

# **Importance of CSR in the Reflection of Corporate Identity and Corporate Communication in TRNC**

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## **ABSTRACT**

Currently, there are too much competition in global market place thus corporate communication and the right corporate identity reflection becomes an important aspect. Consequently, Corporate Social Responsibilities (CSR) has an important role while building corporate reputation in the community image. Corporations meet the both economic and social expectations of stakeholders by doing CSR. Therefore, the existence of the relationship between corporations and society are an undeniable fact.

The aim of this research is to explore the importance of reflection CSR projects reflect on corporate identity and corporate communications in TRNC banking sector as for local banks, clients and CSR Company.

This study consists of three phases and all data were obtained through the primary data collection. In the first and the second stages, a survey method was used and two different questionnaires were prepared. In the third stages, depth interview have been conducted. The study is limited only local banks in TRNC as a service sector, people who are living in Nicosia as a client.

As a conclusion, clients are more aware the importance of CSR than local banks and believe that banks have to be aware this and be more sensitive in the market. Hence, banks have to give more importance to CSR activities and open new branch which just focuses on only CSR projects in order to serve more to public and gain a competitive advantage.

**Keywords:** CSR, Corporate Communication, Corporate Reputation, Corporate Identity, Local Banks

## ÖZ

Son zamanlarda, küresel pazarda çok fazla rekabetin ortaya çıkmasıyla, kurumsal iletişim ve doğru kurumsal kimlik yansıması kurumlar için önemli bir özellik haline gelmiştir. Böylece, Kurumsal Sosyal Sorumluluk (KSS), toplumun gözünde kurumsal itibar oluşturulurken önemli bir role sahip olmuştur. Şirketler KSS yaparken paydaşların hem ekonomik hem de sosyal beklentilerini karşılarlar. Bu nedenle, şirketler ve toplum arasındaki ilişkinin varlığı yadsınamaz bir gerçektir.

Bu araştırmanın amacı; KKTC’de bulunan bankacılık sektöründeki KSS aktivitelerinin, yerel bankalar, müşteriler ve KSS şirketi için, kurumsal kimlik ve kurumsal iletişim yansımasına olan önemini vurgulamaktadır.

Bu çalışma KKTC bankaları, müşteriler ve KSS kurumu olmak üzere üç aşamadan oluşmaktadır ve bütün bilgiler birincil araştırma ile elde edilmiştir. Birinci ve ikinci aşamalarında anket yöntemi kullanılmış ve iki farklı anket hazırlanmıştır. Üçüncü aşamada ise, Limasol Bankasının Limasol Sosyal Sorumluluk Kurumu ile röportaj yapılmıştır. Bu çalışma, bir hizmet sektörü olarak, KKTC’deki yerel bankalar, müşteri olarak Lefkoşa’da ikamet eden kişiler ile sınırlandırılmıştır.

Sonuç olarak, banka müşterileri bankalara göre, KSS aktivitelerinin öneminin daha fazla farkında olup, bankalarında farkına varmaları ve pazarda daha duyarlı olmaları gerektiğine inanmaktadırlar. Dolayısıyla, bankalar, KSS aktivitelerine daha fazla önem verip, sadece KSS aktivitelerine odaklanan yeni birimler açarak, halka daha fazla hizmet verip rekabetçi bir rol kazanmaya çalışmalıdırlar

**Anahtar Kelimeler:** KSS, Kurumsal İletişim, Kurumsal İtibar, Kurumsal Kimlik,  
Yerel Bankalar.

To My Brother **Savaş** and My Parents,

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# Chapter 1

## INTRODUCTION

In 21<sup>th</sup> century, the corporations in order to reveal their differences and compete easily, they have to provide different resources from their competitors. The success of today's organizations comes from, which makes its differentiation periods from the others. In this differentiation periods, the corporations have to give importance to; be creative, innovator, strategic communication, corporate marketing, corporate communication, corporate reputation and corporate social responsibilities.

Nowadays, there are huge group of consumers who have high expectations. Hence, the institutions who want to increase organizational success depend on the corporate communication with the consumers. A company that has its corporate social responsibilities awareness establishes a link between the society and the state as well as creates a power for social development.

The age of technology leads to an increase in competition between institutions and the company starts to compete in global market. As consumers and easily reach their needs in short time of period. To compete in that global market, the corporations have to produce or create different goods and services than others to differentiate themselves.

With advancing technology, consumers have more information about products or services; they can easily follow and have the opportunity to achieve innovations. Hence their expectations are increasing. The corporations have to plan their advertising, public relations and marketing communication truly. Previously these three were working separately, however, nowadays the organizations emphasized to integrated these three such as corporate marketing, corporate communication, corporate branding. In this way, all parts of the corporations work in association with each other. All these components are grouped under the umbrella of 'Corporate Marketing' (Coşkun, 2010).

In a word, just produce product or services period has finished. Consumers are giving importance whether the institutions are sensitive to the social issues, if they provide their internal communication within what way. Also caring how much value they give to their employees and how much are sensitive to their environment. These all plays an important role in their preferences. At this point, the 'Corporate Social Responsibilities' are ranked first (Coşkun, 2010).

Nowadays, people query the place of corporations in society and they would like to see the corporations to aware of the requirements and demands of society. A corporation which has a strong reputation leads to an increase in the sales, revenues and profitability in this case; it allows developing more CSR projects move to advanced level to society in an environment.

## **1.1 Aims of the Study**

This study seeks to highlight the importance of the Corporate Social Responsibilities (CSR) activities' power and it will contribute to literature by examining the importance of CSR in the reflection of corporate reputation, corporate communication and corporate identity. This study aims to explore, whether the local banks in TRNC, give the important of CSR or not, and how the clients of these banks perceived the CSR as a corporate communication strategy.

## **1.2 Problem Statement**

The problem statement of this study; due to globalization and advancing technology in the world in both production and service sector, institutions have begun to develop new strategies to compete in this global environment.

Thus corporation began to be institutionalized and start to develop and implement corporate communication strategies. Beside this, changing market environment, which aims to focus on the customers rather than selling, the customer relations began to be important for corporations both in developed and some of the developing countries.

In this context, the concepts of reputation have become the most important issues of corporate purpose. Hence all sectors and corporations try to increase their reputation because corporations which have a good reputation, they are predominate then their competitors. The most effective way to increase the reputation is Corporate Social Responsibilities. The concept of CSR increased both reputation of corporations and welfare level of societies.

Since TRNC is a developing country, market is basically concentrated on selling oriented marketing concept. As there are some of the foreign banks branches in TRNC market, where apply their own communication strategies in all over the world, the local banks start to compete with this foreign banks branches in TRNC market. As foreign banks have so many branches in both developed and developing countries they are focusing on more customer oriented rather than selling oriented marketing concept. Hence the Local Banks in TRNC has to shift customer oriented from selling oriented marketing concept and they should give an importance of the CSR for their reputation.

### **1.3 Importance of the Study**

There is no research about TRNC local banks corporate reputation, communication and identity in the literature. Thus this research is contributing to literature by examining the importance of CSR in the reflection of corporate reputation, corporate communication and corporate identity under local banks and client's perspective in TRNC. Also this research is guiding for the TRNC local banks, which cares reputation and identity reflection; how they will apply CSR in their banks.

### **1.4 Motivation for the Study**

As there are too much competition, corporate communication and the right corporate identity reflection becomes an important aspect and CSR has an important role while building corporate reputation. The thing that pushes me to do this research is to increase the Corporate Social Responsibilities projects and attract attention to the importance of CSR while adequately managing corporate reputation.

### **1.5 Background of the Study**

There were some researches done about CSR, Corporate Communication and Corporate Reputation in literature. Corporate Reputation is the crucial function for

the corporations and it can increased with some thoughts and applications such as environmental awareness, quality awareness, transparency, customer satisfaction, principled and consistent business policies. In order to achieve all this, successful management is essential to have a good reputation. 'Trust' is the only denominator which can forcefully affect the relationships all over the world. 'Trust' affects the qualities, the depths, the progresses and the results of every relation. The marketing and brand consultant Temel Aksoy said that, 'we perceived the transparency as an application which was disclosing our companies' financial condition, until 90's. However, we know transparency is much more than to publish the financial condition once a year. As a business world, we have to account for our every work in every day to public' (Aksoy, 2011) .

A good reputation, reduce the consumer's dissatisfaction and increase the profitability of the corporation (Chun, 2005, p:104). Corporate reputation is a valuable resource as other physical and financial resources. Thus, it is not based on only the perceptions of the stakeholders but it is based on the corporations' activities and behaviors which are supporting the perceptions of stakeholders (Acquaah, 2003, p: 390).

Currently, there are lots of service sector that offering service to the public and almost all of them are offering similar services. By the way, people are facing difficulties while distinguishing the services of firms. As people not only buy the product itself, they are buying its services and brand images as well. In other words customer buys all the values that company offer this companies should differentiate themselves from their competitors by offering more values while they are reaching customer. Thus, product/services are not only satisfying physical needs of customer;

they have to satisfy emotional needs as well. This is 'emotional bonding'. While they are establishing the emotional bond, the most important communication strategy is Corporation Social Responsibility (Ozdemir,2009,p:57-72). According to Acquah (2003:388), a corporation which is performing effective activities during the long years affected the stakeholder's perceptions in positive way.

Howard R. Bowen is considered as the father of Corporate Social Responsibility. In this article, Bowen argued that businessman should deal with social responsibility activities which the overlapping the communities values and goals (Carroll, 1999).

Corporate Communication, have become a powerful guiding when conditions becomes difficult with these factors. Also, this guide is underlying the needs for managers for corporate communications. If the corporate communication established strongly, it can creates strong links between organization's corporate identity and corporate reputation. (Balmer & Gray, 2000). Consequently, corporation which developed good strategies and managed them within the corporate communication frame, it has the distinct competitive advantage within the business environment.

## **1.6 Research Questions**

This research tries to find out; the importance of the CSR in corporations' reputation during the reflection of corporate identity in corporate communication. Thus reputation is the most valuable phenomenon for corporate communication while reflecting their identity. As corporate social responsibility builds up corporations' reputation, it is a very important to maintain the existing reputation concepts while building up their corporate identity. These questions were answered by searching in

Nicosia during the spring of 2014. Therefore in this research it is going to find out the answer to the below research questions;

RQ 1: What is the role of CSR in local TRNC Banks?

RQ 2: Do the CSR increase customer's reliability?

RQ 3: Do CSR projects increase the company reputation?

RQ 4: Do the CSR project show the sensitive of the companies?

RQ 5: Do CSR projects lead to hearing the name of the companies more?

RQ 6: How local banks in TRNC apply CSR in their annual plan?

RQ 7: What is the procedure of CSR applied by local TRNC banks?

RQ 8: How local banks plan CSR events?

### **1.7 The Assumptions that underline the study are as follows**

There are some assumptions while conducting the research;

- The market environments are developing and changing very rapidly.
- Companies have to apply all the environmental changes in their company to survive in the market.
- Corporations have to develop some corporate communication strategy for their competitive advantage.
- CSR has a great role in competitive environment to gain a competitive advantage.
- Foreign bank branches in TRNC, apply their own communication strategies in all over the world.

### **1.8 Limitations of the Study**

The study is limited;

- Only to TRNC local banks;
- TRNC local banks' clients who live in Nicosia;
- In Spring, 2014.

## 1.9 Definitions of the study

- **Corporate Communication:** It is an approach in order to create a strong reputation in an effective and coordinated manner, enables integration of internal and external by using communication tools (Cornelissen, 2004).
- **Reputation:**The emotional connection between companies and stakeholders that is indicative of whether the corporation have a good place in stakeholders minds or not (Eroglu & Solmaz , 2012, s. 1-18).
- **Corporate identity:**The concept features that provide visual and physical integrity of an institution, with corporate culture and corporate philosophy encompasses such abstract qualities(Hatch & Schultz , 1997, s. 356-360)
- **Corporate Social Responsibilities (CSR):** The concept is voluntary basis and it is the integration of social and environmental issues to corporation functioning and also it is a communication tool for communicate with stakeholders for benefits of society (Crowther & Aras, 2008, s. 825-850).
- **Crises:** Banking crises is defines as, the loss of whole or a large portion capital of banks or confiscate of banks by the government, force to merging or closing and excessive withdrawals to bank deposits (Hoggarth, Reis , & Saporta , 2001, s. 825-855).
- **Client:**It is a person that prefers goods and services from a company repeatedly and builds a long term relationship with a company



<http://www.differencebetween.net/business/difference-between-client-and-customer>).

- **Company image:**It is occurring as a result of stakeholder perceptions about institutions and it is the whole of positive or negative thoughts of stakeholders which have relations with the corporations (Dowling, 2001).
- **Sales oriented marketing concept:**Sales Oriented markets focus on sales and promotions.
- **Customer oriented marketing concept:**It is the implementations of marketing strategies of firms according to customers' needs and wants and the basic thing is to provide satisfaction of customer (<http://bigbiz.com.tr/franchise-danismanligi/musteri-odakli-pazarlama>).

## **Chapter 2**

### **LITERATURE REVIEW**

The second chapter includes 9 major parts; Changing Market Place, Corporate Culture, Corporate Communication, Corporate Image and Identity, Communication Theories, Corporate Reputation, Corporate Social Responsibilities (CSR), Customer Perceptions, The Banking Sector in TRNC and Development of CSR in TRNC.

In the part of changing marketing place; explained that the features of globalization, changing marketing conceptions and summary of the historical development of marketing concepts. In the second part, factors that constitute the corporate culture and corporate culture have been defined. In the Corporate Communication part, it is described the importance of Corporate Communication in the management of corporation. In the fourth part, it stated how corporate identity and image occurs and the importance of them for corporations. Communication Theories section is the fifth. In this section, two theories explained. The Elaboration Likely hood and The Diffusion of Innovation Theory was defined. Reputation is the sixth part of the literature review and it explained that, how the reputation occurs, what is the importance of reputation for companies, how to manage reputation and how to measure reputation. Corporate Social Responsibility part is the seventh and it explained the meaning of the CSR, the history of it, the theories and the benefits of CSR. In the eighth part, there are definitions about the perception of customer about

CSR. Customer Perceptions of CSR Efforts defined that the how clients of corporations perceive the CSR project because their perceptions play an important role for corporations. As a ninth part, The Banking Sector in TRNC, mentioned that the developing banking sector and the crises. In the last part mentioned that development of CSR in TRNC. In this part, defined that the Limasol Social Responsibility Co which is the first and only corporations as a social responsibility corporation.

## **2.1 Changing Market Place**

The concept of Marketing passing through many changes from past to present and has changed in terms of the purpose and scope. The reasons of these changes can be listed as;

1. The development of technology and the widespread use of the internet.
2. The rise of Globalization and global competition.
3. The increased level of educated people.

All these causes meet a common denominator that is also, market is becoming a single by globalizing world (Alabay, 2010, s. 213-235).

With the historical development of the marketing, Classic Marketing concept has developed into the Modern Marketing concept. As mentioned earlier, the reason of this change is the Globalization.

Globalization refers to increase of the integration and solidarity of the countries and the societies in economic, social, cultural and political areas (Örmeci, 2009). Definition of globalization is made as a multi-dimensional and each definition

contains different perspectives as economic, politic, social and cultural (Yesil, 2010, s. 22-72). In another perspective, the essence of globalization has been defined as a dynamic process that countries are looking for a new balance with different backgrounds and activities guided by the advanced technology or the financial markets (Tutar, 2000).

According to Salih Yesil there are some main features of globalization:

- Increasingly entering a dynamic process of consumer behavior.
- Evaluation of factors of production on a world scale, distribution and consumption submission.
- Commercial activities have done in a variety of rules and standards on a world scale.
- One of the most important elements of the process which is the development of business relationships.
- Manufacturing operations are regarding to the production of goods and services which are geographically dispersed around the world.
- Foreign direct investments have improved.
- In all economic sectors, including business, planning a common strategy on the basis of world economy.
- The emergence of a new communication between businesses and the state.
- The changing of understanding of business management and manager profile.

According to Barbara Parker, there are some factors which affect globalization.

- Changes and developments in the field of technology.
- Economics.

- Politics.
- Culture.
- The Natural Environment.
- Business Operations.

(Parker, 1998).

On the other hand, TemelCalik and FeridunSezgin were listed the factors that led to globalization as follows;

- The rapid developments in information and communication technologies.
- Widespread of computers and the Internet.
- The expansion of national and international trade networks.
- The increase of foreign investments and international companies.

(Calik & Sezgin, 2005).

Globalization is the certain process of social life which is going through from the stage of primitive society, agricultural society and industrial society is now referred to as post-industrial society has stated that within a structure. In the features of industrial society, 'globalization' is one of the most used word.

At this point, globalization and competition has a close relationship. In other word, globalization is closely linked with the concept of "competitiveness". This concept emerged with globalization and the requirements of the global market, the ability to meet more effectively than their competitors continue to be able to represent in their country's "national policy"(Balay, 2004, s. 61-82). This situation has led to changes

in market areas. Businesses have to develop or change their strategies in order to survive with gaining competitive advantage.

In the economical point of view, both public and private sectors are affecting through the progress of competition during globalization process. In this highly competitive environment, businesses are looking for ways to gain more market share in the sector. In the past century, emergence of the intense competition can caused improvement of high quality products but at the same time, in accordance with the customer's expectations and satisfactions, it brought the requirement of produce new products and placing them in the market successfully.

In today's business world of global competition has accelerated product life cycles are shortened and the customer needs and expectations are constantly changing. Globalization in terms of businesses emerges as a phenomenon which is incorporating the various issues and opportunities. Businesses will be able to survive if they are creative, establishing innovative business and management system, developing strategies and providing services and products. In this century, 'Globalization' enters a new phase, and the most important feature of this stage is companies compete with others companies which are coming from developing economies countries. Therefore, companies have two alternatives, either they will be involved in this process or will remain outside this process (Yesil, 2010, s. 22-72).

With these developments of economics which are underlies globalization, there are many changes in the environment. The most important of them is 'Changing Market Place'. There are increased of interaction between countries and communities and they began to meet at a common point in many areas due to globalization.

Incidentally, many areas have gained an international qualification such as communication, finance, trade, sports, occupation, and even popular music, cinema, tourism and technology. From these perspective communities has to have more strong relations because of globalization. Globalization on a world scale, economic, political and cultural, using technologies at the global level and the world is becoming a single market. As we can see, According to some people, Globalization supposed to be a current but some support as it is a return of the technological age, so there is no any unique accepted definition about Globalization. However, as in all fields of meaning about globalization can vary according to its usage and application. Starting from this point, when examining the impact of globalization as a priority on all kinds of issues to be addressed is business life that impact on the economy. At this point, the phenomenon of globalization and some factors that vary depending competition were forced to corporations to modify and practice different strategies. The relationships between corporations and customers underlies at the basis of these different strategies. To illustrate, the corporations which make the difference in the market environment, satisfy the needs and wants of customers and establish a good relationship with customers during the long-run term can provide competitive advantage (Gokdemir, 2012).

The Concept of Traditional Marketing, The concept was based on product, production and sales in 1920's. In 1960's the basic purpose was generate a hash of the most appropriate product, price, distribution and promotion. After the globalization the concepts developed in to the modern marketing. The most important factors that explaining the changes are; the traditional marketing is the business-oriented but the modern marketing is based on customer-oriented approach.

In the traditional marketing, maximize selling by profit are intended, in this concept, customer behavior, properties and the purchase history are unheeded (Bayuk, 2005, s. 30-35). Thus producers have more power in market than customer.

As a results of changes in the marketing, as consumer educationlevel increased and consumer are more knowledgeable. Thus, in this period, the definition of marketing, marketing mix, role and organizational structure of businesses has also changed. In addition, customer has been put into the focal point of the businesses (Alabay, 2010, s. 213-235).In other words customer gains power in the market because they have so much alternative product and services to buy it and that let producer to lose their power.



Table 1: The development process of marketing

Production Oriented Concept 1850's	Sales Oriented Concept 1900's	Marketing Oriented Concept 1950's	Modern Marketing Oriented Concept 1990's
<p>Supply &lt; Demand</p> <p>Produce lots of product unit is important</p> <p>Consumer needs have been ignored</p> <p>There is no marketing department in the business</p> <p>No Competition</p> <p>Production is important than sales</p>	<p>Supply=Demand</p> <p>Efforts for sales increasing by misleading ads</p> <p>Sales is important than production</p>	<p>Supply&gt;Demand</p> <p>Advertising and Sales Forced is not enough to sell the product</p> <p>There is marketing department</p> <p>Competition has increased</p>	<p>Supply much larger than Demand</p> <p>By detecting the needs and wants of customers in target market</p> <p>All units of corporation are working in coordination</p> <p>Integrated Marketing</p> <p>Consumer Oriented</p> <p>The purpose is the long term profitability</p> <p>The novelty seeking because of the competition</p> <p>Market-oriented management approach</p>

(Alabay, 2010), This has been developed from Alabay's article)

Table 1 shows that, in the first period, which is totally production-oriented marketing approach, even if the demands of customer did not satisfied. In that period, the number of unit production is important that sales so it can be said that consumer needs were ignored. It means production is important than sales. Also, there was no marketing department in business. In the second period, understood that sales are

more difficult than produce consumers were misled by advertisements. Sales is important than production and the demand and supply are equal. In the third period, competition is increased and marketing departments began to take place in the corporations. Advertising and sales forced was not enough to sell the product. In the last period, customer's needs and wants became focal points for corporations and corporations have started to working in coordination and customer oriented. The market became a consumer oriented and the purpose is long time profitability. In that period, the word 'globalization' started to use highly by the companies.

Consequently, with the Globalization the market place has changed. Because, reduction of the differences between the products, the changes in shopping habits, the changes in competitive environment has shown the structure of the changing market. To compete in this highly competitive environment, corporations have to consider the diversity of foreign markets, have to be market and customer-oriented not product-oriented, have to give importance touse of emerging technologies in terms ofproduction, distribution and communication. By the way, the corporations can develop strategies for their success (Gokdemir, 2012).

The concepts used in the 'Traditional Marketing Approach' have been improved in 'Modern Marketing Approach'. To illustrate, the 4P's in the Traditional Marketing has developed to 7P's in order to responds to the needs of developing service firms. In the Traditional Marketing, the marketing mix that known as 4P's are Product, Price, Place, and Promotion and this developed as 7Ps; Product, Price, Place, Promotion, Physical Evidence, People and Process Management added newly (Alabay, 2010, s. 213-235).

On the other hand, some authors have revealed new marketing mix elements 4C's. These are Customer Value, Customer Cost, Customer Convenience and Customer Communication (Hiebing, Cooper, & Wehrenberg, 2012). 4P's and 4C's are interrelated with each other. This changing arising by results of the changes role of marketing and it has been developed as a customer oriented approach. Customer Value refers to Product of 4P's. Customer Cost refers to Price, Customer Convenience refers to Place of 4P's. Customer Communication in 4C's refers to Promotion (Alabay, 2010, s. 213-235). Thus, this was an evidence how producer put customer as a center in the marketing mix process. They produce a product where create some value for customer they decide the price by thinking accurate price for customer they distribute their product by looking whether this place convenient or not for customer and have perfect communication with their customer while they are promoting their products.

Consequently, with the transformation of traditional marketing to modern marketing concept, client has been the focal point for businesses. Today's, businesses are teeming with a quite tough competition understanding. Also, in the environment which product differentiation becomes difficult, with the increased competition and in an environment where customers' expectations differentiation, businesses are developing their marketing strategies because of the changing market places.

## **2.2 Corporate Culture**

Corporate Culture includes attitude, beliefs, assumption and expectations of employees which are working in the same corporations. It determines the relationships between individuals, and shows how to run the activities of the corporations. Also, corporate culture defines appropriate behavior and relationships

in the organization. Thus, it motivates employees by providing solutions where there is uncertainty. If corporations control the corporate culture in this way, institutions can provide high performance (Gulsuner, 2010, s. 281-294).

According to Andrew Robertson, 10 golden rules of corporate culture are,

1. Do the job fondly and do the job better than other companies.
2. Being loved by customers.
3. Do the representation of the corporations in a good way.
4. Having a feature which gives energy to the environment.
5. Do not leave the job dragged on.
6. Say 'us' instead of 'I'.
7. Be aware of their responsibilities.
8. Recovery immediately in crisis situations.
9. Being in a healthy suspicion.
10. Do the right thing, not what you want.

(Karatepe D. S., 2008, s. 77-97).

Thus, corporate culture consists of a whole so everyone that working in the corporation should know their responsibilities for take further to corporation. They should have common goals for doing better jobs according to corporation rules.

According to a further aspect, Corporate Culture has some features and these features can be listed as follows:

1. Differentiate to the corporations
2. Continuity property

### 3. Affect behaviors of employees and customers

As like societies, companies have some values, principles, objectives and perspectives as well and differentiating companies than others continuing properties and changing and influencing the behaviors of employees. So these unifying elements are representation of culture.

On the other hand, Corporate Culture has shown identify patterns of behavior that how to dress in institutions how should be act, colleagues, employees, managers and customers. Thus;

- Corporate Culture brings people together in the same environment because their sharing of the same values and the same approach.
- The commitment to companies and employees will increase to each other.
- Corporate Culture imparts integrity of the corporations.
- Generates organizational identity.
- Determines what's important for Corporations.
- Explains why employees should be strive.
- Create value to belief and commitment.
- Determines the behavior of employees.

When all these things come together, institutions create identity which is becoming indispensable for corporations. In this way, the company's employees get excited when they consider the working in an environment that provides them prestige and status in the community now works in that environment provided to them in the community. (Erdem & Dikici, 2009, s. 198-213).

Employees of corporations have to act as users, creator, bearer and piece of the corporations. When they fulfill these elements, the Corporate Culture can have a strong and dynamic structure in the market and determining corporate culture give a chance for companies to have strong leadership. Thus, acquired habits turn into behavior, and eventually turn into cultural patterns shared by the collective learning. The creation of a peaceful environment is in the first task of a leader and this is the first step of the success. If staff and corporate leaders have strong communication, it reflects the power of the corporate culture. Managing the cultural diversity and create synergy between the leader and the employees is the ability of leaderships.

Things that leaders must do for the effective management of corporate culture are summarized as follows;

- Make strategic planning for the organization.
- Determine the cultural background in accordance with culture, mission, goals, strategies, structures and processes.
- Values that constitute the corporate culture should be written document.
- Performance audits and appraisals.
- Coaching, mentoring, training, managing applications.
- Supporting and Managing the successful implementation.

(Erdem & Dikici, 2009, s. 198-213).

In brief, leaders are required to manage, maintain, develop and implement the strategies for the organizations. In addition, corporate culture management arises from the essential leadership and management.

## **2.3 Corporate Communication**

Communication is the most main tool for people and corporation which sustain their assets compatible and successfully. Hence, communication is the indispensable of our life. Communication provides exchange of information, idea, attitudes, behavior, beliefs thoughts and emotion among people. Communication is necessary to ensure compliance in our social, daily and work life.

The main thing that we need to sustain our lives is communication. According to Gul Coskun, communication is an art, if it is made affective and good. People can open many doors in their life. The basic tool that we need to sustain our lives is also an important tool for corporations to provide information flow (Coşkun, 2010). Communication plays an important role in institutions and people's mutual relations. This requires companies have to effectively communicate with people for their survival in the sector so during the management process of the institution they have to communicate effectively and truly. Presently, in developing technology and globalized world, corporations develop communication-oriented strategies and they try to come forward with these properties. Communication within the corporation is activating any information that exists in institutions, providing more knowledge production and as a result of this, it is giving value to the organizations. At this point, the question comes to our mind what is corporate communications.

Corporate Communication is the relationships between the corporation and all masses which has a relation. Corporate Communication created and assigned as a unit by the corporation. This Corporate Communication unit provides internal and

external communication of the corporation and while to accomplish this; they used a variety of communication tools (Coşkun, 2010).

In institutions which are indispensable to the social structure, communication is the essential phenomenon. Therefore, these institutions are able to protect their assets and to grow up and the lack of communication is not possible even for a moment in institutions and communicating with people shouldn't be seen as expenditure, it should be seen as investment that is done for people.

Informing, supervision, guidance, knowledge and skills transmission, educate, expressing of emotions, establishing social relationships, problem solving, anxiety reduction, entertain, stimulate, take on the roles required are listed as functions of communication. On the other hand, to find out and to provide information, persuasion and influence, commanding and instructive communication, combining and coordinating; are the functions of corporate communication (Üstün & Konya, 2007, s. 1-9). There are some environmental factors which are raising the significance of corporate communication;

- Raising of the non-profit sectors and the competitive environment
- Raising of the competition in sector service
- Emergence of free trade areas with the globalization
- The lack of high quality personnel
- Expectations of public for corporation's social responsibilities
- Disappearing of boundaries between organizations and stakeholders

(Balmer & Gray, 2000, s. 256-261).



Thus, corporate communication, have become a powerful guiding when conditions becomes difficult with these factors and environmental changes are underlying the needs for managers for corporate communications. If the corporate communication established strongly, it can creates strong links between organization's corporate identity and corporate reputation.(Balmer & Gray, 2000, s. 256-261).Consequently, corporation which developed good strategies and managed them within the corporate communication frame, it has the distinct competitive advantage within the business environment.

In the 1990's with the globalization and accelerated technological developments, the structure of the global economy and global competition has substantially changed. With these major changes, corporations began to develop some marketing activities for providing good communication with the outside world and the marketing communication is not enough for good and affective communication.

Consequently, all marketing activities are grouped under the name of integrated marketing communications. Within the global market and increasing competitive environment corporations have tended to communicate more effectively because they try to produce better quality products as well as branding, to gain loyal customers, establishing closer relationships with customers and other stakeholders. Currently, there are Brand Oriented strategies instead of Product Oriented strategies and this has led to the corporations to develop strategies towards branding. According to Dawar, branding and integrated marketing communication is very closely associated.

The concept of integrated marketing communications, manages advertising, direct marketing, public relations, promotion, research and measurement separately but like

an orchestra harmony. The purpose of Integrated Marketing Communication is making publicity to corporation in the best way. It can be defined as an arranged process which is a management approach that people and customer centric, with all of the marketing mix variables can be grouped together and within the framework of a plan of activities. (Calik, Altunisik, & Sututemiz, 2013, s. 137-162).

The Features of Integrated Marketing Communications:

- All the communication tools and the marketing mix act in harmony.
- Use technology while marketing.
- Focus on customers.
- Create an interactive communication process.
- Plan should be from the outside to inside not from the inside to outside.

The Components of Integrated Marketing Communication:

- Advertising
- Public Relations
- Sales Promotion
- Personal Selling
- Sponsorship
- Salesroom applications
- Direct Marketing
- Packaging
- E-trade

(Karpat, 2013, s. 1-11).

The usage of requirement of them as a whole is an indispensable part of integrated marketing communication. Companies are evaluating service/product quality, packaging, shape, manner of presentation, study design of operation office, the behavior of staff, advertising, corporate image, point of sale, brochures, and services after sales and give message to consumer coordinate all these factors with a single voice. All of these elements should pull from a different point of the consumer should not cause confusion in the minds.

In a word, Corporate Communication is a method which is providing strategies that enables businesses to reach their goals by plans to accomplish the integration of all types of internal and external communication.

## **2.4 Corporate Image and Corporate Identity**

The expansions of successful corporations need some concrete features such as superior product quality, market share, financial performance and some abstract qualities. Corporate Image is the one of the most important abstract qualities. It consists of several cases and it includes the image of corporations, communication management, attitudes and behaviors.

The company's founder and all stakeholders such as (partner, employee, supplier, and distributor, each individual whose evaluate and observe the corporation), their ideas and opinions about the corporations hold an important place in the future of business. During the decision making process, customer are evaluating companies and prefer them by caring their images that has a strong corporate image. Therefore having strong corporate image is the most effective strategic tools. Also, corporate image

gives direction to marketing decisions for some companies(Dogan & Varinli , 2010, s. 1-26).

In a highly competitive world, corporations have become mandatory to restructuring and to reconsider their strategies for their customers because of changing customer structure. Competition between corporations is based on price, quality, service, support, and various factors and these factors are effective in achieving corporation's goals. In this context, corporations have to examine their potential and existing profits on the basis of customers, choose the potential customers and determined their identity on these customers.

There are many products on the market which are the same equivalent. It is very difficult to differentiate between these products and find a place that satisfied the customer expectations. In this competitive environment, companies that produce products and services has emerged the necessity of 'being a brand'. Corporations are social structures and they became inability in over time. Society can bore while they consume the services or products of corporations. The most important way of preventing this, it reconfigures institutions to gain a new identity. Through this, in corporate identity, products should be differentiated, should be forefront and should be preferred. With this change in the commercial life, corporations entered into the search for their identity as a corporate identity. Corporates should create and plan their identity in a good way, because it should create through the identification of the target audience and provide better adopts. Corporations are like individuals. Since every people have individual identity which makes them different than others, they use their identities while introducing themselves to others. Corporation as like

individuals, they have identity to differentiate themselves from the other corporations according to their identities features.

Corporate Identity provides a success both internal and external environment for corporations. The concept of Identity is the answer of the question that who are you? Through the creation of identity, the corporations created an image in people's minds.

There are two main objectives of corporate identity; introverted goals and extroverted goals. The Introverted goals explained that, employees should work for common goal in the corporations. The corporate identities provide common values and act in accordance among employees. Institutions should take into account the wishes and expectations of employees. If the needs of employees are not satisfying, they are not efficient for their corporations.

On the other hand, the extroverted goals include the adaptation of business in the market and in the environment. It provides, minimum wage earnings, protect itself against competitors, encourages investors, market itself imposes(Gulsuner, 2010, pp. 281-294).Companies has to ask themselves 'who are they' while defining their corporate identity. Employees whose are in a big consensus in their corporations, it shows the corporations have a strong Corporate Identity. If employees have many different perspectives in their corporations it shows the corporation has not exact identity. In addition to represent their corporate identity, and be more realize from the customer, they start to create a logo, name and color for their identities. Each corporation is acting in their understanding for established their identity. In this way, they start to show that they are different from their competitors and they have their own identity and image (Gulsuner, 2010, s. 285).

According to Mehmet Ak, in order to create a corporate identity for corporations, there are three main required identity.

- **Business Identity:** This identity include the management, production, service, marketing and sales and it can defined as implemented the system while doing business and behaviors of employees within the system while they are working.
- **Promotion Identity:** Identity which means visual identity and includes advertisements, public relations. This type of identity enables consumers to get the product and differentiate themselves from their competitors.
- **Behavior Identity:** This can be identified as how corporations behave their employees and their customers.(Ak, 1998, s. 193-205).

As can be seen Corporate Identity is a set of visual clues that makes a firm recognizable of the mind. Corporate Identity is the sound and the voice of the firm. Corporate Identity and Corporate Image are the foundation of thought which describes two determinants of corporate reputation.

## **2.5 Communication Theories**

This research is related on two Communication Theories which are Diffusion of Innovation Theory and The Elaboration Likelihood Theory.

### **2.5.1 Diffusion and Innovation Theory**

This theory has developed by Everett M. Rogers in 1962 and this is the oldest theory of social science. Diffusion is the process of encounter of innovations and members of a social system with a communication tools. As communication occurs in two way process. It is the interaction and information exchange among at least two or more people. There are four main concepts that generate the Diffusion of Innovation Theory (Sahin, 2006).

1. **Innovation:** It is a new product, new services, new practices, new thought or new invention (Sahin, 2006, s. 14-23).
2. **Communication Channels:** It is the way to reach to one or more people to communicate and to transfer idea or information about everything as well as innovations by media channels or interpersonal communication. This is very crucial because interpersonal communication has power to change people's attitudes about innovations(Sahin, 2006, s. 14-23).
3. **Time:** It is a concept that describes the process of adaptation and duration. It is important because it is decomposing the users about their adoption process even if it is long or short period.(Sahin, 2006, s. 14-23).
4. **Social System:** It is a system that includes people in it and it is affected by social structure (Rogers, 2003).

Researchers, who viewed this adaptation process, introduce five different types of adaptors. Because they think that, there are differences between the adaptors who completed quickly and who complete slowly of this adaptation process. They mentioned that, it is important that understand the characteristics of people before delivering the service, product or any innovation (Rogers, 1995).

1. **Innovators (2.5%):** These people are open to innovation more than others and they buy or use the innovation as a first. These people are brave because they do not worry about taking risks when they try new services or products.

In TRNC market, the foreign branches banks are innovators which apply CSR projects within the process of institutionalization firstly (Rogers, Diffusion of Innovation, 2003).

2. **Early Adopters (13.5%):** They referred to as 'opinion leaders'. These have high awareness about what are their needs and wants so they can adapt to innovations easily. These group of people do not want any information for persuade them to buy or use the innovation.(Rogers, 2003).

3. **Early Majority (34%):** They referred to as 'rarely leaders'. They are voluntary to try new things but they want to see the advantages of the innovation and then they start to use it. In a ward they want to see proof before they buy or use it (Rogers, 1995).

4. **Late Majority (34%):** They have skeptical approach to innovations. They start to use after majority used and satisfied. The important point for this people is the satisfaction of majority (Rogers, 1995).

5. **Laggards (16%):** This is the most difficult part to adopt the innovation.

These people are tradition bound so they do not like to take risks and they are the minority group that steer by majority adaptors (Rogers, 1995).

These adaptors pass some stages while adapting the innovations as:

- be aware of the reasons for the emergence of innovation
- the first usage of the innovation
- to continuing to use after satisfaction

(<http://sphweb.bumc.bu.edu/otlt/MPH-Modules/SB/SB721-Models/SB721-Models.html>).



However, there are some points that affect the adoption of innovation process

1. **The advantages of new product or services:** It means, the innovation provide more advantage to the adaptors than the old ones.
2. **Convenience:** It defines how the users or adaptors and the innovation are in compliance. The innovations should fill the gap of needs and wants so the satisfaction of user shows the convenience of the innovation with the users.
3. **Complication:** If the innovation is not satisfied to the users need or if the innovation has difficulties when they use it can emerge a complication within the social system.

**Results that can be determined:** It shows the tangible measurements of the results that the degree of innovations' benefits (<http://sphweb.bumc.bu.edu/otlt/MPH-Modules/SB/SB721-Models/SB721-Models.html>).

Every point affects the adoption process of the adaptors types. According to these points, it determined how the innovations change the social system. Diffusion can be defined as social change. When an innovation occurs or when it discovered, it will be transferred to the social system if these new ideas or innovations accepted and adopted by society, it can be lead to changes in the structure of society (<http://sphweb.bumc.bu.edu/otlt/MPH-Modules/SB/SB721-Models/SB721-Models.html>).

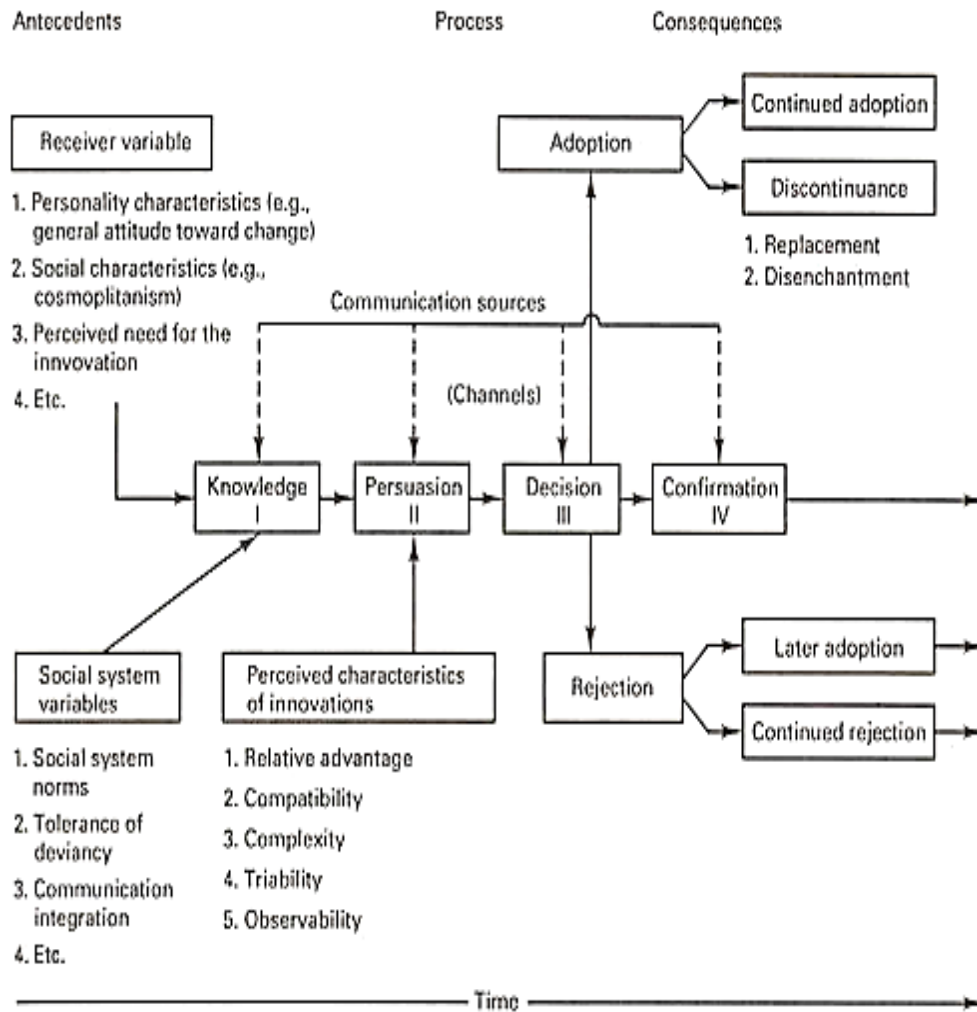


Figure 1: Rogers create a 'diffusion and innovation model': (Rogers, 1995).

This model explains that diffusion is a type of communication because diffusion transmits the innovations with the communication and provides to spread the new idea. By this way, people meet with the new ideas and innovations and they diffuse it in the environment. Diffusion of Innovation theory derived from communication to identify how an innovation makes sense and spread within the certain groups or society. According to this theory, every people have to accommodate to innovations, new services or new products. Accommodation of this new thing is not possible to realize in short time, it is the process. Thus some people complete this adoption in a short time period but some of them complete longer than others.

The reason for using the Diffusion of Innovation Theory in this study is; as a result of developing technology and globalized world, changing market environments tries to adapt to the innovations. To illustrate, in the increasing competitive environment, corporations are keeping abreast of innovations and developing new corporate communication strategies.

### **2.5.2 Elaboration Likelyhood Model Theory**

This theory has developed by Richard Petty and John Cacioppo in 1979. It appeared against to social judgment – involvement theory.

The Elaboration Likely Hood Model examines how attitudes and behaviors are form created and changed. To illustrate, this is the theory used for change the attitudes of people by using communication. Hence, for this theory, attitudes are main points because an attitude affects decisions and is the persuasion power (University of Twente, 2014). Persuasion is the very important thing in this theory.

The Elaboration Likely hood Model asserts that one variable can influence attitudes in different ways. While individuals are evaluating messages, their accumulation and cognitive skills are gained importance. In this direction, an individual while analyzing the message, changes the attitude or does not change by selecting one of the ways makes superficial or detailed examination (Mavili, 2004).

Elaboration is the process of cognitive and it includes reminder, critic decision, and deduced judgments. Persuasion determined the level of elaboration. In that point, persuasion divided into two; the central path and the peripheral path. When the elaboration is high the central path occurred or if elaboration is low, the peripheral

path emerged. According to Rucker and Petty “This theory addresses the production of initial changes in attitudes, and it distinguishes attitude changes that are likely to be more consequential from those that are likely to be less consequential.” (Rucker & Petty, 2006, s. 39-52). The Central Path is the more suitable when people think about the idea or message of receiver. If the message affects the person, it starts to think about the message and it means that the message reaches successfully. This means the elaboration has done successfully. On the other side, the peripheral path occurred when the person do not accept the message (Davidson, 2002, s. 1-8).

The reason for using this theory in research, people’s attitudes about corporations can change according to their perceptions of social responsibilities projects. If the perceptions of people about the Corporate Social Responsibilities have positive impact, their attitudes will change in positive way but if their perceptions are negative, their attitudes are change in negative way.

## **2.6 Corporate Reputation**

Institutions, to achieve an advantage in terms of global competition, they start to give an importance to intangible values rather than tangible values. At this point, reputation began to take place at the beginning of the most important intangible values for corporations.(Uzunoglu & Öksüz, 2008, s. 111-123).With these created intangible values, corporations create unique image in the stakeholders mind.

According to Fombrun, “Corporate Reputation” is the emotional and impressive reactions of customers, employees, investors, employees and the general public about corporations’ good or bad, weak or strong sides (Ural A. D., 2012, pp. 7-20).

In other words, “Corporate Reputation” is the combination of corporations’ assessment of how institutions fulfilled their responsibilities, how to meet the expectations of stakeholders, how institutions adopt to social-politic environment in long term(Uzunoğlu & Öksüz, 2008, s. 111-123).

As can be seen, when it comes to the corporate reputation, spiritual values are making sense more than material values. In other words, a corporation can have a strong reputation as a result of positive thoughts, impressions and assessments of its stakeholders. Thus, stakeholders' perceptions about corporation; describes reputation. Corporations have to focus on creation a long term vision instead of short term period for having a good reputation. Thereby, sustainability and continuity is very important in terms of provide a competitive advantage as a corporation (Yazıcı & Öksüz, 2006). Hence, a good reputation management becomes inevitably. According to Nakra, factors that require reputation management can be examine as;

- Increased diversification of consumer expectations,
- Organization's management and culture,
- Internal pressures,
- Shareholder values,
- The globalization of business life,
- Environmental Factors,
- Transparency,
- Financial Performance.(Uzunoğlu & Öksüz, 2008, s. 111-123),(Yılmaz & Karademirlidag, 2007, s. 173-186).

Shortly, within the global competitive environment, companies have to create their corporate image according to their corporate identity, this statement has become inevitable for the companies. Thus, reputation has become an issue that needs to be managed for the success and profitability of the corporations. An institution having these factors can obtain strong reputation as well as a unique structure and to compete with this institution.

Corporate Reputation is the crucial function for the corporations and it can be increased with some thoughts and applications such as environmental awareness, quality awareness, transparency, customer satisfaction, principled and consistent business policies. It is essential for success, management has to have a good reputation. 'Trust' is the only denominator which can forcefully affect the relationships all over the world. 'Trust' affects the qualities, the depths, the progresses and the results of every relation. The marketing and brand consultant Temel Aksoy said that, 'we perceived the transparency as an application which was disclosing our companies' financial condition, until 90's (<http://www.kigem.com/kurumsal-itibar-yonetimi.html>)

Strong Reputation is based on 'trust'. As Robert Bosch said, rather than lose the trust of people, he prefers to lose money (Uzunoğlu & Öksüz, 2008, s. 111-123). The author of 'The Speed of Trust' Stephen Covey (2006) mentioned that, all individuals in the world, nations, relationships, and the work done there is only one thing common, if you lost this thing, the most powerful states, corporations, most successful leaders and the best relations can disappear. This thing is 'Trust' (Ural E. G., 2012, s. 7-20). Covey highlighting the importance of a sense of trust in all

relationships and works all over the world and specify that trust stated that meets the common dominator in all relations and jobs.

Academics emphasize that companies which has a good reputation are more successful and they received a better return when they compared with their competitors.

The advantages of corporate reputation for corporations can be listed as follows;

- Sustainable competitive advantage
- Adding extra value to corporations services or products
- Provide positive customer attitudes
- Play a role in consumer preferences when the service or products are similar

with other companies

- Increase market share
- Get more involved in the media
- Attract more talented employees
- Motivate employees
- Concretize the position of corporation in the industrial social systems
- In the Crisis Management of the corporations it can be life saving
- Reduce the perceived risks and increase the desire of trust to corporations

(Uzunoğlu & Öksüz, 2008, s. 111-123).

All these values provide sustainable competitive advantage for organizations which has good reputation with these values. Formerly, the purposes of the institutions sold the products they produce and gained profits. However, nowadays, institutions aimed that increase loyalty of their target audience and they constantly aims to prefer by

their target audience. Corporations want to appeal to the communities, be valued and willing to adopt to their societies not only their target market. Corporations aimed that to become viable and valuable. Corporate Reputation is scarped in public memory with the activities of the institution thus is getting permanent for the society. To achieve this most basic thing, society should believe and trust to the corporation's reputation revealed in this way(Coşkun, 2010).

Corporate Reputation is a powerful differentiation tool for all institutions which is providing products or services while competing in the global environment. Corporate reputation creates cognitive and emotional connotations with all messages and corporate behaviors which affected to the company employees and target markets or even the general public. This connotation directly affects perception manner of the institution's marketing and communication efforts and the ones who were exposed to these messages. For this reason, the created reputation has to measure. There are many reviews and developed models which helpfor the measurement of corporate reputation. The reason for this is reputation is an intangible concept so there aremany extensive literatures about what is reputation and how to measure.

There are many approaches toward measurements of reputation and it is indicating that there are various ways which make possible to measure the reputation.Measurements can define as a comparison of a quantity with a unit. Collective opinion of stakeholders toward on organization building and sustaining of an organization's good, name, generating positive feedback from stakeholders that will result in meeting strategic and financial objectives.

There are some reputation measurements methods;



- Fortune
- Reputation coefficients
- Benchmarking, -free description
- Psychometry
- Ethnographic participant observation and reporting

Evaluative research explains the financial performance of the organization and evaluates the thoughts of manager or investor of group. Impressionist Research is defined as the effect of institution's on stakeholders. The Relational research is used for measurements of identity, image, communication and associate with concepts such as financial performance of stakeholders.

On the other hand, Berens and Van Riel have classified the measurements of reputation these are Social Expectations, corporate personality and trust. They divided the Social Expectation method into five methods MAC, Reputation Quotient, RepTrak, Brady, Honey, Spirit.

Reputation Quotient includes six dimensions that describe the corporate reputation. The first dimension is emotional attractiveness. This dimension explains how much admired and respected to the company. The second dimension is products and services to illustrate, quality, innovation, value, reliability perceptions. Financial Performance is the third dimension and it includes competitive position, profitability, growth prospects and risks. Vision and Leadership is the fourth dimension and it explains clear vision, strong leadership and initiative. The fifth dimension is the work environments to illustrate, quality of management, culture and quality of employees.

The last one is the Social Responsibilities that is sensitivity about people and the environment.

Fortune Reputation Index is an invalid measurement. It is based on financial performance of manager's perceptions and the analysis of financiers.

According to Chun, Ranking Measurements is the most established method and in the Fortune's AMAC (America's Most Admired Companies) annually surveys, they asked to rate a competitor's reputation in terms of eight key attributes of reputation:

1. Financial Strength,
2. Long-term investment value,
3. Use of corporate assets,
4. Innovativeness,
5. Quality of companies' management,
6. Quality of its product and services,
7. Ability to attract, develop and keep talented people,
8. Acknowledgement of social responsibility.

RepTrak Pulse is based on emotion such as Company Feeling, Admire and respect, Company Confidence and Overall Reputation.

The method of Brady measures the reputation in seven dimensions. The first; knowledge and skills, this can explained employees whose open for innovations and talented. The second, emotional connections, this includes customer value's perceptions. Leadership, vision, desires are the third dimension in this method. The fourth one is quality of product and services. Financial credibility is the fifth dimension and is making profits better than the average. Social Credibility is the

sixth dimension and it is including good corporate citizenship. The last one is environmental credibility.

Thus, company can easily measure their reputation before the measurements of company's reputation; they have to decide which measurement method is suitable for their goals.

On the other hand, according to 'Financial Times', the most respected companies reputation based on eight criteria, (1)Strong and well thought out strategy, (2)Maximizing customer satisfaction and loyalty, (3)Business leadership, (4)quality of product and services, (5)Strong and consistent profit performance, (6)Robust and human corporate culture, (7)Successful change management, (8)Globalization of Business.

Reputation is to be reliable. Trust makes human relationships quite powerful as well as in institutional relationships. However, to be reliable, obtainable in a long time, on the other hand can be lost in a very short time, because they include the risk of error and deception is a fragile value (Karatepe S. , 2008, s. 77-97).

Reputation is the emotional and cognitive evaluations of the institution's past performance and future predictions about the set of behaviors (Mak, 2005). In this context, the concept of reputation is based on the history of the organization and it affects expectations regarding future behavior. (Gümüş and Öksüz, 2009). Hence, it is important that what institutions do how they behave, what they say, how they say it and how they affect their stakeholders' perceptions. An institution which has a

good reputation can produce better quality of products, has good employees, have some better customer relations, has stronger financial, give more reliable messages, or even become a good corporate citizen.

The reputation occur the relationships between stakeholders and also the information stream among stakeholders (Deephouse, 2000, p: 1093). For example, if a customer is satisfied from the service of company, he/she share the satisfaction with his/her environment. This sharing can provide a positive assessment or preference of the organization on other people. If the customer unsatisfied from the service or the product, he/she share the situation with his/her environment and there is a negative assessment of the organizations and the organization does not prefer again by the people.

Today's, intangible goods constitute a large part of the value of institution. These intangible values provide advantages and contains values that cannot be imitated by competitors. Corporate reputation is a common result of all work and all employees of the institution. In this context, as mentioned above, in the formation of corporate reputation is possible to say that a lot of components to be effective. Corporate Social Responsibilities Projects are become very important at this point because, as Rajendra and the others mentioned, nowadays, the success of businesses do not depend on only the quality, service, price and benefits of products at the same time in the success of the corporation, business practices, employee's behaviors, environmental and social responsibilities are effective (Rajendra, P. D., & Malini, 2003, s. 61-77).

The Reputation Literature involves the Corporate Social Responsibility and the Social Responsibility is an important dimension that constitutes the expectation of business and reputation of business. The most obvious connection between Corporate Social Responsibility and Corporate performance is the Reputation. Some studies mentioned; an institution who works for social benefit then others has more and better reputation .Hence Social responsibility is increasing customer loyalty and reputation, this is a phenomenon which is generally regarded as a communication tool. In order to have good reputation, good social responsibilities communication is essential. Corporate Social Responsibilities Communication is important bridge between the institutions and stakeholders. At that point, there is close relationship between corporate reputation and corporate social responsibility projects with each other.

## **2.7 Corporate Social Responsibility**

Just offering product or services for customers is not enough sometimes, customer have so many criteria now while deciding on which brand from which company.

Corporate Social Responsibilities projects or activities have become important differentiation criteria for corporations. The success of corporations is one of the most important criteria for the level of prosperity of societies. This situation makes societies and corporations inseparable. Hence, corporations have to consider the needs of society (Coşkun, 2010).

Successful business has to fulfill their duties and their responsibilities in the market to gain the interests of employees and societies. Shortly, social responsibility is based on a voluntary basis. Corporations have some obligations as make a profit and

maintain social stability in their environment and improve the welfare of the society. At first view, social responsibility can be considered as extra cost by managers. However, managers should calculate and consider the short-term costs will bring long-term benefits to the organization. If organizations do not apply social responsibility activities, they may face with the negative response of society when something goes wrong in the marketing mix application and they should be aware that they are going to lose their place in the market.

The Studies about Corporate Social Responsibility has emerged at the end of the 19th century. In this period, as well as the states institutions started to give importance. With the development of industry and increasing production, people did not only meet their own needs but also to meet the needs of others with the started the business life. After the 1<sup>st</sup> World War, understanding of community issues has led to more consideration because of the changing states management approaches. Changes in both management philosophy and social morality are precipitating causes of the adoption of social responsibility (Tashlyan, 2012).

The concept of Corporate Social Responsibilities' development of practices in today's sense has evolved by United States. As stated in Yaman's book 'The Development of the Concept of Corporate Social Responsibilities', 10 years into the process of development can be summarized as follows; in 1950's some issues are taken into consideration the scope of the social responsibilities by businessman. The term of Corporate Social Responsibility was first included in the Bowen published article 'Social Responsibilities in Businessman, in 1953. In this article, Bowen

argued that businessman should deal with social responsibility activities which the overlapping the communities values and goals (Yonet, 2005, s. 239-264).

In 1960's it has been defended that intuitions needs to take responsibility for society beyond the economic and legal obligations. It has started to be widely used since the beginning of 1970, the "Corporate Social Responsibility" spread to the world especially, by the defined as international or global institutions. Businessmen replaced the concept of social responsibility to the concept of corporate social responsibility in the 1970s. Creating CSR and social responsiveness process by which the implementation of some principles with covers in the 1980s.

Currently, with the increasing of social consciousness, corporations have embraced the idea of long-term assets are based on the corporate reputation (Taslıyan, 2012).

After 1990's 'charity' replaced the concept of Corporate Social Responsibility in the institutions. Because, the institutions have strategy while they are establishing their social responsibilities. Thus businesses are doing good things, but they are throwing their favor for catch fishes(Yonet, 2005, s. 239-264).

The concept of CSR includes three different covers. To illustrates; the interaction between corporations and the societies, the responsibilities towards each others of these relationships, the operations between stakeholders and constituent groups which have to continue and protected in on going interests.

In general, there are two principles that support the concept of CSR projects. These are the charity principle and the stewardship principle. The charity principle means that financial support which people are rich and want to help to poor and needy people voluntarily (Rolland & Bazzoni , 2009).

‘Responsibilities in the business world include both duties and authority within the designated business enterprise as well as obligations and expectations in society, more generally. Business organizations are clearly doing this as they increasingly embrace Social Responsibilities to greater degrees and look to better their relationships and reputations with all their stakeholders’ (Rolland & Bazzoni , 2009).

In addition, Coşkun mentioned that there are three reasons in the emergence of the concept of social responsibility. The first one is; the limitations of the state to private companies. The second one is; Increased organizational power in society. The third one is; developing technology. According to Coşkun, the competitions among corporations are increasing and have gained different sizes by the evolving technology and globalization. At this point, to maintain the continuity of institutions the corporations has become inevitable in creation of differences. Hereby, Social Responsibility activities have gained so much importance for corporations. In this way, the activities that provide benefits to society with the aim of contributing by corporations. Society and institutions are integral parts because the welfare of society depends on the success of institutions; this is the one of the most important criterion. The products which produce for sale and to obtain a profit by the institutions are risky because when a small misfortune occurs they may lose the image and reputation. However, an organization that works for the benefit of society when faced with such a situation will not experience such a lost because they have the trust of society. This confidence is also provided with the social responsibility projects(Coşkun, 2010).



According to Business for Social Responsibility (BSR) (an institution which is consulting services to businesses in this field), there are many benefits that they can derive from responsibility. Corporate Social Responsibilities are effective on corporate image, brand image and reputation.

In the descriptions about vision, mission and values, it can be considered as an indication that importance given to social responsibilities by the corporations. However, the point to be considered here, the institutions can be put into practice these values. The corporations can explain that social responsibilities projects are one of the reasons of their presence, the corporation should reflect this in its all works.

Otherwise, the corporations will not go further than efforts have in mind and it can cause undermine the confidence of stakeholders.

### **2.7.1 The Importance of the Corporate Social Responsibilities**

The target audiences are reaching a judgment as a result of their evaluation of the target audience about the reputation of the companies. They accept the social responsibilities as a benchmark while they are evaluating the companies' reputation, in an environment that there is lack of information. In the scales that developed for evaluate and measure the corporate reputation, social responsibilities are given a weighted way in the criteria. This situation clearly shows that company's social responsibilities cannot be ignored while manage and evaluate the reputation of corporations. According to Becan; Companies that gives importance to Corporate Social Responsibility Projects will achieve gains can be listed as follows;

- The fulfillment of social responsibility creates better environment and job opportunities.
- Volunteering which have shown while corporations are doing social responsibilities, will push the government to enact regulations on flexibility and independence of institutions.
- The interest groups' which located around the business demands to be satisfied as long, their presence in the market would not be at risk.
- If the innovative capacity of the corporations can be applied to social problems, in the traditional sense from a number of works that seem to cost effective, but they can provide a contribution to businesses.
- Social movement is to create a supportive public image. By the way this corporation can attract the consumers, employees and investors.
- Corporations that use their own resources to solve problems of the society, provide good prestige in the society.
- Corporations that fulfilling the social responsibilities can solve the problems of the public's changing needs, expectations and caused social enterprises by the way they defining their ethical obligations.
- Institutions are increasing their brand value and the market value.
- It provides advantages both to provide advantages in ensuring customer loyalty and entering new markets.
- It effectively maximizes the level of risk management.

(Becan, 2011, s. 16-35).

According to Carroll, there are four basic responsibilities that corporations have to become. To illustrate;

1. Economic, efficient and profitable
  2. Legal, abide by the laws
  3. Ethic, act beyond the law is compatible with the social norms and expectations
  4. Social, volunteered to be contribute to the solution of social problems
- (Carroll, 1991).

Corporate Social Responsibilities are including all of these indirectly. Because, a corporations who has the fulfilling the expectations of the society and who give an importance of the society's interests, they gain happier workers, customers and stakeholders. Corporation Social Responsibility means that the corporations are contributing with voluntary basis. Besides this, the corporation increases their reputation.

It is obvious that the Corporate Social Responsibilities are enhancing life in the society, colorizing, and the corporations are doing art, sports and cultural activities. These activities are expecting from society.

Also, the CSR concepts are helping corporations when they introduce their product in the market and strengthen brand image and applied as marketing PR tactic. From this perspective, Corporate Social Responsibility is seen as a current application while organizations try to make a difference image (Özdemir, 2009,p: 57-72).

Companies have crucial commitment with the CSR because they show how they are sensitive, transparent, ethical and accountable which all these effects reputation of

companies. At this point, Rajenda and the others (Rajenda ,2003,p:61-77) "The success of the company today, not only in quality, service, price, traditional factors such as benefits, but also the business practices, employee behavior, social responsibility, environmental as well as other variables are also effective", said that and emphasized the importance of Corporate Social Responsibilities while corporations try to increase their business success and their reputation(Rajendra, P. D., & Malini, 2003, s. 61-77).

### **2.7.2 Consumers Perceptions of Corporate Social Responsibility Efforts**

Consumers are one of the most important pressure groups on corporations or businesses. There are some businesses activities where the results have negative impacts on human beings, environment and societies and this information easily diffused in public, because of the spread of communication tools. Thus, the corporations are acting more sensitive for their environments not to face only negative impact.

Having a good reputation is very difficult and takes too many years, but it is very easy to lose it in a short period of time like within a minute companies may lose all the image and reputation. A large part of reputation occur the trust or confidence of stakeholders. According to Fadile Paksoy, the satisfaction of customers on the image and reputation in consumer mind based on 25% Corporate Social Reputation. Also, the company which is considering the expectations of stakeholders, the company can grow 4 times faster than others. In Europe, 70% of the consumers while they are choosing a product, they give an important about the company's Corporate Social Responsibility. 78 % of employees prefer the corporations which based on ethical

values and reputable (Paksoy, 2012). Thus, research shows that consumer cases CSR and they look for the company's such project in developed countries.

## **2.8 The Banking Sector in TRNC**

The banking sector has an important role in the financial markets. The financial policies which put into practice for clarify the structure of economy healthier; have affected mostly the banking sector. In TRNC, the main institutions which meet the financing of public privately owned businesses have been the banks, within the last 30 years. There was no competition for many years of the banks which assumed the functions of evaluation of savings and contribute to the national economy. This sector has not required self-renewal and improvement because there were not any competition conditions formerly.

The Banking sector in TRNC, includes the entire financial sector and it significantly grows with the impact of liberal system. There are several deficiencies in the structure of banks in TRNC. The most important deficiencies are that there is no any development that set up voice of corporations and a reliable system. As a result of the economic crisis between 1999- 2001, the number of banks had dropped to 25 from 37 (Safakli, 2003, s. 217-232). Now, there are 23 banks that serve in TRNC. 1 state owned, 15 private capital and 7 branches banks are members of the Union of Banks (Association of Banks of Northern Cyprus, 2013).

According to information received from the Association of Banks, the dispersion of TRNC banks is as follows;

Table 2: The Types of Banks in 2013

<b>SECTOR</b>	<b>NUMBER</b>
State-Owned Bank	1
Private-Owned Banks	15
Branch Banks	7
<b>TOTAL</b>	<b>23</b>

(Association of Banks of Northern Cyprus, 2013).

Kıbrıs Vakıflar Bank is the only state-owned bank in TRNC. Kıbrıs Türk Kooperatif Merkez Bank, Turk Bank, Cyprus İktisat Bank, Asbank, Creditwest Bank, Limasol Türk Kooperatif Bank, Yakın Doğu Bank, Universal Bank, Şeker Bank, Akfinans Bank, Viya Bank, Faisal İslam Bank, Capital Bank and Nova Bank are private owned banks in TRNC. İş Bank, HSBC Bank, TC Ziraat Bank, Garanti Bank, Halk Bank, Türk Ekonomi Bank and ING Bank are branch banks that located in TRNC sector (Association of Banks of Northern Cyprus, 2013).

Table 3: The real growth rate of the sector

Sectors	2008	2009	2010	2011	2012	5-year average growth
1.Agriculture	-18.2	8.2	10.0	10.8	3.7	2.3
1.1Agriculture and Livestock	-9.2	6.2	4.6	9.6	4.0	2.8
1.2Forestry	-21.7	-23.1	20.0	-7.2	6.2	-6.5
1.3Fishing	-4.3	3.0	-2.2	17.9	0.6	2.7
2.Industry	-10.3	-9.1	-0.2	3.4	-0.7	-3.5
2.1Quarrying	-9.3	-15.5	0.0	2.8	-8.9	-6.4
2.2Manufacturing	-13.4	-10.7	-1.6	0.7	0.9	-5.0
2.3Electricity-Water	3.4 -2.0	-2.0	4.7	12.0	-4.1	2.6
3.Construction	-8.0	-18.5	3.8	3.3	-16.0	-7.6
4.Trade Tourism	-2.1	-8.7	18.3	6.0	6.1	3.5
4.1Wholesale and Retail Trade	-3.5	-11.4	21.5	2.7	4.1	2.1
4.2 Hotels and Restaurants	5.8	5.4	4.2	23.3	14.7	10.4
5.Transport-Communication	2.2	-2.8	-20.0	-4.3	5.7	-4.3
<b>6..Financial Institutions</b>	<b>9.6</b>	<b>1.7</b>	<b>0.3</b>	<b>1.4</b>	<b>8.1</b>	<b>4.1</b>
7.Housing Ownership	2.7	3.8	4.0	3.9	3.7	3.6
8.Public Services	4.3	3.4	-5.3	4.3	1.5	1.6
9.Public Services	1.2	-5.0	0.4	2.8	1.9	0.2
10.Import Duties	-0.8	-7.1	18.6	3.9	8.	4.4

11.GDP	-2.9	-5.5	3.7	3.9	1.8	0.1
12.Net Income Abroad	-36.4	-28.1	-9.9	27.1	-174.5	-182.9
Factor from						
GNP	-3.4	-5.7	3.6	4.0	0.5	-0.3

Source: State Planning Organization, 2012.

According to above table, it is obviously seen that hotels and restaurant sector is a leader then import duties comes second and the third sector is financial institution which growth 4,1 rate within five year. Especially, there were big rise in financial institutions' of real growth rate between 2011 and 2012.

TRNC economy carries the typical features of the island economy. For instance, natural resources is limited, transportation and energy problems, lack of domestic demand, problems in attracting investments, external financing needs, constraints on the development of the private sector, and dependence on foreign trade deficit. All of these are causing to have a fragile structure of the TRNC economy. In addition, the most important problems experienced by the TRNC economy is that, due to lack of diplomatic recognition to other countries cannot be opened to foreign trade.

The banking sector has been managed with very poor policy for many years and as a result, in the sector many of the banks become inefficient With the 2001 banking crisis, many banks closed, and many banks have to be managed outdated and remote policies from institutionalization. As a result of the 2001 banking crisis, looking forward improvement efforts implemented despite of this, in the sector, still multiple problems and weaknesses are existing. At this point, when examined specific



problems in the banking sector, institutionalization ranks the first. Also there are some reasons for banking Crises that 11/1976 Banking Law allowed for established new banks with minimum capital necessity (USD 119,683). The aimed of the law is to increase the minimum capital necessity to USD 2,000,000 and the thing that expected from banks; to increase their capital and resources up to this level in two years. The other reason that the existing law was provided maximum credit limits to the banks instead of banks deposits. These reasons led the banking crises in 2000 (Safakli, 2003).

According to Şafaklı, there are some structural problems in TRNC Banking Sector.

1. **Monetary Policy:** The principal of TRNC is same with the principal of Turkish Republic, Turkish Liras. Because of this TRNC Central Bank has little power to control this issue. Another reason of all these, there is no money market in TRNC
2. **Banking Operation:** There was no any bank that tends to develop new strategy towards traditional banking transaction. They use existing strategies so they could not institutionalize and they could not create their identity.
3. **Electronic Banking:** Technology is developing and the local banks noticed that they could develop information system for their existence in the sector. Because they are in competition with the Turkish Branches too. Hence, the first innovation was ATM services in 1990's. By developing technology, there are many banking services such as credit cards, POS etc.
4. **The Effects of Cyprus Problem:** TRNC is not recognized throughout the world so this caused many problems in sectors as well as in the banking sector. TRNC banks excludes from worldwide organizations (Safakli, 2003).

All these problems are effective in the developing of banking sector in TRNC but despite of this the banking sector is developing with the technology and the changing market environment and it can be said that the banking sector progress towards institutionalization.

## **2.9 Development of Corporate Social Responsibility in the TRNC**

Opinions and applications related to CSR have become increasingly more important in the last forty years around the world and in the last five years in TRNC. Philanthropy and fulfillments of responsibilities are not new concept when they are covered in the concept of CSR, it began to take place under a different identity. Previously these responsibilities are unstated clearly; they were fulfilled completely voluntarily, its return was not considered. Especially in the TRNC, social responsibility activities which have preferred by organizations are for the development or lead the adoption of innovations of the society. In such a case, it would be undertaken an important role for the development of TRNC's society.

In TRNC market, İktisat Bank, Credit West Bank, Vakıflar Bank, Yakın Doğu Bank, AsBank, Akfinans Bank, are 'early majority'. Limasol Social Responsibility Co. is the early adaptor because these corporations adapt to new market environment and start to develop CSR for Limasol Türk Kooperatif Bank within the process of institutionalization after the local banks application. It is the rarely leaders because it is the first corporate social responsibility corporation in TRNC sector (Boston University School of Public Health, 2013).

As a result of the formation of CSR awareness, it established the first social responsibilities corporation which is 'Limasol Sosyal Sorumluluk Co', in TRNC.

‘Limasol Sosial Sorumluluk Co’, has been established for develop and implement corporate social responsibilities projects for a local bank which serving over 75 years in TRNC. The Institution works for improve the nature of society where we live in, for support the environmental, cultural and social developments. It aims that is working for a better and sustainable life and the world.

In the world or in the developed countries, global warming takes first place while considering the social problems. Hence, in TRNC, corporations give importance to corporate social responsibilities applications common and effectively in the last five years.

## **Chapter 3**

### **METHODOLOGY**

This chapter includes seven sections; research method, research procedure, research design, data collection, population, sampling and data analysis. All these sections give information about how to do this research in a detailed manner.

#### **2.5 Research Methodology**

It is the process that uses in the data collection while describing, observing and making decisions in some specific issue. This research explores the importance of CSR in the reflection of corporate identity and corporate communication for local banks in TRNC. This research pursued in three phases.

The quantitative research is collecting numerical data which lead to general results about specific population (Harwell, 2011).

In the first and second phases, quantitative research methodology was applied. In the first phase, it was used to the local bank in TRNC. It explored the perspectives of the banks about corporate social responsibilities. Secondly, quantitative research method used to explore the perceptions about the corporate social responsibilities application of clients of local banks in TRNC.

Qualitative research is the explanatory research. In this methodology, the researcher designs, collects and analysis the research. It provides some perspectives and

thoughts about some specific issue. Also, it provides to create some ideas or perspectives because it examines the issues in details (Wyse, 2011).

Thus, in the third part, qualitative research methodology was applied to the Limasol Bank. This bank is the best implementer of the concept of corporate social responsibilities in their corporate communication strategies. Also, it is the first and the unique corporate social responsibility corporation in TRNC which opened under one bank. In the qualitative research, in-depth interview has been conducted with the woman who is company board member and consultant. In this part of the research is going to be guideline for other banks where they want to open such company under their bank.

### **3.2 Research Procedures**

This research conducted in three parts and primary research has been used. In the first part, quantitative research was conducted and surveys applied to the local bank in TRNC. According to results of surveys, information has obtained that how many local banks implement corporate social responsibility, how they apply CSR and how it affects their reputation.

In the second part, quantitative research was conducted again and the surveys distributed to clients of local banks in TRNC. In this way, perceptions of clients about the CSR projects of local banks have been investigated in detailed.

Thus, In the third part qualitative researched has been used and the in-depth interview applied to Limasol Social Responsible Co. It is the first and only corporation which is doing and developing Corporate Social Responsibilities projects

for Limasol Banks and it is non-profit organizations. The in-depth interview applied for understand how they organize the CSR projects, what is the procedure of it and how they conduct these projects.

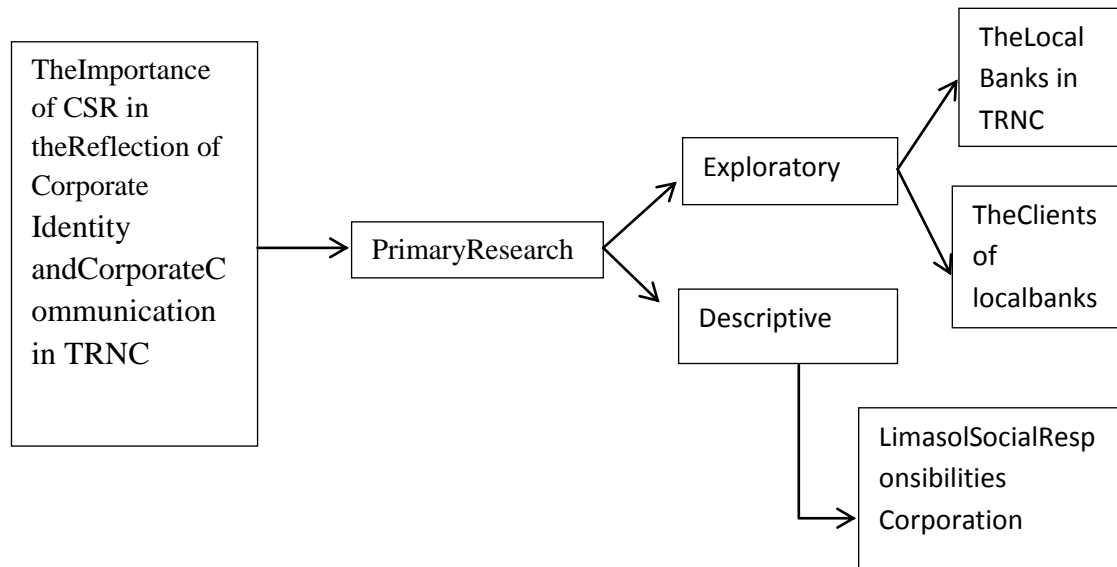


Figure 2: Research Procedure for the Study

### 3.3 Research Design

In this research both qualitative and quantitative methodologies were applied. First, the quantitative research methodology used and two different questionnaires were prepared. One questionnaire was prepared for local banks in TRNC and has been applied to them. The other questionnaire was prepared for clients of local banks in TRNC where they are living in Nicosia.

Reasons for the application of the first survey of local banks, is to understand if local bank are doing CSR or not and their application of CSR for their corporate identity and corporate communication. There are 15 local banks in TRNC (Association of Banks of Northern Cyprus, 2013). I get an appointment from all local banks and conducted the surveys with all of them one by one. In the first questionnaire which

was applied to the local banks, include; 12 closed ended, 7 semi closed ended, and 9 Likert scale questions (As can be seen; in the Appendix A).

The second survey which was applied to the clients of local banks to understand their perceptions about local banks application of CSR as corporate communication. Before preparing the questionnaire, it was administered as a pilot test to 50 people. With the return of the people that answered the questionnaires, the survey questionnaires were revised and re-evaluate and took its final form. There are 30 questions in the second questionnaire. 10 of them are closed-ended, 7 of them are semi-closed ended, and 13 of them are Likert scale questions. (As can be seen; in the Appendix B and C).

In the last part of the research, qualitative research was conducted with the Limasol Social Responsibility Corporation because it is the corporate that create and conduct social responsibilities projects for Limasol Bank. It is non-profit organization and it is the only corporation that sustains corporate social responsibilities for their corporate identity and corporate communication. Firstly, 10 semi-structured questions were prepared for ask to advisor of the corporation for the in-depth interview. The questions were about the process of conducted, the procedure, the organizations of projects and the evaluation process. During the interview, the questions were asked to the consultant of the Limasol Social Responsibility Corporation and the answers were recorded.

### **3.4 Data Collection**

The research was conducted on primary research and in the research both qualitative and quantitative methodologies were used as mentioned earlier.

In the primary research, there were three stages while the data were collected. In the first stage while collecting the data I was interviewed with the Public Relations or Marketing departments in the head offices of 15 local banks in Nicosia. Questionnaires were conducted with the entire local banks in TRNC. However, 2 of them did not answer the questionnaire, 13 of them answered the survey. In total, there were 28 questions which included; 1 open-ended, 11 close-ended, 7 semi-closed ended, and 9 Likert scale questions.

Then the other questionnaire has distributed to the clients of local banks in Nicosia because the head office of the banks located in there. In this quantitative research, according to population information that received from the governorship of Nicosia, the questionnaire was distributed in proportion. As mentioned before, there were 30 questions in total and it included 10 of them are closed-ended, 7 of them are semi-closed ended, and 13 of them are Likertscale questions.

In the third stage, in-depth interviewed has been conducted to Limasol Social Responsibility Corporation. By the way, detailed information about the procedure of how corporate social responsibility project conducts was obtained. In the questions of the in-depth interviewed, there are more specific questions which put forth information in detailed.



### **3.5 Population**

Population is the main instrument of the researches because the results that will lead scientific research results depend on responses of population. People who conduct the research choose some target population and according to responses of them, the researcher identifies the conclusion of the research.

In the first quantitative research, the local banks in TRNC were responded to questionnaire. I interviewed with the public relations or marketing department of the 15 local banks which registered to the Banks Association (Association of Banks of Northern Cyprus, 2013). 15 local banks are as follows, Asbank, Türk Bank, İktisat Bank, Creditwest Bank, Limasol Türk Kooperatif Bank, Yakın Doğu Bank, Universal Bank, Şeker Bank, Akfinans Bank, Viya Bank, Kıbrıs Faisal Islam Bank, Kıbrıs Kapital Bank, Nova Bank and KıbrısVakıflar Bank. All these banks were visited in Nicosia. 13 of them were responded the questionnaire but 2 of them did not respond and did not answer the mails that I sent. Thus in first part, research was conducted on population size.

In the second stage of research which also quantitative methodology was used, the clients of local banks were responded who's live in Nicosia. There are 61.378 people lives in Nicosia and it has 25 sub-districts. The 25 sub-districts names as follows; AbdiÇavus, Akkavuk, Arabahmet, Aydemet, Ayyıldız, Çağlayan, Göçmenköy, Haydarpaşa, İbrahimpaşa, İplikpazarı, Kafesli, Karamanzade, Kızılay, Köşklüçiftlik, Kumsal, Küçük Kaymaklı, MahmutPaşa, Marmara, Ortaköy, Selimiye, Taskıncıköy, Yenicami, Yenişehir, Hamitköy and Haspolat. They are all the clients of local banks

in Nicosia, TRNC. As to reaching whole population is a difficult issue, according to 95% confidence level 382 questionnaire were distributed in Nicosia.

In the last part of the research which focuses on Limasol Social Responsibility Corporation, in- depth interview, population method was used because they are the only company who applies this CSR as a corporation under their bank.

### **3.6 Sampling**

Sampling is the selection of people, organizations or groups from population. The results of researches reflect the perceptions of selected population and provide information about some specific issue. The results of the research based on a generalization of narrowing the population which is selected.

The Proportional Stratified Random Sampling Method has used in this research. This sampling method determines a random sample and this sample represents of the population of some specific group (Teddlie & Yu, 2007).

As mentioned earlier that, in the second part of the research 382 questionnaire were distributed according to stratified random sampling method. While applying this method to decide on how many questionnaires is going to be distributed for each region, some ratio analysis was conducted. In ratio analysis, whole population took as 100% to find out the other ratios on sub-distinct. According to the ratio analysis out of, 382 questionnaire; 3 of them Abdi Cavuş, 5 of them Akkavuk, 3 for them Arabahmet, 14 of them Aydemet, 3 of them Ayyıldız, 8 of them Çağlayan, 19 of them Göçmenköy, 1 of them Haydarpaşa, 3 of them İbrahimpaşa, 2 of them İplikpazarı, 2 of them Kafesli, 2 of them Karamanzade, 22 of them Kızılay, 18 of

them Kösklüçiftlik, 11 of them Kumsal, 65 of them Küçük Kaymaklı, 3 of them MahmutPaşa, 19 of them Marmara, 57 of them Ortaköy, 7 of them Selimiye, 22 of them Taşkinköy, 11 of them Yenicami, 22 of them Yenişehir, 34 of them Hamitköy and 26 of them Haspolat. They are all the clients of local banks in Nicosia, TRNC.

### **3.7 Data Analysis**

For the research analysis, SPSS 18.0 package program was used to analyze data to answer the research questions.

Firstly, the data were analyzed to answer the research questions for this research, a frequency distribution and cross-tab analyses were applied to understand the relationship among two variables and Pearson Chi-Square Value.

The first survey of local banks, is to understand if they are doing CSR or not and their application of CSR for their corporate identity and corporate communication. There are 15 local banks in TRNC (Association of Banks of Northern Cyprus, 2013). I get an appointment from all local banks and conducted the surveys with all of them one by one.

The second survey which was applied to the clients of local banks to understand their perceptions about local banks application of CSR as corporate communication.

Before preparing the questionnaire, it was administered as a pilot test to 50 people. With the return of the people that answered the questionnaires, the survey questionnaires were revised and re-evaluated and took its final form. There are 30 questions in the second questionnaire.

In the third stage, in-depth interview has been conducted o Limasol Social Responsibility Corporation's consultant. By the way, detailed information about the procedure of how corporate social responsibility project conducts was obtained. In the questions of the in-depth interviewed, there are more specific questions which put forth information in detailed.

## **Chapter 4**

### **INTRODUCTION**

This chapter composed of four main subjects of research; how do local banks implement CSR for their corporate reputation and corporate communication, the perceptions of clients about CSR, in-depth interview with The Limasol Social Responsibility Co. and the interpretations of the data.

In the first part, the implementations of CSR of local banks in TRNC have been analyzed. To reach conclusion, the results of conducted surveys to local banks have been evaluated by taking care of statistical data. In the second part, the perceptions of clients of local banks have analyzed by surveys. In the third part which is in-depth interviews part, interview conducted with the consultant of Limasol Social Responsibility Co. is analyzed. The interview was done to analyze how this corporation conducts their CSR projects because Limasol Social Responsibility Co. is the first and only corporation that creates CSR Projects for a bank. In the fourth part, some interpretations of the data has been presented.

#### **4.1 Implementations of CSR in the Local Banks in TRNC**

As mentioned previously implementations of CSR of local banks in TRNC is the first part of this research. This analysis shows how local banks implement CSR, and what their reasons to do the CSR are. In the first part, quantitative research was conducted and surveys were applied to the local bank in TRNC. According to results of surveys,

information was obtained about how many local banks implement corporate social responsibility, how they apply CSR and how it affects their reputation.

#### 4.1.1 Related to Local Banks

According to the first part of the research, the following information was obtained from the survey which conducted to the local banks.

Table 4: Frequency Analysis; the name of the local banks in TRNC

Name of the corporation		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Limasol Türk Kooperatif Bank	1	7,7	7,7	7,7
	Şeker Bank	1	7,7	7,7	15,4
	As Bank	1	7,7	7,7	23,1
	Kıbrıs Vakıflar Bank	1	7,7	7,7	30,8
	Faisal İslam Bank	1	7,7	7,7	38,5
	Universal Bank	1	7,7	7,7	46,2
	Nova Bank	1	7,7	7,7	53,8
	TRNC Kalkınma Bank	1	7,7	7,7	61,5
	Credit West Bank	1	7,7	7,7	69,2
	Viya Bank	1	7,7	7,7	76,9
	Yakın Doğu Bank	1	7,7	7,7	84,6
	İktisat Bank	1	7,7	7,7	92,3
	Akfinans Bank	1	7,7	7,7	100,0
	Total	13	100,0	100,0	

As I mentioned in Chapter 3,3.4 Data Collection, the questionnaires were distributed to the head offices of Local Banks in Nicosia. The names of 15 local banks are as follows; Asbank, Türk Bank, İktisat Bank, Creditwest Bank, Limasol Türk

Kooperatif Bank, Yakın Doğu Bank, Universal Bank, Şeker Bank, Akfinans Bank, Viya Bank, Kıbrıs Faisal İslam Bank, Kapital Bank, Nova Bank and Kıbrıs Vakıflar Bank (Association of Banks of Northern Cyprus, 2013). All these banks were visited in Nicosia. In total 13 local banks replied consider but Capital Bank and Türk Bank did not fill in the survey.

Table 5: Frequency Analysis; the banks' years of services

How many years do you give banking service	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5 year	1	7,7	7,7	7,7
6-10 year	1	7,7	7,7	15,4
15+ year	11	84,6	84,6	100,0
Total	13	100,0	100,0	

According to the research, there are 11 banks which constitute 84,6% of the respondents, gives 15<sup>+</sup> year's service in TRNC market, these banks are Limasol Türk Kooperatif Bank, Şeker Bank, Kıbrıs Vakıflar Bank and Asbank, Universal Bank. Faisal İslam Bank has given service between 6-10 year and Nova Bank has given service within the 1-5 year in the TRNC.

Table 6: Frequency Analysis; how many local banks have CSR projects

Do you do CSR projects	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	6	46,2	46,2	46,2
No	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, the data that was gathered only 6 (46,2 %) local banks have CSR projects whereas 7 (53,8%) local banks have no CSR projects.

Table 7: Frequency Analysis; budget allocations for CSR projects

<b>How long your corporation dedicates budget for CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 5+years	5	38,5	38,5	38,5
They mentioned that they were not engaged in CSR activities	8	61,5	61,5	100,0
Total	13	100,0	100,0	

As shown in the Table 7, only, 5 (38,5%) local banks allocate budget for CSR projects since 5<sup>+</sup> years. On the other hand, 8 (61,5%) local banks mentioned that they were not engaged in CSR activities so they do not allocate budget for CSR projects.

Table 8: Frequency Analysis; the CSR areas that local banks perform

<b>Which areas do you perform CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disabled People	1	7,7	7,7	7,7
Children, old and young people	3	23,1	23,1	30,8
Others	2	15,4	15,4	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

1 local banks (7,7%) which have CSR projects are doing the projects for disabled people, 3 for children, old and young people (23,1%) and 2 of them for other areas (15,4% )such as sport, education and culture.



Table 9: Frequency Analysis; the reason for realize the CSR projects

<b>What is the reason to realize the CSR projects</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid for problem solving oriented	6	46,2	46,2	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

As shown in the Table 9, 6 (46,2%) of local banks which have CSR, they are doing this activity for problem solving oriented and 7 (53,8%) of them mentioned that they were not engaged in CSR activities.

Table 10: Frequency Analysis; the number of CSR projects in local banks

<b>How many CSR projects do you realize within the year</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2	1	7,7	7,7	7,7
5 <sup>+</sup>	5	38,5	38,5	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 1 (7,7 %) of local bank do the CSR 2 times within a year and 5 (38,5 %) do the CSR 5<sup>+</sup> times in a year. 7 banks mentioned that they were not engaged in CSR activities (53,8%).

Table 11: Frequency Analysis; which department organizes the CSR activities for the bank

<b>Which department of your corporation organize the CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Public Relations	6	46,2	46,2	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

In this research, PR departments are managing or organize to CSR activities of the 6 local banks (46, 2 %) and the other 7 local banks (53,8%) mentioned that they have no any CSR activities.

Table 12: Frequency Analysis; how the local banks describe CSR activities

<b>How do you describe the concept of CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid to help society	4	30,8	30,8	30,8
for increase corporation reputation	2	15,4	15,4	46,2
They engaged that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 4 local banks (30,8 %) describe the CSR as helping to society and 2 local banks (15,4 %) describe as increasing to reputation of corporation.

Table 13: Frequency Analysis; the reason that underlying to do CSR

<b>What is the reason that underlying to do CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid For helping to the society	2	15,4	15,4	15,4
For increasing the reputation of corporation	4	30,8	30,8	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 2 local banks are doing CSR for helping to the society (15,4%) and 4 local banks (30,8%)for increasing the reputation of corporation.

Table 14: Frequency Analysis; the percentage of local banks' annual budget for CSR projects

<b>What percentage of your annual budget do you spend on this project</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1-5%	1	7,7	7,7	7,7
11-15%	2	15,4	15,4	23,1
16-20%	2	15,4	15,4	38,5
20%+	1	7,7	7,7	46,2
They mentioned that they were not engaged CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

Local banks which have CSR projects allocatesome budget for these projects. 1 local bank (7,7%) spend 1-5% of their annual budget, 2 local bank local bank (15,4%) spend 11-15% of their annual budget and 2 local bank (15,4%) spend 16-20% of their annual budget and 1 local bank (7,7%) spent 20<sup>+</sup>% of their annual budget for CSR activities..

Table 15: Frequency Analysis; do the local banks publicize of their CSR projects or not

<b>Do you publicize of your projects</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Yes	5	38,5	38,5	38,5
No	1	7,7	7,7	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 5 local banks (38,5%) which have CSR projects, publicized their CSR activities whereas only 1 bank (7,7%) which has CSR, do not advertise or make news.

Table 16: Frequency Analysis; Do local banks take an active role in CSR activities?

<b>Do you take an active role in your CSR projects</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid yes	6	46,2	46,2	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 6 local banks (46,2%) take an active role in CSR activities and they think that it is more effective when employees take an active role in CSR projects. On the other hand, 7 local banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 17: Frequency Analysis; the value that adds by CSR for local banks

<b>Do you measure the value that adds by CSR</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid yes	3	23,1	23,1	23,1
no	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

3 of local banks (23,1%) measure the value which adds by CSR activities and 3 of them do not measure the value which gains by CSR activities. 23,1% banks mentioned that yes they measure and 23,1% banks said that not they do not measure.

Table 18: Frequency Analysis; how local banks measure the effects of CSR activities

<b>How do you measure if the CSR projects are effective or not</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid the results of increasing the number of customer	2	15,4	15,4	15,4
to control the increasing of incomes	1	7,7	7,7	23,1
Other	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

As shown in the Table 18, 2 banks (15,4%) measure the effects of CSR activities by look at the results of increasing the number of customer, 1 bank (7,7%) control the increasing the incomes while they measure and 3 local banks(23,1%) use other ways to measure the impression of the CSR projects.

Table 19: Frequency Analysis; the percentage of the increased reputation

<b>what percentage of your organizations reputation has increased</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 16-20%	1	7,7	7,7	7,7
20 + %	1	7,7	7,7	15,4
They mentioned that they were not engaged in CSR activities	11	84,6	84,6	100,0
Total	13	100,0	100,0	

Data reveal that only 2 banks measure the ratio of reputation which is increasing by CSR activities. The other 4 banks do CSR but they do not measure the ratio of reputation. 1 of the local bank's reputation increases between 16-20% and 1 of the local bank's reputation increases by 20+ %.

Table 20: Frequency Analysis; the percentage of increased organization image

<b>what percentage of your organizations image has increased</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 16-20%	1	7,7	7,7	7,7
20%+	1	7,7	7,7	15,4
They mentioned that they were not engaged in CSR activities	11	84,6	84,6	100,0
Total	13	100,0	100,0	

According to this research, it is emerged that only 2 banks evaluate the ratio of organization image which is increasing by CSR activities. The other 4 banks do CSR but they do not consider the ratio of image. One of the local bank's image increase between 16-20% and another local bank's image increases by 20+ %.

Table 21: Frequency Analysis; the continuity of CSR projects

<b>Do you continue to do CSR projects in the coming years</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	6	46,2	46,2	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

As shown in The table 21, 6 (46,2 %) local banks will continue to do CSR activities in the future. It means, 6 banks which have CSR activities now, they will continue to do CSR projects.

Table 22: Frequency Analysis; If they have got other applications for communicate with the society or not

<b>Have they got other applications for communicate with the society</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	6	46,2	46,2	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

As can be seen in Table 22, 6 (46,2%) local banks have other applications in their communication strategies such as sponsorships. The other 7 local banks mentioned that they were not engaged in CSR activities.

Table 23: Frequency Analysis; CSR projects are increase the reliability of the banks

<b>Our CSR projects are increasing our clients reliability to our corporation</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 6 (46,2%) local banks are positive on the idea of CSR projects increase the clients reliability. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 24: Frequency Analysis; CSR projects are increasing reputation of organization

<b>Our CSR projects are increasing our reputation</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 6 (46,2%) local banks are positive on the idea of CSR projects increase the organization reputation. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.



Table 25: Frequency Analysis; CSR projects reflect the sensitivity of corporations to society

<b>CSR projects reflect the sensitivity of corporations to society</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

As shown in Table 25, 3 (23,1%) local banks are strongly agree and 3 (23,1%) banks are agree on the idea of CSR projects reflect the sensitivity of corporations to society.

The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 26: Frequency Analysis; the institutions name is requested more

<b>I think the institutions name Is requested more</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

3 (23,1%) local banks strongly agree and 3 (23,1%) local banks are agree on the idea of the organizations' name becomes more known when they have CSR projects. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 27: Frequency Analysis; the organization name demands more when they have CSR projects

<b>I think the institutions name is demanding more through this project</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

3 (23,1%) local banks are strongly agree and 3(23,1%) local banks are agree on the idea of the organization name demands more by clients if they have CSR projects. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 28: Frequency Analysis; Organization contact with the target market effectively if they have CSR projects.

<b>I think CSR projects are contact with target market effectively</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	2	15,4	15,4	38,5
Disagree	1	7,7	7,7	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

3 (23,1 %) local banks are strongly agree and 2 (15,4%) local banks agree on the idea of organization's communication with the target market will be more effective if they have CSR projects but 1 (7,7 %) local bank is disagree with the idea. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 29: Frequency Analysis; the name of Corporation heard more if they have CSR projects

<b>I think the name of corporation heard more by CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
hey mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

3 (23,1 %) local banks strongly agree and 3 (23,1%) local banks agree on the idea of the name of corporation will be heard more if they have CSR.

Table 30: Frequency Analysis; CSR increase the corporation reliability

<b>I think the reliability of corporation is increasing by CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
hey mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 3 (23,1 %) local banks strongly agree and 3 (23,1%) local banks agree on the idea of CSR activities increase the reliability of corporation.

Table 31: Frequency Analysis; CSR increased corporate reputation

<b>I think the reputation of corporation is increased by CSR</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	3	23,1	23,1	23,1
Agree	3	23,1	23,1	46,2
They mentioned that they were not engaged in CSR activities	7	53,8	53,8	100,0
Total	13	100,0	100,0	

According to this research, 3 (23,1 %) local banks strongly agree and 3 (23,1%) local banks agree on the idea of CSR activities increase the corporate reputation. The other 7 banks (53,8%) mentioned that they were not engaged in CSR activities.

#### **4.1.2 Crosstabs Analysis**

In this research, crosstabs analysis was used for find the answer of the research questions and Pearson-Chi Square was used for show the relationship between two variables as a  $\chi^2$ ,  $df=y$ ,  $p=t<0.05$ .

Table 32: Crosstab; Do you do social responsibility projects and how do you describe the concept of CSR

Crosstab		How do you describe the concept of CSR			Total	
		to help society	for increase corporation reputation	They engaged that they were not engaged in CSR activities		
Do you do social responsibility projects	yes	Count	4	2	0	6
		% within	66,7%	33,3%	,0%	100,0%
		Do you do social responsibility projects				
		% within	100,0%	100,0%	,0%	46,2%
		How do you describe the concept of CSR				
		% of Total	30,8%	15,4%	,0%	46,2%
	no	Count	0	0	7	7
		% within	,0%	,0%	100,0%	100,0%
		Do you do social responsibility projects				
		% within	,0%	,0%	100,0%	53,8%
		How do you describe the concept of CSR				
		% of Total	,0%	,0%	53,8%	53,8%
Total		Count	4	2	7	13
		% within	30,8%	15,4%	53,8%	100,0%
		Do you do social responsibility projects				
		% within	100,0%	100,0%	100,0%	100,0%
		How do you describe the concept of CSR				
		% of Total	30,8%	15,4%	53,8%	100,0%

As you seen in the Table 32, 6 local banks which have CSR activities (46,2%), 4 (66,7%) of them describe the CSR concept as helping to society, 2 (33,3%) of them describe CSR activities as a activity which increase their reputation. The other 7 local banks (53,8%) mentioned that they were not engaged in CSR activities.

Table 33: Do you have CSR activities and Our CSR projects are increasing local banks reputation

Crosstab			Our CSR projects are increasing our reputation			Total
			Strongly Agree	Agree	They mentioned that they were not engaged in CSR activities	
Do you do social responsibility projects	yes	Count	3	3	0	6
		% within Do you do social responsibility projects	50,0%	50,0%	,0%	100,0%
		% within Our CSR projects are increasing our reputation	100,0%	100,0%	,0%	46,2%
		% of Total	23,1%	23,1%	,0%	46,2%
	no	Count	0	0	7	7
		% within Do you do social responsibility projects	,0%	,0%	100,0%	100,0%
	% within Our CSR projects are increasing our reputation	,0%	,0%	100,0%	53,8%	
	% of Total	,0%	,0%	53,8%	53,8%	
Total		Count	3	3	7	13
		% within Do you do social responsibility projects	23,1%	23,1%	53,8%	100,0%
		% within Our CSR projects are increasing our reputation	100,0%	100,0%	100,0%	100,0%
	% of Total	23,1%	23,1%	53,8%	100,0%	

In this research, 6 local banks which have CSR activities (46,2), 3 (50,0%) local banks are strongly agree that CSR activities are increase their reputation and 3(50,0%) local banks are agree that CSR activities are increase their reputation.

Pearson Chi - Square value 13,000<sup>a</sup>,df = 2, p = 0,002 < 0,05, so this mean there is a close relationship between the banks which have CSR activities and the idea of CSR activities increase the corporate reputation. The 6 local banks which have CSR activities, all of them agree with the idea of their CSR activities are increasing their bank's reputation. However, the 7 local banks which have no any CSR activities they were not answer these types of questions.



Table 34: Do you have CSR activities and the reliability of corporation is increasing by CSR

Crosstab		I think the reliability of corporation is increasing by CSR			Total	
		Strongly Agree	Agree	They mentioned that they were not engaged in CSR activities		
Do you do social responsibility projects	yes	Count	3	3	0	6
		% within Do you do social responsibility projects	50,0%	50,0%	,0%	100,0%
		% within I think the reliability of corporation is increasing by CSR	100,0%	100,0%	,0%	46,2%
		% of Total	23,1%	23,1%	,0%	46,2%
no		Count	0	0	7	7
		% within Do you do social responsibility projects	,0%	,0%	100,0%	100,0%
		% within I think the reliability of corporation is increasing by CSR	,0%	,0%	100,0%	53,8%
		% of Total	,0%	,0%	53,8%	53,8%
Total		Count	3	3	7	13
		% within Do you do social responsibility projects	23,1%	23,1%	53,8%	100,0%
		% within I think the reliability of corporation is increasing by CSR	100,0%	100,0%	100,0%	100,0%
		% of Total	23,1%	23,1%	53,8%	100,0%

As can be seen in Table 34, 3 (50,0%) local banks which have CSR activities are strongly agree with the idea of CSR activities are increasing the reliability and the other 3 (50,0%) local banks are agree with this idea.

Pearson Chi - Square value  $13,000^a$   $df = 2$ ,  $p = 0,002 < 0,05$ , so this mean there is a close relationship between the banks which have CSR activities and the idea of CSR activities increase the reliability of local banks. The 6 local banks which have CSR activities, all of them agree with the idea of their CSR activities are increasing their customers' reliability. However, the 7 local banks which have no any CSR activities they were not answer these types of questions.

## **4.2 Perceptions of TRNC Local Banks' Clients**

As mentioned previously, analyzing the perceptions of clients of Local Banks is the second part of this research. This analysis demonstrates how clients perceive the CSR Projects that are done by Local Banks and what is the impact of these CSR on the clients.

As I mentioned earlier in methodology part, the questionnaires were distributed to the clients of local banks in Nicosia because the head office of the banks located in there. In this quantitative research, according to population information that received from the governorship of Nicosia, the questionnaire was distributed in proportion within the Nicosia region. There were 30 questions in total and it included 10 of them are closed-ended, 7 of them are semi-closed ended, and 13 of them are 5 point Likert scale questions.

According to sample size, 382 questionnaires have been distributed to region as stratified random sampling method used. While distributing the percentage of people located in that region taken to consideration and then decide on how many questionnaire has to be distributed in that region. 3 of them Abdi Cavuş, 5 of them Akkavuk, 3 for them Arabahmet, 14 of them Aydemet, 3 of them Ayyıldız, 8 of them

Cağlayan, 19 of them Göcmenköy, 1 of them Haydarpaşa, 3 of them İbrahimpaşa, 2 of them İplikpazarı, 2 of them Kafesli, 2 of them Karamanzade, 22 of them Kızılay, 18 of them Kösklüciftlik, 11 of them Kumsal, 65 of them KüçükKaymaklı, 3 of them MahmutPasa, 19 of them Marmara, 57 of them Ortaköy, 7 of them Selimiye, 22 of them Taskinköy, 11 of them Yenicami, 22 of them Yenişehir, 34 of them Hamitköy and 26 of them Haspolat. They are all the clients of local banks in Nicosia, TRNC. In the second primary research analysis, the following data have obtained from the clients of TRNC Local Banks survey;

#### 4.2.1 Local Bank's clients Descriptive Statistics

Table 35: Sex distribution.

SEX		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	207	54,2	54,2	54,2
	Male	175	45,8	45,8	100,0
	Total	382	100,0	100,0	

In total 382 clients have participated, in the research. Sex distribution of Local Banks' clients that participating in the research are given in Table 35. When the distributions of participants of this research are analyzed, it appears that the clients are majority of women 207 (54, 2%). Men are other participants 175 (45, 8%).

Table 36: The age distribution

AGE		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-28	69	18,1	18,1	18,1
	29-38	119	31,2	31,2	49,2
	39-48	104	27,2	27,2	76,4
	49-58	70	18,3	18,3	94,8
	59+	20	5,2	5,2	100,0
	Total	382	100,0	100,0	

The age rates of the respondents are shown in the Table 36. The highest rate of age is 119 (31,2%) that are 29-38 years old. The subsequent rate 104 (27,2%), that are 39-48 years old. 69 (18,1%) participants are age of 18-28. The proportion of respondents between the ages of 49-58 is 18,3% as a number 70 people and the subsequent rate is 69 people (18,1%) between the ages of 18-28. The lowest rate is 5,2% as a number 20 people are 59+.

Table 37: Distribution of nationality

<b>NATIONALITY</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	TRNC	296	77,5	77,5	77,5
	TR	25	6,5	6,5	84,0
	TRNC-TR	61	16,0	16,0	100,0
	Total	382	100,0	100,0	

The nationality of the respondent's as shown in the Table 37. 296 (77,5 %) participants' nationality is TRNC, 16,0 % percentage of nationality, 61 people are both TRNC-TR, and the lowest rate is TR with the percentage of 6,5 % as a number 25 people are TR.

Table 38: Distribution of education Level

<b>EDUCATION</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Primary School	25	6,5	6,5	6,5
	Secondary Education	147	38,5	38,5	45,0
	University	186	48,7	48,7	93,7
	Other	24	6,3	6,3	100,0
	Total	382	100,0	100,0	

Education statuses are shown in the Table 38.186 (48,7 %) participants are graduated from university and this rate is the highest rate of this distribution. 147 (38,5%) participants are graduated from secondary education. 25 (6,5%) participants are graduated from primary school and 24 (6,3% percentages of them) graduated from other which are Master and PHD.

Table 39: Job distribution rates

<b>JOB</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Civil Servant	124	32,5	32,5	32,5
	Banker	30	7,9	7,9	40,3
	Teacher	41	10,7	10,7	51,0
	Doctor	8	2,1	2,1	53,1
	Housewife	20	5,2	5,2	58,4
	Other	158	41,4	41,4	99,7
					100,0
	Total	382	100,0	100,0	

In the Table 39, the types jobs of the participants are, 124 (32,5 %) participants have been civil servant,41 (10,7%) of them have been teachers, 30 (7,9%) of them have been bankers, 20 (5,2 %) of them have been house wives and 8 (2,1 %) of them have been doctors. The highest rate is other jobs, 158 (41,4%) that the participants have been. To illustrate, there were advocates, instructors and self-employed respondents that occur the 41,4%.

Table 40: Distribution of income rates of participations

INCOME		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1600-2000	68	17,8	17,8	17,8
	2001-2400	56	14,7	14,7	32,5
	2401-2800	51	13,4	13,4	45,8
	2801-3200	62	16,2	16,2	62,0
	3201+	105	27,5	27,5	89,5
	Other	40	10,5	10,5	100,0
	Total	382	100,0	100,0	

The Table 40 shows the rates income levels of the participants. 105 (27,5 %) participants paid 3201<sup>+</sup> salary and this is the highest rate of income distribution. 68 (17,8%) participants paid between 1600-2000 TL. 62 (16,2 %) participants paid 2801-3200 salary. 56 (14,7 %) of them paid 2001-2400 TL. 51 (13,4%) participants paid 2401-2800 TL. 40 (10,5 %) people paid less than 1600 TL or do not paid any salary.

Table 41: What is the reason for preferring the local bank.

<b>The reason for prefer the local bank for banking transaction</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Attractive interest rates	37	9,7	9,7	9,7
	constitute trust	106	27,7	27,7	37,4
	Have a corporate structure	49	12,8	12,8	50,3
	Working with the modern banking system	23	6,0	6,0	56,3
	Customer satisfaction	64	16,8	16,8	73,0
	Complete the banking transaction in minimum time	26	6,8	6,8	79,8
	Family based bank	63	16,5	16,5	96,3
	To be a sensitive bank	14	3,7	3,7	100,0
	Total	382	100,0	100,0	

According to this research, there are some reasons for clients while they prefer the local banks for their transaction. 16 (27,7%) clients are prefer for trust in the organization. 64 (16,8%) clients prefer for customer satisfaction, 49 (12,8%) clients prefer for corporate structure of the banks, 37 (9,7%) prefer for its attractive interest rates and 23 (6,0%) clients prefer for their modern banking system.

Table 42: How clients learn information about the bank

<b>Where you will learn about the activities and operations of your bank</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Newspaper	39	10,2	10,2	10,2
TV	7	1,8	1,8	12,0
Radio	5	1,3	1,3	13,4
Social Media	44	11,5	11,5	24,9
Web site of the bank	69	18,1	18,1	42,9
Bank officer	188	49,2	49,2	92,1
Other	30	7,9	7,9	100,0
Total	382	100,0	100,0	

As can be seen in the Table 42, 188 (49,2%) people learn information about the banks from the bank officers. 69 (18,1 %) of them are learning from the bank's websites, 44 (11,5%) of them are learning from the social media, 7 (1,8%) of them learn from TV and 5 (1,3%) of them learn from the radio.

Table43: How long the clients have been working with their bank

<b>How long have you been working with this bank</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Less than 1 year	16	4,2	4,2	4,2
1-5 year	131	34,3	34,3	38,5
6-10 year	117	30,6	30,6	69,1
11-15 year	76	19,9	19,9	89,0
16+ year	40	10,5	10,5	99,5
6,00	1	,3	,3	99,7
13,00	1	,3	,3	100,0
Total	382	100,0	100,0	

According to this research, 131(34,3%) clients start to work with their bank within the 1-5 years, 117 (30,6%) clients start to work within the 6-10 years, 76 (19,9%) of



clients start to work within the 11-15 years and 40 (10,5%) start to work since 16<sup>+</sup> years.

Table 44: The awareness of CSR

<b>Are you aware of CSR that the local banks have realized</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Yes	219	57,3	57,3	57,3
	No	163	42,7	42,7	100,0
	Total	382	100,0	100,0	

According to the research, 219 (57,3%) clients are aware 163 (42,7%) clients are not aware of the CSR projects of local banks.

Table 45 : The participation to CSR of clients

<b>Did you attend any CSR activities that realized by local banks</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Yes	60	15,7	15,7	15,7
	No	322	84,3	84,3	100,0
	Total	382	100,0	100,0	

322 (84,3%) clients do not participate to the CSR activities whereas 60 (15,7%) clients are participate to the CSR activities of local banks.

Table 46: Did you start to work with any bank for its CSR projects

<b>Did you start to work with any bank for its CSR projects</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Yes	7	1,8	1,8	1,8
	No	375	98,2	98,2	100,0
	Total	382	100,0	100,0	

In this research most of clients not start to work without any bank for its CSR projects. 375 (98,2%) clients are start to work with the bank for other reason but only 7 (1,8%) people start to work with the banks for its CSR activities.

Table 47: Use of Internet Banking

<b>Do you use internet banking</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Yes	151	39,5	39,5	39,5
No	231	60,5	60,5	100,0
Total	382	100,0	100,0	

According to this research, 231 (60,5%) clients do not use internet banking but 151 (39,5%) clients use internet banking for their banking transaction.

Table 48: Websites of Banks

<b>Do you visit the websites of your bank</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Yes	159	41,6	41,6	41,6
No	223	58,4	58,4	100,0
Total	382	100,0	100,0	

According to this research, 223 (58,4%) people do not visit the websites of their banks whereas 159 (41,6%) clients visit their bank's websites.

Table 49 : Most used social media tool

<b>What social media tools do you use mostly</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Facebook	256	67,0	67,0	67,0
Twitter	15	3,9	3,9	70,9
Instagram	14	3,7	3,7	74,6
YouTube	12	3,1	3,1	77,7
None of them	85	22,3	22,3	100,0
Total	382	100,0	100,0	

According to this research, 256 (67,0%) respondents use Facebook, 85 (22,3%) of them do not use any social media tool, 15 (3,9%) respondents use Twitter and 14 (3,7 %) of people use Instagram.

Table 50: Do the clients follow the bank in social media or not

<b>Do you follow your bank in social media</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Yes	114	29,8	29,8	29,8
No	268	70,2	70,2	100,0
Total	382	100,0	100,0	

268 (70,2%) respondents are not following their banks in the social media but 114 (29,8%) respondents are following their bank in the Facebook.

Table 51: Local Banks which have CSR projects are sensitive

<b>Thought the CSR project I think local banks are sensitive</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	109	28,5	28,5	28,5
Agree	157	41,1	41,1	69,6
Not Sure	50	13,1	13,1	82,7
Disagree	37	9,7	9,7	92,4
Strongly Disagree	29	7,6	7,6	100,0
Total	382	100,0	100,0	

According to this research, 157 (41,1%) clients are strongly agree and 109 (28,5%) are agree that local bank which have CSR projects are sensitive. 50 (13,1 %) clients are not sure if they are sensitive or not.

Table 52: CSR projects are increasing clients trust

<b>CSR projects are increasing my trust to the local banks</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	112	29,3	29,3	29,3
Agree	116	30,4	30,4	59,7
Not sure	71	18,6	18,6	78,3
Disagree	51	13,4	13,4	91,6
Strongly Disagree	32	8,4	8,4	100,0
Total	382	100,0	100,0	

In this research the results showthat, 112(29,3%) clients strongly agree and 116 (30,4 %) clients agree with the idea of CSR projects increase their trust to the organization. 71 (18,6%) clients are not sure if their trust increase by CSR activities and 83 (21,8%) respondents have negative opinion on this idea.

Table 53: Corporations gain clients trust by their CSR activities

<b>Corporations are gaining our trust by their CSR activities</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	109	28,5	28,5	28,5
Agree	158	41,4	41,4	69,9
Not Sure	51	13,4	13,4	83,2
Disagree	38	9,9	9,9	93,2
Strongly Disagree	26	6,8	6,8	100,0
Total	382	100,0	100,0	

In this research the results show that, 109 (28,5%) clients strongly agree and 158 (41,4 %) clients agree with the idea of corporations are gaining client's trust by their CSR projects. 51 (13,4%) clients are not sure if the corporation gains their trust by CSR activities and 64 (16,7%) respondents have negative opinion on this idea.

Table 54: Corporation's name heard more by CSR activities

<b>Local banks was able to announce their corporation names more due to CSR</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	113	29,6	29,6	29,6
Agree	159	41,6	41,6	71,2
Not Sure	51	13,4	13,4	84,6
Disagree	35	9,2	9,2	93,7
Strongly Disagree	24	6,3	6,3	100,0
Total	382	100,0	100,0	

In this research the results show that, 113 (29,6%) clients are strongly agree and 159 (41,6 %) clients agree with the idea of corporations were able to announce their names more due to CSR activities. 51 (13,4%) clients are not sure if the corporation

announce their name more, even if they have CSR activities and 59 (15,5%) respondents have negative opinion on this idea.

Table55: CSR activities increase corporate reputation

<b>CSR projects are increasing corporations reputation</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	126	33,0	33,0	33,0
Agree	155	40,6	40,6	73,6
Not Sure	50	13,1	13,1	86,6
Disagree	30	7,9	7,9	94,5
Strongly Disagree	21	5,5	5,5	100,0
Total	382	100,0	100,0	

In this research the results show that, 126 (33,0%) clients strongly agree and 155 (40,6 %) clients agree with the idea of corporations which have CSR activities, their reputation increase. 50 (13,1%) clients are not sure if the corporate reputation can increase by CSR activities and 51 (13,4%) respondents have negative opinion on this idea.

Table56: CSR activities can be reason to prefer the bank

<b>The reason to prefer the banks is its CSR</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	8	2,1	2,1	2,1
Agree	18	4,7	4,7	6,8
Not Sure	29	7,6	7,6	14,4
Disagree	156	40,8	40,8	55,2
Strongly Disagree	171	44,8	44,8	100,0
Total	382	100,0	100,0	

In this research the results show that, 171 (44.8%) clients strongly disagree and 156 (40,8 %) clients disagree with the idea of they prefer their banks for its CSR activities. 29 (7,6%) clients are not sure if the CSR activities can be reason for their preference and 26 (6,8%) respondents have positive opinion on this idea.

Table57: The importance given to CSR

<b>I give importance to CSR</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	199	52,1	52,1	52,1
Agree	117	30,6	30,6	82,7
Not Sure	33	8,6	8,6	91,4
Disagree	19	5,0	5,0	96,3
Strongly Disagree	14	3,7	3,7	100,0
Total	382	100,0	100,0	

In this research, the results showthat, 199 (52,1%) clients strongly agree and 117 (30,6 %) clients have positive idea because they give importance to CSR activities. 33 (8,6%) clients are not sure if they give any importance to CSR activities and 33 (8,7%) respondents do not give importance to CSR projects.

Table58: CSR is necessary for Corporate Reputation

<b>For corporate reputation CSR is necessary</b>	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly Agree	142	37,2	37,2	37,2
Agree	166	43,5	43,5	80,6
Not Sure	48	12,6	12,6	93,2
Disagree	16	4,2	4,2	97,4
Strongly Disagree	10	2,6	2,6	100,0
Total	382	100,0	100,0	

In this research the results show that, 142 (37,2%) clients strongly agree and 166 (43,5 %) clients agree with the idea of CSR is necessary for corporate reputation. 48 (12,6%) clients are not sure if CSR activities are necessary thing for increasing corporate reputation and 26 (6,8%) respondents have negative opinion on this idea.



Table 59: CSR activities are increase positive image of banks in clients minds

<b>CSR projects increase the image of corporation in positive way</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	130	34,0	34,0	34,0
Agree	171	44,8	44,8	78,8
Not Sure	38	9,9	9,9	88,7
Disagree	27	7,1	7,1	95,8
Strongly Disagree	16	4,2	4,2	100,0
Total	382	100,0	100,0	

In this research the results show that, 130 (34,0%) clients strongly agree and 171 (44,8 %) clients agree with the idea of CSR activities are increase positive image of banks in clients minds. 38 (9,9%) clients are not sure if the corporate image increase in positive way by CSR activities and 43 (11,3%) respondents have negative opinion on this idea.

Table 60: CSR activities are solutions for social problems

<b>CSR projects of local banks bring solution of social problems</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	74	19,4	19,4	19,4
Agree	129	33,8	33,8	53,1
Not Sure	94	24,6	24,6	77,7
Disagree	38	9,9	9,9	87,7
Strongly Disagree	47	12,3	12,3	100,0
Total	382	100,0	100,0	

In this research the results showthat, 74 (19,4%) clients strongly agree and 129 (33,8 %) clients agree with the idea of CSR activities are solutions for social problems. 94 (24,6%) clients are not sure if CSR activities solve some social problems and 88 (22,2%) respondents have negative opinion on this idea.

Table 61: CSR activities increase the number of clients

<b>CSR projects increase the number of customer potential</b>		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Strongly Agree	69	18,1	18,1	18,1
	Agree	80	20,9	20,9	39,0
	Not Sure	118	30,9	30,9	69,9
	Disagree	82	21,5	21,5	91,4
	Strongly Disagree	32	8,4	8,4	99,7
	Total	382	100,0	100,0	100

In this research the results showthat, 69 (18,1%) clients strongly agree and, 80 (20,9 %) clients agree with the idea of CSR activities are increasing the number of local bank's clients. 118 (30,9%) clients are not sure if CSR activities are increasing the number of clients and 114 (29,9%) respondents have negative opinion on this idea.

Table 62: The announcement of CSR projects in the media

<b>CSR projects are sufficiently announced in the media</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	36	9,4	9,4	9,4
Agree	75	19,6	19,6	29,1
Not Sure	135	35,3	35,3	64,4
Disagree	66	17,3	17,3	81,7
Strongly Disagree	70	18,3	18,3	100,0
Total	382	100,0	100,0	

In this research the results show that, 36 (9,4 %) clients strongly agree and 75 (19,6 %) clients agree with the idea of the announcement of CSR activities are sufficient. 135 (35,3%) clients are not sure if CSR activities sufficiently announced in the media or not and 136 (35,6%) respondents have negative opinion on this idea.

Table 63 : CSR activities are sufficient or not

<b>CSR projects that local banks realize is sufficient</b>	<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid Strongly Agree	23	6,0	6,0	6,0
Agree	52	13,6	13,6	19,6
Not Sure	80	20,9	20,9	40,6
Disagree	112	29,3	29,3	69,9
Strongly Disagree	115	30,1	30,1	100,0
Total	382	100,0	100,0	

In this research the results show that, 23 (6,0%) clients strongly agree and 52 (13,6 %) clients agree with the idea of CSR activities are sufficient 80 (20,9%) clients are

not sure if CSR activities are sufficient or not, and 227 (59,4%) respondents are do not think that CSR activities are sufficient so they have negative opinion on this idea.

#### **4.2.2 Crosstabs**

In this research, crosstabs analysis was used for find the answer of the research questions and Pearson-Chi Square was used for show the relationship between two variables as a  $\chi^2$ ,  $df=y$ ,  $p=t<0.05$ .

Table 64: Education and where clients learn information about the banks

Where you will learn about the activities and operations of your bank		Education				Total
		Primary School	Secondary Education	University	Other	
Newspaper	Count	0	21	15	3	39
	% within Where you will learn about the activities and operations of your bank	,0%	53,8%	38,5%	7,7%	100,0%
	% within Education	,0%	14,3%	8,1%	12,5%	10,2%
	% of Total	,0%	5,5%	3,9%	,8%	10,2%
TV	Count	0	3	4	0	7
	% within Where you will learn about the activities and operations of your bank	,0%	42,9%	57,1%	,0%	100,0%
	% within Education	,0%	2,0%	2,2%	,0%	1,8%
	% of Total	,0%	,8%	1,0%	,0%	1,8%
Radio	Count	0	1	4	0	5
	% within Where you will learn about the activities and operations of your bank	,0%	20,0%	80,0%	,0%	100,0%
	% within Education	,0%	,7%	2,2%	,0%	1,3%
	% of Total	,0%	,3%	1,0%	,0%	1,3%
Social Media	Count	0	11	26	7	44
	% within Where you will learn about the activities and operations of your bank	,0%	25,0%	59,1%	15,9%	100,0%
	% within Education	,0%	7,5%	14,0%	29,2%	11,5%

	% of Total	,0%	2,9%	6,8%	1,8%	11,5%
Web site of the bank	Count	0	16	46	7	69
	% within Where you will learn about the activities and operations of your bank	,0%	23,2%	66,7%	10,1%	100,0%
	% within Education	,0%	10,9%	24,7%	29,2%	18,1%
	% of Total	,0%	4,2%	12,0%	1,8%	18,1%
Bank officer	Count	22	83	78	5	188
	% within Where you will learn about the activities and operations of your bank	11,7%	44,1%	41,5%	2,7%	100,0%
	% within Education	88,0%	56,5%	41,9%	20,8%	49,2%
	% of Total	5,8%	21,7%	20,4%	1,3%	49,2%
Other	Count	3	12	13	2	30
	% within Where you will learn about the activities and operations of your bank	10,0%	40,0%	43,3%	6,7%	100,0%
	% within Education	12,0%	8,2%	7,0%	8,3%	7,9%
	% of Total	,8%	3,1%	3,4%	,5%	7,9%
Total	Count	25	147	186	24	382
	% within Where you will learn about the activities and operations of your bank	6,5%	38,5%	48,7%	6,3%	100,0%
	% within Education	100,0%	100,0%	100,0%	100,0%	100,0%
	% of Total	6,5%	38,5%	48,7%	6,3%	100,0%

88,0% primary school graduated clients learn information about bank from the bank officer, and 12% primary school graduated clients learn information from other sources. 56,5% secondary school graduated clients learn information about the bank from the bank officers also they start to learn from 14,3% newspaper, 10,9% web sites of the bank and 7,5% from the social media. On the other hand, 41,9% university graduated clients learn from bank officers, 24,7% clients learn from websites and 14,0% clients learn from social media. In this research, it can be seen the importance of the sales force but when the education level is increased clients start to use technology while they are learning some information. Pearson Chi Square value is, 52,275<sup>a</sup>, df = 18, p = 0,000 < 0,05 so it shows there is a close relationship between education level and the way where the clients learn information about their banks.

Table 65: Education and the awareness of CSR

Crosstab		Are you aware of CSR that the local banks have realized		Total
		Yes	No	
Primary School	Count	2	23	25
	% within Education	8,0%	92,0%	100,0%
	% within Are you aware of CSR that the local banks have realized	,9%	14,1%	6,5%
	% of Total	,5%	6,0%	6,5%
Secondary Education	Count	67	80	147
	% within Education	45,6%	54,4%	100,0%
	% within Are you aware of CSR that the local banks have realized	30,6%	49,1%	38,5%
	% of Total	17,5%	20,9%	38,5%
University	Count	130	56	186
	% within Education	69,9%	30,1%	100,0%

	% within Are you aware of CSR that the local banks have realized	59,4%	34,4%	48,7%
	% of Total	34,0%	14,7%	48,7%
Other	Count	20	4	24
	% within Education	83,3%	16,7%	100,0%
	% within Are you aware of CSR that the local banks have realized	9,1%	2,5%	6,3%
	% of Total	5,2%	1,0%	6,3%
Total	Count	219	163	382
	% within Education	57,3%	42,7%	100,0%
	% within Are you aware of CSR that the local banks have realized	100,0%	100,0%	100,0%
	% of Total	57,3%	42,7%	100,0%

92,0% primary school graduated are not aware of the CSR activities, only 8,0% of them are aware of the CSR activities. 54,4% secondary school graduated are not aware of the CSR of local banks and 45,6% of them are aware of the CSR activities. 69,9% university graduated clients are aware of the CSR activities which local banks realized and only 30,1% of them are not aware of the CSR. As can be seen in the Table 65, when the education level increases, the ratio of awareness of CSR activities increases. Pearson Chi Square value is, 51,801<sup>a</sup>,  $df = 3, p = 0,000 < 0,05$  so it shows there is a close relationship between education level and the awareness of the CSR activities of local banks.



Table 66: Education and thought that local banks sensitivity

Crosstab		Education				Total
		Primary School	Secondary Education	University	Other	
Strongly Agree	Count	4	33	61	11	109
	% within Thought the CSR Project I think local banks are sensitive	3,7%	30,3%	56,0%	10,1%	100,0%
	% within Education	16,0%	22,4%	32,8%	45,8%	28,5%
	% of Total	1,0%	8,6%	16,0%	2,9%	28,5%
Agree	Count	11	60	74	12	157
	% within Thought the CSR Project I think local banks are sensitive	7,0%	38,2%	47,1%	7,6%	100,0%
	% within Education	44,0%	40,8%	39,8%	50,0%	41,1%
	% of Total	2,9%	15,7%	19,4%	3,1%	41,1%
Not Sure	Count	1	16	33	0	50
	% within Thought the CSR Project I think local banks are sensitive	2,0%	32,0%	66,0%	,0%	100,0%
	% within Education	4,0%	10,9%	17,7%	,0%	13,1%
	% of Total	,3%	4,2%	8,6%	,0%	13,1%
Disagree	Count	5	19	12	1	37
	% within Thought the CSR project I think local banks are sensitive	13,5%	51,4%	32,4%	2,7%	100,0%
	% within Education	20,0%	12,9%	6,5%	4,2%	9,7%
	% of Total	1,3%	5,0%	3,1%	,3%	9,7%
Strongly Disagree	Count	4	19	6	0	29

% within Thoughtthe CSRproject I thinklocalbanksaresensitive	13,8%	65,5%	20,7%	,0%	100,0%
% within Education	16,0%	12,9%	3,2%	,0%	7,6%
% of Total	1,0%	5,0%	1,6%	,0%	7,6%
Count	25	147	186	24	382
% within ThoughttheCSRproject I thinklocalbanksaresensitive	6,5%	38,5%	48,7%	6,3%	100,0%
% within Education	100,0%	100,0%	100,0%	100,0%	100,0%
% of Total	6,5%	38,5%	48,7%	6,3%	100,0%

60,0% (strongly agree and agree) Primary school graduate clients thought that local banks which have CSR activities are more sensitive than the others. 63,2% secondary school graduated clients thought that local banks which have CSR activities are more sensitive than the others. 72,6% university graduated clients thought that local banks which have CSR activities are more sensitive than the others. As can be seen in the table 66, when the education level increase, the ratio of awareness of the CSR activities are increased.

Pearson Chi Square value is, 37,352<sup>a</sup>, df = 12, p = 0,000 < 0.05 so it shows there is a close relationship between education level and the clients thought that local banks which have CSR activities are more sensitive than the others.

### **4.3 Depth Interview with the consultant of Limasol Social Responsibility Co.**

In this part, Limasol Social Responsibility Co. was analyzed. Limasol Social Responsibility Co. is the first and only corporation of social responsibility and works

for Limasol Bank. The interview was done because of it has the most appropriate and effective procedure in CSR. İpek Halim was interviewed; who is the consultant of Limasol Social Responsibility Co. was interviewed. The interview questions were prepared in advance, 14 semi-structures questions.

While interviewing with Ipek Halim, who provides consultancy to the Limasol Social Responsibility Co.; the following interview was obtained.

Limasol Social Responsibility Co. is the subsidiary company the Bank of Limasol Turk Cooperative Bank. It is non-profit organization and it was founded in 2011, to add value to the individual and society and on behalf of a better world and humanity. It can be described as the final result-oriented, provide permanent benefits to society in long term, to work for benefit of society, environment, individual and the world. Also, it can be described as a dynamic strategic decisions and practices.

Limasol Social Responsibility Co. team consists of 5 people. Only one person of them is actively working other than that academics, artists and volunteers are helping in the execution of projects.

At the beginning of each year, all the social responsibility projects that will be held are offered to the Steering Committee and with their approvals, the activities are carried out within the year. According to Halim, Limasol Social Responsibility Co, which is the first in the TRNC, the projects that carried out determined for contribute to the environmental, social and cultural development with in the presence of different experts. In addition to environment, sports, cultural, health and art projects,

it effort to realize two different projects, The Program of Cultural Heritage Conservation for maintain TRNC culture and Limasol Bank Cultural Publications for support arts and culture.

Halim mentioned that, Limasol Social Responsibility Co. was conducting the projects along with their sponsors besides annual budget. Limasol Turkish Cooperative Bank and Limasol Insurance provided all kinds of material and spiritual support to the corporation. Limasol Social Responsibility Co. began its activities in 2012, with the “There is one more world” project. In this project, the aim is to develop children’s skills and to improve their self-esteem by the way a radical future will be created with the study.

Halim said that, “We support the children theater; we bring together artists and children, we organize conferences for families, We carry to class art and artists” and she adds all these are our projects. In the conduct of these projects, children’s book authors, academics of Eastern Mediterranean University, Faculty of Communication and Education, from the Ministry of National Education, Youth and Sports psychologists and communication experts are worked.

The information that obtained as a result of the following results was enlightening the research questions 8 and 9. To illustrate, the interview explains; what is the procedure of CSR applied by local TRNC banks, in detailed. Also, the consultant of Limasol Social Responsibility Co., Ipek Halim described how they plan CSR events.

#### **4.4 Data Interpretations**

The concepts of corporate communication and institutionalization have gained importance in recent years in the TRNC market. Thus, in an increasingly competitive environment and in TRNC market that is smaller, it is quite difficult to compete and to survive for these institutions. Hence, the institutions are keeping pace with the changing market approach has and it is necessary as become imperative to communicate closely with the customer for institutions to compete in an increasingly competitive environment. For this, public relations and market segments were established within the corporations in TRNC service sectors. These PR and Marketing departments develop new strategies for communicate closely with the stakeholders, by the way the consumers perceptions can change in order to these strategies.

The local banking sector has the high competition and the developing sector in terms of institutionalization within the TRNC market. On the basis of institutionalization, by the corporate communication strategies, institutions communicate with their stakeholders and to ensure that people's thoughts and feelings in a positive direction to the company. This is the phenomenon of underlying the corporate communication. Hence, local banks in TRNC aimed to increase their corporate reputation within the market that they try to compete both with each others and the branches of TR banks. In this way, the local banks began to be common of need of society by being aware of this situation and improving CSR projects.

In this survey, which was applied to the clients of local bank, put forth some information about their perceptions of this CSR projects which have done by local

bank in TRNC. 57,3% of clients are aware of the CSR projects which have done by Local banks. These shows, the CSR projects increase the awareness of people about the communication strategies. On the other hand, 28,5 % clients strongly agree and 41,1 % clients agree with the idea of CSR projects reflect the sensitive of Local Banks. 29,3 % of clients strongly agree and 30,4 % of clients agree with the idea of CSR projects are increase trust to corporation. 29,6 of them strongly agree and 41,6% of them agree with the idea of the name of organization is more hard through CSR projects. 33,0% clients strongly agree and 40,3% of them agree with the idea of CSR projects are increasing corporate reputation.

In short we can say that, people have positive thoughts towards the corporate social responsibilities which are made by local banks so they think about the CSR increase corporate's reputation. Also, the CSR increases their trust towards corporation. Local banks are developing CSR within the corporate communication strategies, to communicate with the clients and to ensure that the benefits to society. On the other side, these CSR projects are changing the perceptions of clients and provide positive opinions or perceptions towards bank.

## **Chapter 5**

### **CONCLUSION**

In this chapter includes three sections; summary of the research, conclusion drawn for the study and recommendations for further research. All these sections give information about the results of the research and answers of the research questions in a detailed manner.

#### **5.1 Summary of the Research**

The contributions of CSR projects are great for corporations' reputation and image and it is a fact that these CSR projects affect client's attitudes in positive way towards the corporation. Increasingly competitive environment, it is hard to develop new services and it is easy to imitate these services so it is hard to create differences between corporations. While today's circumstances take into consideration, it is a very difficult situation that communicates with clients to create corporate image and create awareness of their image and identity.

In this study, both quantitative and qualitative research methodology were conducted. In the first questionnaire was distributed in the local banks where they were doing CSR in TRNC. By the way, it is determined that if local banks do the CSR, in which areas they realized these projects, what is the underlying causes to support these CSR project. Table 5, 6 (46,2%) local banks are doing CSR but 7(53,8 %) local banks are not doing. 23,1 % of local banks which are doing CSR, gives important to children, young and old people. 46,2% of local banks which have CSR,

they are doing this activity for problem solving oriented. 7,7 % of local bank do the CSR 2 times within a year and 38,5 % do the CSR 5+ times in a year. 46, 2 % PR departments are managing or organize to CSR activities of the local banks. 30,8 % banks are describe the CSR as a helping to society and 30,8 % of them describe as increasing to reputation of corporation. The announcement is very important so whole banks which are doing CSR are advertising their CSR activities in the media.23,1 % of them are not measure the value that added by CSR and 23,1 of them are measure the value. 15,4 % banks which measure the value mentioned that they measure the value by the results of the increasing number of CSR. 7,7% pf local banks are measure the value by control the increasing the level of income and 23,1 % measure it by other way.7,7 % of banks which measure their reputation, they determined that 16-20 percentage of their reputation is increased. 7,7 % of them determined 20+ increased. The banks that are doing CSR mentioned that they will continue to do CST in future (46,2 %) and also they have other application such as sponsorships for communicate with the society within their Corporate Communication strategies. As you seen in the table 33, the local banks which has CSR activities66,7% of them describe the CSR concept as helping to society, 33,3% of them describe CSR activities as a activity which increase their reputation. In this research, the local banks which have CSR activities, 50,0% local banks are strongly agree that CSR activities are increase their reputation and 50,0% local banks are agree that CSR activities are increase their reputation and there is a close relationship between the banks which have CSR activities and the idea of CSR activities increase the corporate reputation. As can be seen in table 35, 50,0% local banks which have CSR activities are strongly agree with the idea of CSR activities are increasing the reliability and the other 50,0% local banks are agree with this idea and there is a



close relationship between the banks which have CSR activities and the idea of CSR activities increase the reliability of local banks.

The second questionnaire is going to distribute for the local banks clients in TRNC to analyze the importance and effects of CSR in reputation management while managing corporate communication and answer the other research question. By the way, it emerged that 57,3% of clients aware of the CSR projects of local banks. The awareness of the clients are very important because if they aware of the CSR then they can contribute to corporate image and reputation in positive way.

28,5 % clients are strongly agree and 41,1 % clients are agree with the idea of CSR projects reflect the sensitive of Local Banks. 29,3 % of clients are strongly agree and 30,4 % of clients are agree with the idea of CSR projects are increase trust to corporation. 29,6 of them strongly agree and 41,6% of them agree with the idea of the name of organization is more hard through CSR projects. 33,0% clients are strongly agree and 40,3% of them are agree with the idea of CSR projects are increasing corporate reputation.34,1% clients are strongly agree and 44,5% clients are agree with the idea of CSR projects are increasing corporation's image in positive way. According to these results, it is shown that clients perceive the CSR projects brought solutions of social problems (33,8% agree with this idea).

Also, the research shows the reason that clients prefer to their bank for banking transaction. 27,7 % prefer for constitute trust, 16,8% prefer for customer satisfaction, 16,5% prefer for family based bank and 12,8 % clients prefer to the bank for have a corporate structure. This result shows the awareness of clients about

institutionalization process of corporations and CSR projects that have done by local banks. 49,2% clients get information about bank or banking transaction from the banking officer, this result show the bank's customer relations are quite good while communicate with the clients. 67,0 % clients are using Facebook but only 29,8 % of them are following their bank in Facebook. 88,0% primary school graduated clients are learn information about bank from the bank officer, 56,5% secondary school graduated clients learn information about the bank from the bank officers but they start to learn from 14,3% newspaper,10,9% web sites of the bank and 7,5% from the social media. On the other hand, 41,9% university graduated clients learn from bank officers, 24,7% clients learn from websites and 14,0% clients learn from social media. In this research, it can be seen the importance of the sales force but when the education level is increased clients start to use technology while they are learning some information. 92,0% Primary School graduated are not aware of the CSR activities, only 8,0% of them are aware of the CSR activities. 54,4% secondary school graduated are not aware of the CSR of local banks and 45,6% of them are aware of the CSR activities. 69,9% university graduated clients are aware of the CSR activities which local banks realized and only 30,1% of them are not aware of the CSR. As can be seen in the table 66, when the education level increase, the ratio of awareness of the CSR activities are increased. 60,0% (strongly agree and agree) Primary School graduated clients thought that local banks which have CSR activities are more sensitive than the others.63,2% secondary school graduated clients thought that local banks which have CSR activities are more sensitive than the others. 72,6% university graduated clients thought that local banks which have CSR activities are more sensitive than the others. As can be seen in the table 66, when the education level increase, the ratio of awareness of the CSR activities are increased.

On the other hand, while applying the qualitative methodology, in-depth interview was conducted with the Limasol Corporate Responsibility Co. which is the only corporation that works on social responsibility projects for the bank. The interviewed has done because of it has the most appropriate and effective procedure in CSR. Ipek Halim was interviewed, who is the consultant of Limasol Social Responsibility Co. The interview questions were prepared in advance, 14 semi-structures questions. The information that obtained by the interview; Limasol Social Responsibility Co. team consists of 5 people. Only one person of them is actively working other than that academics, artists and volunteers are helping in the execution of projects.

At the beginning of each year, all the social responsibility projects that will be held are offered to the Steering Committee and with their approvals, the activities are carried out within the year. According to Halim, Limasol Social Responsibility Co, which is the first in the TRNC, the projects that carried out determined for contribute to the environmental, social and cultural development with in the presence of different experts. In addition to environment, sports, cultural, health and art projects, it effort to realize two different projects, The Program of Cultural Heritage Conservation for maintain TRNC culture and Limasol Bank Cultural Publications for support arts and culture.

316 out of 382 (82,7%) clients of banks have positive thoughts about CSR is important and they give importance to CSR activities whereas 375 out of 382 (98,2%) clients mentioned that they did not start to work any bank for its CSR activities. According to Diffusion and Innovation Theory, these people are in the laggards category (16%) because these people are people are connected to their

traditions and habits and they are not very open to changes because they are conservatives. On the other, 7 people are (1,8%) early adaptors (13,5%) because the reason that they start to work some banks is the banks CSR activities. It shows these are people who can easily adopt innovations. They are conscious of their needs because they are aware of the need that will make their lives better (Sahin, 2006, p. 1)

As a conclusion, in TRNC, local banks are competing with foreign branches banks. The foreign branches banks are customer oriented so they put customer in the center of their marketing and communication strategies. They compete in all over the world and they develop some corporate communication strategies for increasing their reputation and reflecting the right corporate identity. Hence they know how they built their corporate reputation and how they apply their corporate communication. On the other hand, TRNC is a developing country and corporations focus on the selling then customer relations. They have to survive in the sector so they are not giving importance to reputation, corporate communication and their corporate image. While local banks are competing with the foreign banks their survival in the sector become more important than their reputation. Hence, there is 15 local banks in TRNC, but only 6 of them have CSR activities under the name of corporate communication strategies for communicate effectively with their customers and increase their reputation. Thus, only 3 of them evaluate the results of their corporate communication strategies. They consider the results of increasing number of customer, consider the increasing incomes' of their corporations and they learn their customer attitudes by doing survey.

## **5.2 Conclusion Drawn For the Study**

As I mentioned in chapter 1, research questions have re-evaluate in this part.

**RQ 1:** What is the role of CSR in local TRNC banks?

This research questions have been answered in the first part of the research that is conducted to local banks in TRNC. The results from this survey revealed that 23,1% banks strongly agree and 23,1 % banks agree with the idea of CSR projects increase consumer trust to our bank. Also,23,1 banks strongly agree and 23,1% banks agree with the idea of CSR projects that realize from our corporations increase the reputation of the corporation. 23,1 % banks are measure the value that added CSR Projects to corporate reputation. 23,1 %of them measure from the results of increase the number of customers,23,1 % of them measure from the results of increase income level. In addition, by the CSR projects, 23,1% of banks strongly agree 23,1% of bank agree with the idea of the name of the bank is heard more.

**RQ 2:** Do the CSR projects increase customer's reliability of the bank?

According to the second part of research, the second quantitative research obtained that 29,3% of clients strongly agree and 30,4% of clients agree with the idea of CSR projects increase the reliability of clients to the banks. 28,5 % clients strongly agree and 41,4 % clients agree with the idea of corporations gain clients reliability by their CSR projects.

**RQ 3:** Does the CSR projects increase the company's reputation?

In the second questionnaire which applied to the clients of local banks has obtained that, 33,0% clients are strongly agree and 40,6 % clients are agree with the idea of

CSR projects are increase the reputation of corporations. In addition, 37,2 % clients are strongly agree 43,5 % agree with the idea of CSR projects are necessary for increasing corporation's reputation.

**RQ 4:** Do the CSR projects show the sensitive of the companies?

In the second questionnaires which has applied to the clients of local banks in TRNC, the data has obtained that, 49,6 % of clients have positive attitudes about the idea of banks which have CSR activities are more sensitive than others.

**RQ 5:** Do CSR projects lead to be hear the name of the companies more?

In the second questionnaire which was applied to the clients of local banks in TRNC 29,6% people are strongly agree and 41,6 % people are agree with the idea about CSR projects allow to be hear the name of the corporations more.

**RQ 6:** How do local banks in TRNC apply CSR in their annual plan?

In Limasol Social Responsibility Company, at the beginning of each year, all the social responsibility projects that will be held are offered to the Steering Committee and with their approvals, the activities are carried out within the year.

**RQ 7:** What are the procedures of CSR applied by local TRNC banks?

According to Halim, Limasol Social Responsibility Co, which is the first in the TRNC, the projects that carried out determined for contribute to the environmental, social and cultural development with in the presence of different experts. In addition to environment, sports, cultural, health and art projects, it effort to realize two

different projects, The Program of Cultural Heritage Conservation for maintain TRNC culture and Limasol Bank Cultural Publications for support arts and culture.

**RQ 8:** How do local banks plan CSR events?

Limasol Social Responsibility Co. began its activities in 2012, with the “There is one more world” project. In this project the aim is to develop children’s skills and to improve their self-esteem by the way a radical future will be created with the study.

Halim said that, “We support the children theater; we bring together artists and children, we organize conferences for families, we carry to class art and artists” and she adds all these were their projects. While conducting of these projects, children’s book authors, academics of Eastern Mediterranean University, Faculty of Communication and Education, from the Ministry of National Education, Youth and Sports psychologists and communication have made contribution.

### **5.3 Recommendations for Further Research**

As I mentioned in the limitations of the study, the questionnaires applied to the clients of the local banks in TRNC, who live in Nicosia. Hence, the results cannot be generalized. Thus, this research can be conduct in the more regions in TRNC with the more number of samples to determine the effects of CSR projects on client’s perceptions. The results indicated that in this research, it has emerged that the CSR projects are not enough for society and some of the banks do not develop CSR projects. Hence, this research can contribute to corporations to develop CSR projects for their corporate image and reputation. This study is very important to see the importance given to corporation as a corporate communication in TRNC.

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## **APPENDICES**

## Appendix A: The Implementations of CSR of Local Banks in TRNC

### Araştırma Soruları

Aşağıda cevaplayacağınız anket soruları, KKTC'deki Yerel Bankaların gerçekleştirdiği Kurumsal Sosyal Sorumluluk Projeleri sayesinde kurumlarının itibarına, iletişimine ve imajına nasıl yansıtıldığını ölçümlemek amacıyla yapılacaktır. Zamanınızı ayırıp soruları cevaplayacağınız için teşekkür ederiz.

İsminiz ve Hangi pozisyonda

Çalıştığınız:.....

1. Kurumunuzun adı

:.....

2. Kurumunuz ne kadar süreden beri bankacılık hizmeti veriyor?

a)1-11 ay      b)1-5 yıl      c)6-10 yıl      d)11-15 yıl      e)15+

3. Kurumunuzda sosyal sorumluluk projeleri yapıyor musunuz?

a)evet                      b)Hayır

4. Kurumunuz sosyal sorumluluk projelerine ne kadar süredir bütçe ayırıyor?

a)1 yıl              b)1-3 yıl              c)3-5 yıl              d)5 yıldan fazla

5. Hangi alanlarda sosyal sorumluluk projeleri gerçekleştiriyorsunuz?

a)Kadınlar    b)Engelliler    c)Yaşlılar, çocuk ve gençler    d)hayvanlar    e) çevre  
f)diğer.....

6. Gerçekleştirilen sosyal sorumluluk projeleri genelde hangi amaca yöneliktir?

a) sorun önlemeye yönelik projeler                      b) Sorun-çözüm odaklı projeler

7. Yılda yaklaşık kaç Sosyal Sorumluluk Projesi gerçekleştiriyorsunuz?

a)1    b)2    c)3    d)4    e)5+

8. Sosyal Sorumluluk Projelerini kurumunuzun hangi birimi planlayıp organize etmektedir?

a)Halkla İlişkiler      b)Pazarlama      c)İnsan Kaynakları      d)Sosyal Sorumluluk Birimi  
e)diğer.....

9. Sosyal Sorumluluk kavramını nasıl tanımlıyorsunuz?

a)Reklam yapmak    b)Topluma yardım etmek    c)Şirketin itibarını artırmak

d) Şirketin imajını artırmak    e)diğer.....

10. Kurumunuzun Sosyal Sorumluluk Projelerine destek vermesinin temelinde yatan sebepler nelerdir?

- a)Reklam yapmak b)Topluma yardım etmek c)Şirketin itibarını artırmak  
d) Şirketin imajını artırmak e)diğer.....

11. Yıllık bütçenizin yüzde kaçını Sosyal Sorumluluk Projelerine ayırıyorsunuz?

- a)1-5% b)6-10% c)11-15% d)16-20% e)20%+

12. Yaptığınız Sosyal Sorumluluk Projelerinin reklamını veya haberini yapıyor musunuz?

- a)Evet b)Hayır

cevap evet ise; hangi

yollarla.....  
.....

13. Yürüttüğünüz Sosyal Sorumluluk Projelerinde çalışanlarınız aktif olarak görev alıyor mu?

- a)Evet b)Hayır

14. Yaptığınız Sosyal Sorumluluk Projelerinin kurumunuza kattığı değeri ölçümlüyor musunuz? (cevap hayır ise 17. Soruya geçiniz)

- a)Evet b)Hayır

15. Gerçekleştirilen sosyal sorumluluk etkin olup olmadığını nasıl ölçümlüyorsunuz?

- a)Müşteri artması sonucu b)Gelir artışlarını kontrol ederek  
c)Rakip firma karşılaştırması yaparak d) diğer.....

16. Sosyal Sorumluluk Projeleri ile şirketinizin itibarı yüzde kaç artmıştır?

- a)1-5% b)6-10% c)11-15% d)16-20% e)20%+

17. Sosyal Sorumluluk Projeleri ile şirketinizin imajı yüzde kaç artmıştır?

- a)1-5% b)6-10% c)11-15% d)16-20% e)20%+

18. Önümüzdeki yıllarda da Sosyal Sorumluluk Projeleri geliştirip yapmayı düşünüyor musunuz?

- a)Evet b)Hayır

19. Toplum ile iletişim kurmak için Sosyal Sorumluluk Projeleri dışında başka uygulamalarınız var mıdır? Nelerdir?

- a)Evet b)Hayır

cevap evetse diğer iletişim uygulamalarınız kısaca bahsediniz.....

Cevapları işaretleyerek derecelendiriniz.

	Kesinlikle katılıyorum	Katılıyorum	Emin değilim	Katılmıyorum	Kesinlikle katılmıyorum
20.Kurumun gerçekleştirdiği Sosyal Sorumluluk projeleri müşterilerimizi n şirketimize olan güvenirliliğini artırdı.					
21.Kurumun gerçekleştirdiği Sosyal Sorumluluk projeleri kurumumuzun itibarını artırdı.					
22.Sosyal Sorumluluk Projeleri şirketlerin topluma olan hassasiyetini yansıtır					
23.Sosyal Sorumluluk Projeleri sayesinde kurumun adının daha çok bilindiğini düşünüyorum					
24.Sosyal Sorumluluk Projeleri sayesinde kurumun adının daha çok talep edildiğini düşünüyorum					
25.Sosyal Sorumluluk Projelerinin toplumla veya hedef kitleyle etkin şekilde iletişime geçtiğini düşünüyorum					

26.Sosyal Sorumluluk Projeleriyle kurumun isminin daha çok duyulduğuna inanıyorum					
27.Sosyal Sorumluluk Projeleriyle kurumun itibarının artırdığını düşünüyorum					
28.Sosyal Sorumluluk Projeleriyle kurumun güvenilirliğinin artırdığını düşünüyorum					

## Appendix B: The Local Bank Clients perception about CSR(Pilot Test)

### Araştırma Soruları

Aşağıda cevaplayacağınız anket soruları, Doğu Akdeniz Üniversitesi, İletişim Fakültesi Yüksek Lisans Tezi için hazırlanmıştır. Bu anketlerden elde edilecek sonuçlarla KKTC'deki Yerel Bankaların gerçekleştirdiği Kurumsal Sosyal Sorumluluk Projelerinin kurumlarının itibarına, iletişimine ve imajına ne derecede katkı sağladığı ölçümlenecektir. Zamanınızı ayırıp soruları cevaplayacağınız için teşekkür ederiz.

1. Cinsiyetiniz nedir?

a) Kadın                      b) Erkek

2. Kaç yaşındasınız?

a)18 - 28   b)29 – 38   c)39 – 48   d)49 – 58   e)59+

3. Uyuşgunuz Nedir?

a) KKTC   b) TC                      c) KKTC/TC

4. Ne iş yapıyorsunuz?

a)Memur   b)Bankacı   c)Öğretmen   d)Doktor   e)Ev Hanımı   f)Diğer.....

5. Aylık geliriniz ne kadardır?

a) 1600 – 2000   b) 2000-2400   c)2400-2800   d)2800-3200   e)3200+

6. KKTC'deki yerel bankaları mı tercih ediyorsunuz?

a)evet                      b)hayır

(cevabınız evet ise hangi banka ile çalışıyorsunuz?.....)

7. Çalıştığınız Banka ile ilgili bilgileri nereden alıyorsunuz?

a)gazeteden                      b)televizyon   c) radyo   d)sosyal medya   e)bankanın web sitesinden

f)bankadaki sorumlulardan                      g)diğer.....

8. Ne kadar süredir bu banka ile çalışıyorsunuz?

a)1-5 yıl   b)6-10 yıl   c)11-15 yıl   d)16-20 yıl   e)20+ yıl

9. Yerel Bankaların gerçekleştirmiş oldukları sosyal sorumluluk projelerinden haberdar mısınız?

a)evet                      b)hayır

10. Yerel Bankaların gerçekleştirdikleri Sosyal Sorumluluk Projelerinden herhangi birinde bulundunuz mu?

a)evet                      b)hayır

11. Yapmış olduđu Sosyal Sorumluluklar sayesinde alıřmaya bařladıđınız yerel banka var mıdır?

a)evet b)hayır

(cevabınız evet ise hangi bankayla alıřmaya bařladınız?.....)

12. İnternet Bankacılıđı kullanıyor musunuz?

a)evet b)hayır

13. alıřtıđınız Bankanın web sitesini kullanıyor musunuz?

a)evet b)hayır

14. Hangi Sosyal Medya aralarını kullanıyorsunuz?

a)Facebook b)Twitter c)İnstagram d)Youtube e)diđer.....

15. Sosyal Medyada alıřtıđınız bankayı takip ediyor musunuz?

a)evet b)hayır

Cevaplarını işaretleyerek derecelendiriniz.

	Kesinlikle katılıyorum	Katılıyorum	Emin değilim	Katılmıyorum	Kesinlikle katılmıyorum
12. Yerel Bankaların yaptığı sosyal sorumluluk projeleri sayesinde duyarlı bir kurum olduklarını düşünüyorum.					
13. Yerel Bankaların yaptıkları sosyal sorumluluk projeleri kuruma olan güvenimi artırdı.					
14. Servis sektöründeki kurumlar yaptıkları sosyal sorumluluk projeleri ile daha fazla güvenimizi kazanıyor.					
15. Yerel Bankalar yaptıkları sosyal sorumluluklar sayesinde kurumlarının isimlerini daha fazla duyurmayı başardı.					
16. Sosyal sorumluluk projelerinin kurumların itibarını artırdığını düşünüyorum.					
17. Çalıştığım bankayı tercih etme sebebim yapmış oldukları sosyal sorumluluk projeleridir.					



18.Sosyal Sorumluluk projelerine önem veriyorum.					
19.Kurumsal itibar için sosyal sorumluluk projelerinin gerekli olduğunu düşünüyorum.					
20.Sosyal Sorumluluk Projelerinin kurumların imajını olumlu yönde artırdığını düşünüyorum.					

### **Evaluation of the pilot survey questions**

Soru 1: Artık günümüzde sadece kendilerini kadın ya da erkek olarak tanımlayan kişilerin dışında LGTB bireylerde vardır üçüncü seçenek olarak buda eklenmelidir.

Soru 4: Mesleğiniz nedir? Olarak değiştirilmelidir.

Soru 5: İnsanlar maaşlarını söylemek istemeyebilir ki zaten insanların maaşlarını öğrenmek bu çalışmaya herhangi bir artı sağlamayacaktır.

Soru 5: Ev hanımı olan bir kişinin aylık geliri olmadığından aylık gelirim yok diye bir seçenek eklenebilir.

Soru 6: Bankacılık İşlemlerinizi için KKTC'deki yerel bankalarımı tercih ediyorsunuz? Olarak değiştirilmelidir.

Soru 8: Çalıştığınız banka ile ilgili bilgileri ve faaliyetleri nereden öğreniyorsunuz?

Soru 8: 1-11 ay seçeneği eklenmelidir.

Soru 7: Banka ile ilgili bilgiler derken ne gibi bilgiler olduđu belirtilmelidir. Örneđin, Bankanın işleyişı ile ilgili veya bankanın işlemleri ile ilgili bilgileri mi?

Soru 13:Çalıştığınız Banka'nın web sitesini ziyaret ediyor musunuz?

Soru 14: Birden fazla seçenek işaretleyebilirsiniz diye bir şey belirtilmelidir.

Soru 14: seçeneklerde 'hiçbiri' veya 'kullanmıyorum' olmalı

Soru 15: cevap evet ise hangi sosyal medyada takip ediyorsunuz?

Soru 17:Yerel Bankaların yaptıkları sosyal sorumluluk projeleri kuruma olan güvenimi artırdı değil artırıyor olarak değiştirilmelidir.

Soru 16 ve 20: Bu iki soru hemen hemen aynı olduğundan soru tekrarından kaçınılmalıdır.

Çalıştığınız Bankayı tercih etme sebebiniz nedir?

Eđitim ya da öğrenim durumunuz nedir?

Medeni durumunuz nedir?

Yerel Bankaların yaptığı Sosyal Sorumluluk Projelerinin toplumsal problemlere çözüm getirdiklerini ve getireceklerini düşünüyorum.

Yerel Bankaların yapmış oldukları Sosyal Sorumluluk Projelerinden haberdar iseniz hangi medya araçlarından haberdar oluyorsunuz?

Sosyal Sorumluluk Projeleri bankaların müşteri potansiyelini artırıyor mu?

Müşterilerin güveni sadece yapılan Sosyal Sorumluluk Projeleri sayesinde mi kazanılır?

Bankaların yapmış oldukları Sosyal Sorumluluk Projelerinin reklam amaçlı yapıldığını düşünüyorum. Bu durum sosyal sorumluluk kavramı içerisine girer mi?

Bankalar Sosyal Sorumluluk Projelerini Reklam amaçlı mı yoksa yardım amaçlı mı yapıyor?

Çalıştığınız bankayı tercih etme sebebiniz nedir? – duyarlı olduğunu düşündüğüm için -cazip faiz şartları -güven teşkil etmesi -kurumsal bir yapıya sahip olması - çağdaş bankacılık sistemleri ile çalışıyor olması -müşteri memnuniyeti -bankacılık işlemlerini minimum sürede tamamlayabilmek –aile bankası olması

Sosyal Sorumluluk Projeleri ile sponsorluk projeleri olarak değerlendirilmeli midir?

Bankaların Sosyal Sorumluluk Projeleri, medyada veya pazarda yeterince tanıtılıyor veya duyuruluyor mu?

Yerel Bankaların Sosyal Sorumluluk Projelerine yeteri kadar bütçe ayırdığını düşünüyor musunuz?

## Appendix C: The Local Bank Clients Perceptions about CSR

### Araştırma Soruları

Aşağıda cevaplayacağınız anket soruları, Doğu Akdeniz Üniversitesi, İletişim Fakültesi Yüksek Lisans bitirme tezi için hazırlanmıştır. Bu anketlerden elde edilecek sonuçlarla KKTC'deki Yerel Bankaların gerçekleştirdiği Kurumsal Sosyal Sorumluluk Projelerinin kurumlarının itibarına, iletişimine ve imajına ne derecede katkı sağladığı ölçümlenecektir. Zamanınızı ayırıp soruları cevaplayacağınız için teşekkür ederiz.

1. Cinsiyetiniz nedir?

- a) Kadın                      b) Erkek

2. Kaç yaşındasınız?

- a)18 - 28   b)29 – 38      c)39 – 48      d)49 – 58      e)59+

3. Uyuğunuz Nedir?

- a) KKTC    b) TC                      c) KKTC/TC

4. Eğitim Durumunuz Nedir?

- a)İlköğretim Mezunu   b)Ortaöğretim Mezunu   c)Üniversite Mezunu  
d)Diğer.....

5. Lefkoşa'da hangi bölgede yaşıyorsunuz?

- a) Abdi Çavuş  
b) Akkavuk  
c) Arabahmet  
ç) Aydemet  
d) Ayyıldız  
e) Çağlayan  
f) Göçmenköy  
g) Haydarpaşa  
ğ) İbrahimpasha  
h) İplik Pazarı  
ı) Kafesli  
i) Karamanzade  
j) Kızılay

- k) Köşklüçiftlik
- l) Kumsal
- m) Küçükkaymaklı
- n) Mahmutpaşa
- o) Marmara
- ö) Ortaköy
- p) Selimiye
- r) Taşkinköy
- s) Yenicami
- ş) Yenişehir
- t) Hamitköy
- u) Haspolat

6. Mesleğiniz Nedir?

- a)Memur b)Bankacı c)Öğretmen d)Doktor e)Ev Hanımı
- f)Diğer.....

7. Aylık geliriniz ne kadardır?

- a)1600 – 2000 b) 2000-2400 c)2400-2800 d)2800-3200 e)3200+
- f)Diğer.....

8. Bankacılık İşlemleriniz için KKTC'deki yerel bankaları tercih etme sebebiniz nedir?

- a)Cazip faiz şartları
- b)güven teşkil etmesi
- c)kurumsal bir yapıya sahip olması
- d)çağdaş bankacılık sistemleri ile çalışıyor olması
- e)müşteri memnuniyeti
- f)bankacılık işlemlerinin minimum sürede tamamlayabilmek
- g)aile bankası olması
- ğ)duyarlı bir banka olması

9. Çalıştığınız Banka ile ilgili faaliyetleri ve bilgileri nereden öğreniyorsunuz?

- a)gazeteden b)televizyon c) radyo d)sosyal medya e)bankanın web sitesinden
- f)bankadaki sorumlulardan g)diğer.....

10. Ne kadar süredir bu banka ile çalışıyorsunuz?

- a)1 yıldan az b)1-5 yıl c)6-10 yıl d)11-15 yıl e)16+ yıl

11. Yerel Bankaların gerçekleştirmiş oldukları sosyal sorumluluk projelerinden haberdar mısınız?

- a)evet b)hayır

12. Yerel Bankaların gerçekleştirdikleri Sosyal Sorumluluk Projelerinden herhangi birinde bulundunuz mu?

a)evet b)hayır

13. Yapmış olduğü Sosyal Sorumluluklar sayesinde çalışmaya başladığınız yerel banka var mıdır?

a)evet b)hayır

(cevabınız evet ise hangi bankayla çalışmaya başladınız?.....)

14. İnternet Bankacılığı kullanıyor musunuz?

a)evet b)hayır

15. Çalıştığınız Bankanın web sitesini ziyaret ediyor musunuz?

a)evet b)hayır

16. En çok hangi Sosyal Medya araçlarını kullanıyorsunuz?(birden fazla seçenek işaretleyebilirsiniz)

a)Facebook b)Twitter c)İnstagram d)Youtube e)Hiçbiri  
f)Diğer.....

17. Sosyal Medyada çalıştığınız bankayı takip ediyor musunuz?

a)evet b)hayır

(cevabınız evet ise hangi medya aracı olduğunu belirtiniz.....)

	Kesinlikle katılıyorum	Katılıyorum	Emin değilim	Katılmıyorum	Kesinlikle katılmıyorum
18. Yerel Bankaların yaptığı sosyal sorumluluk projeleri sayesinde duyarlı bir kurum olduklarını düşünüyorum.					
19. Yerel Bankaların yaptıkları sosyal sorumluluk projeleri kuruma olan güvenimi artırıyor.					
20. Servis sektöründeki kurumlar yaptıkları sosyal sorumluluk projeleri ile daha fazla güvenimizi kazanıyor.					
21. Yerel Bankalar yaptıkları sosyal sorumluluklar sayesinde kurumlarının isimlerini daha fazla duyurmayı başardı.					
22. Sosyal sorumluluk projelerinin kurumların itibarını artırdığını düşünüyorum.					

23.Çalıştığım bankayı tercih etme sebepim yapmış oldukları sosyal sorumluluk projeleridir.					
24.Sosyal Sorumluluk projelerine önem veriyorum.					
25.Kurumsal itibar için sosyal sorumluluk projelerinin gerekli olduğunu düşünüyorum.					
26.Sosyal Sorumluluk Projelerinin kurumların imajını olumlu yönde artırdığını düşünüyorum.					
27.Yerel Bankaların yaptığı Sosyal Sorumluluk Projelerinin toplumsal problemlere çözüm getirdiklerini düşünüyorum.					
28.Sosyal Sorumluluk Projelerinin Bankaların müşteri potansiyelini artırdığını düşünüyorum.					
29.Yerel Bankaların yapmış olduğu Sosyal Sorumluluk Projelerinin medyada yeterince					



duyurulduğunu düşünüyorum.					
30.Yerel Bankaların yapmış oldukları Sosyal Sorumluluk Projelerini yeterli buluyorum.					

## **Appendix D: Depth- interview questions for Limasol Social Responsibility Co.**

- 1) Limasol Sosyal Sorumluluk Kurumunun kurulma amacı nedir?
- 2) Limasol Sosyal Sorumluluk Kurumu kaç kişiden oluşmaktadır ve bu kişilerin görevleri nelerdir?
- 3) Limasol Sosyal Sorumluluk Kurumu projelerinin finansmanını hangi kaynaklardan elde etmektedir?
- 4) Kurumdaki çalışmalarınız kaç kişi tarafından yürütülmektedir?
- 5) Sosyal Sorumluluk Projelerini nasıl yürütüyorsunuz?
- 6) Yürütülen Sosyal Sorumluluk Projeleri hangi adımlardan geçer?
- 7) Yapılan Sosyal Sorumluluk Projeleri bağlı olduğu bankanın reklamını yapmak için mi yoksa topluma fayda sağlamak için mi yapılmaktadır?
- 8) Sosyal Sorumluluk Projeleri hangi kitleye hitap etmektedir?
- 9) Yaptığınız sosyal sorumluluk projeleri ile ilgili nasıl geri dönüşümler alıyorsunuz?

**Safiye:** İyi Gnler İpek Hocam, nasılsınız?

**İpek:** Merhaba Safiye, teŖekkrler iyiyim sen nasılsın?

**Safiye:** TeŖekkrler Hocam bende iyiyim. Daha ncede konuŖtuđumuz gibi, KKTC'deki yerel bankaların yapmıŖ olduđu Kurumsal Sosyal Sorumluluk Projelerinin Bankaların itibarına olan etkisi konulu yksek lisans tezim iin araŖtırma yapmaktayım. Bu yzden sizin danıŖmanlıđını yaptığımız Limasol Sosyal Sorumluluk Kurumu hakkında bilgi edinmek iin size bazı sorularım olacaktır. ncelikle danıŖmanlıđını yapmıŖ olduđunuz Limasol Sosyal Sorumluluk Kurumunun kurulma amacı nedir?

**İpek:** Limasol Sosyal Sorumluluk Kurumu, Limasol Trk Kooperatif Bankası Ltd'nin bir yan kuruluşudur. Limasol Sosyal Kurumu 2011 yılında, sonu odaklı ve kalıcı faydalar sađlayacak toplum ve birey yararına alıŖacak dinamik ve stratejik projeler geliŖtirmek amacıyla kurulmuŖtur. Farklı alanlardaki uzman kiŖilerin yardımları ile gerekleŖtirilen projeler, evresel, kltrel ve sosyal anlamda geliŖmeyi hedeflemektedir.

**Safiye:** Limasol Sosyal Sorumluluk Kurumu ka kiŖiden oluŖmaktadır ve bu kiŖilerin grevleri nelerdir?

**İpek:** Limasol Sosyal Sorumluluk Kurumu beŖ kiŖiden oluŖmaktadır. Ynetim Kurulu BaŖkanı Hseyin Kemaler, Ynetim Kurulu yesi Akile Tatarlar, Ynetim Kurulu yesi zlem Soykan, Ynetim Kurulu yesi ve danıŖman İpek Halim, Ynetim Kurulu yesi Birtan Asker.

**Safiye:** Limasol Sosyal Sorumluluk Kurumu projelerinin finansmanını hangi kaynaklardan elde etmektedir?

**İpek:** Yıllık bütçenin yanı sıra sponsorluklar yardımı ile projelerimizi yürütüyoruz. Bunun yanında, Limasol Türk Kooperatif Bankası ve Limasol Sigorta bizlere maddi ve manevi her türlü desteği sağlıyorlar.

**Safiye:** Kurumdaki çalışmalarınız kaç kişi tarafından yürütülmektedir?

**İpek:** Limasol Sosyal Sorumluluk Kurumu takımı beş kişiden oluşmaktadır. Bunlardan sadece bir kişi aktif olarak çalışmaktadır. Bunun dışında Doğu Akdeniz Üniversitesi İletişim ve Eğitim Fakültelerinden akademisyenler, sanatçılar, KKTC Milli Eğitim Bakanlığı'ndan uzman psikologlar, gönüllü kişiler ve çocuk kitabı yazarları tarafından çalışmaları yürütülmektedir.

**Safiye:** Yürütülen Sosyal Sorumluluk Projeleri hangi adımlardan geçer?

**İpek:** Her yılın başında, yıl içerisinde yapılacak olan sosyal sorumluluk projeleri belirlenir ve yürütme komitesine sunulur, yürütme komitesi onayı ile farklı uzmanlar eşliğinde Limasol Sosyal Sorumluluk Kurumu projelerini gerçekleştirir. Çocukların iletişim becerilerini geliştirip, özgüvenlerini kazanmalarını amaçlayan projelerle, KKTC'deki ilkokullara giderek öğrencilerle birlikte birçok çalışmalar yapıyoruz.

**Safiye:** Sosyal Sorumluluk Projelerini nasıl yürütüyorsunuz?

**İpek:** Yılın başında, gidilecek olan ilkokullar tespit edilir ve yıl içerisinde en az 2 kez ilkokullara gidilerek öğrencilerin özgüvenlerini artıracak ve sanata olan sevgilerini geliştirecek aktivitelerle öğrencilerin sınıflarında birebir kendileri ile ilgilenerek projemizi gerçekleştiriyoruz.

**Safiye:** Yapılan Sosyal Sorumluluk Projeleri bağlı olduğu bankanın reklamını yapmak için mi yoksa topluma fayda sağlamak için mi yapılmaktadır?

**İpek:** Limasol Türk Kooperatif Bankası kurulduğu günden beridir, topluma katkı sağlamak amacıyla kültür, sanat, spor ve eğitim alanlarında hizmet vermiştir. Bunun yanında, sponsorluklarla yaptığı katkıların yanı sıra 2011 yılında kurulan Limasol Sosyal Sorumluluk kurumunun amacı tamamen topluma kalıcı faydalar sağlamak olarak tanımlanabilir.

**Safiye:** Sosyal Sorumluluk Projeleri hangi kitleye hitap etmektedir?

**İpek:** Çalışma alanları sağlık, spor, çevre ve kültür olan Limasol Sosyal Sorumluluk Kurumunun ayrıca Limasol Bankası Kültür yayınları, kültür mirasını koruma amacıyla kurulmuştur. Bir Dünya Daha Var adlı proje ile çocukların konuşma becerilerini geliştirmek ve özgüvenlerini artırmak amaçlanmıştır. Bunun dışında, kültür mirasının korunması programı ile yeni müzeler kurmak, sergi ve konferans salonları açmak ve yerel sanatçıların eserlerinin korunması amaçlanmıştır. Çocukları çocuk tiyatrosu ile buluşturuyoruz. Çocukları sanatla buluşturuyoruz ve böylece galerilerde atölye çalışmalarını yapıyoruz. Ayrıca, ailelere ve öğretmenlere eğitici konferanslar düzenliyoruz.

**Safiye:** Yaptığınız sosyal sorumluluk projeleri ile ilgili nasıl geri dönüşümler alıyorsunuz?

**İpek:** Gittiğimiz okullardaki çocukların davranışlarında bir önceki görüşmeye göre gelişme görüyoruz. Örneğin daha önce fikir belirtmeyen aktivitelere çekinerek katılan öğrenciler daha sonra gittiğimizde kendilerine güvenerek istekli bir şekilde aktivitelerimizde yer alıyorlar. Bu durum bize yaptığımız projenin ne kadar etkili olduğunu göstermektedir çünkü öğrencilerle birebir iletişim kurduğumuz için onlardan aldığımız tepkiler doğrultusunda onların gelişimlerini kolaylıkla takip ediyoruz.

**Safiye:** Hocam, bana zamanınızı ayırıp sorularıma cevap verdiğiniz için çok teşekkür ediyorum.

**İpek:** Rica ederim Safiye, araştırmanın sonucunu merakla bekliyorum.

## Appendix E: The population distribution of the region of Nicosia

Tablo 4.

İlçe, Bucak, Belediye, Mahalle ve Cinsiyete göre sürekli ikamet eden (Dejure) nüfus,  
Lefkoşa İlçesi, Aralık 2011

İlçe, Bucak, Belediye, Mahalle	Toplam	Cinsiyet	
		Erkek	Kadın
Genel Toplam	286,257	150,483	135,774
<b>LEFKOŞA İLÇESİ</b>			
<b>Lefkoşa İlçe Toplamı</b>	<b>94,824</b>	<b>49,838</b>	<b>44,986</b>
<b>Lefkoşa Merkez Bucak Toplamı</b>	<b>82,929</b>	<b>43,628</b>	<b>39,301</b>
<b>ABDİ ÇAVUŞ</b>	568	315	253
<b>AKKAVUK</b>	793	458	335
<b>ARABAHMET</b>	561	297	264
<b>AYDEMET</b>	2,314	1,147	1,167
<b>AYYILDIZ</b>	489	271	218
<b>ÇAĞLAYAN</b>	1,307	667	640
<b>GÖÇMENKÖY</b>	3,003	1,551	1,452
<b>HAMİTKÖY</b>	5,338	2,773	2,565
<b>HASPOLAT</b>	4,204	2,385	1,819
<b>HAYDARPAŞA</b>	155	80	75
<b>İBRAHİMPAŞA</b>	566	327	239
<b>İPLİKPAZARI</b>	229	163	66
<b>KAFESLİ</b>	233	145	88
<b>KARAMANZADE</b>	351	168	183
<b>KIZILAY</b>	3,535	1,754	1,781
<b>KÖŞKLÜÇİFTLİK</b>	2,939	1,465	1,474
<b>KUMSAL</b>	1,855	992	863
<b>KÜÇÜKKAYMAKLI</b>	10,572	5,490	5,082
<b>MAHMUTPAŞA</b>	314	172	142
<b>MARMARA</b>	3,081	1,570	1,511
<b>ORTAKÖY</b>	8,868	4,611	4,257
<b>SELİMİYE</b>	878	510	368
<b>TAŞKINKÖY</b>	3,847	2,180	1,667
<b>YENİCAMİ</b>	1,663	905	758
<b>YENİŞEHİR</b>	3,715	1,864	1,851

(Devlet Planlama Orgutu, 2011).