** *Islamic Bank; Social Responsibility; Environment; Obligatory Charity; Professional Ethics; Marital Hierarchy*

### Introduction

Banks receive their economic power and strength from the society, therefore, they have social responsibility (CSR) towards society. In Islamic banks, social responsibility can be better reflected in the light of Sharia and rational wisdom, in fact, the philosophy of business in Islam that Sharia honors. And it is considered holy, it obliges Islamic banks to act ethically and to consider social responsibility and observe the norms and principles of Islamic business and economic activities. Therefore, the concept of social responsibility is a natural and innate commitment of Islamic institutions and especially Islamic banks. These institutions should pursue goals such as creating brotherhood, social equality and proper distribution, which are the realities of the Islamic society. In this research, the dimensions and indicators

of the bank's social responsibility have been extracted in order to identify the dimensions and indicators that are effective on the social responsibility of its Islamic banks, so that a more detailed analysis of the dimensions of the social responsibility of Islamic banks and the fields of its realization can be carried out and pave the way for new studies. Although the inference of stakeholders from CSR in Islamic banks, although Islamic banks and Western banking have different ideals and values due to the difference in philosophical structures, and they can learn many lessons from each other's experiences. In particular, some aspects of CSR in Islamic banks may be similar to some aspects of CSR in modern banks. Therefore, one of the findings of this research is that the fields and dimensions of CSR proposed by theorists and new international financial institutions can be used in Islamic banking; Because they are compatible with the spirit and teachings of Islam. The social responsibility of property has four basic dimensions: the economic dimension, the cultural and social dimension, the environmental dimension, and the moral and behavioral dimension. Each of the above property dimensions has different and diverse subsets and indicators. In this implementation, social responsibility dimensions and indicators have been prioritized based on pairwise comparison and hierarchical analysis (AHP) according to the opinions of experts, researchers and bank managers, and ExpertChoice software has been used to estimate the coefficients.

### **The social responsibility dimensions and indicators of Islamic banks**

The most important dimensions of social responsibility, components and indicators are: a) economic dimension b) cultural and social dimension c) environmental dimension e) moral dimension.

#### ***A) Economic dimensions of social responsibility of Islamic banks***

| Components   | Indicators  |
|--|---|
| <i>Improving the local economy and creating a business environment</i> | <i>The contribution of Islamic banks in increasing local job opportunities</i>              |
|  | <i>Granting loan facilities by Islamic banks (marriage(...</i>                              |
|  | <i>Granting facilities based on partnership contracts for macroeconomic social projects</i> |
| <i>Finance and banking</i>   | <i>Establishing a fund to collect zakat and expenses and to alleviate poverty</i>           |
|  | <i>Revival of tradition and waqaf</i>   |
|  | <i>Financial transparency and fight against money laundering</i>                            |

#### ***b) Cultural and social dimensions of social responsibility of Islamic banks***

| Components                         | Indicators   |
|------------------------------------|--|
| Social cooperation and cooperation | <i>Supporting disadvantaged social groups</i>  |
|                                    | <i>Providing services to special groups (such as the blind...)</i>   |
|                                    | <i>Public charity facilities for the vulnerable.</i>   |
|                                    | <i>Helping the health and well-being of society (such as: helping incurable patients(...</i>                             |
|                                    | <i>Supporting working children and orphaned and poor families</i>  |
| Cultural and social space creation | <i>The establishment of Qarz-ul-Hasanteh loan funds in the direction of poverty alleviation in underprivileged areas</i> |
|                                    | <i>The establishment of a camp for young people in deprived areas</i>  |
|                                    | <i>Supporting science and knowledge (building schools in deprived areas(...</i>  |
|                                    | <i>Supporting religious, religious and national values</i>   |

**c) Environmental aspects of social responsibility of Islamic banks**

| Components                           | Indicators  |
|--------------------------------------|---|
| Environmental protection             | <i>Islamic banks have thought of preventative measures against environmental damage caused by their activities.</i> |
|                                      | <i>Preventive measures of Islamic banks against environmental damage</i>  |
| Environmental support and protection | <i>Financial and non-financial support regarding environmental services and beautifying the local environment</i>   |
|                                      | <i>The bank supports local environmental issues and services financially or non-financially</i>                     |
|                                      | <i>The bank supports the use of environmentally friendly technologies, machines, work methods</i>                   |

**D) Ethical dimensions of social responsibility of Islamic banks**

| Components          | Indicators  |
|---------------------|---|
| Professional ethics | <i>The employees and managers of this bank refrain from delaying and rejecting and hastening the exit.</i>  |
|                     | <i>Organizational information and compliance and punctuality</i>  |
|                     | <i>The employees and managers of the bank willingly and without external supervision carry out the laws, regulations and organizational orders.</i> |
|                     | <i>Compilation of the code of ethics and compliance with ethical issues in Islamic banks</i>  |
| Social ethics       | <i>How true is this statement that this bank does not employ its employees in tasks outside of their ability, expertise and job description.</i>    |
|                     | <i>The employees and managers of this bank take time for each other in doing their tasks and for the clients.</i>                                   |
|                     | <i>The employees and managers of this bank keep the secrets and information of the clients and respect their privacy.</i>                           |

**Analysis of social responsibility dimensions of Islamic banks**

When reflecting on the dimensions of social responsibility of Islamic banks, we find that some of these dimensions are related to supporting good deeds (cooperation on goodness) or social cooperation (social takaful), which are mentioned in the verses of the Qur'an. About blocking the arms and opening the arms (according to Sunni jurisprudence) and some about removing the harm and repelling it, and some about the enforcement of laws and order that is done by the ruler, it is obligatory to act on it, and some about the command for the good and the prohibition of Mankar, or the rule of al-Gharam al-Ghanam, or other jurisprudential rules, and firstly, we emphasize that the dimensions and forms of social responsibility of banks are subject to more than one of the aforementioned jurisprudential adaptations. We will present the jurisprudential adaptation of the social responsibility dimensions of Islamic banks as follows.

| Components   | Indicators   | Religious and jurisprudential sources               |
|--|--|---|
| <i>Improving the local economy and creating a business environment</i> | <i>The contribution of Islamic banks in increasing local job opportunities</i> | <i>Cooperation and cooperation / Ghoram Aghanam</i> |
|  | <i>Granting loan facilities by Islamic banks (marriage(...</i>                 | <i>Cooperation and cooperation / Ghoram Aghanam</i> |
|  | <i>Granting facilities based on partnership</i>                                | <i>Takaful/ cooperation cooperation/ Al-</i>        |

|                            |   |   |
|----------------------------|---|---|
|                            | <i>contracts for macroeconomic social projects</i>                                | <i>Ghoram-e-Ghanam</i>                              |
| <i>Finance and banking</i> | <i>Establishing a fund to collect zakat and expenses and to alleviate poverty</i> | <i>Cooperation and cooperation / Ghoram Aghanam</i> |
|                            | <i>Revival of tradition and waqaf</i>   | <i>Cooperation and cooperation / Ghoram Aghanam</i> |
|                            | <i>Financial transparency and fight against money laundering</i>                  | <i>Religious and jurisprudential sources</i>        |

***b) Cultural and social dimensions of social responsibility of Islamic banks***

| Components                         | Indicators   | Religious and jurisprudential sources                              |
|------------------------------------|--|--|
| Social cooperation and cooperation | <i>Supporting disadvantaged social groups</i>  | <i>Collaboration and cooperation</i>                               |
|                                    | <i>Providing services to special groups (such as the blind...)</i>   | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram-e-Ghanam</i>  |
|                                    | <i>Public charity facilities for the vulnerable.</i>   | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram-e-Ghanam</i>  |
|                                    | <i>Helping the health and well-being of society (such as: helping incurable patients(...</i>                             | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram-e-Ghanam</i>  |
|                                    | <i>Supporting working children and orphaned and poor families</i>  | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram Al-Ghanam</i> |
| Cultural and social space creation | <i>The establishment of Qarz-ul-Hasanteh loan funds in the direction of poverty alleviation in underprivileged areas</i> | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram Al-Ghanam</i> |
|                                    | <i>The establishment of a camp for young people in deprived areas</i>  | <i>Collaboration and cooperation/ Takaful/ Al-Ghoram Al-Ghanam</i> |
|                                    | <i>Supporting science and knowledge (building schools in deprived areas(...</i>  | <i>Collaboration and cooperation/Takaful/Amri Ba Maruf</i>         |
|                                    | <i>Supporting religious, religious and national values</i>   | <i>Collaboration and cooperation</i>                               |

***c) Environmental aspects of social responsibility of Islamic banks***

| Components                                  | Indicators  | Religious and jurisprudential sources  |
|---|---|--|
| <i>Environmental protection</i>             | <i>Islamic banks have thought of preventative measures against environmental damage caused by their activities.</i> | <i>“Hadith: harmless and harmless”</i> |
|   | <i>Preventive measures of Islamic banks against environmental damage</i>  | <i>“Hadith: harmless and harmless</i>  |
| <i>Environmental support and protection</i> | <i>Financial and non-financial support regarding environmental services and beautifying the local environment</i>   | <i>“Hadith: harmless and harmless</i>  |
|   | <i>The bank supports local environmental issues and services financially or non-financially</i>                     | <i>“Hadith: harmless and harmless</i>  |
|   | <i>The bank supports the use of environmentally friendly technologies, machines, work methods</i>                   | <i>“Hadith: harmless and harmless</i>  |

***D) Ethical dimensions of social responsibility of Islamic banks***

| Components          | Indicators  |                                       |
|---------------------|---|---------------------------------------|
| Professional ethics | <i>The employees and managers of this bank refrain from delaying and rejecting and hastening the exit.</i>  | <i>Compliance with Islamic ethics</i> |
|                     | <i>Organizational information and compliance and punctuality</i>  | <i>Compliance with Islamic ethics</i> |
|                     | <i>The employees and managers of the bank willingly and without external supervision carry out the laws, regulations and organizational orders.</i> | <i>Compliance with Islamic ethics</i> |
|                     | <i>Compilation of the code of ethics and compliance with ethical issues in Islamic banks</i>  | <i>Compliance with Islamic ethics</i> |
| Social ethics       | <i>How true is this statement that this bank does not employ its employees in tasks outside of their ability, expertise and job description.</i>    | <i>Compliance with Islamic ethics</i> |
|                     | <i>The employees and managers of this bank take time for each other in doing their tasks and for the clients.</i>                                   | <i>Compliance with Islamic ethics</i> |
|                     | <i>The employees and managers of this bank keep the secrets and information of the clients and respect their privacy.</i>                           | <i>Compliance with Islamic ethics</i> |

***Research Method***

In this part, the analysis of the research data is discussed. This data has been collected by a questionnaire that has been prepared, and the opinions of Afghan bank managers and Islamic researchers and thinkers are the basis for prioritizing the dimensions of social responsibility, so 20 people have been selected. Six important banks in Afghanistan that have Islamic activities and provide Islamic products for the poor are: Islamic Bank of Afghanistan, Kabul Bank, Ghazanfar Bank, Azizi Bank Bank, International Bank of Afghanistan, Miwand Bank. The purpose of this research is to rank the dimensions, components, and indicators of social responsibility of Islamic banks and the areas of its realization in Afghan banks. To achieve this goal, Analytical Hierarchy Process (AHP) method is used. First, the effective factors are identified and then they are weighted and determined by the AHP method. All calculations are done in ExpertChoice software.

***Introduction of Research Factors***

In this section, based on the literature review and the background of the research, indicators affecting the social responsibility of Islamic banks were extracted, which includes 23 indicators in 4 dimensions. Score each indicator on a 1-5 Likert scale (1=very little importance, 2=low importance, 3=moderate importance, 4=high importance, 5=very high importance). Then the average score of each index was calculated, if the average score of an index is less than 3, it is removed. The results showed that all indicators are approved by experts, that is, the average of all indicators is higher than 3. The results are given in Table 5-4.

Table 5-4: Introduction of research factors

| Criterion             | Indicators   | Average score | cod |
|-----------------------|--|---------------|-----|
| <b>economic</b>       | The contribution of Islamic banks in increasing local job opportunities  | 3.333         | A1  |
|                       | Granting loan facilities by Islamic banks (marriage(...  | 3.800         | A2  |
|                       | Granting facilities based on partnership contracts for macroeconomic social projects                                     | 3.733         | A3  |
|                       | Establishing a fund to collect zakat and expenses and to alleviate poverty   | 3.867         | A4  |
|                       | Revival of tradition and vaqaf   | 3.133         | A5  |
| <b>social</b>         | <i>Supporting disadvantaged social groups</i>  | 3.333         | B1  |
|                       | <i>Providing services to special groups (such as the blind...)</i>   | 3.733         | B2  |
|                       | <i>Public charity facilities for the vulnerable.</i>   | 3.600         | B3  |
|                       | <i>Helping the health and well-being of society (such as: helping incurable patients(...</i>                             | 3.733         | B4  |
|                       | <i>Supporting working children and orphaned and poor families</i>  | 3.200         | B5  |
|                       | <i>The establishment of Qarz-ul-Hasanteh loan funds in the direction of poverty alleviation in underprivileged areas</i> | 3.400         | B6  |
|                       | <i>The establishment of a camp for young people in deprived areas</i>  | 3.000         | B7  |
|                       | <i>Supporting science and knowledge (building schools in deprived areas(...</i>  | 3.333         | B8  |
|                       | <i>Supporting religious, religious and national values</i>   | 3.667         | B9  |
|                       | <i>Supporting disadvantaged social groups</i>  | 3.533         | C1  |
| <b>moral</b>          | <i>Islamic banks have thought of preventative measures against environmental damage caused by their activities.</i>      | 3.400         | C2  |
|                       | <i>Preventive measures of Islamic banks against environmental damage</i>   | 3.667         | C3  |
|                       | <i>Financial and non-financial support regarding environmental services and beautifying the local environment</i>        | 3.400         | C4  |
|                       | <i>The bank supports local environmental issues and services financially or non-financially</i>                          | 3.733         | C5  |
|                       | <i>The bank supports the use of environmentally friendly technologies, machines, work methods</i>                        | 3.400         | D1  |
| <b>Environm ental</b> | <i>Islamic banks have thought of preventative measures against environmental damage caused by their activities.</i>      | 3.733         | D2  |
|                       | <i>Preventive measures of Islamic banks against environmental damage</i>   | 4.000         | D3  |
|                       | <i>Financial and non-financial support regarding environmental services and beautifying the local environment</i>        | 4.267         | D4  |

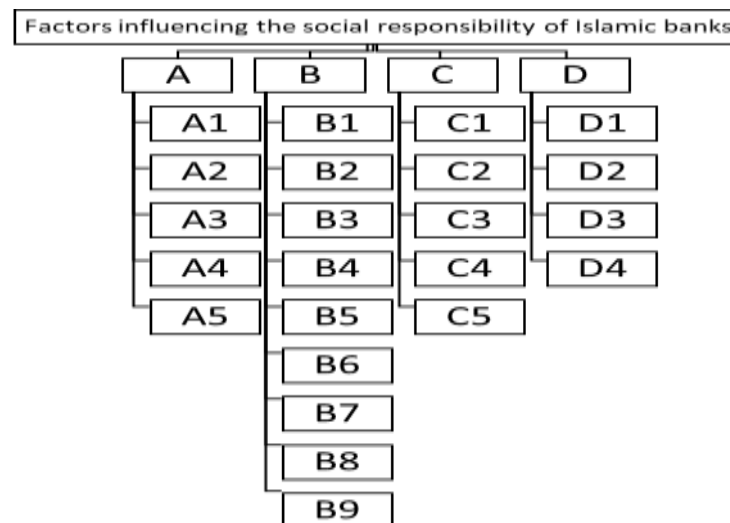


Figure 5-4: Hierarchical model of research

## Results AHP Method

Before the stages of the research factors were introduced, the steps to determine their importance and weight were used. Initially, on the basis of Table 4-6 measures marriage standards and sub-standards were created and outside the authority of reporters a decision to take the number of reporters outside the share of 15 people. After completing the measurement mattresses, the discordance rate was calculated whenever there was at least 1/0 if the mattress marks were stable and positive. To determine their importance and weight, the AHP secondary analysis method is used. Among them, 20 researchers and bankers have been selected. After completing the measurement mattresses, the discordance rate was calculated whenever there was at least 1/0 if the mattress marks were stable and positive. SPSS measurements of couples were entered by engineering averaging method and SPSS was weighted, and the ExpertChoice soft tool was entered. In addition, the results have brought marriage expenses and weights.

### Comparison of original dimensions and measurements

In the section of wife's scales 4 main criteria Table 4-7 has been brought.

Table 4-7: Original Standards Wife Ratings

|   | A | B     | C     | D     |
|---|---|-------|-------|-------|
| A |   | 2.824 | 1.459 | 0.669 |
| B |   |       | 0.598 | 0.780 |
| C |   |       |       | 0.633 |
| D |   |       |       |       |

We enter the pairwise comparisons of table 4-7 in the Expert choice software, which calculates the weights of the criteria and is shown in figure 6-4.

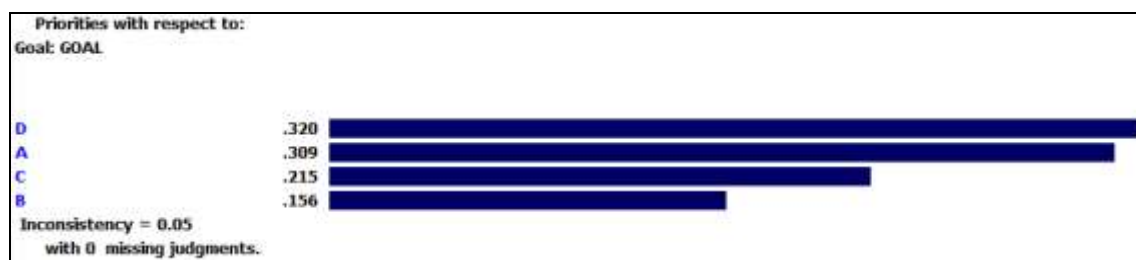


Figure 6-4: Weights of main criteria

Table 8-4: Weight and rank of main criteria

| ank | weight | code | Criterion name |
|-----|--------|------|----------------|
|     | 0.32   |      | Environmental  |
|     | 0.309  |      | economic       |
|     | 0.215  |      | moral          |
|     | 0.156  |      | social         |

According to Figure 6-4, environment with a weight of 0.32 has won the first place. Economic with a weight of 0.309 has won the second place and moral with a weight of 0.215 has won the third place.



### Pairwise comparison of economic indices and sub-criteria

The economic criterion has 5 sub-criteria, whose paired comparison is given in Table 9-4. The inconsistency rate of this pairwise comparison is equal to 0.05

Table 9-4: Pairwise comparisons of economic subcriteria

|    | A1 | A2    | A3    | A4    | A5    |
|----|----|-------|-------|-------|-------|
| A1 |    | 0.517 | 0.306 | 0.289 | 0.626 |
| A2 |    |       | 0.826 | 0.789 | 1.450 |
| A3 |    |       |       | 1.198 | 0.486 |
| A4 |    |       |       |       | 1.205 |
| A5 |    |       |       |       |       |

We enter the pairwise comparisons of Table 9-4 into the Expert choice software, which calculates the weight of the criteria and is shown in Figure 7-4.

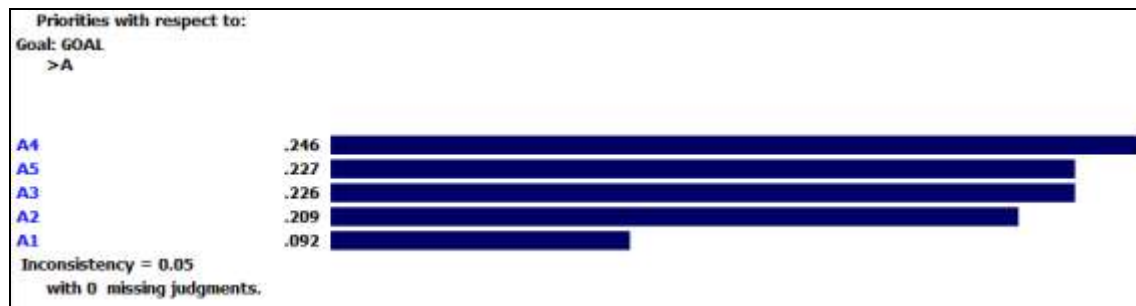


Figure 7-4: Weights of economic sub-criteria

Table 10-4: Weight and ranking of economic sub-criteria

| Criterion name   | rank | weight | code |
|--|------|--------|------|
| Granting facilities based on partnership contracts for macro-economic projects                                     | 1    | 0.246  | A4   |
| He fights money laundering   | 2    | 0.227  | A5   |
| Establishment of Zakat and Compulsory Expenditure Fund by Islamic banks to alleviate the poor and deprived society | 3    | 0.226  | A3   |
| The contribution of Islamic banks in increasing local job opportunities  | 4    | 0.209  | A2   |
| Granting loan facilities by Islamic banks  | 5    | 0.092  | A1   |

According to Figure 7-4, among the economic sub-criteria, the granting of facilities based on partnership contracts for macro-economic projects with a weight of 0.246 has won the first place. The fight against money laundering is ranked second with a weight of 0.227, and the establishment of the Zakat and Mandatory Expenditure Fund by Islamic banks to alleviate the poor and deprived society has been ranked third with a weight of 0.226.

### Pairwise comparison of social indicators and subcriteria

The social criterion has 9 index sub-criteria, whose pairwise comparison is given in Table 11-4.

The inconsistency rate of this pairwise comparison is equal to 0.06



Table 11-4: Pairwise comparisons of social subcriteria

|    | B1 | B2    | B3    | B4    | B5    | B6    | B7    | B8    | B9    |
|----|----|-------|-------|-------|-------|-------|-------|-------|-------|
| B1 |    | 0.889 | 0.673 | 0.511 | 0.464 | 0.566 | 0.914 | 1.058 | 1.634 |
| B2 |    |       | 1.232 | 0.894 | 0.878 | 0.647 | 0.569 | 1.267 | 1.968 |
| B3 |    |       |       | 1.239 | 1.035 | 0.566 | 0.883 | 0.746 | 1.152 |
| B4 |    |       |       |       | 1.198 | 0.807 | 0.789 | 0.410 | 0.589 |
| B5 |    |       |       |       |       | 0.383 | 0.337 | 0.630 | 1.219 |
| B6 |    |       |       |       |       |       | 0.741 | 1.205 | 1.006 |
| B7 |    |       |       |       |       |       |       | 0.630 | 0.602 |
| B8 |    |       |       |       |       |       |       |       | 0.673 |
| B9 |    |       |       |       |       |       |       |       |       |

We enter the pairwise comparisons of Table 11-4 into the Expert choice software, which calculates the weights of the criteria and is shown in Figure 8-4.

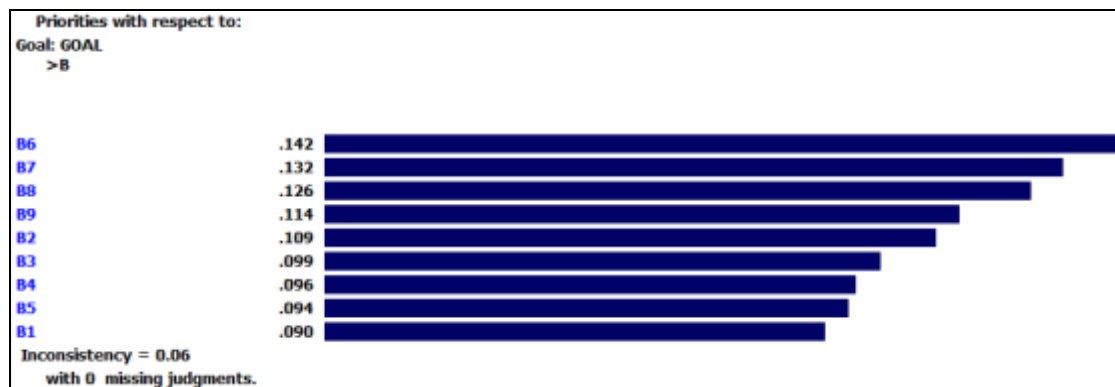


Figure 8-4: Weights of social subcriteria

Table 12-4: Weight and ranking of social subcriteria

| Criterion name  | rank | weight | code |
|---|------|--------|------|
| Establishment of sports and cultural places for young people in deprived areas                                    | 1    | 0.142  | B6   |
| Support of science and knowledge  | 2    | 0.132  | B7   |
| Supporting Islamic culture and art  | 3    | 0.126  | B8   |
| Supporting religious values   | 4    | 0.114  | B9   |
| Public charity facilities for vulnerable groups   | 5    | 0.109  | B2   |
| Helping the health and safety of the community  | 6    | 0.099  | B3   |
| Supporting working children and orphaned and destitute families   | 7    | 0.096  | B4   |
| The establishment of Qarz-ul-Hasanteh loan funds in the direction of poverty alleviation in underprivileged areas | 8    | 0.094  | B5   |
| Supporting disadvantaged social groups, providing services to special classes                                     | 9    | 0.09   | B1   |

According to Figure 8-4, among the social sub-criteria, the establishment of sports and cultural places for young people in deprived areas has won the first place with a weight of 0.142. Supporting science and knowledge with a weight of 0.132 has won the second place and supporting Islamic culture and art with a weight of 0.126 has won the third place.

### Pairwise comparison of ethical indicators and subcriteria

Ethical criterion has 5 sub-criteria whose pairwise comparison is given in table 13-4. The inconsistency rate of this pairwise comparison is equal to 0.02

Table 13-4: Pairwise comparisons of ethical subcriteria

|    | C1 | C2    | C3    | C4    | C5    |
|----|----|-------|-------|-------|-------|
| C1 |    | 0.572 | 0.456 | 0.481 | 0.648 |
| C2 |    |       | 0.655 | 0.576 | 1.113 |
| C3 |    |       |       | 0.929 | 0.821 |
| C4 |    |       |       |       | 0.845 |
| C5 |    |       |       |       |       |

We enter the pairwise comparisons of Table 13-4 into the Expert choice software, which calculates the weights of the criteria and is shown in Figure 9-4.

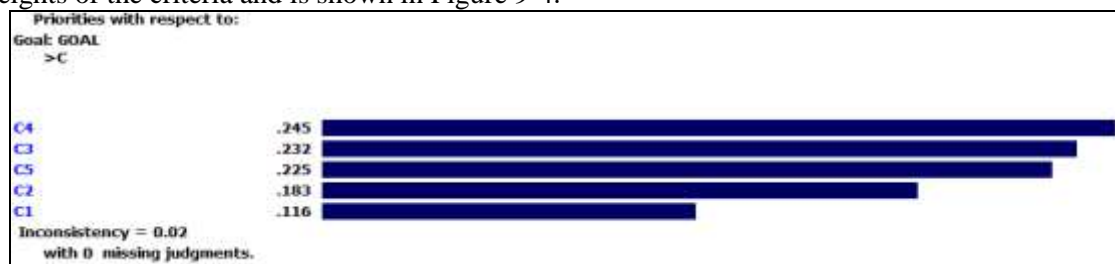


Figure 9-4: Weights of ethical sub-criteria

Table 14-4: Weight and rank of ethical sub-criteria

| Criterion name   | rank | weight | code |
|--|------|--------|------|
| The employees and managers of this bank take time for each other in performing their duties and for the clients in their work.                 | 1    | 0.245  | C4   |
| How much does this sentence confirm that this bank does not employ its employees in tasks beyond their ability, expertise and job description? | 2    | 0.232  | C3   |
| The employees and managers of this bank keep the secrets and information of the clients and respect their privacy                              | 3    | 0.225  | C5   |
| Compilation of ethical charter and compliance with ethical issues in Islamic banks   | 4    | 0.183  | C2   |
| Employees and managers of Islamic banks refrain from delaying entry and hastening departure  | 5    | 0.116  | C1   |

According to Figure 9-4, among the ethical sub-criteria, the employees and managers of this bank take time for each other in performing their duties and for the clients in their work, with a weight of 0.245, it has won the first place. How much does this statement confirm that this bank does not employ its employees in tasks beyond their ability, expertise and job description, with a weight of 0.232, the second rank, and the employees and managers of this bank keep the secrets and information of the clients and respect privacy. They are respected and won the third place with a weight of 0.225.

### Pairwise comparison of indicators of the Minister of Environmental Standards

The environmental criterion has 4 sub-criteria, whose paired comparison is given in Table 15-4. The inconsistency rate of this pairwise comparison is equal to 0.05.

Table 15-4: Pairwise comparisons of environmental subcriteria

|    | D1 | D2    | D3    | D4    |
|----|----|-------|-------|-------|
| D1 |    | 0.693 | 0.497 | 0.651 |
| D2 |    |       | 0.556 | 0.803 |
| D3 |    |       |       | 0.721 |
| D4 |    |       |       |       |

We enter the pairwise comparisons of Table 15-4 into the Expert choice software, which calculates the weights of the criteria and is shown in Figure 10-4.

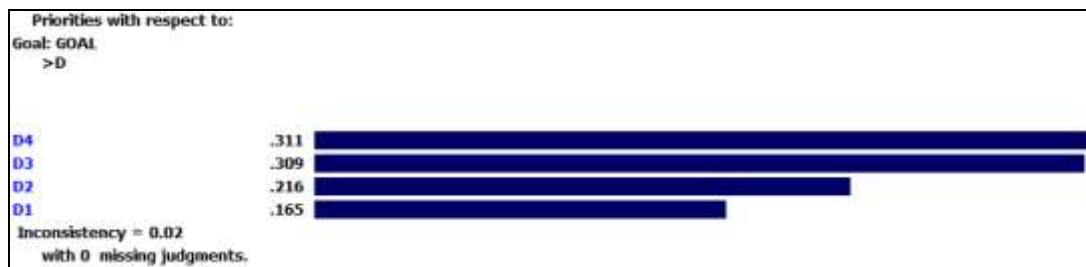


Figure 4-10: Weights of environmental subcriteria

Table 16-4: Weight and rank of environmental sub-criteria

|  | rank | weight | ode |
|--|------|--------|-----|
| The bank supports the use of environmentally friendly technologies, machines, work methods                       | 1    | 0.311  | D4  |
| Financial and non-financial support regarding environmental services and beautification of the local environment | 2    | 0.309  | D3  |
| Islamic banks have thought of preventative measures against environmental damage caused by their activities.     | 3    | 0.216  | D2  |
| The bank supports local environmental issues and services financially or non-financially                         | 4    | 0.165  | D1  |

According to Figure 10-4, among the environmental sub-criteria, the bank supports the use of environmentally friendly technologies, machines, and work methods with a weight of 0.311. Financial and non-financial support regarding environmental services and beautification of the local environment with a weight of 0.309 ranked second and Islamic banks have taken preventive measures against environmental damage caused by their activities and ranked third with a weight of 0.216. have earned.

### Summary and final ranking of criteria and indicators

The final weight of the sub-criteria is obtained by multiplying the weight of each criterion by the weight of its sub-criteria calculated in the previous steps, which is given in Table 17-4. Based on this, the bank supports the use of environmentally friendly technologies, machines, work methods and has won the first rank among all sub-criteria. Financial-non-financial support for environmental services and beautification of the local environment has been ranked second, and granting facilities based on partnership contracts for macro-economic projects has been ranked third.

Table 17-4: Weight and final ranking of sub-criteria

| Criteria      | Standard weight | Below the criteria  | The final rank of the sub-criterion | Substandard final weight | The relative weight of the subcriterion |
|---------------|-----------------|---|-------------------------------------|--------------------------|---|
| economic      | 0.309           | <i>Granting loan facilities by Islamic banks</i>  | 13                                  | 0.0284                   | 0.092                                   |
|               |                 | <i>The contribution of Islamic banks in increasing local job opportunities</i>  | 7                                   | 0.0646                   | 0.209                                   |
|               |                 | <i>Establishment of Zakat and Compulsory Expenditure Fund by Islamic banks to alleviate the poor and deprived society</i>                             | 5                                   | 0.0698                   | 0.226                                   |
|               |                 | <i>Granting facilities based on partnership contracts for macro-economic projects</i>   | 3                                   | 0.0760                   | 0.246                                   |
|               |                 | <i>He fights money laundering</i>   | 4                                   | 0.0701                   | 0.227                                   |
| social        | 0.156           | <i>Supporting disadvantaged social groups, providing services to special classes</i>  | 23                                  | 0.0140                   | 0.09                                    |
|               |                 | <i>Public charity facilities for vulnerable groups</i>  | 19                                  | 0.0170                   | 0.109                                   |
|               |                 | <i>Helping the health and safety of the community</i>   | 20                                  | 0.0154                   | 0.099                                   |
|               |                 | <i>Supporting working children and orphaned and destitute families</i>  | 21                                  | 0.0150                   | 0.096                                   |
|               |                 | <i>The establishment of Qarz-ul-Hasanteh loan funds in the direction of poverty alleviation in underprivileged areas</i>                              | 22                                  | 0.0147                   | 0.094                                   |
|               |                 | <i>Establishment of sports and cultural places for young people in deprived areas</i>   | 15                                  | 0.0222                   | 0.142                                   |
|               |                 | <i>Support of science and knowledge</i>   | 16                                  | 0.0206                   | 0.132                                   |
|               |                 | <i>Supporting Islamic culture and art</i>   | 17                                  | 0.0197                   | 0.126                                   |
|               |                 | <i>Supporting religious values</i>  | 18                                  | 0.0178                   | 0.114                                   |
| moral         | 0.215           | <i>Employees and managers of Islamic banks refrain from delaying entry and hastening departure</i>  | 14                                  | 0.0249                   | 0.116                                   |
|               |                 | <i>Compilation of ethical charter and compliance with ethical issues in Islamic banks</i>   | 12                                  | 0.0393                   | 0.183                                   |
|               |                 | <i>How much does this sentence confirm that this bank does not employ its employees in tasks beyond their ability, expertise and job description?</i> | 10                                  | 0.0499                   | 0.232                                   |
|               |                 | <i>The employees and managers of this bank take time for each other in performing their duties and for the clients in their work.</i>                 | 9                                   | 0.0527                   | 0.245                                   |
|               |                 | <i>The employees and managers of the bank keep the client's secrets and information and respect his privacy</i>                                       | 11                                  | 0.0484                   | 0.225                                   |
| Environmental | 0.32            | <i>The bank supports local environmental issues and services financially or non-financially</i>   | 8                                   | 0.0528                   | 0.165                                   |
|               |                 | <i>Islamic banks have thought of preventative measures against environmental damage caused by their activities.</i>                                   | 6                                   | 0.0691                   | 0.216                                   |
|               |                 | <i>Financial and non-financial support regarding environmental services and beautification of the local environment</i>                               | 2                                   | 0.0989                   | 0.309                                   |
|               |                 | <i>The bank supports the use of environmentally friendly technologies, machines, work methods</i>   | 1                                   | 0.0995                   | 0.311                                   |

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