

How to Cite:

Belkacem, H., & Abdelkader, H. (2024). The impact of moral responsibility as a dimension of social responsibility in customer satisfaction in commercial banks. *International Journal of Economic Perspectives*, 18(11), 2049–2068. Retrieved from <https://ijeponline.org/index.php/journal/article/view/756>

The impact of moral responsibility as a dimension of social responsibility in customer satisfaction in commercial banks

Dr. Hamadi Belkacem

University of Djelfa, Algeria

Email: hamadibelkacem6@gmail.com

Dr. Haouari Abdelkader

University Setif -1, Algeria

Email: abdelkader.haouri@univ-setif.dz

Abstract---This study aimed to know the extent of the impact of moral responsibility as a dimension of social responsibility on customer satisfaction in commercial banks at the level of the state of Djelfa. To achieve the goal of the study, a questionnaire prepared for this purpose was distributed to a sample consisting of 80 individuals from the clients of the Local Development Bank BDL, Djelfa Agency, and the statistical analysis program SPSS V21 was used to address the study hypotheses. The study concluded that there is an average level of ethical responsibility practices in these banks, in addition to an average level of customer satisfaction with ethical responsibility in these banks. At the end of the study, a set of recommendations were presented that the researcher sees as necessary to achieve a higher level of commitment to ethical responsibility in banks in order to increase customer satisfaction, the most important of which were: Obligating commercial banks to exercise ethical responsibility and train their employees on professional ethics, which leads to increased customer satisfaction.

Keywords---Commercial banks, ethical responsibility, business ethics, customer satisfaction.

Introduction

The continuous increase in ethical scandals and criticism of actions and standards adopted outside a clear and transparent ethical framework has made the issue of ethical responsibility receive great and increasing attention in recent years. Echoes have been heard of several concepts, for example: (values, ethical behavior, and ethical

responsibility). Business Ethics, Ethics of Management, and other terms), as the development of the concept of ethical responsibility in the field of business led to the emergence of two trends. The first trend focused on the ethical standards and values of the goals and objectives declared by business organizations, meaning that these goals take into account the interests of all parties and do not violate the general rules of society. The principle of the end justifies the means, or as it is known as the principle of "michaelism", may be the prevailing principle, so that unethical means, methods, and ways can be used to achieve legitimate and ethical goals, on the one hand. As for the second trend, it represents the previous ethical standards in addition to the goals, objectives, and means used to achieve these goals.

Businesses have treated the environment as a free gift and as endless resources, so they have been and still are playing a negative, if not hostile, role against the environment. They take clean air, pure water and green land and turn them into polluted air and water laden with harmful toxic substances. And barren, eroded lands, and this can only be explained by the fact that business is business and that profits and money-making can justify everything.

Research problem:

In this study, the researcher attempts to answer the following main question: "To what extent does moral responsibility, as a dimension of social responsibility, affect customer satisfaction in commercial banks?" A set of the following sub-questions branch out from this question:

- ✓ What is the concept of moral responsibility?
- ✓ What is the meaning of customer satisfaction in commercial banks?
- ✓ Where does the impact of ethical responsibility lie on customer satisfaction in commercial banks?

Importance of research:

This research derives its importance from the novelty of the topic of ethical responsibility, and it also derives its importance from shedding light on the extent of the ability of ethical responsibility to satisfy customers in business organizations.

Research objectives:

The aim of the research is summarized as follows:

- ✓ Understand the concept of moral responsibility;
- ✓ Highlighting the meaning of customer satisfaction;
- ✓ Trying to identify the relationship between ethical responsibility and customer satisfaction.

Research hypotheses:

To achieve the research objective, the following hypotheses were developed:

Main hypothesis:

- ✓ There is no statistically significant effect of ethical responsibility on customer satisfaction in commercial banks.

Sub-hypotheses:

- ✓ There is no statistically significant effect of individual ethics on customer satisfaction in commercial banks;
- ✓ There is no statistically significant effect of leadership ethics on customer satisfaction in commercial banks;
- ✓ There is no statistically significant effect of professional ethics on customer satisfaction in commercial banks;
- ✓ There is no statistically significant effect of the ethics of systems and organizational structures on customer satisfaction in commercial banks.

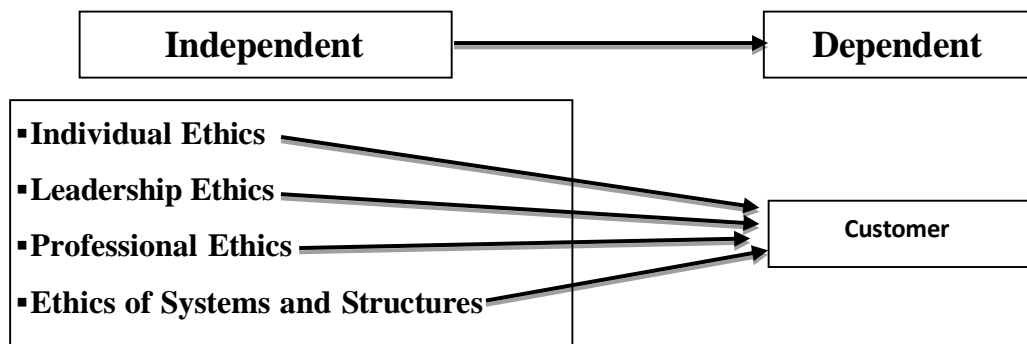
Academic limits:

Spatial boundaries: This study was conducted at the Local Development Bank, Djelfa Agency.

Time limits: This study was conducted from November 2017 to April 2018.

Study model:

It is a hypothetical concept that shows the potential relationship between the variables under study, where the dependent variable represents customer satisfaction, while the independent variable represents moral responsibility in its dimensions (individual ethics, leadership ethics, professional ethics, and organizational ethics and organizational structures).



Source: Prepared by the researcher

The research methodology:

The researcher relies on the descriptive analytical approach, by tracking and investigating the research material, analyzing it and extracting results, in addition to the content study approach by studying some references and sources related to moral responsibility, and reviewing some studies to identify the reality and meaning of customer satisfaction. The study was divided into the following:

- ❖ The first axis: the concept of moral responsibility, its principles and dimensions;
- ❖ The second axis: the concept of customer satisfaction;
- ❖ The third axis: field study.

Axis One: Moral Responsibility

❖ I: The concept of moral responsibility and its objectives

It is very difficult to try to define a specific concept of ethics and business ethics, as this concept is based on principles and standards that govern the behavior of individuals and societies in different environments. The topic of business ethics has become an important topic for institutions, whether local or international, as it is emphasized by managements because it is a form of self-control for the individual, as through it he can distinguish between right and wrong in his behavior during work.

I-1: Definition of moral responsibility

(Beekun) pointed out that moral responsibility is "a series of pre-established principles that describe what an individual should and should not do, and distinguish between right and wrong actions of that individual."¹Marketing ethics can be considered a function of mutual trust between individuals and organizations through continuous dealings in various sales and purchasing operations and the obligations that follow from each party towards the other."²As he knew it (ALAIN JUILLET) as "the control and protection of strategic information appropriate to the various economic operators, and as an organizational practice, it is a coordinator of strategic vigilance, the protection of information and its use in operations to influence others."³It also refers to "the set of principles that define acceptable behavior."⁴As he sees it (Fulop et al.) "Business ethics from the Hungarian perspective examines the relationship as seen between business and ethics by dealing with, resolving or preventing ethical conflicts. Business ethics also includes standards and rules of conduct within the culture of the organization."⁵Marketing ethics is an essential part of the ethics of the organization as a whole Dalrymple & Parsons defined business ethics as "a set of standards that govern the behavior of individuals in a business community. These standards are produced through interaction among business people and reflect the organization's expectations about how others will treat it."⁶

Through the above, we can give a comprehensive definition of ethical responsibility, where it can be said that business ethics are like a mirror that shows the organization as it really is and can reveal the bright side of the organization to consumers and society in general, and can also reveal the negative aspects of the organization's performance.

I-2: Goals of Ethical Responsibility

The topic of ethics is one of the important topics in the field of business administration in general and in the field of marketing management in particular, as thinkers and businessmen have begun to pay more attention to this standard than to making profits. The topic of ethics is still of interest to researchers, businessmen and marketers, and the nature of the institutions and the philosophies that govern them are the basis for adopting or opposing this topic.

The main objective of studying this topic is to know and understand the importance of marketing ethics for the organization and society in general, and through it, it is possible to distinguish between the factors affecting ethical and unethical decisions through which the customer is satisfied or dissatisfied. The organization can also

identify the most important ways to improve ethical decisions in the fact that today's organizations are under increasing pressure as a result of the rapid changes in the business environment and the increasing intensity of competition between these organizations, especially in light of the growing trend towards globalization, and as a result of the ethical scandals that caused many organizations to suffer huge losses. All of these factors and others have led to an increase in interest in ethical responsibility and the policies and programs associated with it to improve it and train on it to improve organizational performance and make its customers satisfied with its services with the aim of enhancing the organization's reputation in the market.

II: Principles and dimensions of moral responsibility

Capitalism is not necessarily immoral, and the stereotypical idea that profit, privatization, and the market system necessarily involve moral transgressions or do not take ethics into account is an idea that needs strategic review. It is true that there are many practices and cases of seeking profit at any cost, but they are not necessarily linked to free economic work.

Through a system of community work, legislation and public opinion development, ethical rules can be an investment in themselves that increases confidence in the products, goods and services provided by companies. Laws and legislation, no matter how strict, do not protect societies and rights and do not alone provide security and confidence, but when they operate in an ethical environment, they achieve high efficiency in development and reform. Ethics often have real and intellectual powers that exceed material power.

The interests that regulate production and protection relations may also create an ethical system of work, belonging, solidarity, care, and balance between rights and duties. In order to succeed and achieve our short- and long-term interests, we need to work in an organization of legal, political, and ethical contexts without canceling out any of these other contexts. Each system has its own field, and together they have their own, automatic, and organized interactions that must be taken into account. Peter Eigen, President and Founder of Transparency International, noted after a long work experience at the World Bank that combating corruption by working to establish and encourage a system of economic work that organizes itself on the basis of integrity and combating corruption without governmental and international interventions and monitoring is the most successful and effective.

Today, the view is confirmed that the global community needs the private sector after it was confirmed that governments are unable to confront corruption. Therefore, major economic institutions in particular need work programs stemming from social responsibility.

Among the principles and ideas proposed by institutions working in combating corruption is that every economic institution should include in its systems and codes a commitment to avoid direct or indirect corruption, and introduce anti-corruption programs and put them into effect. This means that ethics is not a marginal issue in the economy, but rather a basic component of markets, organizations, and commercial and economic relations. The dimensions of ethical responsibility are as follows:

II-1- Individual ethics:

Ethical behavior of individuals is represented by integrity in work and the individual is characterized by honesty that inspires trust and honest treatment whether among his colleagues at work or with customers in the organization and is characterized by fair treatment among the dealers, and that he takes into consideration the interests and expectations of others and is based on justice towards others and not focusing on orders and procedures only⁷.

II-2- Leadership ethics:

Leadership ethics are represented in supporting ethical values among workers within the organization and modeling the role of the leader in addition to rewarding and motivating ethical behavior and punishing unethical behavior with the aim of spreading ethical responsibility in the organization. Legal procedures must also be implemented and not violated, and leadership members must be characterized by justice and impartiality, in addition to integrity, integrity and trustworthiness.⁸In this regard, we find the ethics of leadership summarized as follows:⁹:

- ✓ Managers must establish the organization's status and benefit before seeking their own personal benefit;
- ✓ Accomplishing work and presenting it to the community before attributing it to the organization;
- ✓ Commitment and sincere work in adopting ethical responsibility when working for the benefit of the organization and for the development of the economic condition in general.

II-3-Professional ethics:

Professional ethics are the principles and standards that are the basis for the desirable behavior of individuals in the profession, and which colleagues in the profession rely on to adhere to. Professional ethics are linked to sound moral behavior that does not violate or conflict with the professional ethics recorded in a code of ethics or a code of ethics for employees. Professional ethics include the following:

- ✓ Focus on legal aspects and standards that prevent unethical behavior by increasing oversight and avoiding legal penalties;
- ✓ Supporting the spirit of commitment among employees;
- ✓ Commitment to social duties and performing them in the best possible way.

II-4- Ethics of organizational systems and structures:

The ethics of organizational systems and structures are represented in the set of values, norms, traditions, visions and aspirations that represent a framework that determines the behavior of employees at various levels. Perhaps the best evidence of this is the company (Walt Disney) which introduces its new employees to a training course on its culture, organizational ethics and history. Among the most important ethics of organizational systems and structures are (commitment to organizational culture and ethical codes, ethical commitment, working with political values dictated by the government, as well as embodying the rational values of the organization's management in achieving its self-interest.)

Axis II: Customer Satisfaction

The concept of customer satisfaction:

1: Definition of Satisfaction

There are many different opinions about the definition of satisfaction, including:

Howard and Sheth define satisfaction as "the mental state a person feels when he gets a sufficient reward for the sacrifice of money and effort."¹⁰ It has also been defined as "the customer's feeling resulting from a comparative judgment between the product's performance and his expectations."¹¹ Hunt, Jenkins, Cadotte, Woodruff, and Wilkie state that "customers form a set of expectations about the product's ability to satisfy their needs before purchasing and using it, and that these expectations are nothing but predictions of the level of performance they will obtain. Customers compare the actual performance of the product with the expected performance before use. If the expectations are met or the actual performance of the product exceeds them, the result is customer satisfaction. Conversely, the greater the gap between the features customers expect and what they actually obtain, the greater their impact and the more their behavior becomes dissatisfied."¹² As he knew it, R. Ladwin defines it as "the psychological state resulting from different evaluation situations."¹³

From the previous definition, we can say that the post-purchase stage is the stage of evaluating the purchase decision, where a comparison is made between the perceived level after use and the expected level of performance before use, and this comparison generates a feeling of satisfaction/dissatisfaction among

The customer. We also conclude that the customer evaluates the performance of the product or the perceived value and compares it with the expected value on the basis of which the product (service) or brand was chosen from among the alternatives, and on the basis of which a positive or negative judgment is issued on the evaluation of the latter, which generates a certain feeling in the customer, whether satisfaction or dissatisfaction, as shown in the following figure.



Figure shape (2): Shows the performance evaluation of the product (service)

Source: Al-Dawi Al-Sheikh, "Activating Customer Satisfaction as an

II. Determinants of satisfaction or dissatisfaction

The determinants of satisfaction and dissatisfaction are as follows:

1: Expectations

Expectations represent the customer's expectations or ideas about the likelihood that a product's performance will be associated with certain characteristics and benefits expected to be obtained from it.

There are several classifications of expectations, including:¹⁴:

It has been classified. Day customer expectations are divided into three types:

- ❖ **Expectations about the nature and performance of the product or service:** These are the benefits that the customer expects to obtain from purchasing and using the product or service itself.
- ❖ **Expectations about the costs of a product or service:** These are the costs that the customer is expected to bear in order to obtain the product or service, such as the time and effort spent in the shopping process and collecting information about the brands present in the market, in addition to the purchase price of the product or service.
- ❖ **Expectations about social benefits or costs** It is the expected reaction of other individuals, such as relatives, when an individual purchases a product or service, and takes the form of approval or disapproval of the purchased product.

As shown by both Pitts and Woodside have three types of forecasts:

- ✓ **Predictive forecast:** Describes the customer's beliefs about the characteristics and qualities that the customer expects to find in the product;
- ✓ **Standard expectation:** Focuses on the ideal levels at which a product should perform;
- ✓ **Comparative forecast:** Represents a customer's beliefs about the performance of a particular product or brand compared to other products or brands.

Normative expectation is considered the most appropriate determinant of satisfaction because it produces an evaluative reaction that comes after use by comparing the perceived performance of the product and the level of expectation, and here it produces a positive feeling (satisfaction) or a negative feeling (dissatisfaction).

II- 2: Actual performance

It represents the level of performance that the customer perceives when using the product or obtaining the service, i.e. the actual characteristics of both. The actual performance measure can be relied upon to express satisfaction or dissatisfaction by asking the customer about his opinion on the various aspects related to the performance of the product or service. In addition, it is a standard that the customer uses to compare the perceived performance of the product in terms of its dimensions with expectations about the product. The result is a certain degree of positive and negative non-conformity in addition to the state of conformity.

II- 3: Conformity or non-conformity

The matching process is achieved by the actual performance of the product being equal to the expected performance. The case of non-conformity can be defined as the degree of deviation of the performance of the product or service from the expected level that appears before the purchase process. Here we find two cases:

- ❖ **Positive deviation:** Actual performance is greater than expected performance and

is a desirable state that results in satisfaction;

- ❖ **Negative deviation:** Actual performance is less than expected performance, which is an undesirable condition that results in dissatisfaction.

III. Behaviors resulting from satisfaction or dissatisfaction

Post-purchase behaviors take two forms:¹⁵

Post-purchase customer behavior that results in satisfaction Post-purchase customer behavior that results in dissatisfaction.

III- 1: Behavior resulting from satisfaction

There are many behaviors that express the customer's reaction to satisfaction, for example:

- ❖ **Repeat purchase behavior:**

Repeat purchase behavior differs from loyalty behavior in that repeat purchase behavior is without commitment to the same product at each purchase stage, while loyalty is commitment to purchase the same product at each purchase stage.

Some people also believe that repeat buyers are those who continue to buy the same brand despite the lack of an emotional connection between them and it, while loyal buyers are those who have an emotional connection to the brand.

- ❖ **Positive speaking behavior:**

Satisfaction is an important prelude to positive talk behavior about the product or service, as it results in a positive feeling stored in the customer's memory. It may be used in the case where the customer is a reference group that influences the purchasing behavior of individuals by influencing their beliefs, attitudes, values, and behavior positively.¹⁶

Therefore, a satisfied customer is the best advertiser for the organization and its products, and his influence is stronger than advertising in the media, as there is a study that showed that a satisfied customer conveys his positive impression to about three individuals.

- ❖ **Loyalty behavior:**

Loyalty behavior is a deep commitment to repeat purchase or re-engage with a favorite product in the future. This means repeating purchases from the same brand regardless of the surrounding external influences or marketing efforts that aim to convert the customer to another brand.

The behavior of repeating purchases (regular purchases) of a certain brand due to habit or because this brand is the one available to him is not considered loyalty. Rather, loyalty is the customer's insistence and adherence to a certain brand and his endeavor to choose it over other brands available in distribution outlets.

III- 2: Behavior resulting from dissatisfaction

East et Fornell et al. state that failure to deliver a product or service leads to two types of behavior or reactions, which are:

III- 2-1: Behavior of switching from dealing with the organization to competitors
Customer churn is a behavioral reaction resulting from dissatisfaction with the product or service, which results in customer churn. Therefore, the organization must reach zero defects or satisfaction percentage.100% by eliminating all causes of the transformation, including:¹⁷

- ✓ Failure to show interest to internal customers who occupy the front line of the external customer due to internal customer dissatisfaction, which will negatively affect external customer satisfaction;
- ✓ Taking too long to respond to customer requirements;
- ✓ The product or service is not available as required, in addition to the quality level being close to that of competitors with a higher price;
- ✓ The organization's inability to fulfill its promises, such as finding a gap between the quality of the product that the organization promised and the quality that the product actually has;
- ✓ Inability to handle customer complaints in a manner that satisfies them;
- ✓ Constantly making excuses for mistakes made while delivering the product.

III- 2-1: Complaining behavior

Complaining behavior is a reaction that occurs as a result of the customer's dissatisfaction with the product or service due to errors in providing the service or product, such as delays in delivering the product or service, providing a product or service that the customer did not request, or not providing what the customer requested at the agreed time and place.

The modern organization has realized the increasing importance of customer complaints and has found that these complaints are an effective means of meeting customer needs and hearing their opinions and various comments regarding the product and service. Therefore, the organization has begun to spend a lot of money and effort to encourage customers to express their complaints and various comments by all possible means.

Second: The practical aspect

I: Questionnaire analysis

1: Field Study Procedures

The researcher described the method and procedures he followed in implementing this study, including a description of the sample community and the method of preparing the study tool, the procedures taken to ensure its validity and reliability, and the statistical treatment by which the data was analyzed and the results were extracted.

The program was used (SPSS) to analyze the data and reach the objectives set within the framework of this study. The significance level of 5% was adopted, which corresponds to a confidence level of 95%, to interpret the results of the tests that were conducted.

Several statistical methods were also used, the most important of which are: the reliability test (ALPHA Cranbach) and descriptive and analytical statistical analysis methods, where some statistical methods related to measures of central tendency, measures of dispersion, percentage, and testing the validity of hypotheses (T-test) were used.

Second: Study community and sample:

I-1-1 : Study community: The study community represents the social category on which we want to conduct the applied study according to the chosen and appropriate method for this study. As previously mentioned, the research community is the clients of the Local Development Bank in Djelfa.

I-1-2 : Study sample: The aim of selecting the sample is to obtain information from the original research community. It is not easy for the researcher to apply his research to all members of the original community. The sample is the selection of a number of individuals for a specific study that makes them representatives of the study community.¹⁸ The study sample was selected according to the stratified sample and its number 80 customers in order to represent the study community, which consists of 117,049 customers who were divided into groups or categories according to a specific basis, which is the job, and we take a percentage from each job.

Table No.01): How to select a sample of local development bank clients

Number of selected sample	Total	Job
59	235 87	employee
05	7 321	Freelance
03	3 548	Other professions
13	18 945	retired
80	117 049	Total number of jobs

The stratified sample was selected in the following manner:

- Number of sample selected at each job level = $\frac{\text{Number of customers in each job}}{\text{Total number of customers}}$
- Stratified sample = proportion \times total number of selected sample¹⁹.

I-2 Sources of data and information:

Data related to the study and its variables were collected using the following methods:

- **Secondary data:** Books, periodicals, the Internet and literary articles related to the study were relied upon to clarify the basic concepts and various dimensions of the study topic;
- **Primary data:** The study relied on the survey method in collecting data, by designing a questionnaire directed to the clients of the Local Development Bank under study. The aim of this is to identify the extent of satisfaction of the clients of the Local Development Bank, the study sample;
- **Form design:** It was dedicated to measuring the extent of the impact of each dimension of ethical responsibility on customer satisfaction, where these dimensions were represented in:

I-3: Stages of development of the measuring tool:

After identifying the study problem, its questions and hypotheses, the questionnaire paragraphs were developed and formulated to reflect the study variables. The questionnaire in its final form contained the following parts:

Introduction:

It included the title of the study, the method of answering the questionnaire questions, and confirmation to the respondents that the study was for scientific research purposes.

Part One:

It relates to the demographic characteristics of the sample of Local Development Bank customers, such as gender, age, educational level, duration of relationship with the bank, and job.

Part Two:

It consists of twelve paragraphs distributed over two axes represented by the dimensions of moral responsibility, as follows:

- **The first dimension:** It is related to measuring the ethics of individuals, represented in six paragraphs, from:1 to 6;
- **The second dimension:** It is related to measuring leadership ethics, represented in six paragraphs, from:7 to 12;
- **The third dimension:** It relates to measuring professional ethics, represented in six paragraphs, from:13 to 18;
- **The fourth dimension:** It relates to measuring the ethics of organizational systems and structures, represented in six paragraphs, from:13 to 18.

I-4: Questionnaire scale test:

Likert scale was used to identify the customer's point of view on each dimension of ethical responsibility for customer satisfaction, the answers were translated as follows:

Not completely satisfied	Not satisfied	Neutral	Satisfied	Completely satisfied
1	2	3	4	5

To determine the degree of trend, three levels were determined: (high, medium, and low)

- Lower limit of the alternative

$$1.33 = \frac{4}{3} = \frac{1-5}{3}$$

Class length -

Number of levels

based on the following equation:

Thus, the downward trend is 1 to less than 2.33 The average direction of 2.34 to 3.66
And the rising trend of 3.67 and above

I-4-1 : Tests for the measurement tool (questionnaire)

- **Tool validity:**

The researcher verified the validity of the tool in its initial form, by presenting the questionnaire to a group of referees from among the faculty members with academic experience, which makes the tool more accurate and comprehensible to the reader. Some of the questionnaire phrases were reformulated and approved in their final form.

- **Tool stability:**

The stability of a measurement tool means that it gives the same results if the questionnaire is re-applied to the same sample under the same conditions. It is measured in three ways:

I-4-2 : Testing and Retesting:

In this method, the questionnaire is applied to a survey sample twice, with a time gap of two weeks between them, and then the correlation coefficient is calculated between the answers of the subjects in both times. If the correlation coefficient is high, this is an indicator of the stability of the questionnaire and thus of the validity and suitability of this questionnaire for the purposes of the study.

I-4-3 : Stability by splitting in half:

The questionnaire paragraphs are divided into two parts, the first part represents the individual questions and the second part represents the paired questions, then the correlation coefficient is calculated (r) Between the scores of the individual questions and the scores of the even questions, then correct the correlation coefficient using the Pearson-Brown equation as follows:

$$\text{Reliability Coefficient} = \frac{2r}{1+r}$$

I-5: Cronbach's alpha reliability coefficient:

Cronbach's alpha reliability coefficient is calculated using the SPSS software, through which we calculate the discrimination coefficient for each question, where the question with a weak or negative discrimination coefficient is deleted.

Internal consistency of questionnaire questions means the strength of the correlation between the scores of each domain and the total scores of the questionnaire questions, from an applied perspective.

It is $\alpha \geq 0.60$ Reasonable in research related to management and humanities²⁰.

In our research, the tool used was tested by using Cronbach's alpha test to measure internal consistency stability, where alpha reached (For all questionnaire items 78 percent is greater than the acceptable percentage of 60 percent, which represents an acceptable percentage for analysis purposes, as shown in the following table.

Table No.02): Cronbach's alpha test results for study variables

Cronbach's alpha Value	Number of questionnaire paragraphs	Variables
0.710	06	Individual Ethics
0.826	06	Leadership Ethics
0.905	06	Professional ethics
0.712	06	Ethics of Organizational Systems and Structures
0.788	12	Total

Source: Prepared by the researcher based on the SPSS software

II - Conducting the questionnaire distribution:

The questionnaire was distributed to the study sample members. The distribution process was preceded by an interview with the bank manager and his deputy at the Djelfa agency. The direct and indirect distribution method was used, and the objective of the study was explained.

II-1 Statistical tools used:

For data processing, the Statistical Package for the Social Sciences (SPSS) using the following statistical concepts:

- **Frequencies, percentages, means, and standard deviations:** To determine the relative importance of the responses of the study sample individuals and the direction of the study axes and dimensions;
- **Cronbach's alpha coefficient:** To ensure internal consistency;
- **Simple regression test:** This is to test the dimensions of the independent variable, each one separately, and its relationship to the dependent variable.

III: Hypothesis testing and discussion III-1: Hypothesis Testing

This section includes testing the study hypotheses to determine the extent of the impact of moral responsibility on the development of economic intelligence in commercial banks by using the simple linear regression test, as follows:

Firstly:

First null hypothesis H0: There is no statistically significant effect between individual ethics and customer satisfaction in commercial banks.

Alternative Sub-Hypothesis 1H1: There is a statistically significant effect between individual ethics and customer satisfaction in commercial banks.

To test this hypothesis, we use a simple regression analysis test to verify the effect of individual ethics on customer satisfaction in commercial banks, as shown in the table below:

Table No. (02): Results of testing the impact of individual ethics on customersatisfaction in commercial banks

Sig Significance level	T Calculated	B Regressi on coefficient	R ² coefficient of determination	R Correlation coefficient	Statement
0.000	18,232	2.455	0.893	0.798	The impact of individual ethics on customer satisfaction in commercial banks

Source: Prepared by the researcher based on the SPSS software

The association is statistically significant at the ($\alpha \leq 0.05$) with a 95 percent confidence level. The table above shows the effect of individual ethics on customer satisfaction in commercial banks, as the results of the statistical analysis showed a statistically significant effect between individual ethics and customer satisfaction in commercial banks, as the correlation coefficient reached R (0.798) at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination R² (0.893), meaning that the value of (0.893) of changes in customer satisfaction in commercial banks is the result of the change in the ethics of individuals, and the value of the degree of influence B reached (2.455), which means that a one-degree increase in the level of ethics of individuals

leads to customer satisfaction in commercial banks with a value of (2.455). The significance of this effect is confirmed by the calculated T value, which reached (18.232), which is greater than the tabular T and is significant at the significance level ($\alpha \leq 0.05$), which confirms the invalidity of accepting the first null sub-hypothesis. Accordingly, the first null hypothesis is rejected and the first alternative hypothesis is accepted, which states:

H1 There is a statistically significant effect of individual ethics on customer satisfaction in commercial banks at the significance level (**0.05**).

secondly:

Second null hypothesisH0: There is no statistically significant effect of leadership ethics on customer satisfaction in commercial banks.

Second alternative sub-hypothesisH1: There is no statistically significant effect of leadership ethics on customer satisfaction in commercial banks.

To test this hypothesis, we use a simple regression analysis test to verify the effect of leadership ethics on customer satisfaction in commercial banks, as shown in the table below:

Table No. (03): Results of testing the impact of leadership ethics on customer satisfaction in commercial banks.

Sig Significance level	T Calculated	B Regression coefficient	R2 coefficient of determination	R Correlation coefficient	Statement
0.000	22.985	1.782	0.835	0.698	The impact of leadership ethics on customer satisfaction in.

Source: Prepared by the researcher based on the SPSS software

The table above shows the effect of leadership ethics on customer satisfaction in commercial banks, as the results of the statistical analysis showed a statistically significant effect of leadership ethics on customer satisfaction in commercial banks, as the correlation coefficient reached R (0.698) at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination R2 (0.835), meaning that the value of (0.835) of changes in customer satisfaction in commercial banks is the result of the change in leadership ethics, and the value of the degree of influence B reached (1.782), which means that a one-degree increase in the level of leadership ethics leads to customer satisfaction in commercial banks with a value of (1.782). The significance of this effect is confirmed by the calculated T value, which reached (22.985), which is greater than the tabular T and is significant at the significance level ($\alpha \leq 0.05$), which confirms the invalidity of accepting the second null sub-hypothesis. Accordingly, the second null hypothesis is rejected and the second alternative hypothesis is accepted, which states:

H1 There is a statistically significant effect of leadership ethics on customer satisfaction in commercial banks at the significance level (**0.05**).

Third:

Third null hypothesisH0: There is no statistically significant effect of professional ethics on customer satisfaction in commercial banks.

Alternative Sub-Hypothesis 3H1: There is a statistically significant effect of professional ethics on customer satisfaction in commercial banks.

To test this hypothesis, we use a simple regression analysis test to verify the effect of professional ethics on customer satisfaction in commercial banks, as shown in the table below:

Table No. (04): Results of testing the impact of professional ethics on customer satisfaction in commercial banks.

Sig Significance level	T Calculated	B regression coefficient	R2 coefficient of determination	R Correlation coefficient	Statement
0.000	28.124	3.214	0.867	0.753	The impact of professional ethics on customer satisfaction in commercial banks.

Source: Prepared by the researcher based on the SPSS software

The above table shows the impact of professional ethics on customer satisfaction in commercial banks. The results of the statistical analysis showed a statistically significant effect between professional ethics and customer satisfaction in commercial banks, as the correlation coefficient reached R (0.753) at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination R2 (0.867), meaning that the value of (0.867) of changes in customer satisfaction in commercial banks is the result of the change in professional ethics, and the value of the degree of influence B reached (3.214), which means that a one-degree increase in the level of professional ethics leads to customer satisfaction in commercial banks with a value of (3.214). The significance of this effect is confirmed by the calculated T value, which reached (28.124), which is greater than the tabular T and is significant at the significance level ($\alpha \leq 0.05$), which confirms the invalidity of accepting the third null sub-hypothesis. Accordingly, the third null hypothesis is rejected and the third alternative hypothesis is accepted, which states:

H1 There is a statistically significant effect of professional ethics on customer satisfaction in commercial banks at the significance level (0.05).

Fourth:

Fourth null hypothesisH0: There is no statistically significant effect of the ethics of organizational systems and structures on customer satisfaction in Commercial banks.

Alternative Sub-Hypothesis 4H0: There is a statistically significant effect of organizational ethics and structures on customer satisfaction in Commercial banks.

To test this hypothesis, we use a simple regression analysis test to verify the effect of ethics of systems and organizational structures on customer satisfaction in commercial banks, as shown in the table below:

Table No. (04): Results of testing the impact of the ethics of organizational systems and structures on customer satisfaction in commercial banks

Sig Significance level	T Calculated	B regression coefficient	R2 coefficient of determination	R Correlation coefficient	Statement
0.000	15.326	1.895	0.789	0.623	The impact of ethics of organizational systems and structures on customer satisfaction in commercial banks.

Source: Prepared by the researcher based on the SPSS software

The above table shows the impact of ethics of systems and organizational structures on customer satisfaction in commercial banks. The results of the statistical analysis showed that there is a statistically significant effect between the ethics of systems and organizational structures and customer satisfaction in commercial banks, as the correlation coefficient reached R (0.623) at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination R2 (0.789), meaning that the value of (0.789) of changes in customer satisfaction in commercial banks is the result of the change in the ethics of systems and organizational structures. The value of the degree of influence B reached (1.895), which means that a one-degree increase in the level of ethics of systems and organizational structures leads to customer satisfaction in commercial banks with a value of (1.895). The significance of this effect is confirmed by the calculated T value, which reached (15.326), which is greater than the tabular T and is significant at the significance level ($\alpha \leq 0.05$), which confirms the invalidity of accepting the fourth null sub-hypothesis. Accordingly, the fourth null hypothesis is rejected and the fourth alternative hypothesis is accepted, which states:

H1 There is a statistically significant effect of the ethics of organizational systems and structures on customer satisfaction in commercial banks at the significance level (0.05).

Fifth:

Main null hypothesisH0: There is no statistically significant effect of ethical responsibility on customer satisfaction in commercial banks at the significance level (0.05).

Main sub-hypothesisH1: There is a statistically significant effect of ethical responsibility on customer satisfaction in commercial banks at the significance level (0.05).

To test this hypothesis, we use a simple regression analysis test to verify the effect of ethical responsibility on customer satisfaction in commercial banks at the significance level (0.05), as shown in the table below:

Table No. (05): Results of testing the impact of ethical responsibility on customer satisfaction in commercial banks

Sig Significance level	T Calculated	B regression coefficient	R2 coefficient of determination	R Correlation coefficient	Statement
0.000	23.652	3.321	0.837	0.703	The impact of ethical responsibility on customer satisfaction in commercial banks

Source: Prepared by the researcher based on the SPSS software

The table above shows the ethical responsibility on customer satisfaction in commercial banks, as the results of the statistical analysis showed a statistically significant effect of ethical responsibility on customer satisfaction in commercial banks, as the correlation coefficient reached R (0.703) at the significance level ($\alpha \leq 0.05$), and with a coefficient of determination R2 (0.837), meaning that the value of (0.837) of changes in customer satisfaction in commercial banks is the result of the change in ethical responsibility, and the value of the degree of influence B reached (3.321), which means that a one-degree increase in the level of ethical responsibility leads to customer satisfaction in commercial banks with a value of (3.321). The significance of this effect is confirmed by the calculated T value, which reached (23.652), which is greater than the tabular T and is significant at the significance level ($\alpha \leq 0.05$), which confirms the invalidity of accepting the main null hypothesis. Accordingly, the main null hypothesis is rejected and the main alternative hypothesis is accepted, which states:

H1 There is a statistically significant effect of ethical responsibility on customer satisfaction in commercial banks. At the significance level (0.05).

III 2-: Discussion of the results:

Through the hypotheses, we reached the following results:

- ❖ The test of the first sub-hypothesis showed that there is a relationship between individual ethics and customer satisfaction in commercial banks, as the correlation coefficient reached (0.798) This means that there is a positive relationship between the two variables, which reflects the awareness of commercial banks of the necessity of individual ethics in order to adopt moral responsibility in order to satisfy their customers, which indicates that moral responsibility affects customer satisfaction in commercial banks.
- ❖ The test of the second sub-hypothesis showed that there is a relationship between leadership ethics and customer satisfaction in commercial banks, as the correlation coefficient reached (0.698) This means that there is a positive relationship between the two variables at a moderate level, which shows that the bank's customers are

largely dissatisfied with the leadership's ethics.

- ❖ The test of the third sub-hypothesis showed that there is a relationship between professional ethics and customer satisfaction in commercial banks, as the correlation coefficient reached (0.753) This means that there is a positive relationship between the two variables, which justifies that professional ethics have a positive impact on customer satisfaction in commercial banks, which would enhance ethical responsibility within commercial banks;
- ❖ The fourth sub-hypothesis test showed that there is a relationship between the ethics of systems and organizational structures and customer satisfaction in commercial banks, as the correlation coefficient reached (0.623) This means that there is a positive relationship between the two variables at a moderate level, which justifies that the ethics of systems and organizational structures have a positive impact on customer satisfaction in commercial banks and that there is relative satisfaction of bank customers with the ethics of systems and organizational structures;
- ❖ The main hypothesis test showed that there is a relationship between ethical responsibility and customer satisfaction in commercial banks, where the correlation coefficient reached (0.703) This means that there is a positive relationship between the two variables, indicating that ethical responsibility has a positive impact on customer satisfaction in commercial banks.

Recommendations:

- ❖ Obligating commercial banks to exercise ethical responsibility and train their employees on professional ethics, which leads to satisfying their customers;
- ❖ Working to increase awareness of social responsibility in general and ethical responsibility in particular and its importance within commercial banks as a whole;
- ❖ A good organizational culture is based on various decisions in the bank close to the manager, which responds to facilitating the information function, because decisions and information pass through officials and due to the weakness of peaceful relations in decision-making between employees, the importance of moral responsibility in giving sound decisions and information emerges, and thus gaining customers for the longest period in the long term.

The reviewer

- 1 Beekun, I., Rafik, "Islamic Business Ethics", November, 1996.p 2.
- 2 Al-Diouji, Abi Saeed, "Marketing Management", ed.2Dar Al-Kutub for Publishing and Distribution, Mosul,1999, p.410.
- 3 Frédérique PEGUIRON, "Application of the Intelligence Economique in a System of Information Strategy at a university": apports of the development of actors, this doctorate, at the University of Nancy 2, p37.
- 4 Pride, M., William and Ferrell,. CO, "Marketing Concepts And Strategies, Ninth Edition, Houghton, Mifflin company, Boston, 1997.P,53.
- 5 www.mcbup.com/research-registers/tdev.asp
- 6 Dalrymple,J., Douglas and Parsons J.Leonard, "Basic Marketing Management", Second Edition, John Wiley & Sons. Inc., 2000.p19.
- 7 Taher Mohsen Mansour Al-Ghalbi, Saleh Mahdi Mohsen Al-Amiri, "Social Responsibility and Business Ethics", Fourth Edition, Wael Publishing House, Jordan, p.155.

- 8 Tahir Mohsen Mansour Al-Ghalbi, Saleh Mahdi Mohsen Al-Amiri, "The Previous Reference," p.161.
- 9 Thamer Yasser Al-Bakri, "Marketing and Social Responsibility", Second Edition, Wael Publishing House, Jordan, 2009, p 141.
- 10 Kotler et Dubois, "Marketing management," 9 editions, Public Union, Editions Paris, 1997, p. 109.
- 11 Aisha Mustafa Al-Minawi, "Consumer Behavior", First Edition, Ain Shams Library, Cairo,1998, p. 29.
- 12 Abdelmadjid Amine, "The consommateur face au variable d'action", Edition Management, Paris, 1994, p 85.
- 13 Richard Ladwin, "The consumer and l'acheteur competition", edition economics, *Paris, 2nd edition, 2003, P 33.*
- 14 *Aisha Mustafa Minawi , source Previously He mentioned it., S 126.*
- 15 Paul Ohna," Le total customer management", Edition d'organisation, Paris, 2001, P ,57.
- 16 Muhammad Ibrahim Obeidat, "Reference previously cited," p.172.
- 17 Rasha Hussein Abdel Aziz Mustafa, "Reference previously cited," p.89.
- 18 Qarash Afif, "Measuring the factors affecting job creativity contributing to the development of the organization", Economic Notebooks Journal, Issue 1, Ziane Achour University of Djelfa, Algeria,2010, p. 184.
- 19 Towal Hiba, "The Impact of University Services (Educational, Library, Food, Summer Halls, Housing) Provided by the University of Djelfa on Student Satisfaction", Economic Notebooks Magazine, Issue 1, Ziane Achour University of Djelfa, Algeria,2014, p. 68.
- 20 Nawaf Muhammad Barakat, Statistical Analysis Using SPSS [Online], Islamic University, Palestine, 2007 Available at:
<<http://www.arabgeographers.net/vb/threads/arab16292/>>, p,171.