

Prioritization of Social Responsibility and Intellectual Capital Criteria in Islamic Banking: A Case Study of Ayandeh Bank

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Abstract

This study aims to prioritize the criteria of social responsibility and intellectual capital within the context of Islamic banking, focusing specifically on Ayandeh Bank. The research is applied in nature and follows a descriptive-correlational methodology. The statistical population consists of all employees of Ayandeh Bank across the country, totaling approximately 3,100 individuals. A simple non-random sampling method was employed, and using Cochran's formula, a sample size of 341 respondents was determined. To test the research hypotheses, a questionnaire was used, the validity of which was confirmed by expert professors, and its reliability was verified through Cronbach's alpha. Data analysis was conducted using SPSS software. The results indicate that in the realm of social responsibility, the criteria are prioritized as follows: ethical commitment, legal commitment, economic commitment, and social commitment. In the area of intellectual capital, customer satisfaction, employee creativity and intelligence, enhancement of employee competencies, bank efficiency, and customer loyalty are ranked as the top five priorities, respectively.

Keywords: Intellectual Capital, Social Responsibility, Ayandeh Bank.

1. Introduction

In recent decades, significant social and economic developments have shifted considerable power towards the economic sector. Much of today's progress stems from extensive transformations in economic structures (Mirghafouri et al., 2019). These modern advancements in the economy and organizations have created unprecedented opportunities for organizational influence. However, alongside these opportunities, the potential for misuse of power within organizations with strong economic structures has also increased. In this context, social responsibility has emerged as one of the primary mechanisms for controlling and mitigating organizational power (Shah Hosseini, 2016). In Iran, the social responsibility of banks encompasses a wide range of functions, including ethical, social, and supra-economic roles. Many banks have internalized the belief that expenditures on social responsibility are not merely additional costs but rather investments in the improvement and purification of society (Rezaeian et al., 2020).

Social responsibility is a concept with diverse definitions and interpretations. For instance, Popa (2015) argues that social responsibility can broaden the business focus from mere profitability to enhancing the quality of life and meeting the general needs of society. Pourfathi (2017) defines social responsibility as a strategy where attention to this aspect is considered fundamental to the success of organizational management. Moreover, challenges such as environmental and social issues are among the new and important concerns of contemporary organizations, closely linked to corporate social responsibility (Boubakari, 2016).

Social responsibility encompasses various dimensions and approaches, which can be categorized into philanthropic contributions, human capital development, environmental management, political activities, and innovation in product and service-related processes (Asgari et al., 2020). Regarding organizational approaches to social responsibility in financial and non-financial companies, two main perspectives exist. The first is the opposing view, based on Friedman's (1962) theories, which posits that economic entities, particularly financial institutions, should focus solely on their economic responsibilities, with the primary goal being profitability for shareholders, as long as they operate within the legal framework. The second view, supported by proponents, holds that all organizations, including banks, have social responsibilities that precede other obligations. For example, Farooq (2007) believes that for Islamic financial institutions, Shariah laws are mandatory, and capital and financial resources should not be invested in prohibited activities.

In addition to social responsibility, intellectual capital has emerged as one of the key variables in today's competitive and industrial world. Intangible assets such as intellectual and human capital are considered essential needs in the modern era, as the complexity of issues necessitates thinking and innovation to solve them. Indeed, human knowledge and talent are regarded as more important than financial and physical capital (Zaraeian Moradabadi et al., 2021). Intellectual capital can be defined as a language for thinking, dialogue, interaction, and actions aimed at enhancing an organization's revenue-generating capabilities. This concept manifests in customer and employee relations, organizational innovation, infrastructure, and the skills and knowledge of the organization's employees. Intellectual capital is an intangible asset that measures an organization's ability to create wealth (Soleimani et al., 2021). The components of intellectual capital include human capital, structural capital, relational capital, and innovation, with the interaction and synergy of these elements leading to value creation within the organization (Zaraeian Moradabadi et al., 2021).

Ayandeh Bank, as one of the reputable and influential banks in Iran's banking system, has undertaken extensive activities in the fields of social responsibility and intellectual capital, necessitating a more detailed examination of these areas. Prioritizing social responsibility and intellectual capital criteria within the framework of Islamic banking is crucial for Ayandeh Bank, as this prioritization ensures that the most important issues are at the forefront of the bank's operational and social agenda, while less critical matters are assigned lower priority. Islamic banking emphasizes not only economic issues but also environmental, societal, and humanitarian activities, along with social responsibility in general. This approach is now widely accepted by all Islamic banks, including Ayandeh Bank. However, what has been less addressed to date is the prioritization and relative importance of each social responsibility component, which is the focus of this study. Moreover, banks need to strengthen intellectual capital to improve their relationships and enhance their economic and social performance, and prioritizing intellectual capital components can positively impact the bank's economic and social activities.

This study aims to prioritize the criteria of social responsibility and intellectual capital in Islamic banking within Ayandeh Bank. The innovation of this research lies in simultaneously examining two key aspects—social responsibility and intellectual capital—within the framework of Islamic banking and determining the priority of these criteria at Ayandeh Bank. Given the increasing importance of social responsibility and intellectual capital in the performance of banks, particularly Islamic banks, the findings of this research can serve as a valuable guide for policymakers and decision-makers at Ayandeh Bank and other Islamic banks. By focusing on higher-priority criteria, these institutions can take more effective steps towards improving their social and intellectual performance. Additionally, the results of this study can serve as a basis for future research in this field and be generalized to other banks and Islamic financial institutions.



2. Literature Review

In recent years, the role of social responsibility and intellectual capital in enhancing organizational performance has gained widespread attention. Research conducted in this area indicates that these two components have significant effects on various aspects of organizational performance. For instance, Foroughinasab et al. (2024) employed the MLP neural network model and genetic algorithms to examine the impact of different dimensions of social responsibility on the non-financial performance of companies. Their study analyzed data from 107 companies listed on the Tehran Stock Exchange over a ten-year period (2009 to 2018). The results revealed that the various dimensions of social responsibility positively and significantly affect the non-financial performance of companies. Similarly, Goudarzi et al. (2024) conducted a field study to investigate the relationship between intellectual capital and competitive capabilities in companies. Using data collected from CEOs, board members, and faculty members in accounting, economics, and finance, the study demonstrated that intellectual capital has a significant impact on competitive capabilities, with competitive intelligence acting as a mediator. Additionally, political connections were identified as a moderating factor in this relationship.

In another study, Zaraeian et al. (2024) explored the impact of company efficiency on their debt costs. Intellectual capital was introduced as a key resource in reducing debt costs. The results indicated a negative and significant relationship between performance efficiency rankings and debt costs, while increased financial leverage was directly associated with higher debt costs. Regarding social responsibility, Afzali et al. (2024) focused on the impact of board materialism on corporate social responsibility (CSR), demonstrating that materialism can negatively influence various aspects of CSR, particularly legal responsibility. Finally, Einabadi and Hassanzadeh (2024) analyzed the relationship between components of intellectual capital and sustainability reporting, finding that intellectual capital and CSR disclosure can serve as effective factors in improving sustainability reporting. These findings can assist banks in enhancing transparency and sustainability.

At the international level, numerous studies have examined the relationship between social responsibility and intellectual capital with organizational performance. For example, Nasim et al. (2024) investigated the relationship between green intellectual capital and competitive advantage. Their findings indicated that all dimensions of green intellectual capital positively impact a company's competitive advantage. The study also explored the moderating role of different types of corporate philanthropy in this relationship. Additionally, Alin et al. (2024) studied the impact of good corporate governance, CSR, and intellectual capital on firm value. Their results showed that these factors positively and significantly influence firm value, emphasizing the importance of integrating governance, social responsibility, and intellectual assets in enhancing organizational value.

In the context of Islamic banking, Anggita et al. (2024) examined the impact of good corporate governance and intellectual capital on Islamic corporate social responsibility. Their findings revealed that board size, independent commissioners, and intellectual capital positively and significantly influence the disclosure of Islamic CSR. This study highlights the importance of these factors in the development of Islamic finance and economics. Indriastuti et al. (2024) conducted a comprehensive study on the impact of enterprise risk management, intellectual capital, and CSR on firm value. Their results showed that all three factors positively influence firm value, underscoring the importance of integrated management in enhancing organizational value. Additionally, Noori Rahmi et al. (2024) explored the impact of good corporate governance, CSR disclosure, and intellectual capital on tax avoidance. Their findings revealed that intellectual capital significantly influences tax avoidance, while other factors did not show a significant impact.

Based on these studies, it can be concluded that previous research has primarily focused on the separate effects of social responsibility and intellectual capital on organizational performance. Earlier studies mainly concentrated on general aspects of social responsibility in banking (e.g., Nasim et al., 2024; Alin et al., 2024), while others focused on intellectual capital in organizations (e.g., Goudarzi et al., 2024; Zaraeian et al., 2024). However, a study that simultaneously and integratively examines these two concepts within the framework of Islamic banking is notably absent from the existing literature. This research aims to address this gap by integrating these two domains and offering a comprehensive model, thereby providing a unique contribution to the existing literature.

3. Research Methodology

This study, aimed at prioritizing the criteria of social responsibility and intellectual capital in Islamic banking with a focus on Ayandeh Bank, is an applied research type. Applied research directly seeks to provide practical and effective solutions for improving organizational performance and enhancing social responsibility and intellectual capital within financial institutions. The findings of this study can assist in strategic decision-making at Ayandeh Bank and offer effective frameworks for improving the bank's performance within the context of Islamic banking.

This research employs descriptive-analytical and correlational methods. The descriptive method is used to explain and describe the current situation and gain a better understanding of the present conditions. In this context, the correlational method is applied to examine and analyze the relationships between various variables to explore the interactions and mutual effects between social responsibility and intellectual capital criteria at Ayandeh Bank. This

combination of descriptive and correlational methods allows the researcher to achieve reliable and valid results through detailed data analysis.

3.2 Population and Sampling

The statistical population of this study consists of all employees of Ayandeh Bank nationwide, totaling approximately 3,100 individuals. A simple random sampling method was employed for sample selection. The sample size was calculated using the Cochran formula and determined to be 341 participants. This sample size enables the researcher to analyze the collected data more accurately and generalize the research findings to the entire population.

3.3 Data Collection Instruments

Data collection methods are divided into two categories: library and field methods. Standardized questionnaires were used for field data collection, while theoretical foundations were developed using library resources such as books, scholarly articles, and research dissertations. This combination of methods allows the researcher to provide a comprehensive analysis of the variables under investigation using a wide range of data.

The Carroll (1991) Corporate Social Responsibility Questionnaire was used as the primary tool for measuring the social responsibility variable in this study. This questionnaire, specifically designed to assess various dimensions of corporate social responsibility, evaluates four main aspects: economic responsibility, legal responsibility, ethical responsibility, and social responsibility.

The validity of this questionnaire was confirmed through content analysis and consultation with experts in the field of social responsibility. Furthermore, its construct validity was assessed using confirmatory factor analysis, and the results indicated a high alignment of the questionnaire with the theoretical dimensions of social responsibility. The reliability of the questionnaire was evaluated using the Cronbach's alpha coefficient, which was calculated at 0.707, indicating acceptable reliability and consistency in measuring the various dimensions of social responsibility.

The standard questionnaire for dimensions of strategic management of intellectual capital, based on the model by Yasin, Dajani, and Hasan (2016), was used as the main tool for measuring the intellectual capital variable in this study. This questionnaire includes criteria such as customer satisfaction, employee creativity and intelligence, employee competency, and other components related to the strategic management of intellectual capital.

The validity of this questionnaire was also confirmed through content analysis and consultation with experts in the field of strategic management of intellectual capital. Additionally, its construct validity was evaluated using confirmatory factor analysis, and its reliability was measured by calculating the Cronbach's alpha coefficient. The Cronbach's alpha values for this questionnaire were reported to be above 0.705, indicating high reliability and precision in measuring the intellectual capital variables.

3.4 Data Analysis Methods

In this study, two categories of statistical methods, descriptive and inferential, are used for data analysis. At the descriptive level, indicators such as mean, standard deviation, minimum, maximum, frequency, and percentage are utilized. At the inferential level, to test hypotheses and examine relationships between variables, the Friedman test is employed for prioritization, and analyses are conducted using SPSS 22 and Excel 2019 software. These methods enable the researcher to analyze the data accurately and obtain reliable and generalizable results.

4. Findings

This section presents the results derived from the analysis of data collected from 341 employees of Ayandeh Bank, selected based on Cochran's formula from a population of 3,100 individuals. The research was conducted to prioritize the criteria of corporate social responsibility (CSR) and intellectual capital in Islamic banking within Ayandeh Bank. The data were analyzed and the results are presented at both descriptive and inferential levels.

4.1. Descriptive Statistics

The descriptive statistics in this section examine and interpret the demographic data of the respondents. This information includes details about gender, age, education, and work experience, which are summarized and presented in the corresponding tables and charts. These analyses help to describe the sample distribution and assess the balance of data for subsequent analyses.

Table 1 includes demographic data from 341 employees of Ayandeh Bank who were selected for research on prioritizing CSR and intellectual capital criteria in Islamic banking. The table analyzes the demographic characteristics of the respondents, encompassing four main categories: gender, age, education, and work experience. In the gender category, 291 respondents (85.3%) were male, and 50 (14.7%) were female. This distribution indicates a male dominance among the employees of Ayandeh Bank, which could be related to various factors, including organizational culture and the nature of the jobs available. Given the significantly higher number of males, reviewing recruitment and hiring policies to achieve greater gender balance in the organization might be necessary. In terms of age, 305 respondents (89.4%) were over 30 years old, while only 24 (7%) were between 26 and 30 years, and 12 (3.5%) were under 25 years. This age distribution reflects the high level of experience and work tenure

among Ayandeh Bank employees, suggesting job stability and considerable work experience in the organization. This might also indicate a need for educational and professional development programs for younger employees to retain and attract new talent.

Table 1. Demographic Information of the Statistical Sample

Category	Type	Frequency	Percentage	Cumulative Percentage
Gender	Male	291	85.3%	85.3%
	Female	50	14.7%	100%
Age	Under 25 years	12	3.5%	3.5%
	26 to 30 years	24	7%	10.6%
	Above 30 years	305	89.4%	100%
Education	Associate Degree	12	3.5%	3.5%
	Bachelor's Degree	277	81.2%	84.8%
	Master's Degree	45	13.2%	97.9%
	Ph.D.	7	2.1%	100%
Work Experience	Less than 3 years	9	2.6%	2.6%
	3 to 5 years	26	7.6%	10.3%
	6 to 10 years	263	77.1%	87.4%
	More than 10 years	43	12.6%	100%

Regarding education, the majority of respondents held a Bachelor's degree (81.2%), while 13.2% had a Master's degree, 2.1% held a Ph.D., and 3.5% had an Associate degree. This educational distribution reflects a high level of education among the bank's employees, which could contribute to improved service quality and better decision-making within the organization. However, there may be a need to further enhance education levels and encourage continued education for employees with lower degrees.

In terms of work experience, 263 respondents (77.1%) had 6 to 10 years of experience, while 43 (12.6%) had over 10 years, 26 (7.6%) had 3 to 5 years, and 9 (2.6%) had less than 3 years of experience. This distribution highlights the considerable work experience among Ayandeh Bank employees, which may indicate stability and commitment to the organization. This could contribute to improved organizational performance and efficiency, although there is also a need for motivational and professional development programs to retain and advance employees with less experience.

This research focuses on analyzing and evaluating various dimensions of CSR and intellectual capital within Ayandeh Bank. As such, the data collected through questionnaires are used to assess the current state and conduct statistical analyses. According to the two research questionnaires, which examine CSR criteria including economic commitment, legal commitment, ethical commitment, and social commitment, as well as intellectual capital, the descriptive statistics related to these variables and their components are presented in Table 2.

Table 2. Descriptive Statistics Based on Variables and Their Components

Component	Number of Items	Sample Size	Mean	Minimum	Maximum	Standard Deviation
Corporate Social Responsibility	13	341	40.39	21	60	6.60
Economic Commitment	4	341	10.38	4	19	2.72
Legal Commitment	3	341	10.61	4	15	2.15
Ethical Commitment	3	341	11.58	5	15	1.96
Social Commitment	3	341	7.80	3	15	2.40
Intellectual Capital	20	341	66.90	30	91	9.60

According to Table 2, the CSR component with 13 items and a sample size of 341, has a mean score of 40.39 and a standard deviation of 6.60. The minimum and maximum scores are 21 and 60, respectively. These results indicate that Ayandeh Bank employees generally have a strong understanding and implementation of CSR. The high mean and relatively low standard deviation suggest consistency in employees' attitudes towards CSR. This may reflect the organization's commitment to social and ethical values, ultimately enhancing brand image and public trust.

Economic commitment, with 4 items, has a mean score of 10.38 and a standard deviation of 2.72. The minimum and maximum scores are 4 and 19, respectively. These results suggest that employees are focused on the bank's economic and financial goals. The relatively high mean indicates that employees recognize the importance of economic commitment within the framework of CSR, which could contribute to improving the bank's financial performance.

Legal commitment, with 3 items, has a mean score of 10.61 and a standard deviation of 2.15. The minimum and maximum scores are 4 and 15, respectively. The results show that adherence to laws and regulations is of high importance to employees. The low standard deviation indicates general agreement in this area, which can help reduce legal risks and increase organizational transparency.

Ethical commitment, with 3 items, has a mean score of 11.58 and a standard deviation of 1.96. The minimum and maximum scores are 5 and 15, respectively. These results highlight the emphasis employees place on ethical principles in their daily activities. The high mean and low standard deviation reflect the high importance of ethics in the bank's organizational culture, which can strengthen the bank's credibility and trust in the community.

Social commitment, with 3 items, has a mean score of 7.80 and a standard deviation of 2.40. The minimum and maximum scores are 3 and 15, respectively. The results indicate that commitment to society and social activities is of particular importance. This can improve the bank's relationships with the community and increase social engagement.

Intellectual capital, with 20 items, has a mean score of 66.90 and a standard deviation of 9.60. The minimum and maximum scores are 30 and 91, respectively. These results indicate the high importance of intellectual capital at Ayandeh Bank. The high mean and relatively low standard deviation demonstrate the bank's focus on developing and leveraging human and intellectual capital, which can drive innovation and improve organizational performance.

2.4. Inferential Statistics

Analysis of Data Distribution

Table 4 presents several key descriptive statistics for the variables, including mean, variance, skewness, and kurtosis. Central parameters are a category of descriptors that characterize the distribution of data relative to its center. The mean, as the point of balance and the centroid of a distribution, is a central indicator used to represent the data's centrality.

Another set of descriptors are dispersion parameters, which measure the extent of data variability or dispersion relative to the mean. Skewness reflects the asymmetry of the frequency distribution curve. A skewness value of zero indicates a perfectly symmetrical distribution. Positive skewness implies a rightward (positive) skew, while negative skewness indicates a leftward (negative) skew. Generally, if skewness and kurtosis fall outside the range of (-2, 2), the data distribution deviates significantly from normality (though some statisticians may consider a narrower or wider range).

Table 4. Central, Dispersion, and Distribution Indices of the Factors

Component	Mean	Variance	Skewness	Kurtosis
Social Responsibility	40.39	43.59	-0.106	1.002
Economic Commitment	10.38	7.43	0.421	0.029
Legal Commitment	10.61	4.62	-0.155	-0.390
Ethical Commitment	11.58	3.87	-0.825	0.560
Social Commitment	7.80	5.80	0.251	-0.529

For the social responsibility component, the mean score is 40.39, with a variance of 43.59. The negative skewness (-0.106) suggests that the data distribution is left-skewed, meaning that most responses cluster around lower scores. The positive kurtosis (1.002) indicates that the distribution has longer tails, signifying that a few responses fall into higher score ranges. These findings suggest that the understanding and implementation of social responsibility among the employees of Bank Ayandeh are generally moderate, indicating room for improvement.

The economic commitment component has a mean score of 10.38 and a variance of 7.43. The positive skewness (0.421) indicates a right-skewed distribution, with most responses concentrated in higher score ranges. The kurtosis near zero (0.029) suggests a nearly normal distribution. These results imply that Bank Ayandeh's employees recognize the importance of economic commitment within the framework of social responsibility and generally express higher satisfaction in this area.

The legal commitment component has a mean score of 10.61 and a variance of 4.62. The negative skewness (-0.155) and negative kurtosis (-0.390) indicate a left-skewed distribution with shorter tails. This could mean that Bank Ayandeh's employees feel more confident about adhering to laws and regulations, a sentiment that is well-accepted among the workforce.

For the ethical commitment component, the mean score is 11.58, with a variance of 3.87. The negative skewness (-0.825) and positive kurtosis (0.560) indicate a left-skewed distribution with longer right tails. These results reflect the high importance that Bank Ayandeh's employees place on ethics in their daily activities, which can contribute to strengthening the bank's trust and reputation in the community.

The social commitment component has a mean score of 7.80 and a variance of 5.80. The positive skewness (0.251) and negative kurtosis (-0.529) suggest a right-skewed distribution with shorter tails. This indicates that while employees of Bank Ayandeh value social commitment, there may be a need to reinforce this commitment at the organizational level.

Intellectual capital, with a mean score of 66.90 and a variance of 92.25, shows a negative skewness (-1.348) and positive kurtosis (0.003), indicating a left-skewed distribution with longer tails. These results highlight the high importance of intellectual capital at Bank Ayandeh, suggesting that it plays a significant role in fostering innovation and improving organizational performance.

Overall, the analysis of data normality and distribution indices suggests that Bank Ayandeh's employees generally have a good understanding and implementation of social responsibility and intellectual capital. However, certain components, particularly in the realm of social responsibility, require further attention and improvement. These

analyses can assist the management of Bank Ayandeh in developing effective strategies to enhance social responsibility and intellectual capital, ultimately leading to improved overall performance.

Kolmogorov-Smirnov Test

Table 5 presents the results of the Kolmogorov-Smirnov (K-S) test, which was conducted to assess the normality of the data distribution. This test is used to determine whether the data follow a normal distribution. The results for each of the study components—including social responsibility, economic commitment, legal commitment, ethical commitment, social commitment, and intellectual capital—are provided.

Table 5. Assessment of Data Normality Using the Kolmogorov-Smirnov Test

Variable and Components	K-S Value	Significance Level
Social Responsibility	1.703	0.006
Economic Commitment	2.457	0.011
Legal Commitment	1.920	0.001
Ethical Commitment	1.847	0.002
Social Commitment	2.960	0.000
Intellectual Capital	2.653	0.020

For the social responsibility component, the K-S value is 1.703 with a significance level of 0.006. Since the significance level is less than 0.05, the null hypothesis of data normality is rejected. This indicates that the data related to social responsibility do not follow a normal distribution and likely possess specific characteristics that should be considered in subsequent analyses.

Regarding economic commitment, the K-S value is 2.457 with a significance level of 0.011. Similar to social responsibility, this result also indicates that the data distribution is not normal. These findings suggest that employees at Bank Ayandeh may have varied opinions and experiences regarding economic commitment, which could stem from various factors such as organizational culture and individual experiences.

For legal commitment, the K-S value is 1.920 with a significance level of 0.001. These results clearly indicate non-normality in the data distribution, suggesting that employees may have significant differences in their understanding and implementation of legal commitments, warranting further examination and analysis.

The K-S value for ethical commitment is 1.847, with a significance level of 0.002. This result also indicates a lack of normality in the data distribution for this component. It appears that employees at Bank Ayandeh hold diverse views on ethical commitments, which may be influenced by the bank's organizational culture and internal policies.

For social commitment, the K-S value is 2.960, with a significance level of 0.000. This clearly indicates non-normality in the data distribution, suggesting that employees also have varied opinions and experiences in this area. This may highlight the need for improvements in social commitment within Bank Ayandeh.

Regarding intellectual capital, the K-S value is 2.653, with a significance level of 0.020. This result indicates that the data distribution is not normal, suggesting that employees may have differing opinions on intellectual capital, which could be related to variations in individual experiences and knowledge.

Overall, the results of the Kolmogorov-Smirnov test for all components indicate that the data do not follow a normal distribution. These findings imply that the data are not uniformly distributed and may be influenced by specific factors. Therefore, for subsequent analyses, particularly inferential ones, it is necessary to employ non-parametric methods. This insight can assist managers and researchers in gaining a better understanding of the current situation at Bank Ayandeh, ultimately leading to the development of more effective strategies to enhance social responsibility and intellectual capital within the organization.

Prioritization of Social Responsibility Components

Table 6 examines and analyzes the components of social responsibility at Bank Ayandeh using the Simple Additive Weighting (SAW) method for prioritization. This method begins with the formation of a decision matrix that includes various social responsibility criteria. Subsequently, by applying the weighting coefficients of each criterion, a weighted normalized decision matrix is obtained, and the score for each option is calculated.

Table 6: Decision Matrix for Social Responsibility Components

Component	Economic Commitment	Legal Commitment	Ethical Commitment	Social Commitment
Weight	0.20	0.25	0.30	0.10
Criterion Type	Positive	Positive	Positive	Positive
Economic Commitment	2	3	4	1
Legal Commitment	3	4	6	2
Ethical Commitment	5	6	7	3
Social Commitment	1	2	5	4

Table 6 presents the components of social responsibility, including economic, legal, ethical, and social commitments, along with their respective weights and criteria types. Specifically, the weight assigned to economic commitment is 0.20, legal commitment is 0.25, ethical commitment is 0.30, and social commitment is 0.10. This

distribution reflects the relative importance of each component in the overall evaluation of social responsibility at Bank Ayandeh. Notably, ethical commitment, with the highest weight of 0.30, indicates its significant importance in the bank's policies and practices.

Data Normalization

After forming the decision matrix, data normalization is performed to enable better and fairer comparisons between the components. The normalization process involves dividing each value by the maximum value in its column if the criterion is positive, as is the case in this study.

Table 7: Normalized Matrix for Social Responsibility Components

Component	Economic Commitment	Legal Commitment	Ethical Commitment	Social Commitment
Economic Commitment	0.29	0.43	0.57	0.14
Legal Commitment	0.43	0.57	0.86	0.29
Ethical Commitment	0.71	0.86	1.00	0.43
Social Commitment	0.14	0.29	0.71	0.57

Table 7 displays the results of normalization for the social responsibility components. In this process, normalized values are directly compared with the maximum values in each column. This method allows researchers to assess the impact of each component more accurately and avoid erroneous comparisons. Following normalization, the next step is to create the weighted matrix by multiplying the corresponding weights by the normalized values.

Table 8: Weighted Matrix for Social Responsibility Components

Component	Economic Commitment	Legal Commitment	Ethical Commitment	Social Commitment
Economic Commitment	0.06	0.11	0.06	0.01
Legal Commitment	0.09	0.14	0.09	0.03
Ethical Commitment	0.14	0.21	0.10	0.04
Social Commitment	0.03	0.07	0.07	0.06

Table 8 shows the weighted matrix, where the determined weights for each component are clearly outlined. For instance, the weights assigned are 0.20 for economic commitment, 0.25 for legal commitment, 0.30 for ethical commitment, and 0.10 for social commitment. This weighted matrix enables researchers to calculate the overall score for each component based on its relative importance. Particularly, the higher weight of ethical commitment underscores its prominent role in the bank's policies and practices.

In the final step, the sum of each row in the weighted matrix determines the overall score of each component. Table 9 presents the final ranking of the components.

Table 9: Final Ranking of Social Responsibility Components

Component	Total Score	Rank
Ethical Commitment	0.50	1
Legal Commitment	0.34	2
Economic Commitment	0.24	3
Social Commitment	0.23	4

According to Table 9, ethical commitment, with a total score of 0.50, ranks first, followed by legal commitment with 0.34, economic commitment with 0.24, and social commitment with 0.23. These results indicate that ethical commitment is the most critical component and should receive greater attention in Bank Ayandeh's policies and programs. Additionally, legal commitment is also recognized as a key component in strengthening the bank's social responsibility.

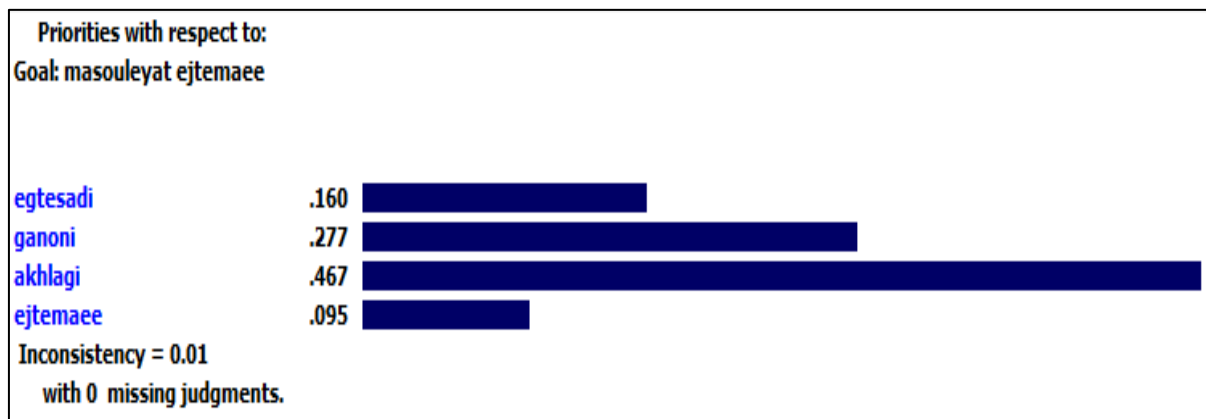


Figure 2 illustrates the prioritization based on the ranking.

Prioritization of Intellectual Capital Components

Twenty components of intellectual capital are considered, as illustrated in Figure 3.



Figure 3. Components of Intellectual Capital

To prioritize these components, the SAW (Simple Additive Weighting) method was employed. This method, also known as the Weighted Linear Combination method, involves creating a decision matrix. After normalizing the decision matrix, a weighted decision matrix is generated using the criteria weights. The scores for each option are then calculated based on this matrix. The values were implemented according to the Al-Saati method and using Excel software.

Table 10. Decision Matrix for Intellectual Capital Components

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Weight	0.3	0.3	0.1	0.2	0.15	0.2	0.1	0.15	0.15	0.3	0.1	0.3	0.25	0.2	0.2	0.1	0.25	0.25	0.15	0.25
Criterion Type	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	-	+
1	7	7	1	4	3	4	2	5	3	7	1	7	6	3	4	1	5	6	3	5
2	4	5	2	3	2	2	3	6	4	6	2	5	5	4	4	3	5	2	6	3
3	1	2	1	1	2	2	1	1	2	1	1	2	1	2	2	1	2	1	2	1
4	4	3	4	3	2	3	4	2	3	2	2	2	2	2	1	2	2	2	1	2
5	5	2	1	2	1	4	3	5	4	5	3	4	2	2	1	1	1	4	1	1
6	4	3	2	3	3	2	2	4	5	3	1	4	3	1	1	2	1	1	2	1
7	1	2	3	1	2	1	3	1	2	3	1	2	1	2	1	1	1	1	2	2
8	1	1	2	3	2	2	3	1	2	2	3	5	1	2	2	1	2	3	2	1
9	3	2	3	1	2	3	2	3	4	2	2	3	2	1	2	1	1	2	1	2
10	7	6	3	3	5	3	1	3	4	7	2	6	5	3	3	2	5	6	2	5
11	1	2	1	1	4	1	2	2	3	5	2	4	1	1	2	1	2	2	2	3
12	7	5	4	4	3	3	2	1	5	6	3	5	6	4	3	1	6	4	3	4
13	6	4	2	1	3	1	3	1	1	3	2	4	3	1	2	1	2	1	1	1
14	5	3	2	1	2	3	2	3	4	5	2	3	4	2	2	1	2	3	4	3
15	4	3	2	2	3	2	3	4	2	4	3	2	4	3	2	2	1	2	2	1
16	3	1	1	3	1	2	1	1	1	2	1	2	3	1	3	4	2	2	1	3
17	5	3	3	2	6	2	4	2	5	4	3	4	3	4	2	2	3	2	3	2
18	6	5	3	2	2	1	2	3	1	4	2	3	1	2	3	2	1	4	1	1
19	4	1	2	2	5	3	2	3	2	2	4	1	2	2	2	4	1	1	2	1
20	6	4	3	2	3	3	1	4	1	5	1	5	4	5	2	4	2	3	5	4

Based on Table 10, ethical commitment ranks first with a total score of 0.50, legal commitment ranks second with 0.34, economic commitment ranks third with 0.24, and social commitment ranks fourth with 0.23. After inputting the decision matrix data, normalization of the matrix is required. For normalization, if the criterion is negative, each value in the column is divided by the minimum value of that column. If the criterion is positive, each value is divided by the maximum value of that column. Given that all criteria are positive, each number has been divided by the maximum value of its respective column.

Table 11. Normalization Matrix of Intellectual Capital Components

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0.10	0.07	0.25	0.01	0.50	0.01	0.50	0.83	0.60	0.01	0.25	0.01	0.01	0.60	0.01	0.25	0.83	0.01	0.30	0.01
2	0.57	0.05	0.50	0.75	0.33	0.50	0.75	0.01	0.80	0.86	0.50	0.71	0.83	0.80	0.01	0.75	0.83	0.33	0.06	0.60
3	0.14	0.02	0.25	0.25	0.33	0.50	0.25	0.17	0.40	0.14	0.25	0.29	0.17	0.40	0.50	0.25	0.33	0.17	0.02	0.20
4	0.57	0.02	0.01	0.75	0.33	0.75	0.01	0.33	0.60	0.29	0.50	0.29	0.33	0.20	0.50	0.50	0.33	0.17	0.02	0.80
5	0.71	0.03	0.25	0.50	0.17	0.01	0.75	0.83	0.80	0.71	0.75	0.57	0.33	0.40	0.25	0.25	0.17	0.67	0.01	0.20
6	0.57	0.02	0.50	0.75	0.50	0.50	0.50	0.67	0.01	0.43	0.25	0.57	0.50	0.20	0.25	0.50	0.17	0.17	0.02	0.20
7	0.14	0.01	0.75	0.25	0.33	0.25	0.75	0.17	0.40	0.43	0.25	0.29	0.17	0.40	0.25	0.25	0.17	0.17	0.02	0.40
8	0.14	0.01	0.50	0.75	0.33	0.50	0.75	0.17	0.40	0.29	0.75	0.71	0.17	0.40	0.50	0.25	0.33	0.50	0.02	0.20
9	0.43	0.02	0.75	0.25	0.33	0.75	0.50	0.50	0.80	0.29	0.50	0.43	0.33	0.20	0.50	0.25	0.17	0.33	0.01	0.40
10	0.01	0.06	0.75	0.75	0.83	0.75	0.25	0.50	0.80	0.01	0.50	0.86	0.83	0.60	0.75	0.50	0.83	0.01	0.02	0.01
11	0.14	0.02	0.25	0.25	0.67	0.25	0.50	0.33	0.60	0.71	0.50	0.57	0.17	0.20	0.50	0.25	0.33	0.33	0.02	0.60
12	0.01	0.05	0.01	0.01	0.50	0.75	0.50	0.17	0.01	0.86	0.75	0.71	0.01	0.80	0.75	0.25	0.01	0.67	0.03	0.80
13	0.86	0.04	0.50	0.25	0.50	0.25	0.75	0.17	0.20	0.43	0.50	0.57	0.50	0.20	0.50	0.25	0.33	0.17	0.01	0.20
14	0.71	0.03	0.50	0.25	0.33	0.75	0.50	0.50	0.80	0.71	0.50	0.43	0.67	0.40	0.50	0.25	0.33	0.50	0.04	0.60
15	0.57	0.03	0.50	0.50	0.50	0.50	0.75	0.67	0.40	0.57	0.75	0.29	0.67	0.60	0.50	0.50	0.17	0.33	0.02	0.20
16	0.43	0.01	0.25	0.75	0.17	0.50	0.25	0.17	0.20	0.29	0.25	0.29	0.50	0.20	0.75	0.01	0.33	0.33	0.01	0.60
17	0.71	0.03	0.75	0.50	0.01	0.50	0.01	0.33	0.01	0.57	0.75	0.57	0.50	0.80	0.50	0.50	0.50	0.33	0.03	0.40
18	0.86	0.05	0.75	0.50	0.33	0.25	0.50	0.50	0.20	0.57	0.50	0.43	0.17	0.40	0.75	0.50	0.17	0.67	0.01	0.20
19	0.57	0.01	0.50	0.75	0.67	0.50	0.75	0.17	0.60	0.43	0.50	0.71	0.33	0.40	0.75	0.25	0.50	0.50	0.02	0.20
20	0.43	0.02	0.50	0.50	0.50	0.50	0.75	0.67	0.80	0.57	0.75	0.29	0.33	0.60	0.50	0.50	0.33	0.33	0.03	0.40

After normalization, it is necessary to construct the weighted matrix by multiplying the normalized matrix by the weights of the criteria. Table 12 displays the weighted matrix.

Table 12. Weighted Matrix of Intellectual Capital Components

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
1	0.30	0.10	0.03	0.20	0.08	0.20	0.05	0.13	0.09	0.30	0.03	0.30	0.25	0.12	0.20	0.03	0.21	0.25	0.45	0.25
2	0.17	1.50	0.05	0.15	0.05	0.10	0.08	0.15	0.12	0.26	0.05	0.21	0.21	0.16	0.20	0.08	0.21	0.08	0.90	0.15
3	0.04	0.60	0.03	0.05	0.05	0.10	0.03	0.03	0.06	0.04	0.03	0.09	0.04	0.08	0.10	0.03	0.08	0.04	0.30	0.05
4	0.17	0.90	0.10	0.15	0.05	0.15	0.10	0.05	0.09	0.09	0.05	0.09	0.08	0.04	0.10	0.05	0.08	0.04	0.30	0.20
5	0.21	0.60	0.03	0.10	0.03	0.20	0.08	0.13	0.12	0.21	0.08	0.17	0.08	0.08	0.05	0.03	0.04	0.17	0.15	0.05
6	0.17	0.90	0.05	0.15	0.08	0.10	0.05	0.10	0.15	0.13	0.03	0.17	0.13	0.04	0.05	0.05	0.04	0.04	0.30	0.05
7	0.04	0.60	0.08	0.05	0.05	0.05	0.08	0.03	0.06	0.13	0.03	0.09	0.04	0.08	0.05	0.03	0.04	0.04	0.30	0.10
8	0.04	0.30	0.08	0.15	0.05	0.10	0.08	0.03	0.06	0.09	0.08	0.21	0.04	0.08	0.10	0.03	0.08	0.13	0.03	0.05
9	0.13	0.60	0.08	0.05	0.05	0.15	0.05	0.08	0.12	0.09	0.05	0.13	0.08	0.04	0.10	0.03	0.04	0.08	0.15	0.10
10	0.30	0.80	0.03	0.15	0.13	0.15	0.03	0.08	0.12	0.30	0.05	0.26	0.21	0.12	0.15	0.05	0.21	0.25	0.30	0.25
11	0.04	0.60	0.10	0.05	0.10	0.05	0.05	0.05	0.09	0.21	0.05	0.17	0.04	0.04	0.10	0.03	0.08	0.08	0.30	0.15
12	0.30	1.50	0.05	0.20	0.08	0.15	0.05	0.03	0.15	0.26	0.08	0.21	0.25	0.16	0.15	0.03	0.25	0.13	0.45	0.20
13	0.26	1.20	0.05	0.05	0.08	0.05	0.08	0.03	0.03	0.13	0.05	0.17	0.13	0.04	0.10	0.03	0.08	0.04	0.15	0.05
14	0.21	0.90	0.05	0.05	0.05	0.15	0.05	0.08	0.12	0.21	0.05	0.13	0.17	0.08	0.10	0.03	0.08	0.13	0.60	0.15
15	0.17	0.90	0.05	0.10	0.08	0.10	0.08	0.10	0.06	0.17	0.08	0.09	0.17	0.12	0.10	0.05	0.04	0.08	0.30	0.05
16	0.13	0.30	0.03	0.15	0.03	0.10	0.03	0.03	0.03	0.09	0.03	0.09	0.13	0.04	0.15	0.10	0.08	0.08	0.15	0.15
17	0.21	0.90	0.08	0.10	0.15	0.10	0.10	0.05	0.15	0.17	0.08	0.17	0.13	0.16	0.10	0.05	0.13	0.08	0.45	0.10
18	0.26	1.50	0.08	0.10	0.05	0.05	0.05	0.08	0.03	0.17	0.05	0.13	0.04	0.08	0.15	0.05	0.04	0.17	0.15	0.05
19	0.17	0.30	0.05	0.10	0.13	0.15	0.05	0.08	0.06	0.09	0.10	0.04	0.08	0.08	0.10	0.10	0.04	0.04	0.30	0.05
20	0.26	1.20	0.08	0.10	0.08	0.15	0.03	0.10	0.03	0.21	0.03	0.21	0.17	0.20	0.10	0.10	0.08	0.13	0.75	0.20

In the final stage, the sum of each row determines the overall score for each component. Ultimately, using the ranking function, the credibility and priority of each component can be established based on the total scores.

Table 13. Final Ranking of Intellectual Capital Components

Code	Component	Total Score	Rank
s1	Customer Satisfaction	5.543	1
s2	High Employee Competency	4.872	3
s3	Lack of Succession Planning	1.853	20
s4	Scheduling for Bank Development	2.881	9
s5	Support for Teamwork	2.591	13
s6	Increasing Market Share	2.769	12
s7	Maintaining Internal Relationships	1.947	18
s8	Minimal Time in Transaction Completion	2.032	17
s9	Maintaining Value-Added Services	2.186	15
s10	Creativity and High Intelligence of Staff	4.963	2
s11	Bank Selection by Customers	2.316	14
s12	High Bank Efficiency	4.748	4
s13	Employee Satisfaction	2.777	11
s14	Easy Access to Information	3.382	7
s15	Identification of Target Markets and Customers	2.875	10
s16	Severe Bureaucracy	1.886	19
s17	Investment in Customer Needs	3.450	6
s18	Relaxing Bank Culture	3.267	8
s19	Performance Decline by Specific Individuals	2.106	16
s20	Customer Loyalty	4.190	5

Table 13 illustrates the final ranking. Among the components, Customer Satisfaction has the highest priority, while Lack of Succession Planning has the lowest priority. Figure 4-7 depicts the prioritization chart.

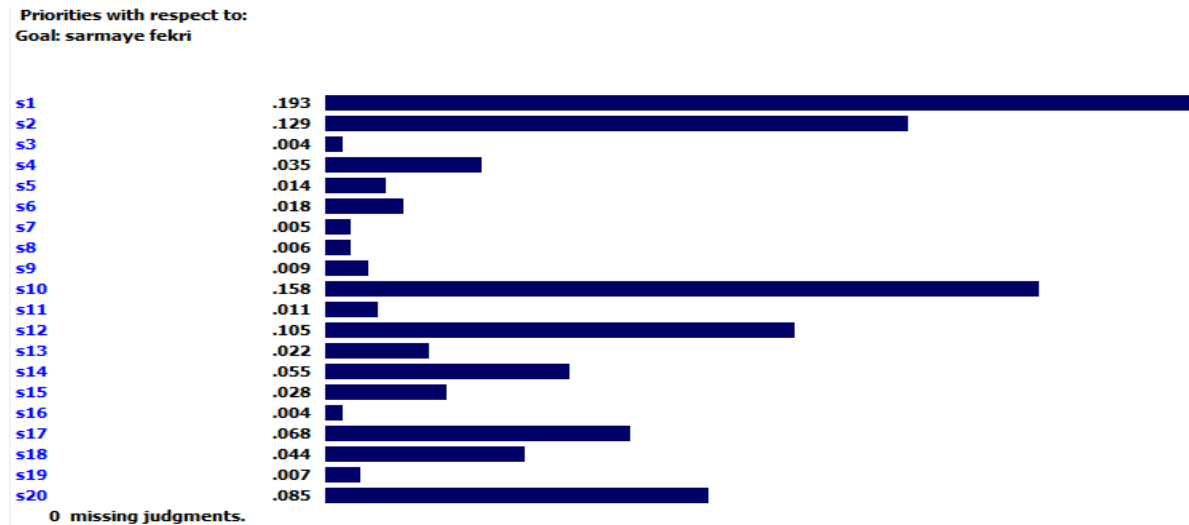


Figure 4. Prioritization of Intellectual Capital Components (SPSS)

5. Conclusion

This study aims to prioritize the criteria of social responsibility and intellectual capital in Islamic banking, specifically at Bank Ayandeh. The research is applied in terms of its objective and descriptive-correlational in terms of its method. The statistical population includes all employees of Bank Ayandeh nationwide, totaling approximately 3,100 individuals. A non-random simple sampling method was employed, and the sample size was determined to be 341 based on the Cochran formula. Data collection was carried out using a questionnaire, which was validated by experts and its reliability confirmed through Cronbach's alpha coefficient. Data analysis was performed using SPSS software.

Based on the research findings, 85% of respondents are male and 15% are female. Regarding age, 89% are over 30 years old, 7% are between 26 and 30 years old, and 3% are under 25 years old. In terms of education, 81% hold a bachelor's degree, 13% hold a master's degree, 4% hold a doctoral degree, and 2% hold an associate degree. Regarding work experience, 11% have 6 to 10 years, 12% have over 10 years, 8% have 3 to 5 years, and 3% have less than 3 years of experience. These results indicate a high concentration of employees with bachelor's degrees and more than 6 years of work experience at Bank Ayandeh. This could contribute to improved performance and efficiency of the bank, as experienced and highly educated employees generally have greater capabilities in solving complex issues and providing innovative solutions. However, attention to gender diversity and increasing female participation in the workforce could enhance organizational culture and foster greater innovation.

The research findings reveal that in the realm of social responsibility, ethical commitment ranks first with a total score of 0.50. This indicates the high importance of ethical commitments in the bank's policies and practices, suggesting that Bank Ayandeh should give special attention to this component. Legal commitment, with a score of 0.34, and economic commitment, with a score of 0.24, follow in rank, reflecting the importance of legal and economic principles in the bank's operations. Social commitment, with a score of 0.23, ranks fourth, indicating the need for greater attention to this component in the bank's programs.

Ethical commitment, ranked first, is widely recognized in management literature as a key factor in building and maintaining a positive organizational reputation. Numerous studies have emphasized the importance of ethical commitment in organizations, aligning with research by Amabile (1996) on the role of ethical culture in enhancing job satisfaction and organizational performance. Amabile (1996) highlights that commitment to ethics can improve the work environment and increase employee trust.

Subsequent ranks are occupied by legal commitment and economic commitment. This may be due to the significance of adhering to laws and regulations and the direct impact of economic decisions on organizational performance. In this regard, Kaptein (2008) noted that attention to laws and regulations as part of social responsibility can help reduce legal risks and increase public trust.

On the other hand, the lower score for social commitment indicates a need for more focus in the bank's future programs. This aligns with the findings of Sen and Bhattacharya (2001), who emphasized that attention to social responsibilities, especially in social areas, can improve community relations and enhance brand reputation.

In the realm of intellectual capital, customer satisfaction ranks first with a total score of 5.543, highlighting the high importance of customer satisfaction for the bank's success. This finding corresponds with research emphasizing the

critical role of customer satisfaction in retaining and attracting new clients (Oliver, 1999). Oliver (1999) suggests that customer satisfaction can lead to improved loyalty and reduced customer churn.

Creativity and high intelligence of employees, as well as high employee competence, rank second and third, respectively. This result aligns with the theories of Edvinsson and Malone (1997), who stressed the importance of human capital and employee capabilities in enhancing organizational performance. Edvinsson and Malone (1997) particularly emphasized the impact of employee creativity and innovation on improving organizational competitiveness.

These results suggest that Bank Ayandeh should invest in developing employee skills and creativity to remain competitive in the market. This recommendation is consistent with studies by Brown and Trevino (2006), which highlight the importance of human capital in organizational success. Brown and Trevino (2006) state that organizations should pay special attention to the development and empowerment of employees to achieve sustainable competitive advantages.

Based on the findings of this research, it is recommended that to enhance social responsibility, bank managers should provide accurate profit forecasts to customers, strengthen their competitiveness, ensure activities are conducted within legal and regulatory frameworks, and ensure employees adhere to legal, ethical, and Islamic norms. Participation in humanitarian activities will also contribute to improving social responsibility. Conversely, to enhance intellectual capital, it is recommended to conduct precise assessments of customer satisfaction and associated challenges, improve employee-related services including motivation and meritocracy, and optimize marketing and market share with the use of experienced teams. Future research should explore the relationship between social responsibility and intellectual capital, the challenges associated with these areas, and strategies for improvement using the SWOT model.

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