

ACCOUNTING SOCIAL RESPONSIBILITY IN ISLAMIC BANKS

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Abstract

This research aims to find out how to apply social accounting responsibility of Jordanian Islamic banks by focusing on the relationship between these banks and the beneficiaries: shareholders, customers, competitors, employees, government and society in general. It also aims to know whether the Jordanian Islamic banks measure the costs and social benefits. This study has adopted the descriptive method and analytical inductive approach to test the hypotheses. The study has revealed that the Jordan Islamic Bank provides quantitative social costs by clarifying the financial funds spent on conferences, seminars, research, professional training, donations, interest-free loans, Insurance Exchange Fund, Decent Housing for Decent Living and Jordanian Teachers' Union. However, the same bank does not provide social benefits in quantitative terms while the International Islamic Arab Bank provides a descriptive statement but does not provide quantitative social costs.

Keywords: Islamic Banks, Social responsibility, Jordan

INTRODUCTION

Finance economic literature indicated the important role played by banks in stimulating growth of their endeavour to perform financial intermediation functions of savings mobilization and directing the same to business sector, according to its current and investment needs in order to achieve efficient allocation of resources and reducing risks. In this context Islamic Banks emerged as financial institutions that consider Islamic Sharea as starting point for their dealings. Despite the short experience of Islamic Banks, difficulties and obstacles they face in their work, they were able to achieve successes that enabled Islamic banking industry development and growth in a short period of time.

This expansion of Islamic finance industry is not deemed as a complete success, as long as the industry does not pay enough attention to what is known today as social responsibility. Islamic Banks does not seek to achieve a return only to satisfy shareholders wants, but they must also take into account needs and desires of employees, customers and the community in all of its elements, which imposed on these banks a social responsibility that requires practicing of certain activities and providing some services which reflects their response to community hopes and aspirations

Study Statement

Islamic Economy is characterized that it is derived from Islamic Sharia and Profit Sunnah where it most important advantages is integration and inclusion. In the light of technological and economic progress acceleration, institutions, including Islamic banks are requested to achieve integration and balance in their work between economic and social aspects and to contribute in local community development which community members feel since it will have positive results on its business in the long term. Based on the above the study statement problem can be summarized through the following questions :

- 1-Does Islamic banks serve the community ?
- 2-Does Islamic banks prepare social responsibility accounting report ?
- 3-How Islamic banks measure benefits and the social costs in quantity?

Importance of the Study

The social responsibility is one of the important topics that provoked economic researchers because due to its significant effects on society on one hand and on environment on the other hand. This creates an urgent need to study the current situation. Therefore study importance is reflected in indicating Islamic banks social responsibility concept. Concentrating in the same context the Islamic Bank of Jordan and the Arab Islamic Bank interest in adopting social

responsibility in its various aspects. In addition to research presented recommendations that may contribute in awareness of those in charge of economic activity, banking feasibility of exercising social responsibility in particular. Therefore the study importance stems from two aspects

Theoretical Importance: through explaining social responsibility concept in general and its concept in Islamic banks in particular and to investigate social accounting role in Islamic banks .

Practical Importance: Despite of various studies in this subject, but still there is a room for study and analysis, and whether Islamic Banks measure their contribution in Islamic community service in quantity.

Study Objectives

1. To define social responsibility accounting concept
2. To find out application of social responsibility accounting among Islamic banks through focusing on relationship between these banks and stakeholders, shareholders, customers , competitors, employees, government and society in general .
3. To investigate if the Islamic banks actually measure social costs and benefits .

Research hypotheses

The first hypothesis: Islamic banks do not contribute in society service

The second hypothesis: Islamic banks do not prepare social responsibility accounting report indicating social costs and benefits .

The third hypothesis: Islamic banks do not measure their contribution in community service in quantity

Study Limitations

Subjective Limitations: The subject is determined in indicating social responsibility Accounting concept of in Islamic banks

Place Limitations: The study was applied on Jordan Islamic Bank for Finance and Investment and Arab International Islamic Bank .

Time Limitations: Annual reports issued by management of two bankers in 2012.

THEORETICAL FRAMEWORK & LITERATURE REVIEW

Theoretical framework

Social Responsibility Accounting Concept

Social responsibility definition indicates that social responsibility is that ethical behaviour which is associated to environmental pollution, unemployment, inflation, and increasing poverty issues among some social minorities. Social responsibility arises in this aspect of the failure of business organizations to implement their duties towards society (Journal of Arab Society of Certified Public Accountants, 2001, Social Accounting). Bakri, (1996) defined it "as a set of decisions and actions taken by organization to achieve the desired objectives and values prevailing in the society, which represents an integral part of direct economic benefits for organization management that is seeking to achieve it as part of its strategy.

Further, Sabban (2010) defined social responsibility "as a set of activities that concerned in measurement and analysis social performance of business organizations and deliver such information to competent groups and sects in order to assist them in taking decisions and assessing the social performance of those organizations," where this definition shows the interest of social accounting in job performance measurement of social organizations and to report measurement results in order to ensure an assessment of social performance of any organization by community .

While the concept of Islamic banks social responsibility, the interest of social responsibility in Islamic economic system is a moral imperative inherent, it is not new as the case in the capitalist system. This originality is based on that the money ownership in Islamic perspective is for Almighty God.

By virtue of such reference Islamic banks work to achieve serious development in accordance with Almighty God law ., Therefore, a sense of bank 's social responsibility comes from its members faith of their responsibility in achieving objectives ordered by Almighty God. (Hussein Alasraj, 2010).

From this perspective social responsibility in Islamic banks can be defined as " Islamic Bank commitment to participate in some activities, programs and social ideas to meet social requirements of associated parties and influenced by its activity, whether inside or outside the banks in order to please God and work to achieve progress and social awareness of individuals taking into account balance and concern fairness of various class interests. It is also defined as a "moral worship commitment which makes Islamic banks management in charge contribute in formation, improvement and protect society welfare as a whole and take care of its members social goals interests (Abdel-Mageid Mahmoud, 2004).

From the two former definitions it is clear that Islamic Bank social responsibility is based on four main pillars.

Responsibility Commissioning

This indicates that commissioning source is the Almighty God, so importance of this approach at Islamic Bank is due to: (Al Moughrabi, 2004)

- Source unit , orders stability, and lack of dispersion commitment before various parties.
- Clarifying how to conduct bank's transactions in various fields and activities .
- Justice and balance achievement among various groups associated with bank.

Motivation and commitment and application: principles

Application of certain principles and rules help Islamic Bank in fulfilling its social commitment, including:

A - Following Halal and Haram Role: bank do not accept any activity unless it knows its legitimacy and comply with Islamic law requirements which help the bank to pick valid and legitimate business, activities and services.

B - The existence of the Shari'a Supervisory Board: where this body helps the doubted activities and services correction and searching activity or service compliance with law requirements, and contribute in indicating activities and social programs that the bank can provide.

C - Principle of profits and losses sharing: Islamic Bank is committed to assess funds in accordance with the principle of profits and losses sharing, including serving interest with business results and achieved concentration loss revenues on one side which leads to injustice.

D - Principle of do no harm: this principle imposed the bank to pay attention that its business, activities and services provided , do not cause harm inflicted or inflicted by one of its clients

Areas of social responsibility

Evaluation and punishment:

Punishment is based on Islamic Bank commitment in fulfilling its social responsibility and adopting an approach placed by commissioning source. In practical framework Dinar Standard study found in cooperation with Islamic Financial Institutions Accounting and Auditing Organization regarding Islamic financial institutions social responsibility trends that there are good indicators of financial institutions in of social responsibility. The study was based on e-mail questionnaire to 154 of the largest Islamic financial institutions to respond on a set of questions collected via e-mail, fax or regular mail.

The Survey questions covered the following areas of social responsibility :

- Compliance with the provisions of Islamic Sharia .
- Dealing with customers the responsibility of .
- Gains prohibited by Islamic law .
- Dignity life and well-being
- Zakat .
- Good Loan.
- Reducing negative effects on environment.
- Investments shares targeted for social development.
- Customer Service .
- Help SMEs and charitable activities
- Endowment Management
- Charitable activities
- Other different activities

Following are the some of the key findings of above study:

•*Environmental Protection* The study confirmed that 52% of organizations had an interest in environmental issues; however, only 38% have programs in this field.

•*Zakat* 31% of the institutions confirmed that they have mechanisms for the distribution of clients, while 55% confirmed lack of policy to do so.

•*Dignity life and well-being* 66% of the institutions confirmed that they have social goals in this field while 55% of the institutions confirmed that there are social effects for their development activities.

•*Participation in racial discrimination fighting* Baraka Bank experience in South Africa set a policy to combat the effects of racial discrimination experienced by South Africa. Therefore, the Bank has committed equity of everyone in employment as well as equity between men and women. The Bank formed a committee to ensure the application of this policy.

•*Good Loan* 59% of institutions confirmed that they have programs for good loan Hassan for social purposes, while 34% confirmed the absence such policy.

• *Supporting Small and Medium enterprises and encourage social investments* 62% of the institutions confirmed that they have a policy to support small and medium enterprises and encourage social investment.

•*Charitable activities* With regard to charitable activities, 76% indicated that they have programs for such activities, while 17% have no interest to do so.

Based on previous study it is clear that there are good indicators of Islamic financial institutions interest in social responsibility, but that there are other studies indicate that the amounts contributed by Islamic banks for Human Services and Social is small and does not fit with hopes and aspirations of communities where they operate in.

Social Responsibility Accounting Objectives

A – To identify and measure organizational social contribution that are not limited on organization costs and benefits and internal elements but also includes external costs and benefits (social) elements and that have an impact on community groups, and this role stems of traditional accounting failure in measuring the social performance of business organizations. This goal is linked to accounting measurement function (Toms, 2002).

B –Assessing organization social performance through determination whether organization's strategy and objectives in line with social priorities on one hand and with organization ambition for individuals to achieve a reasonable percent of profits on the other hand. The relationship between economic and social well-being business organizations performance the a core element of this objective of the social accounting goals .This goal is also associated with accounting measurement function (Gray and Babington, 2000).

C - The disclosure of the activities undertaken by the organization which has social effects (Ball, Owen and Gray 2000).

Social Responsibility Accounting Disclosure

Concept and importance of accounting disclosure on social responsibility costs. Burke (1996), defined social disclosure as data show related to social activity for economic entity so that it enables to assess unit social performance. Interest has been increased in disclosure social data costs incurred by the facility where disclosure contributes in indicating social responsibility costs of in addressing failure financial statements ability to compare between institutions (AbdelMajeed). Financial statements inclusion of statements regarding social costs contributes better evaluation of socially economic entity performance.

Scientific studies and practical application attempts adapted one of the two following methods:

A – Merging Method: integration of social responsibility accounting information with traditional information of financial accounting within the financial statements of a general purpose: the income statement and balance sheet.

B- Separation Method: Social responsibility reports in This method have one of three forms, napol:Descriptive reports describe in a narrative or a novelist (NARRATIVE) method the social activities carried out by the entity, which is usually the project optional activities commitment

without an attempt to evaluate and analyze the resulted costs and benefits of these activities. These reports represent the first phase of accounting social responsibility evolution . American Society of Accounting (AAA) in 1973. I had proposed such reports.

-Reports discloses cost side effects of social responsibility activities without handling benefits value. These reports are known as input reports.

-Reports disclose costs and benefits of social responsibility activities and these reports are known as inputs and outputs reports

Importance of social responsibility Accounting

The social responsibility accounting importance emerged as a result of a set of factors including (Mahmoud Samir, 2010):

1-Increased concern of economic organizations social responsibility, where evaluation of project performance standard is no longer is to maximize profit as much as this profit should be consistent with social impact, and provide data on costs and the results benefits and how they are distributed on the community .

2-Increased demand by professional parties of economic institutions in disclosure statements with social content .

3-The role of social costs in determining the true cost of the activity established

Problems of social accounting

According to Saadoun (2006) If overlapping problem between social and economic costs represents the most important social problem of accounting, there are other problems at the level of cost measurement of costs and social returns level on one hand and problem of finding and identifying social standards of the second hand. So we can say that the most important problems of social accounting measurement are :

1-Social Cost measurement problem at organization level

2-Social return measurement problem at organization level

3-Suitable social standards for accounting measurement creation problem

Previous studies

There are many studies that have addressed the issue of accounting social responsibility and application fields in several economic sectors, but the researchers did not study this subject in Islamic banking sector only.

Al-Orabi, (2012) study entitled "Social Responsibility of Islamic banks - analysis of Islamic Development Bank experience "aimed to reveal extent of Islamic banks interest in

exercising social responsibility in its different fields used descriptive analytical methodology depending on sources documented reports of issued studies. The study found that Islamic Development Bank plays a leading role in social responsibility field, since it was able to offer help to community in many areas such as education and health .

AL-Nsour (2010) entitled: The Impact of Adopting Social Responsibility Modes on Achieving Competitive Advantage. A Field Study on Jordanian Commercial Banks, aimed at revealing the impact of adopting social responsibility modes on achieving competitive advantage in Jordanian banks. he study used descriptive methodology and the questionnaire for primary data collection. The study concluded that Jordanian commercial banks implementation of social responsibility modes was high .

El-Anati (2009) study entitled: Social Responsibility Accounting in Jordan Telecommunications Companies aimed to measure the role of Jordan Telecommunication Companies (JTC) of land and mobile phones in developing their social responsibility .The study found that Jordan Telecommunications Companies contribute in developing their local community in which they operate in through supporting sport, social and cultural activities.

Jenkins (2006) study entitled "Small business champions for corporate social responsibility" showed that British companies are practicing social responsibility through focusing on environmental fields then workers, and suppliers in order to improve company's image and reputation and increasing dealers trust.

Mcmahon, (1995) study entitled: Corporate Accountability in Australia Managing the information Environment for Corporate, aimed to analyze social responsibility role in large Australian Companies. The study was based on personal interviews and analytical and descriptive methodology and statistical analysis. The study concluded that social responsibility impact is varied according to social responsibility strength . The study is one of social responsibility accounting studies that are interested in financial accounting reports and their disclosed information and figures in social responsibility activities expenditures

Evaluation of previous studies and the benefit obtained from

Most previous studies which researchers were able to review and study were focused on practices applied on organizations , economic and service companies in general while implementation on Islamic banks were very few. This study is distinguished from previous studies because it has been applied to a part of Islamic banks specialist sector of that are operating in Jordan, where researchers did not focus on the extent of the application of social responsibility accounting among Islamic banks and by focusing on the relationship between

these banks and stakeholders, shareholders, customers and competitors, employees and government and society in general, and does Islamic Banks operating in Jordan contribute through sample e study in community service to know whether Islamic banks actually measure the costs and benefits of social

The practical Aspect

Jordan Islamic Bank for Finance and Investment (Annual Report – IBFI, 2012)

Jordan Islamic Bank was established in 1978, and is considered the first Islamic bank based in Jordan. In 2000, bank's law has been replaced, which the bank operates in accordance with a new law that involved a special chapter on Islamic banks and their supervision issues. The bank currently has a network of 64 branches 15 banking offices, in addition to working as a financial intermediary in ASE through Sanabel Al Khair for Financial Investment owned by the bank

The bank's assets were (3) billion dinars in 2012 and has a total assets of savings products with the bank amounting (2.7) billion dinars and financial investments amounted to (2.3) billion dinars with a growth rate (45.2%) compared of 2011, with an equity amounting (229) million Jordanian Dinar.

The Bank also provides banking, investment and financing services in accordance with the provisions of Islamic Sharia and has a distinct set of business in which it offers through comprehensive products and services range between Murabaha, Mosharaka, Mudharaba, Leasing and Instalment sales, as well as investing in real estate through purchasing occupied land and real estate developed for the purpose of selling later on or lease to customers.

Islamic International Arab Bank

Islamic International Arab Bank (Annual Report - IIAB, 2012) started to exercise its banking business in accordance with the provisions of Islamic Sharia in the twelfth of Shawal of the year 1418 AH, corresponding to the ninth of February 1998 AD, to meet the growing demand for Islamic banking services and products locally and in Arab and Islamic markets. Arab Bank International Islamic Bank was established as a public share holding company under Companies Act, 1989. In 2012, bank's assets were (1,175) million while equity were 100 million in the same year. Bank has (36) branches.

RESEARCH METHODOLOGY

Descriptive approach was used to test study hypotheses, and inductive analytical approach also was use find out study results and its recommendations through :

- Reviewing related literature of social responsibility accounting subject and related studies .
- Using interviews method with Islamic banks officials and service recipients (clients)
- Questionnaire design that covers key aspects described in the hypotheses .
- Studying of social responsibility accounting reports (if any) in these Islamic banks .
- Using appropriate statistical methods to analyze study sample responses .

Study population

The study population consists of two banks, Jordan Islamic Bank and Arab Islamic Bank .The selection of the two banks was made because of several reasons, the most important one is that these banks are considered the largest and oldest Islamic banks in Jordan in terms of resources and assets, taking in consideration that the number of Islamic banks in Jordan are four banks, therefore the study sample constitutes (50%) of the study population.

Data collection Methods

1-Primary Data: - annual reports issued by Jordan Islamic Bank for Finance and Investment and the Islamic International Arab Bank (sample) managements were main primary resources and subsequent supplements that contribute in achieving study goals.

2-Secondary Data: - relevant books and references in addition to previous studies in Arabic and foreign Languages.

ANALYSIS & RESULTS

With respect to first question which indicates sample's characteristics (table 1).

Table 1: Sample Distribution & Characteristics

Variable	Options	Frequency
Educational level	PhD	0
	MSC	5
	BSC	19
Professional Certificates	CFA	1
	CMA	3
	CPA	1
	Other	4
Years of experience in Banking	Less than5 years	7
	5- 10 years	12
	10+	5

First Hypothesis: with regard to the first hypothesis related to know if Islamic banks are preparing social responsibility accounting stated social benefits and costs. This hypothesis was tested through addressing a set of questions to study sample, in addition to refer to sample study annual reports. Table (2) shows the sample responses.

Table 2: Status of social costs & benefits in Bank reports

No.	Questions	Mean	Standard Deviation
4	Do bank prepare social role report that shows social costs?	3,8	0,896
5	Do bank prepare social role report that shows social benefits?	1,75	0,915

Table (2) indicates through the mean and the standard deviation that Islamic banks prepare social role report that shows the social costs. In the mean time Islamic bank don't indicate the social benefits. This was found by the researcher through reviewing the annual reports of study sample for the year 2012

Second Hypothesis: with regard to the second hypothesis related to know if Islamic banks contributes actually in community service This hypothesis was tested through addressing a set of questions to study sample, in addition to refer to sample study annual reports. Table (3) shows the sample responses, indicating through the mean and the standard deviation that Islamic banks serve society. This was found by the researcher through reviewing the annual reports of study sample for the year 2012.

Table 3: Contribution in Community Services

No.	Questions	Mean	Standard Deviation
6	Do Islamic Bank trains number of students to qualify them for practical life?	2,8	0,796
7	Do Islamic Bank train and qualify employees?	3,8	0,615
8	Does Islamic Bank support scientific research and professional training?	2,5	0,515
9	Does Islamic Bank provides support for social and cultural activities through donations?	2,9	0,66
10	Does Islamic Bank support society groups through good loan?	3,9	0,514
11	Does Islamic Bank support national economy?	3	0,555

Third Hypothesis: with respect to the third hypothesis concerning the extent to which Islamic banks measure their contribution to serve community service quantitative. Researchers referred to annual reports of Islamic International Arab Bank and Jordan Islamic Bank, the following were found :

1-*Jordan Islamic Bank*: Jordan Islamic Bank shows social costs statement in quantity form by indicating the amounts spent actually on conferences and seminars, scientific research and professional training, donations, interest-free loan, financing professionals and trades, Exchange Insurance Fund, Decent Housing for Decent Living and funding Jordanians, teachers' union. It was also found that bank don't measure social benefits in quantity form.

2- *Islamic International Arab Bank*: Bank does not indicate costs and social benefits in quantity form by explaining the amounts actually expended through a separate report, but merely show descriptive statement for his contribution to community service without explaining the amounts expended actually

Summary of Key Findings

1-Islamic banks are preparing social responsibility accounting report showing social costs only, without explanation of social benefits.

2-Islamic banks serve community, particularly with regard to items that included interest free loan, training and staff qualifying.

3- Jordan Islamic Bank shows social costs statement in quantity form by indicating the amounts spent actually on conferences and seminars, scientific research and professional training, donations, interest-free loan, financing professionals and trades, Exchange Insurance Fund, Decent Housing for Decent Living and funding Jordanians, teachers' union . While the same bank doesn't show social benefits in quantitative terms, while Islamic International Arab Bank, and doesn't measure costs and social benefits in quantitative terms and only use descriptive explanation.

RECOMMENDATIONS

1-Directing Islamic banks to importance of accounting social responsibility report importance in a manner that indicate social costs and benefits .

2-There is a need to demonstrate benefits and social costs quantitatively through social income statement that includes and all social benefits and costs.

3-Islamic Banks have assume that importance of items relating to scientific research support and to support social and cultural activities, sports and training students due to its importance in achieving social benefits to serve Islamic banks.

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