

Social Responsibility in Canadian Banks: An Applied Study on the Canadian Scotiabank

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Abstract: The aim of this research is to identify the reality of CSR practices in commercial banks, focusing on the identification of underlying concepts and their significance for business organizations. To achieve the study's objective, the various activities and practices of the Canadian Scotiabank in this field were presented, and the data from the annual report were analyzed. For the year 2022, the study concluded that the bank's leaders recognize the importance of its commitment to social responsibility towards various stakeholders, with the aim of achieving their goals..

Keywords: CSR, Commercial Banks, Canadian Scotiabank.

1. Introduction

Social responsibility appears as one of the widely disseminated modern concepts in the economic field amidst various transformations and conflicts, as the role of business organizations has expanded from economic aspects to social development. In major industrialized countries, cooperation, coordination, and integration have emerged among three fundamental actors: the state, businessmen, society, government, and economic organizations joining forces to make the third sector, which is society, benefit from this cooperation (Crozet, 2010).

Given that commercial banks are considered one of the major and fundamental pillars in constructing the economic structure of the state, their importance has increased in the modern era, becoming effective and reliable entities in the development of various sectors of the national economy.

With the growing global trend towards interest in social responsibility, the perspective of commercial banks has changed, shifting from being simple economic units aiming for profit to becoming social partners contributing to community services and development projects. The multidimensional model is based not only on efficiency (profit maximization) but also on the socio-economic model, which relies on a balanced role between economic and social considerations (Dinia&Chakor, 2018).

Among these banks is the Canadian Scotia Bank, which has achieved a distinguished journey in the exercise of its functions through efforts to provide unprecedented added value, relying on several pillars, with creativity, transparency, participation, and responsiveness being the most important.

In light of the above, the following main question can be posed:

What is the reality of adopting social responsibility practices at the Canadian Scotia Bank? The following sub-questions arise from this:

- What do we mean by social responsibility of business organizations? What is its importance for different parties?
- What are the areas of social responsibility for business organizations? What are its most important principles?
- What activities are undertaken within the framework of social responsibility at the Canadian Scotia Bank?

Based on the above, the following hypothesis can be put forward: The Canadian Scotia Bank does not exercise any social responsibility.

2. Method

Research Objectives:

- Provide theoretical insights to commercial banks researching the concept of social responsibility in business organizations.
- Identify motivations driving banks to adopt principles and practices of social responsibility.
- Determine the level of social responsibility practices at the Canadian Scotia Bank.
- Attempt to draw the attention of Algerian banks to the importance of social responsibility in developing society, presenting the experience of the Canadian Scotia Bank for their benefit, encouraging them to adhere to it and implement it within the limits allowed by the Algerian banking sector.

Research Limitations:

In this study, we relied on the official website and the annual report published by the bank under study for the year 2022, providing a brief overview of the most important social responsibility activities practiced.

Study Structure:

To address the aforementioned issues, we decided to divide this study into an introduction, a conclusion, and two main sections:

Introduction to social responsibility.

Experience in social responsibility at the Canadian Scotia Bank.

3. Findings and Discussions

.Introduction to Social Responsibility

The Concept of Social Responsibility

Studies and research on the concept of organizational social responsibility are diverse, and numerous researchers and international organizations have presented their perspectives and definitions of this concept. However, it is often challenging to agree on a specific definition for all concerned parties and diverse environments, as it is known under different models and forms. The most important definitions given by researchers will be presented first, followed by those from international bodies and organizations.

Definition of social responsibility of business organizations by researchers:

In his book "The Social Responsibility of the Entrepreneur" in 1953, Bowen defines social responsibility as the obligation to pursue policies, make decisions, or follow desired directions regarding the objectives and values of the enterprise.

- Milton Friedman is considered one of the first to define social responsibility in the 1970s. He believes that social responsibility is achieved by paying workers wages for the work they perform, providing goods and services to consumers in exchange for the money they pay, paying taxes to governments that provide public services to employees, and respecting the rule of law by honoring contracts. He also acknowledges that business organizations adopting social responsibility would reduce their profits, increase business costs, and give too much social power to businesses (Omar, 2017, p. 31).

- Peter Drucker (1977) defines social responsibility as "the commitment of an organization to the society in which it operates, and this commitment extends by expanding the segments of stakeholders in that society and clarifying their orientations."

- Carroll defined the social responsibility of a business organization as a business behavior that combines economic profit, legal compliance, ethics, and social support. Therefore, profitability and legitimacy are basic conditions for a business organization to assume its social responsibility (ابراهيم، 2015).

In addition to the above clarification of researchers' interest in defining the social responsibility of business organizations, international organizations, private sector entities, and organizations have also shown interest in defining social responsibility:

- The International Organization ISO 26000 defined it as the actions taken by an organization to assume responsibility for the effects of its activities on society and the environment, when these actions are consistent with the interests of society and sustainable development. They are based on ethical behavior and compliance with applicable laws and entities working between governments (وآخرون، 2017).

- World Bank Definition: Social responsibility is the commitment of business owners to contribute to sustainable development by working with the local community to improve the standard of living in a way that serves both the economy and development.

- The Green Paper of the European Communities Commission in 2001 defined social responsibility as the voluntary integration of social and environmental concerns of businesses into their commercial activities and relations with all internal and external stakeholders to fully comply with applicable legal obligations and invest in human capital (النجار، 2016).

Finally, it is worth noting that there is ambiguity in the concept of social responsibility, as observed in conducting this study.

Therefore, based on the definitions of the social responsibility of business organizations mentioned, and in light of the researcher's observations on these definitions, we see that the social responsibility of business organizations is the commitment of the business organization to the expectations of the communities in which it operates, taking into account economic, social, and environmental dimensions. Through these dimensions, the business organization seeks to strengthen the relationship between itself and society, which, in turn, is reflected in its future performance.

. Dimensions of Social Responsibility:

Carroll is considered the first to provide a comprehensive definition of the concept of social responsibility, as well as the first to define its dimensions. In his definition, he presented a model that includes a set of interconnected and non-independent dimensions that can be adapted to different measures based on the nature of the company's work, its activity, and the influence of the various stakeholders that compose it. These dimensions must be taken into consideration during the planning, implementation, and evaluation of social responsibility programs for any organization with the aim of contributing to community development.

Thus, he mentioned its essence with four fundamental dimensions: the economic dimension, the legal dimension, the ethical dimension, and the philanthropic dimension (Bouyouf , 2010).

Economic Dimension: It represents the fundamental responsibilities that business organizations must assume towards the society that has allowed their establishment and sustainability, by adhering to the rules of fair and free competition and benefiting from technological development in a way that does not harm society and the environment.

Legal Dimension: This consists of a set of basic rules that obligate commercial organizations to operate and comply with them. These rules are represented in a set of laws, regulations, and legislations governing various areas of society, typically determined by the state. If this is not followed, these organizations fall into a legal problem (الرحمان، 2010).

Ethical Dimension: This dimension is based on the understanding that commercial organizations have of the aspects and beliefs based on the values, ethics, and behaviors of the societies in which they operate. Although not yet framed by binding laws, adherence to ethical standards is considered imperative to enhance the organization's reputation and social acceptance.

Philanthropic Dimension: This involves a set of voluntary entrepreneurial activities not binding the business organization. These activities are related to the principle of overall quality of life and the programs dedicated to it, and they are not directly linked to the work in these charitable works as a practical means to demonstrate civic responsibility, improve reputation, and not necessarily for noble reasons or sacrifice (Yaser & Moflih, 2018).

. Areas of Social Responsibility:

The primary interest in the activities of business organizations regarding social responsibility is directed towards various stakeholders, all directly or indirectly linked to the concept and its applications. However, each of these stakeholders has its own characteristics and effects according to their perspective. Many researchers have sought to identify the elements that constitute the content of corporate social responsibility, but they have differed in the arrangement of these elements. This variation is attributed to the nature of the study environment and the nature of the business activity. Here is an overview of the most important of these aspects:

Social Responsibility towards Society: This is manifested by providing greater public welfare, involving contributions to supporting infrastructure, reducing unemployment, supporting certain sports and recreational activities, supporting civil society institutions, respecting customs and traditions, etc.

Social Responsibility towards Consumers: Represented by providing products at appropriate prices and quality, honest advertising, supplying safe products, committing to not violating commercial rules such as monopolies, committing to addressing post-sale damages, etc (وليام، 2005).

Social Responsibility towards Employees: The organization seeks to enhance the quality of workers by adhering to labor laws and providing equal job opportunities to all individuals without discrimination. It ensures the worker's right to continuous training, guarantees the exercise of labor rights, follows a salary and incentive system allowing for an appropriate standard of living for the worker, and contributes to workers' social security.

Social Responsibility towards Suppliers: The responsibility of a business organization towards its suppliers involves ensuring the fulfillment of agreements, improving negotiation conditions with them, training suppliers in various business development methods, and providing mutual facilities between the two parties to ensure ongoing dealings.

Social Responsibility towards Shareholders: Obligations towards shareholders are a major concern, with the most important aspects being timely and regular provision of information about the organization, protecting their assets by preserving the organization and its assets, involving them in the decision-making process, treating them equally, and transparently granting their financial rights, etc (روجر، 2022).

Social Responsibility towards the Environment: Adhering to environmental legislation, conserving the use of resources and energy sources, avoiding causes of pollution, waste disposal mechanisms, and contributing to the discovery of new sources of raw materials and energy (citeau, 2002).

The Importance of Social Responsibility:

The fulfillment of the social role by a commercial organization is considered good long-term planning. A healthy business organization cannot thrive in a society plagued by issues such as backwardness, poverty, unemployment, and illness.

The importance of adopting social responsibility for business organizations can be summarized as follows:

- Social responsibility aims to enhance and develop the organization's image within society.
- Improving Financial Performance: Research in this field has shown a real connection between social responsibility practices and financial performance.
- Social responsibility enhances the working environment within the organization, promoting cooperation and interconnection among different parties.
- Increasing the ability to attract and retain employees.
- Boosting productivity and quality.
- Enhancing social solidarity among different segments of society.
- Social stability results from the existence of some form of social justice.
- Improving the quality of life in the community, both in terms of infrastructure and culture.
- Reducing the burden on the state to fulfill its duties.
- Enhancing state revenue through organizations realizing the importance of fair and correct contributions to support their costs (العصيمي، المسؤولية الاجتماعية للشركات نحو التنمية المستدامة، 2015).

Experience in Social Responsibility in the Canadian Banking Sector (An Applied Study on Scotiabank)

Scotiabank:

The Bank of Nova Scotia, operating under the names Banque Scotia in French and Scotiabank in English, is a Canadian chartered bank.

Scotiabank is one of the largest financial institutions in North America and the most international among Canadian banks.

The head office was moved to Toronto in 1900, but the corporate headquarters is still located in Halifax. Scotiabank now operates in all areas of the financial market, with its own life insurance company, brokerage house, and trust company, along with several acquisitions, including Montreal

Trustco in 1994. It employs over 81,000 people today in around fifty countries worldwide (https://fr.wikipedia.org/wiki/Banque_Scotia).

Reality of Scotiabank's Social Responsibility:

The bank is committed to working for the future of all. It aims to contribute to a better future, where the bank, its clients, its employees, and communities can thrive. Its approach to managing environmental, social, and governance issues revolves around sectors where the bank can have the most significant impact. This is to enable stakeholders to develop their full potential, mobilize the finance sector to address significant social and environmental challenges, and establish trust by aiming for integrity in every action. All of this is done to build a more sustainable world (scotiabank, 2023).

Responsibility and Impact in its Activities:

In its activities, where its impact is most direct, the bank must start by promoting social, environmental, and economic progress. It fosters progress by reducing its environmental footprint, managing its supply chain, attracting diverse talent within the bank, giving all employees the opportunity to develop their full potential, and staying true to its values in all decisions it makes.

Examples of the influence it exerts on its activities:

Reduction of Greenhouse Gas Emissions:

Climate change is one of the most urgent challenges of our time, with a massive impact on economies, societies, and the planet's natural systems. As part of its climate commitments, Scotiabank aims to lead by example in the transition to a carbon-neutral economy by decarbonizing its operations and adopting innovative means to reduce its climate footprint.

Its commitment extends to all its activities. It strives to reduce its direct and indirect emissions through the use of sustainable energy in its operations. It assesses climate-related risks and uses them to enhance its resilience, protect its assets, operations, and the communities in which it operates. It recognizes its importance as a buyer of goods and services and makes every effort to integrate climate change considerations into its procurement process.

Promotion of Diversity and Inclusion at Scotiabank:

The bank envisions a more equitable future that aligns with the importance it places on its employees. With the Scotia Bankers team serving clients worldwide, its efforts to promote cultural diversity and inclusion have never been more critical to the long-term success of the bank.

The bank aims to build an entity that derives strength from its differences rather than letting them divide. Inclusion allows it to consider new perspectives and seek new ways to understand and serve its clients. When employees from all backgrounds have the opportunity to develop their potential, when everyone is respected, and when differences and similarities are reconciled, it has the most significant impact on the future of its operations, employees, and clients.

Employment Equity:

The bank aims to build an entity that reflects the communities it serves. Each year, it prepares a report on the representation of women, visible minorities, Indigenous peoples, and individuals with

disabilities in the workforce. To provide a better understanding of employment equity at the bank, it also voluntarily reports on the representation of employees identifying as LGBT and veterans.

Despite their importance, these quantitative indicators only reveal part of the reality of employment equity at Scotiabank. The bank provides all its employees with a safe, inclusive, and representative environment for all communities by prioritizing inclusion and removing discriminatory barriers, promoting fairness and equality in recruitment, retention, and promotion.

Fidelity to Our Values:

The activities and reputation of Scotiabank depend on trust. This trust is earned, and it is everyone's duty to protect and preserve it. To ensure continued success, it is essential to ensure that all Scotia Bankers employees respect the bank's core values and adopt ethical behavior. The Scotiabank Code of Conduct (the "Code") is an extension of the bank's common values and reflects its commitment to doing the right thing.

This code is more than just a document; it is a promise that the bank has made to itself, its colleagues, clients, shareholders, and the communities in which it operates. The Code supports its activities and guides its decisions; all Scotia Bankers must confirm their awareness of it annually. As the world evolves, its fidelity to the principles contained in this Code remains unwavering. Scotia Bankers continue to do what is right for their clients, colleagues, and communities (Scotiabank).

Responsibility and Impact on Clients:

Financial services play a crucial role in ensuring a better future. The bank promotes social, environmental, and economic progress by addressing the needs of its clients. It aims to provide products, services, and advice that broaden horizons and enable financial progress. The Bank promotes economic inclusion and financial education wherever it operates. The bank also strives to offer sustainable solutions that enhance economic growth while supporting environmental protection.

Examples of the influence it has on its activities:

Mobilizing \$350 billion to combat the effects of climate change.

The bank's commitment to mobilize \$350 billion by 2030 to combat the effects of climate change is reflected in the loans, investments, financing, and advisory services it provides to reduce the impacts of climate change. Examples include renewable energy, energy efficiency, emissions reduction, sustainable transportation, and infrastructure capacity.

The Sustainable Finance team, within the Corporate and Investment Banking division, is one of the many groups within the bank enabling it to fulfill its commitments. This team provides advice and solutions to clients in key corporate, financial, public, and institutional sectors worldwide, advancing climate transformation and sustainable economic growth. The work of this team embodies the possibilities available to us: we can work for the benefit of the bank and our clients while accelerating sustainable growth.

Supporting women-owned and women-led businesses.

The Scotiabank Women initiative is a comprehensive program that fosters the growth of women-led businesses and is based on three pillars: access to capital, mentorship, and training. These program

components enable women to overcome the numerous challenges they face on their journey to success when launching, operating, and growing a business.

Banking Services for Indigenous Peoples:

In Canada, approximately 1.67 million people identify as Indigenous (Inuit, First Nations, and Métis). Promoting social and economic progress for Indigenous peoples requires the bank to respect its Indigenous partners to work with them and empower them to achieve their goals.

Several decades ago, Scotiabank became the first Canadian bank to open a branch in a reserve area, demonstrating our commitment to working with Indigenous communities and businesses on their traditional lands. Today, the bank has 27 local banking centers across Canada, including four reserve centers. These centers provide Indigenous communities and businesses with a comprehensive range of banking services. They continue to focus on cultural awareness and addressing the unique needs of Indigenous communities, businesses, and individuals.

Protecting Our Clients' Data:

Adhering to privacy rules and effective management of risks related to the protection of personal information are essential to the well-being of the bank's clients and the bank's success. The bank's clients rely on it to safeguard their personal information, and their trust enables the bank to offer them opportunities and help them grow.

Scotiabank's commitment to privacy formalizes the principles of its approach to using personal information judiciously and treating it with the utmost confidentiality. Through this formal commitment, the bank consistently strives to strengthen its internal culture of privacy and adherence to the principles, policies, and procedures that constitute the comprehensive approach to privacy risk management while enhancing regulatory compliance and maintaining the trust of its clients.

Responsible Use of Our Clients' Data:

The bank's activities are built on trust; therefore, it is responsible to its clients to use their data respectfully and in their best interest. Specifically, the bank goes beyond what is required by laws and regulations and acts diligently in all its interventions that affect its clients' data.

Scotiabank's Data Ethics Commitment outlines guidelines governing access and use of data to ensure that data access and utilization adhere to standards of utility, adaptability, accountability, transparency, respect, and security, aiming to ensure fair, transparent, and beneficial outcomes for the bank's clients and the communities it serves (scotiabank, <https://www.scotiabank.com/ca/fr/qui-nous-sommes/responsabilite-et-impact/sur-nos-clients.html>).

The Bank's Responsibility and its Impact on the Surrounding World:

Scotiabank, one of the largest banks in the Americas, recognizes that it leaves its mark on the world around it. Leveraging its reach, knowledge, and partnerships, the bank addresses key issues facing societies and the world at large, fostering economic, social, and environmental progress for all.

Examples of the Bank's Impact on the Surrounding World:

Investing in Communities through ScotiaINSPIRE:

The strength and resilience of local communities are essential aspects of the economic and social fabric's robustness. When communities thrive, individuals, families, and businesses – including banking entities – are better positioned for sustainable success.

ScotiaINSPIRE aligns with Scotiabank's commitment to invest \$500 million by 2030 to strengthen the economic resilience of every community where the bank operates. The bank strives to build impactful community partnerships and programs aimed at removing barriers to advancement and enhancing success opportunities. By increasing college and post-secondary completion rates, helping newcomers integrate more quickly, and removing obstacles to career advancement for disadvantaged groups, ScotiaINSPIRE assists communities and the bank in better preparing everyone's future.

Global Dialogue on Climate Change:

Climate change affects societies, natural systems, and economies worldwide. To achieve the goals of the Paris Agreement and enhance economic resilience to climate change, governments, businesses, and financial communities need to collaborate closely.

To strengthen internal and external cooperation, encourage information sharing, and participate in the global dialogue on climate change, the Bank has established the Scotiabank Centre of Excellence on Climate Change as part of its climate commitments. By organizing conferences, workshops, roundtable discussions, and publishing research papers and whitepapers, the bank aims to engage in the global dialogue on climate change and encourage cooperation and action.

Positive Impact of Scotiabank Employees on Communities:

Generosity is one of the most positive aspects of the bank's culture. Scotiabankers embody this value and continuously strive to improve the lives of the communities in which they live and work. To support the bank's commitment to its clients, partners, and communities, it has recently unveiled Spark, its new community engagement platform, where Scotiabankers worldwide can find volunteering or donation opportunities, matched by the company. By aligning its community investment initiatives with the causes that matter most to its employees, the bank reinforces its collective commitment to positive social impact, both now and for the future of all.

Respecting and Promoting Human Rights:

Respecting human rights is at the core of Scotiabank's business practices and is one of the fundamental values guiding the bank's activities. In 2016, it became the first Canadian bank to adopt its Human Rights Policy at the highest level of the organization. This policy and the approach it employs to support its commitment to human rights are unique to the bank.

Since then, Scotiabank has continually enhanced and updated this policy, recognizing that its commitment to respecting human rights is an evolving process (scotiabank, <https://www.scotiabank.com/ca/fr/qui-nous-sommes/responsabilite-et-impact/sur-le-monde-qui-nous-entoure.html>).

4. Conclusion

Based on our discussion in the research and the presentation of the theoretical framework of social responsibility, and through the analysis of reports related to the social responsibility of the Canadian Scotiabank, we have arrived at a set of results, with the most significant summarized as follows:

The study has shown that there is no unified and agreed-upon definition of the social responsibility of commercial organizations. However, it can be defined as the commitment of a commercial organization to the expectations of the communities in which it operates. This commitment encompasses economic, social, and environmental dimensions, and through it, the organization seeks to strengthen the relationship between itself and society, which, in turn, reflects on its future performance.

The leaders of the Canadian Scotiabank are aware of the concept of social responsibility in its true sense and believe that it is a genuine investment rather than a burden, as it has become clear that it is an integral part of the group's culture. It is considered a significant business aspect within the organizational structure.

Paying attention to customer satisfaction and protection by providing high-quality services at reasonable prices, considering data and information security policies at the highest level. As a result of these efforts, the bank has been chosen as the best bank for customer service for several years by management and management consulting.

Environmental protection by supporting energy transition projects, green financing, and participating in international programs to reduce the physical risks of climate change. The bank has also signed global charters and principles aimed at preserving the environment, such as the Ekator Principle, the Katowice Principle, and the Textile Goods Charter. Additionally, the commitment to not finance projects that harm the environment, among other initiatives.

Taking care of employees through the principle of equal opportunities for all employees without exception, whether in terms of gender, race, salary, training, benefits, etc.

Taking care of society by supporting various activities for its progress, with special attention to the Americas through the Growth Program, which includes numerous explicit commitments.

This indicates that the Canadian Scotiabank adopts a set of activities towards stakeholders in the context of exercising its social responsibility, which contradicts the proposed hypothesis: The Scotiabank of Canada does not exercise any social responsibility.

Recommendations for Future Research:

Further investigation into the specific impacts and effectiveness of the Scotiabank's social responsibility initiatives on different stakeholders.

Comparative studies with other financial institutions to assess industry-wide practices and identify areas for improvement.

Longitudinal studies to track the evolution of the bank's social responsibility initiatives over time.

In-depth interviews with key stakeholders, including customers, employees, and community representatives, to gather qualitative insights into the perceived impact of the bank's social responsibility practices.

These recommendations aim to enhance our understanding of the practical implications and effectiveness of social responsibility initiatives within the banking sector.

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