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Comparison of Tourism Attractiveness and Buying Behaviors According to Tourist Typology  
Banu ZENCİR, Oktay EMİR  
pp.1-14

Customer Orientation and Firm Competitiveness of Selected Banks in Ekiti State, Nigeria  
Oluwole Adeniyi Bankole, Yetunde Bunmi Olaremu, Victor Oghenerhoro Oghogho  
pp.15-25

Impact of Digital Marketing Strategies on Performance of Telecommunication Companies in Tanzania  
Aron Msonga, Omary Swallehe  
pp.26-34

The Meaning and Classification of Financial and Administrative Deviations according to the Thought of CSR: An Initiative to Promote Contemporary Internal Auditing Idea  
Younis A. Battal Saleh  
pp.35-54
Comparison of Tourism Attractiveness and Buying Behaviors According to Tourist Typology

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Abstract

This study aimed to compare the attractiveness of tourism and the buying behaviors of touristic products according to the tourist typologies that are influential in the destination choice. The questionnaire, which served as the data collection technique in the study, was applied to the sample group of 578 foreign tourists. The data obtained were analyzed using statistical techniques such as percentages, frequencies, independent sample t-test, and one-factor analysis of variance. The conclusion of the research was that foreign tourists visiting Turkey exhibit a more rationalist tourist typology, that the most influential factor affecting buying behavior is economic factors, and that recreation factors are influential in terms of attractiveness in destination choice. It was determined that tourists belonging to the study's all typologies are affected by buying behaviors, but those belonging to the hedonic tourist typology are affected more. While tourists with rationalist, habitual, and restricted typologies are primarily influenced by historical factors, tourists with habitual, opportunistic, and restricted typologies are primarily influenced by the recreation factor.

Keywords: Tourism Attractiveness, Buying Behaviors, Tourist Typology, Foreign Tourist

1. Introduction

Tourism, one of the fastest-growing sectors in the world in recent years, has captured the attention of almost all countries who are at different development levels on economic, social, cultural, political, and psychological factors despite some experienced crises. Developing countries with high tourism expectations, bolstering their touristic attraction power through highly competitive touristic products while also accurately analyzing the buying decision processes of tourists with varying tourist typologies will provide a significant advantage in the differentiation in the tourism sector (Usta, 2009).

Even if tourism businesses believe they are following the proper marketing strategy, numerous ever-changing factors influence the tourists who make the final purchasing decision. Among

*This article is summarized from a section of the first author’s doctoral thesis.
these factors, travel budgets, economic, political, and environmental crises that may occur in
countries, increasing competition in the international tourism market, and changing consumer
buying behaviors and tendencies due to the developments in transportation and communication
will lead to changes in decision-making processes. For this reason, domestic and international
tourism factors affecting marketing plans and strategies in destination marketing will need to be

This study aims to compare tourist attractions and purchasing behaviors, which play a key role
in destination preference, based on tourist typologies. Thus, it aims to make some suggestions to
decision makers and practitioners to analyze the purchasing decision process of various tourist
typologies and to develop calibrated marketing strategies for specific tourist typologies. This
study is important because the correct interpretation of tourist typologies, the creation of market
segments in tourism marketing, the development of marketing strategies, the product preference
of different tourist types, the efficient use of resources, the adaptation of the services to be offered
according to the needs and wishes of the tourists will provide a great advantage in the
differentiation of tourism services.

Reviewing the related literature, no study could be identified that analyzed tourism attractions,
purchasing behaviors, and tourist typologies together. Therefore, this study aimed to develop an
up-to-date data compilation tool to compare tourism attractions and purchasing behaviors with
tourist typology. This tool is expected to help identify the variables that can be used in
determining the characteristics of consumers, their tourism-related purchasing actions, and
which needs drive their actions in the tourism sector, where there is a complex structure formed
by tourists from different countries, with different characteristics, and different purchasing
behaviors and attitudes.

2. Conceptual Framework

In this part of the study, tourist attractions, purchasing behaviors and tourist typology are
discussed, respectively.

2.1. Tourism Attractiveness

Tourism attractions, which reflect the characteristics of any tourist destination, are the core
components that make a city or region compete easier with others (Neto et al. 2019:2). These
characteristics include historical and natural beauties, flora and fauna structure, socio-cultural
structure, urban architectural texture, accommodation and transportation facilities, religious or
ethnic structure, local people's lifestyles, and folkloric values. Therefore, these attractiveness
factors can be effective in tourists' vacation purchasing decision process and location preference
(Demir, 2010: 1042).

Kusen (2010: 418) categorizes tourism attractiveness into the following categories: underground
and above-ground features, climate, water, flora and fauna, natural heritage under preservation,
preserved cultural heritage, life and working culture, famous people and historical events, cultural
and religious institutions, natural life, recreational activities, tourism itinerary, and must-see
places. Gunn (1999: 57) classified tourism attractiveness into two categories: environmental tours
and those that offer long-term stays. The first type of attractiveness is one that generates tour
demand but is never reused. The second category of attractiveness is defined as "campgrounds,
festivals and celebrations, sports fields, and amusement parks," which are likely to be visited by
the same visitors multiple times.

Tourist attractions in the study site were evaluated in terms of environment-typology and
marketing interaction. It is of great importance to determine the factors that affect the formation,
development, size, distribution, types and spatial effects of attractions that are valuable for
tourism and to understand how these factors affect the consumer. Therefore, evaluating,
interpreting and revealing the effects of the subject from the perspective of tourist typology will make a unique contribution to tourism research.

In a study conducted by Sangpikul (2008) on tourists visiting Thailand, four factors were identified to be important in destination preference: “cultural and historical attractions”, “activities”, “shopping” and “safety and hygiene”. They revealed that the most important factors for tourists to choose Thailand were "information seeking" and "cultural and historical attractions". In a study by Yousefi and Marzuki (2012) on tourists visiting the Penang region of Malaysia, the attractive factors were found to be "environment and safety", "cultural and historical attractions" and "tourism opportunities". Klenosky (2002) revealed that different destinations have different types of attractiveness. Yoon and Uysal (2005) determined ten attractiveness factors in a study they conducted on tourists who visited Northern Cyprus, which are “modern atmosphere”, “activities”, “favorable weather conditions”, “natural scenery”, “different cultures”, “hygiene conditions”, “nightlife”, “interesting cities”, and “water activities”. Correia, Valle, and Moço (2007:77) found that the tourism attractions that affect the destination choice of people who have decided to go on vacation were opportunities, main attractions, and landscape features. Evren and Kozak (2012) investigated the factors that make Eskişehir attractivve as a touristic destination and they found that these factors included "natural, historical and cultural values", entertainment, education and shopping, "parks and sightseeing areas", "accommodation, transportation and others", "local government and Büyükerşen (the mayor)", and "sports, TV series and movies". These studies indicate a potential relationship between tourism attractions and tourist typology. Based on this, the first hypothesis of the study was determined as follows: Hypothesis 1: The tourist attractions affecting the destination preference vary significantly by tourist typology.

### 2.2. Buying Behavior

Consumer buying behavior is also regarded as the study of the processes by which individuals evaluate, select, and utilize products or services that meet their needs (Wells and Prensky, 1996:5). Consumer buying behavior emerged with the interaction of factors such as cultural (culture, subculture, and social class), social factors (reference, family, roles and status), age (age and life period, economic status, lifestyle, profession, personality), psychology (motivation, perception, learning, belief, and attitude) (Kotler et al., 2006: 181).

Cultural factors are the primary determinants of consumer purchasing behavior in the broadest and most comprehensive sense. In this context, culture is the sum of society’s learned beliefs, values, attitudes, habits, and behaviors that are passed down from generation to generation and society’s value judgments. (Rızaoğlu, 2012:97). Another factor influencing consumer buying behavior is social factors. Social factors are defined as the influence of other people on buying behavior. Social factors can be categorized into three groups: family, reference groups, roles, and status. Any group of people that influences the consumer’s attitudes, ideas, and value judgments is referred to as a reference group (Mucuk 2001:7; Bearden and Etzel 1982: 184). Status is an indicator of authorities and tasks in the behavioral pattern. On the other hand, the role is a concept that refers to the social behaviors that an individual exhibits in accordance with his or her rights and obligations within a particular group (İslamıoğlu and Altunışık, 2017: 202). We can classify the personal factors that influence a consumer’s buying decisions into two categories. The first of these factors are individual characteristics such as demographic factors (age, gender, marital status, education, and occupation). Second, situational factors encompass all factors that have a visible and systematic effect on existing behavior in a given period and place (Odabaşi and Barış, 2017: 334). Another factor affecting buying behavior is psychological factors. The perceptions, motivations, learning, personalities, emotions, and attitudes of individuals all significantly impact their tourism behavior. (Rızaoğlu, 2012: 52).
Knowing the factors affecting the purchasing behavior of tourists, analyzing them, and adapting the offered product and service to the tourist knowledge typologies has a positive effect on tourist satisfaction. Thus, tourist typologies help tourism stakeholders in the creation of effective tourism marketing strategies.

There are many studies in the marketing literature on touristic product purchasing behaviors. Mayo and Jarvis (1981) found that psychological and social factors affect the purchasing behavior of individual travelers. Kozak, et al., (2003) revealed that tourists from different cultures have different travel characteristics and behaviors. Dmitrovic, et al., (2009) revealed that the important factors affecting the purchasing behavior of consumers are the nationalities and ethnicities of the consumers. Kim and Gupta (2009) determined that there are many factors that affect the purchasing decisions of consumers, but economic factors are the most important. Aracioglu and Tatlidil (2009) revealed that environmental awareness affects the purchasing behavior of touristic consumers. İlban et al., (2011) determined that the factors affecting the purchasing behavior of touristic consumers for thermal tourism are marketing efforts, economic, social, psychological and personal and cultural factors. As can be seen, there may be a relationship between touristic product purchasing behavior and tourist typology. Based on this conclusion, the second hypothesis of the study was determined as follows: Hypothesis 2: Touristic product purchasing behaviors vary significantly by tourist typology.

2.3. Tourist Typologies

The concept of typology is a classification scheme to “simplify complex phenomena for teaching, organizational and communication purposes” (Hambrick, 1984). Typologies often include categorical variables (Collier et al., 2012). McKercher and du Cros (2003) argued that the typology of different variables in the field of tourism, which is widely used, provides a better understanding of the behavior of different types of tourists.

When the concept of typology is considered in the tourism context, it is handled in two dimensions, as relational-interactional and cognitive-normative types of tourists. The relational-interactional dimension examines the relationship between tourist attractions and the quality of the relationships that occur within the tourist environments. The cognitive-normative dimension, however, examines the motivations behind traveling, the reasons for traveling, as well as tourists’ perception and reactions to the conditions in the destinations where they spend their vacations (Avcıkurt, 2003: 11).


The studies examining consumer typologies and purchasing behaviors have focused on the effects of consumers’ personalities on impulsive buying behaviors or tendencies (Marwijk ve Taczanowska, 2006; Bratko, Butkovic, & Bosnjak, 2013; Otero-Lópe, & Villardefrancos, 2013; Shahjehan, Qureshi, Zeb & Saifullah, 2012; Thompson & Prendergast, 2015; Türkyılmaz, Erdem
Bronner and De Hoog (1985) determined socio-demographic tourist typologies based on decision-making style as “Nature seekers, sun and beach seekers, and culture seekers”.

Examining tourist attractions and typologies by destination preference, McKercher and DuCros (2003) classified tourist typologies into five groups as purposeful-deep-experienced, mobile-surface-experienced, ordinary-surface-experienced, accidental-surface-experienced and random-deep-experienced. They observed that for the tourists with the random-deep experienced tourist typology, the tourist attractions consist of recreation and entertainment, relaxation and being with family/friends. Altunel and Kahraman (2012) tried to determine the typologies of cultural tourists visiting the Sultanahmet District of Istanbul and found some differences based on the typologies of the tourists, the demographic characteristics of the destination preference, activities and travel motives.

In the current study, six tourist-tourist typologies based on the decision-making style suggested by Decrop and Snelders (2005) were adopted and the data analysis was performed by drawing on these typologies. Tourist attractions are thought to affect destination preference and tourist typologies are thought to affect touristic product purchasing behaviors. Thus, determining the cultural, social and psychological characteristics of tourists’ purchasing behavior will help businesses in different tourism market segments to decide what they should pay attention to in creating and developing marketing strategies.

3. Method

Knowing the factors that affect tourists’ holiday purchasing decisions offers many advantages for tourism stakeholders and employees in terms of product diversification and service by addressing the specific characteristics of the market. Thus, it was deemed appropriate to use the tourist typology by Decrop and Snelders (2005) based on decision-making variables and processes to help purchasing, market targeting and positioning strategies and to divide tourist typologies into homogeneous subgroups in parallel with the aim of “comparing touristic product purchasing behaviors by tourist typology”.

In the research design, tourist attractions and purchasing behaviors were the dependent variables, and tourist typologies were the independent variables. The universe of the study is the foreign tourists visiting Turkey between August and October 2019 and departing from Istanbul Airport. Foreign tourists were selected to identify the factors that affect the holiday purchasing decisions of foreign tourists coming to Turkey. The scope is limited to foreign tourists visiting Istanbul due to financial limitations and time constraints. Furthermore, the research was limited to the time period between August and October 2019.

The size of the universe formed by the tourists to be included in the research or the number of tourists in the universe is greater than 10,000. Therefore, from the sample size calculation formula \( n = \frac{S^2 \times Z^2 \alpha}{d^2} \) suggested by some researchers (Özdamar, 2001; Sekaran, 2003; Ural & Kılıç, 2011) for unlimited universes \((n>10,000)\) in quantitative research was used. The questionnaires used as a data collection method were translated into English, German, French and Russian languages, taking into account the tourists visiting Turkey in the highest number by nationality. Professional academic translation service was provided for the translation of the questionnaires into other languages. The questionnaire used as the data collection tool was given to 625 tourists, and only 578 questionnaires were included in the analysis after discarding incomplete, incorrect and non-returned questionnaires. The data were collected at Taksim and Kadıköy Havaş airport transportation stations by using the convenience sampling method by the interviewers.

The questionnaire used in the research basically consists of four parts. The first part comprises questions aiming to determine the individual and travel characteristics of the tourists who make
up the sample group. In the second part of the questionnaire, “tourist typology based on decision-making style variables” inventory developed by Decrop and Snelders (2005) was used to determine tourist typologies. The third part includes the purchasing behavior scale of the consumers in tourism. A questionnaire containing 17 statements was used to determine the factors that "affect consumers’ purchasing behavior", developed by İlban et al., (2011) and Özözçüner et al., (2010). The last part of the questionnaire has 16 questions prepared by drawing on the previous studies on the subject (Gearing et al., 1974; Gunn 1999; Hu and Ritchie, 1993; Murphy, 1985; Murhpy, et al., 2000; Smith, 1994; Yoon, et al., 2001), to determine the tourist attractions affecting the destination preference of the participants. The appropriateness of the questionnaire items in terms of both content and comprehensibility was ensured by consulting expert opinions.

Each item constituting the aforementioned scales used in the research was designed in line with a 5-point Likert scale, and the agreement levels of the tourists in the sample group regarding the typology items were rated as “1= Strongly Disagree”, “2= Slightly Agree”, “3= Moderately Agree”, “4= Strongly Agree”, and “5= Completely Agree”. The effect levels of the factors related to the purchasing behaviors and holiday destination preferences were evaluated by scoring them as “1= Not at all Effective”, “2= Slightly Effective”, “3 = Moderately Effective”, “4=Very Effective”, “5= Completely Effective”. The demographic and travel characteristics of the participants in the study are presented by frequency and percentage. Each item in the scale is described with frequency and percentage distribution, as well as arithmetic mean and standard deviation values. The data on the impact of tourism attractions, tourist typologies, and purchasing behaviors were examined by Shapiro-Wilk and Kolmogorov-Smirnov and the skewness coefficients and normality test was performed. In order to test the normal and closeness of the distribution to normal, comments on normality can be made by examining the skewness and kurtosis coefficients of the dataset. Tabachnick and Fidell (2013) state that kurtosis and skewness values should be between -1.5 and +1.5, and George and Mallery (2010) state that these values should be between -2 and +2 so that the data can be seen as normally dispersed and parametric tests can be used. As such, independent sample t test was used to compare the two groups, and one-way ANOVA was used to compare more than two groups. Cronbach’s Alpha coefficients were calculated to test the reliability of the scale. SPSS 21.0 Windows package program was used in the analysis of the obtained data.
4. Findings

Table 1 shows the distribution of foreign tourists in the study’s sample group by their demographic and travel characteristics.

Table 1. Distribution of the participants by demographic and travel characteristics

<table>
<thead>
<tr>
<th>Variables</th>
<th>Groups</th>
<th>f</th>
<th>%</th>
<th>Variables</th>
<th>Groups</th>
<th>f</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Gender</strong></td>
<td>Female</td>
<td>282</td>
<td>48.8</td>
<td>Marital status</td>
<td>Married</td>
<td>276</td>
<td>47.8</td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>269</td>
<td>51.2</td>
<td></td>
<td>Single</td>
<td>302</td>
<td>52.2</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>15-24</td>
<td>132</td>
<td>22.8</td>
<td>Nationality</td>
<td>Russia</td>
<td>69</td>
<td>11.9</td>
</tr>
<tr>
<td></td>
<td>25-34</td>
<td>135</td>
<td>23.4</td>
<td></td>
<td>Germany</td>
<td>52</td>
<td>9.0</td>
</tr>
<tr>
<td></td>
<td>35-44</td>
<td>103</td>
<td>17.8</td>
<td></td>
<td>England</td>
<td>33</td>
<td>5.7</td>
</tr>
<tr>
<td></td>
<td>45-54</td>
<td>97</td>
<td>16.8</td>
<td></td>
<td>France</td>
<td>22</td>
<td>3.8</td>
</tr>
<tr>
<td></td>
<td>55-64</td>
<td>83</td>
<td>14.4</td>
<td></td>
<td>Ukraine</td>
<td>20</td>
<td>3.5</td>
</tr>
<tr>
<td></td>
<td>65+</td>
<td>28</td>
<td>4.9</td>
<td></td>
<td>Other</td>
<td>376</td>
<td>66.1</td>
</tr>
<tr>
<td><strong>Education</strong></td>
<td>Primary ed.</td>
<td>2</td>
<td>0.3</td>
<td>Income status</td>
<td>Low</td>
<td>40</td>
<td>6.9</td>
</tr>
<tr>
<td></td>
<td>Secondary ed.</td>
<td>207</td>
<td>35.8</td>
<td></td>
<td>Average</td>
<td>314</td>
<td>54.3</td>
</tr>
<tr>
<td></td>
<td>Higher ed.</td>
<td>369</td>
<td>63.8</td>
<td></td>
<td>High</td>
<td>224</td>
<td>38.8</td>
</tr>
<tr>
<td><strong>The situation of</strong></td>
<td>Yes</td>
<td></td>
<td></td>
<td>Arr. your vac.</td>
<td>Individually</td>
<td>399</td>
<td>69.0</td>
</tr>
<tr>
<td><strong>coming to Turkey</strong></td>
<td>No</td>
<td>246</td>
<td>40.8</td>
<td></td>
<td>Tour</td>
<td>179</td>
<td>31.0</td>
</tr>
<tr>
<td><strong>of holiday in Turkey</strong></td>
<td>Istanbul</td>
<td>316</td>
<td>54.7</td>
<td></td>
<td>Beach</td>
<td>156</td>
<td>27.0</td>
</tr>
<tr>
<td></td>
<td>Antalya</td>
<td>78</td>
<td>13.5</td>
<td></td>
<td>Camping</td>
<td>15</td>
<td>2.6</td>
</tr>
<tr>
<td></td>
<td>İzmir</td>
<td>31</td>
<td>5.4</td>
<td></td>
<td>Rural</td>
<td>30</td>
<td>5.2</td>
</tr>
<tr>
<td></td>
<td>Fethiye</td>
<td>27</td>
<td>4.7</td>
<td>Preferred type of vac.</td>
<td>Culture</td>
<td>337</td>
<td>65.2</td>
</tr>
<tr>
<td></td>
<td>Other</td>
<td>12</td>
<td>21.7</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>578</td>
<td>100</td>
<td></td>
<td><strong>Total</strong></td>
<td>578</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

Examining the individual characteristics of the participants, the percentage distribution of gender and marital status were observed to be evenly distributed. The ratio of participants in the middle- and upper-income groups was found to be higher than the lower income group. Further, 99.6% of the participants had secondary and higher education education. The foreign visitors visiting Turkey were found to mainly consist of young and middle-aged participants with high education and income level. It was also observed that 59.2% of the participants are tourists who have come to Turkey before. While 69% of the participants travel abroad individually, 31% of them prefer tours when traveling abroad. When the findings about the “preferred holiday type” of the participants were examined, 65.2% of them were observed to be tourists coming for cultural purposes. Analyzing the proportion of the foreign tourists who visited Turkey, it was found that 11.9% were Russian citizens, 9% were German citizens, 5.7% were British citizens, and 3.8% were French citizens. When the data of the “İstanbul tourism tourist profile and behavior research” conducted by the Istanbul Culture and Tourism Directorate (2016) were examined, it was observed that the majority of the tourists coming to our country came from the Russian Fed., Germany and the UK, which is similar to the results of the current study. The cities where the participants visited the most in Turkey were Istanbul (54.7%), Antalya (13.5%), İzmir (5.4%), and Fethiye (4.7%), respectively.

Table 2 contains the variance analysis results on comparing buying behaviors according to tourist typology. When Table 6 is examined, economic, social, psychological, cultural, and personal
factors that affect buying behavior display a statistically significant difference according to tourist typologies ($p < 0.05$).

**Table 2.** Contains the variance analysis results on comparing buying behaviors according to tourist typology

<table>
<thead>
<tr>
<th>Purchasing Behaviors</th>
<th>Tourist Typologies</th>
<th>$\bar{X}$</th>
<th>SS</th>
<th>F</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ekonomic</td>
<td>Habitual</td>
<td>3.70 b</td>
<td>0,62</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rational</td>
<td>3.68 b</td>
<td>0,61</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hedonic</td>
<td>3.67 b</td>
<td>0,62</td>
<td>2,816</td>
<td>0,016*</td>
</tr>
<tr>
<td></td>
<td>Opportunistic</td>
<td>3.92 a</td>
<td>0,60</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Constrained</td>
<td>3.79 b</td>
<td>0,57</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adaptable</td>
<td>3.71 b</td>
<td>0,67</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social</td>
<td>Habitual</td>
<td>3.04 a</td>
<td>1,03</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rational</td>
<td>2.96 a</td>
<td>1,02</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hedonic</td>
<td>3.28 a</td>
<td>1,04</td>
<td>2.873</td>
<td>0,014*</td>
</tr>
<tr>
<td></td>
<td>Opportunistic</td>
<td>2.73 b</td>
<td>1,08</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Constrained</td>
<td>2.85 b</td>
<td>1,18</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Adaptable</td>
<td>2.55 c</td>
<td>1,28</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Psychological</td>
<td>Habitual</td>
<td>3.20 b</td>
<td>0,62</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Rational</td>
<td>3.51 a</td>
<td>0,70</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Hedonic</td>
<td>3.26 b</td>
<td>0,71</td>
<td>4.473</td>
<td>0,001*</td>
</tr>
<tr>
<td></td>
<td>Opportunistic</td>
<td>3.25 b</td>
<td>0,54</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
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<td>0,025*</td>
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<td></td>
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<td>3.19 b</td>
<td>0,50</td>
<td></td>
<td></td>
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</table>

*: $p <0.05$, a; b; c: there is a significant difference between groups containing different letters.

According to the buying behaviors, it was determined that the tourist type most affected by economic factors was the opportunistic ($\bar{X}=3.92$), the tourist type most affected by social factors was the hedonic ($\bar{X}=3.28$), and the tourist type most affected by psychological factors was determined to be the rationalist ($\bar{X}=3.51$). Although the tourist typology most affected by personal and cultural factors is rationalist ($\bar{X}=2.59$), when the mean of the cultural factors' effect on tourists' buying behavior is considered, it has been observed to have less effect compared to other factors. It has been observed that all tourist typologies within the scope of the study are affected by buying behavior, but those with hedonic ($\bar{X}=3.31$) tourist typology are more influenced.

Table 3 contains the variance analysis results comparing the effect of tourism attractiveness on destination preference by tourist typology. According to Table 3, the effect of natural, social, and infrastructural tourism attractiveness on destination preference does not differ significantly by tourist typology ($p>0.05$).
Table 3. Contains the variance analysis results comparing the effect of tourism attractiveness on destination preference by tourist typology.

<table>
<thead>
<tr>
<th>Tourist Attractions</th>
<th>Tourist Typologies</th>
<th>( \bar{X} )</th>
<th>SS</th>
<th>F</th>
<th>P</th>
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<tbody>
<tr>
<td>Natural</td>
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<td>0.64</td>
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</tr>
<tr>
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<td>Opportunistic</td>
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<td>0.57</td>
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<tr>
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<td>0.59</td>
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<td>0.59</td>
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<td>Hedonic</td>
<td>3.75</td>
<td>0.71</td>
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<tr>
<td></td>
<td>Opportunistic</td>
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<td>0.63</td>
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<td>Constrained</td>
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<tr>
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<td>0.043*</td>
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<td>Constrained</td>
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<td>0.76</td>
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<td>1.467</td>
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<td></td>
<td>Adaptable</td>
<td>3.80</td>
<td>0.98</td>
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</tbody>
</table>

*: p <0.05, a; b; c; there is a significant difference between groups containing different letters

According to tourist typologies, there is a statistically significant difference in the effect of historical and recreational tourism attractiveness on destination preference (p<0.05). When arithmetic means are examined, it has been determined that historical factors are more influential in the destination preferences of tourists with rationalist (\( \bar{X} = 4.02 \)), habitual (\( \bar{X} = 4.00 \)), restricted (\( \bar{X} = 4.01 \)) typologies. Moreover, it was determined that recreational factors are more influential in the destination preferences of tourists with habitual (\( \bar{X} = 3.55 \)), opportunistic (\( \bar{X} = 3.39 \)), restricted (\( \bar{X} = 3.45 \)) typologies.

Conclusion and Suggestions

The results obtained from this study, which was conducted to compare tourist attractions and purchasing behaviors that influence destination preference, by tourist typologies are presented below.

Similar the 2016 data of the Istanbul Culture and Tourism Directorate, the results of the current study indicate that Istanbul, Antalya, Izmir, Nevşehir, Bursa and Trabzon are the most visited provinces in Turkey by foreign tourists. The most preferred holiday types by the participants coming to Turkey are sea, sand and sun and cultural tourism.
Regarding purchasing behaviors, the type of tourist most affected by economic factors is the opportunistic tourist. It was determined that the purchasing behavior of tourists with opportunistic typology is shaped by economic status, budget and the price of the service or product they have received. The person who decides to go on vacation acts in accordance with their economic status in choosing a destination as the holiday budget depends on the relationship between income and holiday spending (Eugenio-Martin 2003; İlbci et al. 2011; Correia and Pimpao 2008; Alegre and Juaneda 2006; Demir and Kozak 2011). Therefore, businesses need to develop price and brand policies specific to the economic status of foreign tourists visiting Turkey. It was also found that the tourist type most affected by social factors is the hedonic tourist. The reference group and the circle of friends play a key role in the holiday expenditures of the tourists with hedonic typology. The experiences of the group or individual who gained the appreciation of the relatives, friends and the person are the most important source of information in purchasing behavior (Fodness and Murray 1997; Pan and Fesenmair, 2006; Hyde, 2009).

Although the tourist typology affected by personal and cultural factors is rational, the effect of personal and cultural factors on the purchasing behavior of tourists was found to be less than other factors when the averages were considered. All tourist typologies are affected by purchasing behavior, but those with hedonic tourist typologies are more affected by this behavior.

Comparing the effect of tourism attractions in destination preference by tourist typology, historical factors were found to be more effective in the destination preference of rational, conventional and limited typologies. It was observed that tourists attach importance to historical and religious artifacts and historical ruins. Yeşiltaş and Öztürk (1997) observed that the historical and cultural values, natural beauties, and architectural structures of countries and cities are among the important attractive factors that motivate tourists to visit them. Recreational factors are more effective in the destination preference of tourists with habitual, opportunistic and limited typologies. It was also determined that tourists with habitual, opportunistic and limited typologies prefer "cultural activities, health and recreation opportunities, night recreation and sportive entertainment". Thus, historical and recreational factors stand out among the destination attractions in Turkey considering that it has been home to different civilizations throughout history, combined with geographical and seasonal diversity. Many studies have found “natural beauties” as the most important destination attraction (Klenosky, 2002; Kim et al., 2003).

Based on the findings obtained from the study, various suggestions can be made to contribute to the practices of tourism stakeholders and to the future studies on the subject. The first of these suggestions is the correct determination of tourist typologies coming to Turkey. Developing a marketing strategy in accordance with the determined tourist typologies will provide significant gains for the stakeholders in the tourism sector. A significant relationship was identified between the holiday tourists plan to take and their income, as the economic status affects their decision of what kind of holiday to buy in the purchasing behavior. Therefore, businesses need to develop price and brand policies specific to the economic status of foreign tourists coming to Turkey. All sectors related to tourism should share the information they collect, evaluations should be made with sector representatives, and a strategic plan should be created in which the whole sector can act jointly by examining the rival Mediterranean countries and evaluating what can be done to bring more tourists with high income levels to Turkey. The correct market segmentation for foreign tourists should be determined with psychographic segmentation by using the data about “their interests and motives, purchasing behavior, physical and emotional needs, self-images, values, personality abilities, attitudes, thoughts of current and potential tourists” (Rızaoğlu, 2012: 198), creating alternative tourism opportunities in line with the demands of foreign tourists coming to Turkey, and withdrawing the low-efficiency tourism services from the market.
In an effort to save time and costs, the scope of the study was limited to foreign tourists visiting Turkey and departing from Istanbul Airport. Repeating the research on a larger sample will complement and support our findings by making them more generalizable. Thus, the better the expectations, attitudes and behaviors of the potential tourist are understood and analyzed, the more accurately all kinds of services, products, promotions, approaches and relevance will be tailored for him/her.

References


Customer Orientation and Firm Competitiveness of Selected Banks in Ekiti State, Nigeria

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Abstract
The study explored the relationship between customer orientation and firm competitiveness of selected banks in Ekiti State. A descriptive survey research design was adopted for the study. One hundred and fifty (150) respondents were sampled using random sampling. Primary data used for the study was gathered through the administration of structured questionnaire. Data gathered were analyzed using Pearson product moment correlation and linear regression analysis. The correlation result showed that there is significant relationship between customer focus and firm competitiveness. Furthermore, it was shown that there is significant relationship between customer responsiveness and firm competitiveness. Moreover, the result showed that there is significant relationship between customer analysis and firm competitiveness. Thus, in conclusion, it was found that there is significant and positive relationship between customer orientation and firm competitiveness particularly among the selected banks in Ekiti State.

Keyword: Customer Orientation, Firm Competitiveness, Competitiveness

1. INTRODUCTION
Nowadays, customer orientation is considered a basis for the onward movement and survival of firms operating in competitive markets like banking sector where there is intense competition (Mokhtaran & Komeilian, 2016). In other words, all the paths to survival and profitability of an organization tends to result to preserving and promoting customer loyalty, assuring them of their access to the expected services in the shortest possible time span and with the best possible quality (Barkur, Varambally & Rodrigues, 2007). Therefore, customer orientation is not only traced to profitability and customer loyalty alone but the competitive advantage which tends to have a
long term effect on organisation performance. Customer orientation is a key focus for any firm’s relationship to its market (Leeﬂang, 2011). As the central component of market orientation, customer orientation is also a key driver of firm performance (Kirca, Jayachandran, & Bearden, 2005). The effectiveness of customer orientation depends on environmental circumstances. The environmental circumstances tend to depend on the volatility, heterogeneous of the environment with respect to the complex behaviour of the customers which firms cannot do without.

The service industry considering banking sector is becoming more competitive and complex to deal with, particularly when it comes to customer needs, analyses, focus, responsiveness and whether those needs have been met. Needs and wants of customer’s changes consistently, something new in the market must be used to balance the needs and wants of the customer, where the service provider and the customer finds a common ground that services are to be rendered according to the way the service provider wanted at an optimal level and the customer consuming the services yielding to the needs being met (Uyoga, 2018). Effort has been geared towards exploring the effectiveness of customer orientation on performance, effectiveness and other variables but none of the study considers firm competitiveness. In view, bank is one of the major service oriented firm in Nigeria where their major concentration is on satisfying prospective customers than similar firm to capture the market and gain competitive advantage over others, more importantly, balancing the environmental forces and global changes with banking operation that can negatively influence the effectiveness of banking system in Nigeria. Therefore, this study explored the relationship between customer orientation and firm competitiveness of selected banks in Ekiti State. The study will be of benefits to selected banks on the need to know the importance customer orientation on the processes of customer needs or demand being a service oriented firm in Nigeria. This study will also broaden the knowledge of bank managers on the extent to which firm competitiveness is achieved through effective customer focus, customer analysis and customer responsiveness.

**Objectives of the Study**

The specific objectives are to:

i. examine the relationship between customer focus and firm competitiveness;
ii. investigate the relationship between customer responsiveness and firm competitiveness;
iii. determine the relationship between customer analysis and firm competitiveness.

**2. LITERATURE REVIEW**

**2.1. Customer Orientation**

Customer orientation is a core subsidiary concept of market orientation. Customer orientation is a significant issue generally for all firms and particularly for service providing firm. Customer orientation is a conception which focuses on customer thus not excluding customer from other stakeholders (Kim & Ok, 2010). Being customer oriented implies that an organization is actively seeking to create, propagate and respond to market information. Additionally, customer orientation refers to employees’ capacity for relating to customers, which in turn has a positive effect on customer satisfaction. Customer-oriented organizations predict new customer needs and respond to those needs through delivering goods and services which are of higher value and generate customer satisfaction (Brady & Cronin, 2001). In addition, customer-oriented behaviour can build a good relationship between service provider, customers and subsequently bring in enhanced organization performance (Brown, Mowen, Donavan & Licata, 2002). Day cited in Asiklia (2010) defines customer orientation as a concept which transforms marketing into an effective competitive weapon, shifting organizational values, beliefs, assumptions, and premises towards a two-way relationship between customers and the firm. Narver and Slater (1990)
asserted that customer orientation is the sufficient understanding of one’s target buyers in order to create continuously superior value for them. Customer oriented culture suggests that a firm concentrates on providing products and services that meet customer needs (Strong & Harris, 2004).

Customer orientation is the set of beliefs in sales through which organisation prioritize customer needs and satisfaction. Customer orientation focuses on dynamic interactions between the organization and customers as well as competitors in the market and its internal stakeholders and it involves a continuous improvement in business processes. Customer orientation is the business orientation or the customer is treated as king which is a keyword of the business management and missing customer orientation can reduce the conversions. The causes for the lack of customer orientation lie frequently in the culture, the structure, and the processes of the enterprise. Therefore, customer orientation as strategy requires new processes and a new organizational culture. In global marketing concept, customer orientation should have a favourable impact on business unit performance and presumably this should be true regardless of whether customer orientation is measured in terms of the perceptions of the seller or those of the customer (Acar, Zehir, Ozgenel & Ozsahin, 2013). Therefore, customer orientation is regarded as a strategic orientation that reflects the firm’s ability to create and deliver superior customer value through the processing of market intelligence. This market intelligence involves the acquisition of customer information; the analyses of this information to create customer knowledge; the dissemination of customer knowledge throughout the firm and the planning and coordinating of an organization-wide response, such as solving customer problems or exploiting embryonic customer segments, that is based on what is learned from that market intelligence (Racela, 2014). Customer orientation can be seen from the context of the study as customer focus, customer analysis and customer responsiveness.

2.2. Customer Focus

The practice of customer focus has been identified as crucial for any organization seeking to achieve a level of sustainable performance (Cai, 2009; Mokhtar, 2013). Sustainable performance refers to an expectation that an organization is able to respond rapidly and efficiently when faced with emerging customer-related issues, including a desire for changes within the operations being performed (Ahire, Golhar & Waller, 1996). This is an important factor, given the dynamic nature of customer expectations (Mukerjee, 2013). Thus, in order to implement the practice of customer focus successfully, the organization must dwell extensively on customer data which typically provides information that enable employees to engage more fully to address customer-related issues. The long term focus of customer focus strategy creates tension for managers who at the same time need to meet the financial performance requirements which is generally measured on yearly financial results.

2.3. Customer Responsiveness

Pehrsson (2014) described customer responsiveness as how the organisation involve customers in their decision making in value addition activities like solving customers’ problems, building relationships, and customizing service offering. In this context the organisation respond to the customer needs. Similarly, Grandey, Goldberg and Pugh (2011) looks at responsiveness as a central dimension of service quality which becomes the responsiveness of employees to attend promptly to customers’ needs, requests and helping customers. Therefore understanding the changing needs of customers and performing a prompt fulfilment of them in an effective approach will provide a firm with sustaining competitive advantage. Indeed, one of the most important determinants of the firm’s success in competitive markets like banking sector is the firm’s capability in providing its customers with proper response to their needs (Jayachandran,
Hewett & Kaufman, 2004). A rapid response to customers’ requests may position the firm as a first mover in the market and as a result enhances the performance of the firm in the market (Sousa, Carlos, Ruzo & Losada, 2010). According to Daugherty, Ellinger and Rogers (1995) and Parasuraman, Zeithaml, Valerie, Berry and Leonard (1991) customer responsiveness is meeting customer requirements through market intelligence that involves reacting to or anticipating the wants of the customers which becomes an externally focused tool used by firms to improve customer relations and enhance overall substantial goals to gain efficiency.

2.4. Customer Analysis

Customer analysis encompassing customer data collection, profitability measurement and lifetime value estimation, is a crucial component of several well-known marketing concepts, such as customer relationship management (Reinartz, Krafft & Hoyer, 2004), customer lifetime value management (Doligalski & Tomczyk, 2014; Tomczyk, 2014; Akroush, Dahiyat, Gharaibeh & Abu-Lail 2011) customer equity management (Bruhn, Georgi & Hadwich, 2008) and interaction orientation (Ramani & Kumar, 2008). Customer analysis represents a key element in the measurement of customer lifetime value which is based on estimating a current amount of net benefits accrued by a company over the length of its relationship with a customer (Doligalski, 2015; Borle, Singh & Dipak, 2008). The key value streams here comprise cash flows which are a discounted difference between revenues and marketing costs incurred to maintain the relationship with a customer (Gupta & Lehmann, 2003; Berger & Nasr, 1998).

2.5. Firm Competitiveness

Competitiveness is a global contemporary concept which market forces determine economic outcomes. Competitiveness determines the ability to overcome new markets, to outplay other actors in the market, to attract investment and to grow. Competitiveness is a germane key for policy makers who need to understand how competitive their organisations are relative to others and how their competitive position develop overtime (Fagerberg & Srholec, 2017). Competitiveness is a multidimensional concept. It can be looked at from three different levels like country, industry, and firm level. Though, this study will be captured from the firm level. Competitiveness originated from the Latin word, competor, which means involvement in a business rivalry for markets (Ambasther & Momaya, 2004). It has become common to describe economic strength of an organisation with respect to its competitors in the global market economy in which goods, services, people, skills and ideas move freely across geographical borders (Murths, 1998). Porter (1990) defines competitiveness as the ability of a given firm to successfully compete in a given business environment.

Firm competitiveness can be defined as the ability of firm to design, produce and or market products superior to those offered by competitors, considering the price and non-price qualities (D’Cruz, 1992). Competitiveness enhances the ability of an organisation to compete more effectively. Lall (2001) defines firm competitiveness as the ability of a firm to do better than benchmark companies in terms of profitability, sales or market share. Similarly, Buckley, Pass and Prescott (1992) consider competitiveness to be synonymous with a firm’s long-run profit performance, its ability to compensate employees and generate superior returns for shareholders (Akben-Selcuk, 2016). A firm’s ability to compete at a given moment in time is reflected in its ability to meet quality, quantity and time requirements of the market at a competitive price. In business administration, the same concept is described as the optimization of a production process, where the management plays a key role in designing and monitoring that process.

Indeed, competency of the manager turns out to be a good predictor of how well a firm performs in the market. Management practices can improve productivity, through their impact on marginal productivity of inputs and resource constraints as well as growth and longevity.
(Syverson, 2011; Bloom & Van Reenen, 2010). In view of this, there is intense competition in the Nigerian banking sector which their main concentration is to offer services to customers. Many banks operate across the nation through putting up enough strategy to be relevant in the banking sector. This has led to banks concentrating on prioritizing professionalism among staff for better handling of customers to increase their market share and build up competitive advantage through technological trend, service quality and establishing customer relationship.

3. THEORETICAL FRAMEWORK

Customer Service Theory

The customer service theory was invented by Anderson, this theory posited that customer retention can be achieved by taking into cognizance loyalty and satisfaction of customers. A firm’s lack of understanding of customer service basic principles such as their concerns and comforts, this can result to firm’s failure as it puts off purchasers. Thus, firm that wants to be successful must be fully involved in fulfilling needs of its customers. A lack of compliance by firms means being unsuccessful which is bad for business. Therefore, customers must be paid attention to if their loyalty is to be achieved (Anderson & Mittal, 2000). However, identify the exact needs of customers and meet them with great efficiency through checking and re-checking those needs to ensure they suit. Remember, the objective of creating a friendly and personal relationship that could lead to further positive association and in turn improve competitiveness. A customer usually has expectations concerning particular goods or services that hope to be confirmed. If confirmed the firm is a step ahead to customer loyalty. The more customer’s expectations are fulfilled the more they want to come back and the vice versa is also true. The key to expectation confirmation is for firms to be reliable, consistent and trust. This is based on the fact that customers are more attached to firms they fully trust to deliver and it can take time to create such. This is a virtue also applicable to the firm’s employees as they need some psychological safety. Therefore, when trust is build, long term relation is assured (Anderson & Mittal, 2000). In view of this, this theory tends to best describe the potential link between customer relationship and firm competitiveness.

4. METHODOLOGY

4.1. Research Design

This study employed survey research design. The survey design give room for investigation of possible relationship between variables. In this way the survey design is more appropriate for the study because it enables data collection from broader category as well as comparisons between variables. This study adopted primary data. The instrument for primary data collection was through the use of questionnaires, closed ended questionnaires to be precise, where questions are structured in line with the research hypotheses and other relevant questions in the study. The use of questionnaire was adopted because it ensure that data collection will be standardized such that each respondents will get the same question and in the same format.

The population of this study includes staff of six selected banks in Ekiti State. However, the selected banks are: Access Bank, Zenith Bank, GT Bank, Eco Bank, Wema Bank and UBA. These banks were selected among others based on their branch extension on Tertiary Institution campuses in Ado-Ekiti metropolis. This is because banks in this position tend to handle more customers due to the huge number of tertiary institution students in Ado-Ekiti. The study population will cover only the core staff excluding the gate men, messengers and cleaner whose function does not directly deal with customers. Therefore, the study population as shown from each bank managers in Ado-Ekiti are: Access Bank 78, Zenith Bank 48, GT Bank 29, Heritage Bank 45, Wema Bank 36 and UBA 43, bringing the total to two hundred and seventy nine (279)
respondents. However, the banks were selected using purposive sampling. The study will cover all bank staff except supportive staff like gatemen, cleaner and messengers. Therefore, the study selected 25 respondents each from the six banks to make one hundred and fifty (150) respondents using random sampling.

4.2. Descriptive Statistics

Descriptive statistics were used to present and analyze demographic data of respondents in frequency tables. The demographics were sex, marital status, age distribution, academic background and work experience distribution of respondents.

4.3. Inferential Statistics

Inferential statistics through Pearson Product Moment Correlation was used to test the hypotheses, to answer the research questions and achieve the objectives of the study. To test hypothesis i, ii, iii, subjective norm (customer orientation) was independent variable and (firm competitiveness) was dependent variable. Pearson Product Moment Correlation analysis was appropriate method to examine the relationships among these variables. The level of significance for the hypothesis was 0.05. The Pearson Product Moment Correlation formula is given as:

\[ r_{xy} = \frac{n\Sigma xi yi - \Sigma xi \Sigma yi}{\sqrt{n \Sigma X^2} - (\Sigma xi)^2 n \Sigma y^2} \]

Where \( r_{xy} \) = correlation coefficient showing the linear relationship between dependent and independent variables

\( X \) = Independent Variable (Customer Orientation)

\( Y \)= Dependent Variable (Firm Competitiveness)

5. RESULTS AND DISCUSSION

Table 1: Demographic Distribution of Respondents

<table>
<thead>
<tr>
<th>Variables</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender Distribution</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The demographic distribution of respondents presented on Table 1 revealed the gender distribution that showed sixty three (42) of the respondents are male while eighty seven (58%) of the respondents are female which implies that female respondents are more than the male respondents in this research work. Marital status of the respondent revealed that thirty nine (26%) of the respondents are single while one hundred and one (74%) of the respondents are married which implies that single are more than the married couples. Age distribution of the respondents indicated that nineteen (12.7%) of the respondents are ages below 26 years, fifty six (37.3%) of the respondents are between 26-35years, forty one (27.3%) of the respondents are between 36-45years while thirty four (22.7%) of the respondents are 46 years and above. Educational qualification of the respondents showed that one hundred and thirteen (75.3%) of the respondents are first degree holder, thirty three (22%) of the respondents are second degree holder while four (2.7%) of the respondents are third degree holder. The working experience of the respondents indicated that thirty five (23.3%) of the respondents have below 5 years of working experience, seventy six (50.7%) of the respondents have between 6-10 years working experience while thirty nine (26%) of the respondents have above 10 years working experience.

5.1. Discussion of Results

<table>
<thead>
<tr>
<th>Male</th>
<th>63</th>
<th>42.0</th>
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<tbody>
<tr>
<td>Female</td>
<td>87</td>
<td>58.0</td>
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<tr>
<td>Total</td>
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<td>100.0</td>
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</table>

<table>
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<th>Single</th>
<th>39</th>
<th>26.0</th>
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<tr>
<td></td>
<td>Married</td>
<td>111</td>
<td>74.0</td>
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<tr>
<td>Total</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Age Distribution</th>
<th>Below 25Years</th>
<th>19</th>
<th>12.7</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>26-35Years</td>
<td>56</td>
<td>37.3</td>
</tr>
<tr>
<td></td>
<td>36-45Years</td>
<td>41</td>
<td>27.3</td>
</tr>
<tr>
<td></td>
<td>46Years and Above</td>
<td>34</td>
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<tr>
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<table>
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<th>Educational Qualification</th>
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<tr>
<td>Total</td>
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</table>

<table>
<thead>
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<th>Work Experience</th>
<th>Below 5</th>
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<tr>
<td></td>
<td>6-10</td>
<td>76</td>
<td>50.7</td>
</tr>
<tr>
<td></td>
<td>Above 10</td>
<td>39</td>
<td>26.0</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The correlation coefficient between Customer Orientation and Firm Competitiveness
The correlation of two variables customer orientation and firm competitiveness of selected banks in Ekiti State were analyzed using Pearson Product Moment Correlation. Data was obtained from 150 respondents. Customer orientation was segmented into three groups (customer focus, customer responsiveness and customer analysis). The results as presented in table 2 showed that for customer focus, there is significant relationship between the customer focus with firm competitiveness; also it was significant ($r=0.522, p<0.05$). Obtaining a probability of 0.000 which is less than 0.05 level of significance for a two-tailed test, the relationship between customer focus and firm competitiveness of selected banks is found significant. Therefore, we do not reject the null hypothesis and accept the alternative hypothesis. This means that customer orientation being customer focus has significant relationship with firm competitiveness.

In addition, the results as presented in table 2 showed that for customer responsiveness, there is a significant relationship between customer responsiveness with firm competitiveness; also it was found significant ($r=0.599, p<0.05$). Obtaining a probability of 0.000 which is less than 0.05 level of significance for a two-tailed test, the relationship between customer responsiveness and firm competitiveness of selected banks is significant. Therefore, we do not reject (accept) the alternate hypothesis and reject the null hypothesis. This means that customer orientation being customer responsiveness has significant relationship with firm competitiveness of selected banks in Ekiti State.

Furthermore, the results as presented in table 2 showed that for customer analysis, there is significant relationship between the customer analysis with firm competitiveness; also it was found significant ($r=0.598, p<0.05$). Obtaining a probability of 0.000 which is less than 0.05 level of significance for a two-tailed test, the relationship between customer analysis and firm competitiveness of selected banks is significant. Therefore, we do not reject (accept) the alternate hypothesis and reject the null hypothesis. This means that customer orientation being customer analysis has no relationship with firm competitiveness of selected banks in Ekiti State.

5.2. Conclusion and Recommendations
Based on the findings, it was shown that customer orientation proxies (customer focus, customer responsiveness and customer analysis) have significant relationship with firm competitiveness. Proxies measured have Positive and significant relationship with firm competitiveness. However, it was shown that customer focus, customer responsiveness and customer analysis all showed a strong and positive relationship with firm competitiveness from which customer responsiveness have the highest significant value from the hypotheses tested on firm competitiveness. The hypotheses were found to be significant thus the alternate hypotheses were accepted and while the null hypotheses were rejected. Hence it was concluded that customer orientation is positively related to firm competitiveness of selected banks in Ekiti State.

Based on the study findings, the study recommends that bank management should effectively do their market survey as to gather reliable data that has to do with the customers and concentrate on solving customer related issues based on the customer information at their disposal. Moreover, customer request, needs and complaint should be timely and accurately responded to in order to increase customer satisfaction and reduce or absolutely avoid loosing customers to competitors. Finally, bank management should strategize more on customer’s retention and prioritizing effective life time value estimation through establishing a valuable and durable relationship with customers to improve their market share and competitiveness.

References


Impact of Digital Marketing Strategies on Performance of Telecommunication Companies in Tanzania

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Abstract
The paper assessed the impact of digital marketing strategies on performance of telecommunication companies. The study was guided by three predictors tested on telecommunication companies’ marketing performance as the dependent variable. The predictors include pay per click marketing, e-mail marketing and social media marketing. Explanatory design was used since causal relationship testing was conducted based on the relationship testing between study variables. The information were gathered from Tanzania Telecommunication Corporation (TTCL) through the employees and customers from the sample of 80 respondents using structured questionnaire. The collected facts from the field were computed in SPSS data sheet version 24.0 to generate statistical measurements to describe the results. Findings indicated that all three predicting variables tested on the dependent variable including pay per click marketing, e-mail marketing and social media marketing were generated positive with significant effect statically on the marketing performance of telecommunication companies. The implication of the results is that performance of telecommunication companies through digital marketing is influenced using pay per click marketing, e-mail marketing and social media.

Keywords: Digital Marketing, Telecommunication Companies, Performance, Marketing, E-mail and Social Media

1. Introduction
The transformation effect of digital marketing keeps on driving telecommunications services essential fundamental and functional decisions. These patterns oversee how telecom associations endeavor to adjust their framework speculation and take advantage of data traffic, boost recently required capacities, justify their product and provider contributions, further improving the customer revel in and boost their useful resource portfolios and recreation plans (Friedrich, Hall, and Darwiche, 2015).

Digital advertising and marketing of telecommunication carrier is a project experienced by means of Tanzania Telecommunications Corporation whereby there's a great deal of competition and all affiliation to assure effective and proficient techniques to carter for market share and
competitive advantage (Ongache, 2015). The usage of websites in digital advertising create more income which is essential for the performance of the entity(s). Organizations is making tries to fabricate mindfulness on advancement to help in intensifying advantages and procuring customer share for market improvement and endurance.

Simultaneously for web based promoting progression to be effective to the extent usage of sites, one ought to achieve a high hit and change rate, which is clearly affected by purchaser page clicking conduct, content, web index improvement and website page management (Murphy, Hofacker and Racine, 2006). Application of digital marketing additionally makes it hard for some clients to easily get to the association’s service because of different components which range between individual, social, monetary, environment, culture and information factors (Ndung’u, Nyambura, Waema and Mitullah, 2012).

This can make it hard for the association to guarantee high customer share. Government guideline likewise influences media transmission organizations. The Government controls the activities of telecommunication organizations and aid detailing of laws that will administer the organizations through the Tanzania Communications Regulatory Authority (TCRA). Part of the guidelines do influence telecommunication organizations, for example, permitting of all frameworks and administrations, guideline of nations recurrence range and numbering assets, endorsement of communication equipment and guideline of correspondence duties (TCRA, 2019).

It is from this foundation where by the current examination is led to survey the effect of digital marketing strategies on performance of telecommunication organizations in Tanzania. Many Telecommunication Companies in Tanzania have done their investment in local advertising strategies which are believed to be fundamentals for the performance of organizations, digital marketing strategies has been not thought as one among the strategies that can contribute to the organization’s performance. With this reason, the study aims to investigate the impacts of digital marketing strategies on organizational performance of telecommunication industry.

2. Literature Survey

The study is guided with innovations diffusion theory developed with Everett Rodgers in 1962 asserting that improvement is streams down to the social framework individuals through certain channels after some time (Jen & Annette (2002). According to Dearing, 2009 said that advancement appropriation happens when an association changes into a real practice. The acceptance rate is the speed at which individuals having a place with a specific social game plan acquire up and accept a modernization. It is shown up at as a capacity of the timeframe needed for a specific extent of individuals to uphold an advancement as recommended adopter class the individual has a place with.

At a point in the reception bend, the development will undoubtedly arrive at the minimum amount. This diffusion of advancements model guides organization in understanding purchaser selection and commitment with new contributions over the long run. The model is particularly valuable to organizations when launching new service. Technological adoption happens when an association changes an idea into a real practice (Dearing, 2009). According to Rogers, 2004 reveals that successful firms take on innovations for varied reasons including requirement, competition, and the exceptionality of an idea.

Diffusion of Innovations Theory (DIT) clarifies the interaction by which developments are embraced by clients. As indicated by Rogers (1995), diffusion is the process by which new ideas are conveyed to individuals from a social framework throughout some stretch of time through various channels. Schiffman and Kanuk (2010) place that developments don’t generally have
equivalent potential for purchaser acknowledgment; a few advancements are promptly acknowledged; others take longer while yet still some are dismissed by and large accordingly get no opportunity of reception.

Dispersion measure presents five attributes that assistance in shopper endorsement of developments including relative benefit, similarity, intricacy, trialability and recognizability (Rogers, 1995; Schiffman and Kanuk, 2010; Armstrong and Kotler, 2003). Relative benefit identifies with how forthcoming clients feel a development is exceptional contrasted with choices. Similarity identifies with how forthcoming purchasers perceive a development as intelligible with their cravings, convictions and standards. Intricacy is the means by which a development is hard to comprehend or utilize.

Trial ability identifies with how advancement can be tried in little pieces while discernibleness is the ease with which an item’s qualities and attributes can be seen, envisioned or communicated to forthcoming shoppers. Adopter classes illustrated by the DIT give valuable structure equipped for directing administration in understanding the reasonable pace of reception of the frameworks and practices carried out by an association. Thusly, the dissemination interaction turns out to be generally suitable in execution of systems that empower compelling monitoring of the environment for competitiveness.

In that regard, still several studies have been conducted in the issue under inquiry including Stelzner, (2012) conducted a study on viability of online media in introducing new items on the market. Both primary and secondary strategies for information assortment were utilized to gather the significant data of the examination. Discoveries from the examination uncovered that social media platforms are used to give an identity about organizations and or companies and the services or products they provide. The study further observed that this always happen after joining the social media platforms such as Facebook. Furthermore, the study observed that social media platforms can help to create relationship with individuals who may not in any case thought about the items or administrations or what the organizations address in the wake of placing the items in any online media stage devotees who can prescribe to others to like and consequently points of interest of the item. The current study intends to discuss on examples on how a certain social media platform can be used to marketing of the product in particular of the telecommunication industry which was not discussed in the previous study and thus necessary for the current study to fill a gap.

Stokes (2011) directed an examination on the pretended by the online media stages in presenting new items on the market. Finding from the study revealed that for the organization to be made alive to customers/client’s social media platforms played a great role. Furthermore, the study observed that if the company need individuals to follow them, they need not exclusively to discuss with regards to their most recent items news yet additionally imparting to them through google or some times by searching a company profile or page in any of the online media stages on which the organization is accessible. This investigation were discussed on the setting of inn industry however, the current study intends to be discussed on the setting of media telecommunication industry.

Watkins (2013) highlighted that products promotion through well-known beauty bloggers reaches a larger base of customers and also it is aimed at the desired target audience. Furthermore, the study found that customers who always following particular blogs are the customers who are interested in the products and therefore the products can be marketed directly to them. Finally, the study concluded that the introduction of social media platforms allows and enable the customers to review the recommendations provided by other customers and thereafter purchase directly the product from the sites of the products.
Smith and Zook (2011) assessed the impact of online media stages marketing on the cosmetic business. The investigation employed both primary and secondary strategies for information assortment. Discoveries from the examination uncovered that between the customary strategies and web-based media marketing stages, the web-based media stages have made promoting items a lot simpler than utilizing conventional techniques for advertising. Besides, the examination tracked down that web-based media assists with making mindfulness and draw in clients as far as possible however a buy and help to change possibilities to clients. Further to that it was seen that web-based media stages empower purchasers to peruse and give input on items carries benefits to advertisers that were unrealistic before the happening to the web. At last, the investigation presumed that items can be advanced diversely yet what is significant is the criticism and remarks left by the clients. This investigation was led and talked about with regards to restorative industry; be that as it may, the current examination is tried to examine with regards to telecommunication industry.

Blasco et al (2016) conducted a study on the strategies utilized in business by organizations through online media. Both primary and secondary method for information assortment were utilized to gather the significant information of the examination. Discoveries from the investigation revealed that in order to advertise merchandize, collect information and gather information many organizations utilize the internet. Furthermore, the study found that the internet allows organizations to sell items online productively and quickly. Finally, the study observe that advertising on the internet give roads to promotion, branding of product as well as brand loyalty.

Durmaz and Efendioglu, (2016) examined the methods utilized in business by organizations through online media stages. Discoveries from the investigation saw that web-based media promoting has become more productive as a technique utilized by organizations through online media stages. Moreover, the examination found that marketing advertising is the most productive methodology as technology advances and grant small business pioneers a chance to advance the business while exploiting the social and emerging patterns. Finally, the study observed that internet marketing promoting strategies has been utilized as a gain competitive edge against rivals to draw in new business partners.

Jaska and Werenowska (2014) assessed brand engagement on social media stages on impacting brand picture of monetary establishments and following of latest trends on the market. The investigation utilized both primary and secondary strategies for information assortment. Discoveries from the investigation uncovered that customer are as of now turning out to be fans of brand via web-based media and utilizing online media stages as the primary source of data about those brands. Furthermore, the study found that any brand via online media can expect two arrangements of correspondences that impact the perception of financial institutions about their brands on social media platforms. The current study intends to investigate the impacts of digital marketing technique on organizational performance of telecommunication industry.

Celine (2012) conducted a study on how social media tools, contribute to marketing performance and found that social media platforms are the vital tools on ensuring marketing performance. It was further revealed by the study that comparing the traditional media platforms and the modern social media platforms and modern media platforms play a greater role on retaining customers. This is to the effect that the more the customer is exposed to the social media platforms the more the customer becomes loyal to the product and or services. Furthermore, the study revealed that social media platforms are the sources of making awareness to the people on all issues related to products and services and thus to enable customers to make their purchasing decisions. The study finally concluded that social media platforms influence the decisions of the customers so as to purchase because always customers seek recommendations and opinions from
other sources before make a decision. This is only possible through the source of various social media platforms where information on various services and products are obtained. The current study intends to discuss much and into details on how social media tools, contribute to marketing performance.

3. Conceptual Framework

The conceptual framework clarifies the significant inquiries under the work in both graphically and a narrative structure. It basically describes the variables of the study both the predictors and the dependent ones with figure 1 illustrating the results.

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependent variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pay per click Marketing</td>
<td>Marketing Performance</td>
</tr>
<tr>
<td>E-mail Marketing</td>
<td></td>
</tr>
<tr>
<td>Social Media Marketing</td>
<td></td>
</tr>
</tbody>
</table>

**Figure 1 Conceptual Framework Source: Researcher (2021)**

The framework describes the study on the impact of digital marketing on the performance of telecommunication companies in Tanzania. The study is guided by the assumption that marketing performance in telecommunication companies in Tanzania through digital marketing is impacted by several encounters. In that note, three predictors have been developed and stated as follows.

**H1:** Pay per click marketing influence marketing performance in telecommunication companies in Tanzania.

**H2:** E-mail marketing influence marketing performance in telecommunication companies in Tanzania.

**H3:** Social media marketing influence marketing performance in telecommunication companies in Tanzania.

4. Methodology

The study was conducted in Tanzania Telecommunications Corporation (TTCL) using causal relationship testing between study variables. The study comprised of three predicting variables namely pay per click marketing, e-mail marketing and social media marketing tested on the marketing performance in telecommunication companies as the dependent variable. The study was guided by the assumption that marketing performance in telecommunication companies in Tanzania through digital marketing is impacted by several encounters. The study employed primary data which were gathered from employees and customers in the selected entity using structured questionnaires. The study collected facts from the sample of 8 respondents. The collected results were computed in SPSS data sheet version 24.0 to generate statistical measurements to present the findings. Multiple regression analysis was used to describe the existing relationship between study variables. In that regard, the study was guided by the model that;

Marketing Performance =β0+β1x1+β2x2+β3x3+ε
Whereas;

\( \beta_0 \) = constant coefficient when other factor remain constant

\( \beta_1, \beta_2, \beta_3 \) = slope coefficient of the regression when other factor remain constant

\( x_{i1} \) = Pay per click marketing

\( x_{i2} \) = E-mail marketing

\( x_{i3} \) = Social media marketing

\( \epsilon \) = is the error term which accounts for other unobserved factor that may have an effect

5. Findings and Discussions

The findings are illustrated to show the contribution of each predicting variable to the dependent variable. Hence, table 1 describes the findings.

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
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<th>Sig.</th>
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<tr>
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<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
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<tr>
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<tr>
<td></td>
<td>Social media marketing</td>
<td>.181</td>
<td>.120</td>
<td>.183</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Marketing performance

Source: Field data 2021

The study indicate findings on multiple regression analysis which provide that all three predicting variables tested on the dependent variable including pay per click marketing, e-mail marketing and social media marketing were generated positive with significant effect statically on the performance of telecommunication companies. The implication of the results is that performance of telecommunication companies through digital marketing is influenced using pay per click marketing, e-mail marketing and social media.

The findings are in line with Clark (2010) revealing that pay per click have been contributing on marketing performance. The findings are further supported by Oyza and Edwin (2016) who also argued that pay per click influence much on marketing performance. This is the reality because the compositions within pay per click marketing constitute significant influence in the practical sense with regard to the marketing performance in the organizations regardless of the sector provided that the implementation corresponds the reality on the ground.

Apart from that, findings are also in line with Mayfield (2008) who argued that email marketing contributes to marketing performance. The findings are further supported by Drury (2008) who argued that email marketing influences much performance of marketing. Furthermore, social
media the results correspond with Tremblay (2010) who argued that social media contributes to marketing performance. The findings are further supported by Smith and Zook (2011) who also argued that social media contributes to marketing performance.

6. Conclusion

It is certain that digital marketing is essential in facilitating marketing performance in telecommunication companies in Tanzania. This is the case because operations in telecommunication companies especially in the marketing practices comprise several digital practices which requires efficiency based on the utilization of digital marketing. This is facilitated by among other components being pay per click marketing, e-mail marketing and social media marketing since as variables tested have been generated significant as they possess influence towards marketing performance of the organizations.

7. Recommendations

With the outcome in that manner, the study recommend that in order to ensure proper marketing performance Telecommunication industry, the government should focus more on enhancing the use of pay per click advertising on marketing performance. This may include the introduction of trainings and seminars on the use of pay per click advertising and marketing performance. Also, it is recommended that Tanzania Telecommunication industry should focus much on email marketing towards marketing performance. This should include investing much on improving technology platforms that ensures marketing performance. Moreover, the study recommend that the government should impose sanctions to the users who abuse the use of social media platforms so as to ensure that the bank operate smoothly through the use of social media platforms in marketing purposes to increase the market base of the Tanzania telecommunication industry.

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The Meaning and Classification of Financial and Administrative Deviations according to the Thought of CSR: An Initiative to Promote Contemporary Internal Auditing Idea

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Abstract

Purpose: This theoretical study aims to classify administrative and financial deviations in accordance with the content of the idea of CSR. Design/Approach/Methodology: The approach used in this study is creative "creative thinking is: the ability to generate a new and useful idea that has not been touched before; a skill that enables you to create original, unique, and unconventional ideas." The researcher adopted the idea of classification based on affiliation. Commitment to CSR is essentially a commitment to the four responsibilities "economic, legal, ethical, and philanthropic." Also, administrative and financial deviations are violations that can be classified within one of the following areas: economic, legal, ethical, or philanthropic, if the reluctance to do charitable work is considered a deviation. Therefore, any administrative or financial deviations can be attributed to one of those responsibilities. Findings: More profoundly and extensively, this study was able to classify administrative and financial deviations according to the thought of CSR into four categories: Deviation from economic responsibility; deviation from legal responsibility; deviation from ethical responsibility; deviation from philanthropic responsibility. Originality/Value: Classifying administrative and financial deviations according to the thought of CSR is to enrich and enhance the idea of contemporary internal auditing- which has become concerned with matters of CSR. According to the modern perception regarding internal audit functions, the internal audit department in any organization can adopt and use this classification, whether in the field of ensuring CSR reports, monitoring and evaluating CSR, or reporting on CSR. Adopting this classification will help internal audit departments accomplish their tasks in the field of CSR in a more accurate and objective manner.


INTRODUCTION

In developed countries, companies have become aware of the importance of adhering to their social responsibilities because of the positive effects on their economic performance. Without the commitment to the requirements of CSR, these companies will not be able to enhance their economic performance in the competitive environments in which they operate. To ensure the quality of companies' commitment to their social responsibilities, there must be an administrative entity within these companies that is concerned with monitoring all administrative and financial
deviations and correcting them whenever possible. The qualified administrative entity to carry out this task is the internal audit, provided that the internal auditors have sufficient knowledge regarding the thought of CSR. When the internal auditors have sufficient knowledge of the thought of CSR, the internal audit department in any organization will be qualified to evaluate the quality of that organization’s commitment to its social responsibilities and provide advice to senior management on the development of CSR policies and strategies.

The quality of the company’s commitment to its social responsibility during a certain period can be judged by the mass of administrative and financial deviations that were monitored during that period. An internal audit department that enjoys a sufficient degree of independence can contribute to improving the quality of CSR compliance - especially in the area of corporate economic responsibility, by preventing the passage of financial transactions that violate planned spending limits or applicable laws and regulations “which is known as the audit before the payment process.” In fact, since the emergence of the profession of internal audit in the business world, this role has been and continues to be, but most internal auditors do not realize that. By performing their job duties related to monitoring and stopping the passage of these deviations, they were, and still are, contributing to improving the quality of their companies’ commitment to their social responsibilities.

In light of the breadth of contemporary internal audit functions, and given the importance of CSR in improving the economic performance of companies, it will be necessary to assign the tasks of monitoring and evaluating CSR and reporting on it [at least for internal use] to the internal audit department. The internal audit department is the only department qualified to perform these functions. The internal audit department is a source for all information and data. It is the only department in the functional organizational structure in any institution that can monitor all administrative and financial deviations according to the nature of its work.

Commitment or non-compliance of companies with the requirements of their social responsibilities can be deduced from the mass of administrative and financial deviations committed by their departments. Non-compliance with CSR and administrative and financial deviations can be considered two sides of the same coin. Administrative and financial deviations are the only indicator through which it will be possible to prove the commitment or non-compliance of companies with their social responsibility “the lower the rate of these deviations, the higher the level of commitment quality”. Many of these deviations can only be realized by specialists in the field of CSR - especially in developing countries, there where the culture of CSR is still weak due to some constraints included such as financial constraints and policies applied. The meaning and classification of administrative and financial deviations according to the thought of CSR may be unknown by many internal auditors. Therefore, it will be necessary to provide sufficient knowledge to internal auditors about the meaning of these deviations and their classifications according to the thought of CSR to enable them to keep pace with the modern aspirations of internal audit thought. The meaning of administrative and financial deviations - from the point of view of the internal audit, does not exceed the limits of the word “violation,” whether they are intentional or unintended deviations. In most institutions, especially in developing countries, the role of internal audit is focused on: 1) The documentary examination of financial transactions, accounting books and records; 2) Monitoring actual performance by comparing it with the planned performance; 3) Monitoring any violations of the administrative and financial policies in force within the institution. From the point of view of CSR, the meaning of administrative and financial deviations goes further than that. It will be deeper and wider. Deviation in the thought of CSR means not complying with any of the requirements of CSR.
According to CSR thought, deviations are classified into economic deviations; legal deviations; ethical deviations; philanthropic deviations. This classification may be considered a new approach that was not previously known to many internal auditors, especially those who do not have any sufficient knowledge of CSR culture.

After the emergence of the idea of CSR and corporate governance concept, additional roles "other control functions" were added "or will be added- sooner or later" to the traditional role of internal audit. Because of the nature of its work, and its capabilities, the internal audit department in any institution is the most qualified department to perform these roles. To avoid any additional costs, the researcher believes that, the institutions will not establish any other departments under other names to carry out these roles. But they will only be content with increasing the burdens of the internal audit department.

To ensure the quality of CSR evaluation and reporting by the internal audit department, the internal auditors should look at the meaning of administrative and financial deviations and their classifications with the eyes of CSR. In other words, administrative and financial deviations must be seen with a broader and deeper perspective in line with the thought of CSR. Without this vision, the internal auditors in any institution will not be able to monitor and evaluate CSR and report on it in a correct scientific manner.

**Description of the Study Problem**

The internal audit department in any institution is the main gateway that allows or does not allow the passage of financial transactions. The internal audit department is the black box for any institution. The internal audit department is the treasury that contains all the administrative and financial decisions and policies "administrative and financial regulations." It is the center of early warning sirens about potential risks. The internal audit department became the first line of defense to protect the institution's assets from misappropriation and misuse. The internal audit department is the only department that can monitor all administrative and financial deviations committed by other departments in the institution. These capabilities and available powers make the internal audit department qualified to carry out the functions of contemporary internal audit, including the evaluation and reporting of CSR.

Judging the quality of institutions' commitment or non-commitment to their social responsibilities depends on the amount of administrative and financial deviations committed by those institutions. The occurrence of such deviations in any institution means that the institution is not committed to its social responsibility. It is possible to judge the level of quality of commitment of an institution to its social responsibility by evaluating the mass of deviations committed in that institution. In any institution, the department qualified to monitor administrative and financial deviations is the internal audit department. It is a reliable data and information center and a black box for all events. Accordingly, this department can evaluate and report on CSR by monitoring all administrative and financial deviations.

In the modern era, in developed countries, where there are competitive markets, it has become emphatic that CSR plays an important role in enhancing corporate economic performance. As a result, companies are now more careful than before about monitoring and developing their performance in the area of CSR. In the pursuit of activating the role of internal control in this field, there is a justified vision included in the contemporary internal audit idea that the issue of evaluating CSR and reporting on it should be assigned to the internal audit department as the most qualified department to play this role. To enable this department to perform this role to the
fullest, it will be necessary for the internal auditors to realize the meaning of administrative and financial deviations in accordance with the thought of CSR.

**Administrative and financial deviations in the language of traditional internal auditing** are nothing more than a deviation of the actual performance of the institution from its planned performance, and violation of laws, regulations, and codes of ethics "rules of professional conduct." The party responsible for committing such violations can be identified, whether it is a person or a department. In other words, these violations can be attributed to certain people or certain departments. **As for the administrative and financial deviations in the language of CSR,** they are those deviations that can be attributed to one of the types of corporate social responsibilities. They will be nothing more than indicators of a state of non-commitment to the requirements of one, some, or all of the four social responsibilities. They mean failure to meet the requirements of CSR "failure to comply with any of the requirements of CSR." They are deviations that result from not meeting any of the specific requirements- whether on the economic, legal, ethical or philanthropic level, that CSR requires to enhance a company's competitive advantage. The traditional internal audit calls for the need to adhere to the planned performance, laws, and codes of ethics "rules of professional conduct" while the contemporary internal audit that adopts the thought of CSR goes further than that. The ideal situation that the traditional internal audit aspires to achieve is only a small part of what the contemporary internal audit aspires to. Deviations in the thought of CSR are all violations that negatively affect the competitive advantage of companies and that can be attributed to one of the four social responsibilities. While the deviations in the traditional internal auditing thought are all violations that negatively and directly affect the economic performance of the company. This means that there are some areas that if they are neglected, this is not considered a deviation "in the traditional internal audit language," but it will be considered a deviation in the language of CSR, such as the refusal of an institution to make donations to the society in which it operates. It is not considered a deviation from the viewpoint of the traditional internal audit, but it is considered a deviation from the viewpoint of CSR, given the impact of that abstention on the competitive advantage of that institution, and so on. Accordingly, administrative and financial deviations in their broad sense, according to the thought of CSR, include all violations that negatively affect "directly or indirectly" on current and future economic performance.

Based on the foregoing, it can be said that, the meaning of administrative and financial deviations from the point of view of traditional internal audit will be different from the meaning of administrative and financial deviations from the point of view of CSR. This fact may not be realized by many of those working in the internal audit departments in the institutions anywhere in the world because it is not included in the theoretical frameworks of contemporary internal auditing and CSR.

By reviewing the CSR literature, there is no definition of the meaning of administrative and financial deviations in line with the thought of CSR. Also, there is no previous initiative to classify administrative and financial deviations in a manner consistent with the thought of CSR. It should also be noted that the thought of contemporary internal auditing does not specify any guidelines that internal auditors can follow when evaluating and reporting CSR. The researcher describes the theory of CSR as a plane that took off from the airport runway and did not settle in the air yet. The CSR is a modern thought that is still under development and improvement. Academics specializing in this field are aware that there are many challenges and issues that hinder the process of implementing this thought- on the ground, to the fullest. The challenges and issues associated with the idea of CSR are many, and one of those issues is what this study raises.
To address this shortcoming in the thought of CSR and to enhance contemporary internal audit idea, this study will attempt to define an accurate meaning and a logical classification of administrative and financial deviations in a manner that is in harmony with the thought of CSR. To achieve this goal, and to accomplish this initiative, this study will attempt to find a logical answer to the following two questions:

**What is the exact meaning of administrative and financial deviations, which would be in harmony with the thought of CSR?**

**How can the administrative and financial deviations be classified in a logical manner that is compatible with the thought of CSR?**

### The Purpose of the Study

The internal audit function has experienced substantial development over the past two decades. That development is represented in the new control functions that have been added to the internal audit profession. At the present time, the internal audit exercises a more extensive and in-depth oversight role that includes all aspects of the organization's activity. To modernize the internal audit profession in all economic institutions and bring it in line with these new control functions, it will be necessary to rehabilitate the internal auditors scientifically and practically so that they can perform the new functions of internal audit to the fullest. Internal auditors must receive adequate training "sufficient knowledge" in many areas, including CSR (Baroudi, 2017:2). In this regard, the internal auditors must have sufficient knowledge of the meaning of administrative and financial deviations as per CSR thought. The researcher believes that the deviations approach is the logical approach through which the internal auditors can exercise their oversight role in the field of CSR, whether in the field of assurance, evaluation, consulting, and reporting on CSR. Since there was no previous reference to this approach in internal audit thought, this study came to address this shortcoming. Therefore, this study aims to achieve the following: 1) Translation of the term "administrative and financial deviations" according to the dictionary of CSR. In other words, defining the precise meaning of the term "administrative and financial deviations" that must be consistent with the thought of CSR; 2) Finding a logical classification that can accommodate all administrative and financial deviations, which must be compatible with the multiplicity of corporate social responsibilities "economic, legal, ethical, philanthropic."

### The Importance of Studying

The classification of administrative and financial deviations according to the thought of CSR is to enrich and enhance the idea of contemporary internal auditing. The proposed classification in this study will contribute to improving the quality of the oversight work of contemporary internal auditing in the field of CSR. The proposed classification will contribute to enhancing the internal auditors' awareness and understanding of the meaning of administrative and financial deviations in a more extensive and profound way. The classification proposed in this study can assist the internal audit department in performing its oversight role in the field of CSR in a professional manner.

### METHOD

The creative approach / creative thinking in scientific research is one of the most wonderful scientific approaches used by researchers, which leads to development. Creative thinking
depends entirely on the creativity and imagination of the researcher to come up with a new idea that has not been presented before. It is one of the scientific approaches that require a high degree of talent, intelligence, and creativity (https://elmqal.com/scientific-research/). This theoretical study will adopt the affiliation idea as a basis for classifying administrative and financial deviations in harmony with the thought of CSR. Due to the multiplicity of types of corporate social responsibilities "economic, legal, ethical, and philanthropic," as well as the possibility of classifying administrative and financial deviations into "economic deviations, legal perversions, ethical perversions, and philanthropic perversions if the reluctance to do charitable work is considered a deviation." Depending on the affiliation approach, these deviations can be classified into four categories in line with corporate social responsibilities. In a more precise sense, these deviations can be attributed to those responsibilities, for example, deviations of an economic nature are attributed to economic responsibility, and deviations of a legal nature are attributed to legal responsibility, and so on.

LITERATURE REVIEW

After the separation of ownership from management and the emergence of the idea of management on behalf of the owners, investor protection systems "internal and external control systems" have innovated to ensure the optimal operation of the invested funds and enhance trust between owners and management. The demand for both external and internal auditing is sourced in the need to have some means of independent verification to reduce record-keeping errors, asset misappropriation, and fraud within business and nonbusiness organizations (Ramamoorti, 2003:2). The external audit is to certify the correctness of the results of the institution's activity and its financial position, while the internal audit is the safety valve to prevent administrative and financial deviations and enhance credibility in the financial data and information related to the results of the institution's activity and its financial position. In the modern era, in the business world, in light of the changing conditions of economic life and the difficulty of achieving economic success in the competitive environments in which institutions operate, the concept of administrative and financial deviations has developed to include everything that affects the achievement of optimal performance. Deviations - in a broad and deep sense, mean a violation of everything that contributes to improving and enhancing the performance of the institution. The meaning of administrative and financial deviations according to the thought of CSR is more extensive and deep compared to its meaning in the classical internal auditing thought. Deviations in the thought of CSR expanded to include matters that were not included in the traditional list of deviations adopted by the traditional internal audit "not on its interests list." Those deviations included in the CSR list - through which the quality of CSR performance can be evaluated, may be unknown by many internal auditors. After the new roles entrusted to the internal audit profession, "contemporary internal audit", it has become necessary for all internal auditors to have sufficient knowledge about the meaning of administrative and financial deviations and their classifications in line with the thought of CSR.

The Meaning of Financial and Administrative Deviations

The administrative and financial deviations intended in this study-which are consistent with the idea of CSR, are more comprehensive and diversified. Those deviations in their comprehensive sense are the most extensive and deep. They are those deviations that negatively affect the quality of the institution's commitment to its four social responsibilities "economic, legal, ethical, and philanthropic," which also must be a focus of attention for internal auditors in the modern era. They include all acts committed by employees in private and public sector institutions, intentionally or unintentionally, that deviate from what is acceptable or reasonable and that
negatively affect the performance of CSR. In short, they are all deviations resulting from a violation of the following: 1) The established plans to achieve the vision, mission, and goals of the institution; 2) Administrative and financial policies; 3) Effectiveness and efficiency criteria for performing job duties; 4) National laws and legislation, and the values and norms of society; 5) International instruments issued by international organizations that are binding on all Member States.

By reviewing the administrative literature, no a comprehensive and precise definition of the term administrative and financial deviations was found. Accordingly, and as an attempt to enrich the administrative literature in this regard, the researcher defines this term in two languages in line with the requirements of this study. First: In the language of internal auditing. Administrative and financial deviations are all violations committed by the institution’s employees, intentionally or unintentionally, which indicate the existence of a state of non-compliance in any of the following areas: The standards of effectiveness and efficiency in the completion of job duties; established plans; administrative and financial policies; national laws and legislation; codes of ethics; which result in “material or non-material” repercussions that may negatively affect the performance of the institution and the interest of any of the stakeholders. Second: In the language of CSR. Administrative and financial deviations mean “failure to meet any of the material and immaterial requirements of CSR - whether at the economic, legal, ethical, or philanthropic level (economic, legal, ethical, or philanthropic responsibility), which negatively affects the reputation of the institution and its "competitive advantage" and then on its current and future economic performance.

Internal auditing as an internal oversight entity, whose role is no longer limited to protecting the assets of the firm, the accuracy and completeness of accounting records, and limiting the occurrence of fraud and errors. Rather, it extends to include evaluating and developing the performance of the firm and ensuring that its employees adhere to the regulations, instructions, and policies adopted by the management (Ismael, 2016:39). The concept of internal control goes beyond financial and accountancy matters and the custody of company assets to include controls designed to improve operational efficiency and ensure adherence to company policies (Nafuna, 2012: 8).

**Traditional Internal Audit**

The traditional internal audit functions are still considered part of the contemporary internal audit functions. The traditional internal audit is a set of functions that aim to enhance confidence in the numbers contained in the accounting records and books, and financial statements, ensure compliance with administrative and financial policies, regulations and laws, protect the property of the institution from erroneous practices and unethical behavior, and confirm adherence to the estimated budgets "comparing actual spending with planned spending."

**Contemporary Internal Audit**

As a result of the economic crises and financial scandals committed by many institutions in the United States of America and abroad, with low levels of economic performance, the need for new roles that the internal audit can play has emerged to limit the growth of these negative economic phenomena. The traditional role of internal audit no longer meets the requirements of work in
competitive and rapidly changing environments " risky environments. The traditional role of internal audit is no longer in line with the desires and aspirations of stakeholders, volatile economic conditions, and recent developments in the business world. "The global economic environment is constantly changing, becoming increasingly complex- in some parts of the world, and having a greater impact on local economies. Under these circumstances, all organizations are concerned with improving their performance in order to survive in those rugged environments, a desire that is not possible if their internal auditing department is not keeping up the pace with the fast rhythm of development of the economic entities. What does it mean to keep up the pace?
It means to identify the potential risks, the evolution of the processes and the results of the changes from the external environment. There is a direct relation between the company's performance and the internal auditing function, the performance being the effect and the internal auditing function being one of the causes. Over the past decades, it has been observed that there is a response by the internal audit profession in confronting and keeping pace with the changes imposed by the dynamic environment in which it operates.( FÜLÖP and SZEKELY, 2017:448).

According to the Institute of Internal Auditors, "internal auditing is an independent, objective assurance and consulting activity designed to add value and improve an organization's operations. It helps an organization accomplish its objectives by bringing a systematic, disciplined approach to evaluate and improve the effectiveness of risk management, control and, governance processes" (Mermod and Sungun, 2013: 65; FÜLÖP and SZEKELY, 2017:441). This definition assigns new functions to the internal audit department. These jobs were not included in the list of traditional internal audit jobs. This definition grants powers to internal audit that were not previously granted. In addition to its traditional role represented in "the documentary examination of financial transactions, reviewing accounting records and books, confirming adherence to the plans established "estimated budgets" and verifying the implementation of administrative and financial policies, " other functions and roles have been added to the internal audit- in several areas, the most important of which are risk management, corporate governance, and performance improvement. (Ismael,2016: 43). In fact, any follower of the topic of contemporary internal auditing will notice that the traditional "classical" internal audit was "audit for management: emphasis on accuracy, credibility, and commitment," while the contemporary internal audit is "audit for stakeholders." Contemporary internal audit is primarily harnessed to protect the interests of all stakeholders. The role of internal audit has been extended to include the following new functional tasks: 1) Warning of the risks of deteriorating performance related to reputation, "competitive advantage". As for financial risk, it can be considered as one of the traditional internal audit tasks, such as issues of financial hardship; 2) Providing advice and proposals to develop administrative and financial policies and improve performance; 3) Performance evaluation based on effectiveness and efficiency criteria; 4) Emphasis on adherence to corporate governance controls and standards.

The successful firms realized the importance of the internal audit function in the area of performance improvement. Therefore, they have expanded its scope to include reviewing operations, presenting proposals, recommendations and consultations aimed at improving performance, and as a result, the internal audit function became a tool to add value to the firm. In practice, the involvement of internal audit in reviewing operations led to a lot of economic savings for institutions, as the use of the concepts of efficiency, effectiveness, and economy " such as lost opportunity cost" in internal audit created new methods in the audit process aimed at searching for savings in the activities under review (Ismael, 2016: 42).

FINDINGS AND DISCUSSION
The researcher believes that there are no limits or restrictions on the functions of internal audit as long as this contributes to improving the quality of performance, providing protection from potential external threats, reducing the rate of internal deviations "administrative and financial deviations," and preserving the rights of stakeholders.

**CSR and Internal Audit**

In the modern era, specifically in developed countries, the commitment of institutions to the requirements of their social responsibilities has a positive role in enhancing their economic performance. Commitment to CSR contributes to enhancing the company’s reputation "competitive advantage", and thus its economic performance. As a result, organizations are keen to protect and enhance their reputation in the environments in which they operate by adhering to their social responsibilities and disclosing their achievements in this field.

It will be necessary for any administration in any organization to know its achievements and its failures in the field of CSR. To meet this need, the internal audit department can have an active role in the briefing process. Internal audit can contribute to the process of evaluating CSR and reporting on it - at least for internal purposes. Institutions will not be able to hide their failures in the field of CSR for long periods, due to the possibility of disclosing these failures outside their walls and buildings by their employees or discovering them through neutral parties such as external auditors, oversight bodies, and other rights and protection organizations. The researcher believes that it is necessary to enable the internal audit to evaluate and report on CSR for the following two reasons: 1) Briefing the management of the institution with all its achievements and failures in the field of CSR to provide an opportunity for any corrective initiatives; 2) Comparing internal audit reports with reports prepared by external parties such as external auditors, oversight bodies, etc. for the purpose of determining preference- in terms of accuracy, comprehensiveness, and objectivity.

Specialists in the field of CSR realize that internal audit- whether traditional or contemporary, was and still is in the service of CSR. CSR means maximizing profit" economic responsibility, " respecting and complying with laws and Regulations " legal responsibility," adhering to codes of ethics and professional conduct " ethical responsibility, " and promoting well-being within societies” philanthropic responsibility.” The traditional internal audit (which is still considered as part of the functions of contemporary internal audit) - through the examination and audit function, contributes to preventing the occurrence of many administrative and financial deviations and enhancing CSR. Preventing the occurrence of administrative and financial deviations by the internal audit department positively affects the quality of commitment to CSR. Evaluating the quality of institutions' commitment to their social responsibilities depends on the amount of deviations committed in those institutions. Internal audit, through the performance of its functions, contributes indirectly to forcing institutions to abide by their social responsibilities. For example, Preventing deviation from planned performance or planned spending is to confirm and establish compliance with corporate economic responsibility "maximizing profit. "; preventing administrative and financial corruption is to confirm and establish compliance with legal and ethical responsibilities; Preventing employees from violating administrative and financial policies " regulations" is to confirm and establish compliance with legal responsibility and so on.

The jobs assigned to the contemporary internal audit profession - which are closely related to CSR such as risk management and corporate governance, are a clear indication that internal audit
is a real servant of the CSR movement. Internal audit with these modern functions is working to strengthen and enable the ideology of CSR within the institutions. Recent developments in the internal audit profession contribute to strengthening the commitment of institutions to their social responsibilities. Internal audit’s interest in risk management and corporate governance issues has positive repercussions on the result of evaluating the quality of the institution’s commitment to its social responsibility.

The internal audit functions that have been and continue to be practiced widely in institutions as part of contemporary internal audit functions, or other newly added functions, are: to ensure the integrity, validity, and accuracy of financial statements; protect the economic resources of the organization from theft, manipulation, and waste; and enhance the economic performance. Specialists in the field of CSR are the only ones who realize that these traditional and contemporary jobs are nothing but control measures and procedures to ensure the institution’s commitment to its social responsibility. Those control measures and procedures, even if the internal auditors do not realize their meaning according to the thought of CSR, they mean enabling the institution to abide by some of its social responsibilities "economic, legal, and ethical."

The researcher confirms that: The functions of internal audit, "whether traditional or modern, which are added", are nothing but control measures and procedures to ensure the institution’s commitment to its social responsibility and enable the institution to abide by its social responsibilities. Accordingly, it can be said that the internal audit was and still is harnessed in the service of CSR. To evaluate and report on CSR, internal auditors must be aware of administrative and financial deviations from a CSR perspective. According to Key, the internal auditor’s entryway into adding value to the CSR movement is through governance and risk management, which should provide reasonable assurance that the organization can meet its strategic objectives. "CSR and sustainability are a subset of an enterprise's vision, values, and strategy" (https://www.ipai.pt).

The Roles of Internal Auditing in the Field of CSR

Internal audit can play more than one role in the field of CSR. This depends on the powers granted to it, the level of independence it enjoys, and the capabilities it possesses. Internal audit plays an important role in enabling CSR in business organizations. Correcting errors and preventing the occurrence of administrative and financial deviations within the institutions by the internal audit - as part of its functions, mean that there is a commitment to economic, legal, and ethical responsibilities on the part of those institutions. Internal auditors themselves may not realize this role, especially those who lack accurate knowledge of the notion of CSR. Through the performance of these functions by the internal audit, it can be said that most institutions are committed to their social responsibility, albeit partially. Internal audit can audit the social performance reports of institutions to give credibility to those reports "CSR assurance." Also, the internal audit can contribute to evaluating CSR, issuing reports in this regard, and providing useful advice regarding the development and improvement of CSR policies and strategies.

Enabling CSR " Commitment Confirmation "

There is an indisputable fact, which is that the internal audit - through the exercise of its assigned functions, reinforces the organization’s commitment to large parts of the requirements of CSR. CSR means profit maximization, adherence to laws, regulations, codes of ethics, and professional codes of conduct. It also calls for true citizenship. Preventing the occurrence of administrative and financial deviations in any institution- by internal audit, reflects the commitment of that
institution to large parts of the requirements of CSR. This means that the internal audit contributes to consolidating the commitment to the requirements of CSR, even if this is not clear to non-specialists in the field of CSR. Preventing the occurrence of financial deviations contributes to maximizing profit "economic responsibility". Moreover, preventing the occurrence of administrative deviations contributes to enhancing the institution's commitment to its legal and ethical responsibilities. In short, the internal audit functions- whatever their scope, are harnessed to enable and serve the idea of CSR.

CSR Assurance” CSR Reports Audit ”
Over the past few decades, it has been observed that there is a growing interest by companies regarding the reporting of CSR and disclosure of their social performance, particularly in developed countries (Yaw et al., 2016:706). "Social performance reports issued by the company’s management to gain the confidence of users, there must be independent confirmation by a third party about the correctness of the information contained in those reports. When internal audit has a sufficient degree of independence, it can be the party that lends some credibility and reliability to the social performance reports" ( Altaie,2019:492). The term assurance has been defined by many and is often used interchangeably with audit. However, comparing these two terms suggest that audit is a form of assurance. The American Institute of Certified Professional Accountants defined assurance services as “independent professional services that improve the quality of information, or its context, for decision makers”. Also, the IIA defines assurance services as an "objective examination of evidence for the purpose of providing an independent assessment on governance, risk management, and control processes for the organization" (IIA, 2012, : 19; Yaw et al., 2016:707-708), with the nature and scope of these engagements determined by the IA. These definitions suggest that assurance consists of establishing the integrity and validity of disclosures including statements and reports.

CSR Evaluating” Quality Evaluation of CSR Reports and Commitment Quality Evaluation”
The internal audit activity may choose to evaluate the CSR programs as a whole and determine whether the organization has adequate controls to achieve its CSR objectives (IIA,2010:7). The researcher divides the evaluation of CSR into two types: Quality evaluation of CSR reports; and commitment quality evaluation. Evaluating the quality of CSR reports means the extent to which CSR reports- prepared by management, contain all the necessary information, whether positive or negative. In other words, the extent to which the administration considers the principle of transparency and comprehensiveness when preparing these reports. Evaluation of the quality of commitment means the extent to which the institution complies with the requirements of the four responsibilities "economic, legal, ethical and philanthropic." The evaluation also includes studying the quality of specific strategies, policies and programs to achieve the objectives of CSR.

CSR Reporting
The report on CSR by the internal audit is a description that embodies the extent of the institution’s commitment to its four social responsibilities "economic, legal, ethical and philanthropic." It is assumed that this description includes the strategies, policies and programs adopted by the institution, as well as the achievements and failures of the institution in this field. The report on CSR can be for internal purposes to draw the attention of senior management about the achievements and failures of the institution in the field of CSR- or about specific issues, or for external purposes if the internal audit enjoys a sufficient degree of independence.
The internal audit activity may consult on project design and implementation for CSR programs and reports or serve as an adviser on CSR governance, risk management, and internal controls (IIA, 2010:7). In order to issue specific recommendations and advice in the field of CSR, the internal audit department must have sufficient knowledge and the ability to objectively evaluate.

**Internal Audit Reports Regarding CSR Will Be More Accurate And Objective. Why?**

The internal audit has powers and capabilities that are not available to other departments within the institution. These powers and capabilities qualify it to report on CSR in a more accurate and objective manner. The internal audit department, through its daily work, is the only department that is aware of all the financial matters that occur within the institution "whether in relation to changes in account balances or cash flows." Through the powers granted to it, the internal audit can obtain all the information in the administrative field. In most cases, all the administrative and financial regulations adopted by the administration of the institution (including the amendments), as well as the decisions taken by that administration, a copy of it is sent to the internal audit for information. This huge amount of knowledge makes the internal audit department able to monitor and report on all the achievements and failures in the field of CSR. The nature of the internal audit work within institutions makes it more qualified in the field of reporting on CSR, at least for internal purposes.

Whatever role the internal audit will play in the field of CSR, the internal auditors must realize the meaning of administrative and financial deviations and their classifications from the perspective of the thought of CSR. The internal auditors' awareness of the meaning and classification of these deviations according to the thought of CSR will contribute to enhancing the quality of their capabilities and functional skills in the field of assurance, evaluation, and reporting of CSR.

**SOLVING THE PROBLEM**

Business enterprises strive hard to achieve their goals in light of economic, legal, and ethical constraints accompanied by the aspirations and ambitions of the societies in which they operate. These institutions must abide by these restrictions of any kind. In the event of a violation of those imposed restrictions and established plans and policies, what can be called a deviation or a state of non-compliance will appear.

In the world of business, all practices, behaviors, actions, and activities practiced by corporations - whether right or wrong, reflect meanings and implications that cannot be outside the scope of one of the following paths: The economic path; the legal path; the ethical path; the philanthropic path. Through these paths, the corporate social responsibilities were defined - which are economic responsibility, legal responsibility, ethical responsibility, and philanthropic responsibility. Accordingly, all administrative and financial deviations cannot be outside the scope of those corporate social responsibilities. In other words, all deviations can be classified according to the nature of their properties into economic deviations; legal deviations; ethical deviations; philanthropic deviations.

**Translation of Administrative and Financial Deviations in the Dictionary of CSR**

In CSR thought, deviations mean non-compliance, unless they are corrected. All administrative and financial deviations committed by corporations, whether intentionally or unintentionally, can be translated according to the dictionary "thought" of CSR as the lack of commitment of the corporation to one or some or all of its social responsibilities in whole or in part.
Classification of Deviations according to the Thought of CSR

Commitment to CSR means adhering to the four responsibilities “economic, legal, ethical, and philanthropic.” Non-compliance means deviation from what is desired or described. Non-compliance and deviation are two sides of the same coin. Administrative and financial deviations can be classified according to their nature and effects into three main classifications: 1) Economic deviations. They are deviations that negatively affect the economic performance of the institution; 2) Legal deviations. They are deviations that reflect the state of non-compliance of the institution with internal laws “regulations”, national law, and international instruments; 3) Ethical deviations. They are deviations that reflect the state of non-compliance of the institution with codes of ethics and code of professional conduct. 4) Philanthropic deviations. If the reluctance to do charitable work is considered a deviation- according to the thought of CSR, “deviation from the content of the idea of the social contract.” All the deviations committed by business enterprises can be attributed - according to their nature and effects, to the following social responsibilities "economic, legal, ethical, and philanthropic." The existence of these deviations means the existence of a state of lack of commitment by the institution to its social responsibilities, even partially. By the mass of deviations and the degree of their impact, it will be possible to judge the level of quality of the institution’s commitment to its social responsibility.

Corporate Economic Responsibility

The researcher divides the corporate economic responsibility according to their impact into (Saleh, 2021, 132):

1) Corporate Economic Responsibility at the Level of the Corporation’s Economy: Economic Responsibilities: "Be profitable, maximize revenues and minimize expenses." Economic responsibilities relate to business’s provision of merchandise and services in the community. Earnings result from this activity and are necessary for any other responsibilities to be carried out. It is assumed that corporations will be as profitable as possible, maintain a powerful competitive position and maintain a high level of operating efficiency. It is well known that many developing countries suffer from a shortage of foreign direct investment, as well as from high unemployment levels and widespread poverty. It is no surprise, therefore, that the economic contribution of companies in developing countries is highly prized, by governments and communities, alike (Carroll, 1991: 40; Al Am, 2020:334).

2) Corporate Economic Responsibility at the Level of the Country’s Economy as a Whole
This concept should be strengthened and adopted in developing and poor countries, which particularly states the following: “when seeking to maximize profits, corporations must not harm the national economy of the state, even if the laws do not criminalize this.” Corporations should contribute to strengthening the national economy of the state, "strengthening the state's national wealth." Corporations are one of the main components of any country's economy, and they can influence it, either positively or negatively. We may applaud the profitable corporation” the company that made the highest profit," and at the same time, we may regret the negative effects that this corporation has left at the level of the country’s economy as a whole. For example, hiring foreign workers and ignoring national workers. This behavior "action" contributes to increasing unemployment rates in society and also contributes to the exit of hard currency outside the borders of the state. Another example, reducing sales prices in order to sell a larger quantity of products may contribute to pushing another competitor out of the market. Corporate economic responsibility can be viewed from two angles: maximizing the company’s profit and strengthening the national economy of the state (Saleh, 2021:50).

Deviation from Corporate Economic Responsibility
Deviation from the economic responsibility of corporations means that the institution does not comply with the requirements of profit maximization or that this institution commits what contributes to the deterioration of the national economy of the state. Deviation from economic responsibility can be divided into several areas as follows:

1) Deviation from Planned Economic Performance
Every year, institutions set their estimated budgets to serve as a roadmap that must be adhered to and not exceeded to achieve their desired goals, which are maximizing profit or providing high quality services within certain spending limits. Deviation from the planned economic performance for profit-making institutions means a decrease in the level of actual economic performance compared to the planned economic performance “the estimated budget” without the existence of logical justifications to justify that decline. Mostly the economic performance of profit-making institutions is measured by the rate of return on investment, which must appear in the financial statements according to the planned performance “estimated financial statements” and the actual performance “actual financial statements” as one of the important indicators that can be relied upon in evaluating performance. As for non-profit organizations, it means the high level of actual spending compared to the planned spending, as well as the low level of quality of services provided without logical justifications to justify these deviations. The presence of a deviation from the planned economic performance “unwanted deviations” with no logical justification to justify that deviation may indicate the existence of a state of non-compliance by the institution with its economic responsibility.

2) Deviation from Economic Rationality
Deviation from economic rationality means wasting available economic resources and not exploiting them optimally. This type of deviation can be identified using the concept of lost opportunity cost “economic savings” by comparing the decisions taken and concluded financial transactions with the alternatives that were available at the time of making those decisions and concluding those transactions. Lost economic savings can be considered a financial deviation.

3) Deviation from Strengthening the National Economy of the State
Any decisions or policies adopted by the institution that contribute to the deterioration of the national economy of the state are considered a violation even if the national laws do not criminalize this. Institutions should be careful as much as possible not to engage in any activity or adopt any policy that would cause the weakening of the national economy of the country in which it operates and belongs such as: Contributing to the expulsion of competing entities from the market; hiring foreign labor instead of national labor; importing raw materials from outside the country with the availability of these materials in the national environment; adopting a policy of raising prices in crises, which contributes to the deterioration of people’s living conditions, etc.

4) Deviation from the Desired Quality
The society receives many damages as a result of business enterprises exercising their economic activity. Society allows businesses to carry out their economic activity so that its citizens can obtain high-quality goods and services that satisfy their desires. Therefore, business establishments must adhere to quality standards when providing their products and services to the citizens of the society in which they operate. Failure to comply may adversely affect the national economy of the country. For example, in Libya, there are many hospitals, but they provide health services with a very low level of quality, so Libyans travel to Egypt and Tunisia to receive high-quality medical treatment. This means the exit of hard currency outside the
borders of the Libyan state. In such a case, it can be said that the Libyan hospitals contributed to reducing the Libyan state's hard currency balance.

5) Deviation from the Standards of Effectiveness and Efficiency in the Performance of Job Duties “Functions”

Each department included in the functional organizational structure of the institution must perform its functions effectively and efficiently. As it is known that, the performance of the institution as a whole is the summary of the performance of all the departments included in the functional organizational structure of that institution. All departments have specific functional tasks that must be implemented according to the criteria of effectiveness and efficiency. To evaluate the extent to which each department contributes to achieving the economic goals of the organization as a whole, it is necessary to evaluate the extent to which each department adheres to the criteria of effectiveness and efficiency specified to accomplish the tasks assigned to it. Violation of the standards set for the effective and efficient performance of functions by the departments, negatively affects the performance of the institution as a whole (profit maximization/ maximizing the quality of services - non-profit sector).

6) Deviation from the Economic Sustainability Approach “recycling economy and optimum utilization of economic resources”

There are several definitions of economic sustainability, but the intended economic sustainability in this study, which is consistent with the content of its idea, is defined by the researcher as follows: "It is the contribution of business enterprises to achieving the greatest amount of prosperity and well-being for the societies in which they operate by using the least possible amount of non-renewable economic resources-in an attempt to leave part of those resources for future generations to ensure the continuation of life on the planet. "Administrative and financial deviations that can be monitored in the issue of economic sustainability can be identified in the following points: 1) Wasting raw materials "non-renewable resources" resulting from poor storage and large production that exceeds the market need; 2) Ignoring the recycling economy; 3) Not exploiting non-renewable resources to produce high-quality goods and services.

Legal Responsibility “obey the laws and regulations”

Corporate legal responsibility is the corporation's compliance with local laws and international instruments while practicing its activities to achieve its goals. The activities carried out by Institutions- in various sectors "for profit and non-profit” in order to achieve their goals, must be consistent with the financial and administrative policies, and regulatory controls and procedures "the financial and administrative regulations of the institution." Violating these policies creates chaos within these institutions. These institutions must comply with local laws, such as tax laws, customs laws, social security laws, labor laws, working women's rights laws, workers' rights laws, environmental protection laws, consumer protection laws and service recipients, etc. These institutions must comply with international instruments issued by global or international organizations, such as those issued by the United Nations, the World Health Organization, the International Labor Organization, the International Standardization Organization, etc. The state and its institutions are part of the global system. Compliance with these charters means not violating the international legal order and desire specified in those conventions.

Deviation from Legal Responsibility

Deviation from legal responsibility can be divided into three categories:

1) Deviation from Administrative and Financial Policies “Firm Laws”
Each institution has its own internal laws, which are known in the business world as administrative and financial regulations. In most cases, these regulations differ from one institution to another. Administrative and financial regulations reflect the content of the administrative and financial policies in force in the institution and national laws. The regulations show how to perform the job duties "functions" of all the departments included in the functional organizational structure of the institution in an orderly manner. Administrative and financial regulations indicate the rights and duties of the employees of the institution. The regulations clarify the functional relationship among the departments of the institution, and regulate the relationship between the institution and external parties in a way that guarantees the rights of all parties. Violation of regulations is a violation of the institution's policies. Failure to comply with the regulations negatively affects the performance of the institution and wastes the rights of others "stakeholders." Non-compliance of the institution's departments with the regulations - in whole or in part, means the institution's failure to comply with its social responsibility, specifically in the field of legal responsibility - whether in whole or in part.

2) Deviation from National Laws" State Laws"

State laws are a set of mandatory restrictions and directions to regulate relations among all the parties involved "natural persons and legal entities" in the country to preserve rights, achieve justice and improve the quality of life. Institutions must abide by national laws. Violating national laws means contributing to creating destructive chaos within the geographical borders of the state. In contemporary societies, respect for national laws by economic institutions is an imperative that must be adhered to. Non-compliance of institutions with national laws means that these institutions are not committed to their social responsibility, specifically in the area of legal responsibility. It should also be noted that, when designing the organization's regulations, consideration must be given to the compatibility of those regulations with the national laws of the society in which that organization operates. Inconsistency is considered a legal violation unless there are convincing justifications that can be used to obtain special exceptions from the legislative bodies in the country.

3) Deviation from International Instruments

Member states of international organizations will be obliged to adopt all instruments issued by those organizations. The national laws of the member states should be in harmony with those instruments. And since economic institutions are part of the entity of the state, they must also abide by the content of those instruments when designing their internal laws "regulatory regimes and regulations." Deviations from international instruments can be classified into: 1) Design deviation, which means that the business establishment designs its regulations in a way that is not in line with those instruments; 2) Obligation deviation, which means that the regulations are designed in a way that is consistent with those instruments. With the monitoring of cases of non-compliance by the employees of the institution to the legal texts "provisions" that embody the content of those instruments. Violation of international instruments, whatever the type of such violation, it indicates the institution's lack of commitment to its social responsibility, specifically in the field of legal responsibility.

Ethical Responsibility "be ethical"

The normative expectations of most societies hold that laws are essential but not sufficient. In addition to what is required by laws and regulations, society expects businesses to operate and conduct their affairs in an ethical fashion. Taking on ethical responsibilities implies that organizations will embrace those activities, norms, standards and practices that even though they are not codified into law, are expected nonetheless. Part of the ethical expectation is that
businesses will be responsive to the “spirit” of the law, not just the letter of the law. Another aspect of the ethical expectation is that businesses will conduct their affairs in a fair and objective fashion even in those cases when laws do not provide guidance or dictate courses of action. Thus, ethical responsibilities embrace those activities, standards, policies, and practices that are expected or prohibited by society even though they are not codified into law. The goal of these expectations is that businesses will be responsible for and responsive to the full range of norms, standards, values, principles, and expectations that reflect and honor what consumers, employees, owners and the community regard as consistent with respect to the protection of stakeholders’ moral rights. The distinction between legal and ethical expectations can often be tricky. Legal expectations certainly are based on ethical premises. But, ethical expectations carry these further. In essence, then, both contain a strong ethical dimension or character and the difference hinges upon the mandate society has given business through legal codification (Carrol, 2016:3). The activities carried out by the institutions in various sectors “for profit and non-profit” - to achieve their goals, must be consistent with the noble human values and the code of ethics “the rules of professional conduct.” These institutions must combat administrative and financial corruption. These institutions should contribute to promoting social justice among employees “equal opportunities for all”. These institutions must prevent all forms of racial discrimination within their walls, etc.

Deviation from Ethical Responsibility “Deviation from Codes of Ethics and Professional Code of Conduct”

Codes of ethics “rules of professional conduct” are documents issued by the states or their organizations that include a set of relevant values, standards and principles that define the desirable behavior to be embraced and the undesirable behavior to be avoided by employees in the work environment. They are documents that guide workers in public and private sector institutions in the state to the behavioral controls that must be adhered to during the performance of their jobs within the buildings and walls of their institutions. The content of codes of ethics “rules of professional conduct” should reflect the following principles: Transparency; Integrity; Honesty; Probity; Impartiality; Objectivity; Combating negative phenomena of all kinds and forms; Justice and equality. Codes of ethical conduct may be issued in pamphlets or booklets that remind of the organization’s values and ethics. Some organizations require employees to sign the code to be aware of it and abide by its requirements. Some companies even require their employees to sign pledges stating that they will abide by the company’s rules of conduct. The lesson is not in the existence, size, form or content of the ethical code, but in the extent of commitment to it by employees, administrative leaders, and citizens who benefit from the organization’s services. A questioner may ask, what is the difference between a code of ethical conduct and the law? Or what is the difference between a code of ethical conduct and the executive or organizational regulation? Here it can be said that the ethical code is usually voluntary and morally motivated, and the conscience is the effective control tool in this case, while the law and executive or organizational regulation acquire an obligatory character. Violation of the instructions contained in the codes of ethical behavior adopted by the institution is considered an administrative deviation that affects the quality of the institution’s commitment to its social responsibility.

Philanthropic Responsibility “be a good corporate citizen”

It is the moral and material support that companies provide to the society in which they operate. It involves being a good corporate citizen and including active participation in acts or programs to promote human welfare or goodwill (AlAm, 2020:335). Corporate philanthropy is the material and immaterial sacrifices that corporations make for the benefit of other entities outside the walls
and buildings of those corporations, without waiting for any economic benefits other than enhancing the competitive advantage. Corporate philanthropy in its broadest sense means improving the quality of life for the community or one of its sects by providing a helping hand and material and non-material assistance to all parties outside the corporation’s walls and buildings (Saleh, 2021: 48).

**Deviation from Philanthropic Responsibility**

Corporate philanthropy is a general term that includes all activities, programs, and initiatives that corporations implement to support and improve the quality of life for specific target communities or society in general. Corporate philanthropy can include: Donations of money, time, and work “effort”; Collecting donations for a cause; Making interest-free loans; Waiver of economic gains to others; A reduction in the selling prices of goods and services in recognition of specific circumstances, in solidarity with people; Permission to use fixed assets for specific periods “free of charge” for the benefit of certain sects and groups or for the sake of improving, supporting and developing the performance of specific institutions in society, or for the benefit of society as a whole. The researcher defines corporate philanthropy as follows: It is a set of charitable initiatives (material and non-material donations) adopted by corporations, which contributes to improving the quality of life within the communities in which they operate, which is voluntarily provided by those corporations without any legal coercion, in response to the aspirations of contemporary societies and their urgent desires to develop the role of corporations to be the ideal partner who will bear part of their worries and problems due to the inability of governments - in most countries of the world, to meet all the needs of their contemporary societies and achieve all their aspirations” (Saleh, 2021: 48).

Although the charitable works that businesses provide to their communities are voluntary, but refraining from them and not participating in them - if the ability to do so is available, can be considered a violation according to the idea of CSR “Corporate charitable responsibility”. This violation is due to the institution’s lack of commitment to the content of the idea of the social contract.

Corporate social contract is an explicit or implicit compact that regulates the relations between the firm and the community, and which moderates the mutual benefits open to them. Corporate social contract typically posits that the firms have consented, either explicitly or tacitly, to surrender some of their profits to the community in relation to the negative externality their activities have created in the community. Also, the notion of corporate social contract indicates that the community has consented, either explicitly or implicitly, to surrender its resources to the firm in exchange for compensations. CSR is the most elementary form of the contract (Ibanga, 2018: 357). Non-compliance of institutions with the requirements of the social contract theory is one of the violations that affect the quality of the social performance of institutions. The benefits obtained by society are much less than the value of the bills paid by the institutions, and to create a state of balance between the benefits of the two parties, companies must give up part of their profits for the benefit of society. Non-compliance does not entail legal penalties but may result in penalties of another kind imposed by society on companies, especially in developed societies, such as undermining the company’s competitive advantage. Failure to meet the requirements of the social contract theory is a violation that must be mentioned in CSR reports.

**CONCLUSION**
By adopting the concept of affiliation, this study was able to classify administrative and financial deviations into four main categories, which are: 1) Deviation from corporate economic responsibility; 2) Deviation from legal responsibility; 3) Deviation from ethical responsibility; 4) Deviation from philanthropic responsibility. Administrative and financial deviations committed by business institutions are in fact a clear indication of the existence of a state of non-commitment to CSR in whole or in part by those institutions. Through the nature of administrative and financial deviations, it is possible to determine which corporate social responsibilities (economic, legal, ethical, and philanthropic) that the institution has not adhered to. Deviation means violation "whether intentional or unintentional." Administrative and financial deviations according to their nature and content can be classified into economic deviations; legal deviations; ethical deviations; philanthropic deviations. Therefore, these deviations can be attributed to one of the four social responsibilities of corporation. Using the concept of affiliation, the study was able to classify administrative and financial deviations according to the thought of CSR.

Whatever role the internal audit will play in the field of social responsibility, the internal auditors will have to realize the administrative and financial deviations from the perspective of CSR "according to the thought of CSR." Classifying administrative and financial deviations according to the idea of CSR will contribute to strengthening the capabilities of internal auditors in performing their oversight roles in the field of CSR, whether those tasks relate to insurance, evaluation, report, or consultancy.

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54