A Study of The Relationship between Perception of Corporate Social Commitment and Customer Behavior

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Abstract

The concept of corporate social commitment has in recent decade turned into the main subject of the administration of companies and organizations. It offers methods which are used by organizations in their own business and which respond the society’s expectations and their commercial, legal, moral and social expectations. However, corporate social commitment and its perception is not known to many organizations and customers and is penetrating organizations to slowly. The main purpose of this article is to investigate the relationship between corporate social commitment perception and customer behavior in Iran Insurance Company based on Carroll's Pyramid. The population includes Iran Insurance Company's customers in Gilan province. 250 questionnaires were distributed based on convenience cluster sampling and 224 questionnaires were collected for evaluation. Structural equation analysis has been used in this research, using SMART PLS software. Before examining the hypotheses, mean and standard deviation were used for description of the variables and path standard coefficient and coefficient of determination were calculated for evaluation of the hypotheses. By the way, GOF indicator was used for further confirmation of the model, and t-statistic was used to show significance of the independent variable's effect on the dependent variable. Results reveal that the dimensions of corporate social commitment perception (the economic, the legal, the ethical and the philanthropic, respectively) affect customer behavior, but from the perspective of Iran Insurance Company's customers, this company gives the most importance to the legal dimension. Therefore, we have made some suggestions in order to help Iran Insurance Company to improve its social commitment activities and create satisfaction, loyalty and trust among its customers.

Keywords: Corporate Social Commitment Perception, Customer Behavior, Iran Insurance Company
1. Introduction

The present conditions of the world and business require that organizations and companies make a kind of balance made between the social, economic and environmental parts of their business and thus take their social commitment serious (Ehteshamnia, 2013). Social commitment means that organizations have a great effect on social system, so their activities should be in such a way that they bring no damage to the society, and if they do so, the related organizations should be required to compensate for it (Moshęki, Shoja, 2010:38). Actually, corporate social commitment refers to measures in which companies consider their engagement in social activities and reduce the destructive effects of business on the society and natural environment. Corporate social commitment has now turned into a key subject in management criteria issue (Franklin, 2008), which can be instantiated by the increasing number of articles on the subject. Although such studies elaborate on the general relationship between corporate social commitment and customer decision-making, it has been left unknown to many corporate (Ramasami&Yeung, 2009). It is assumed in many organizations that customers help them considerably due to the social activities of companies (Karen, 2006). However, it seems unlikely that customers unconsciously accept these social activities as honest actions and this is confirmed by previous studies. These studies actually show that customers punish companies with their behavior for their pharisaic actions (Sen and Bhattacharya, 2001). It seems that companies’ positive potential participation in social activities depends more on customers’ evaluation of their work than on the action done by the companies (Karen, 2006). Moreover, companies have a shortage of clear understanding of their customers’ ethical beliefs. Customers’ view on what is ethical or non-ethical behavior may be different from the definition given by the company and may not be in line with the comprehensive definitions of ethics (The World of Economy Newspaper, 2013). However, corporate social commitment and its perception in Iran is not known to many organizations and customers and is just slowly coming into organizations. This is because of the increasing development of commercial institutions and the intense increase of competition among them which has led organizations and companies to deal merely with their organizational interests and benefits for their survival, and to make use of social commitments as a means for advertising and deception (Alvani&Ghasemi, 1998). Although studies indicate a positive relation between corporate social commitment and customer behavior in Iran (Ehteshamnia, 2013), the companies’ intense competition, especially in insurance industry, for achievement of a higher rank has made them shackled to imposed laws and caused them to forget attention to social commitment and customer orientation (Jam-e Jam, Shahrivar, 2013). Now, as it seems that the above subject has had no proper position in the previous studies and no complete and comprehensive research has been conducted in that regard, the present research seeks to investigate the relation between corporate social commitment perception and customer behavior in Iran Insurance Company, as the only active public company in insurance industry, and it is hoped that the research ends in removing this problem.
Despite the increase in the studies dealing with the effect of social customer on customer behavior, physical evidence shows contradictory results. This is why some authors have found out about the positive effect of corporate social commitment on customer behavior while some others have rejected this result. This involves further perspicacity in the studies of corporate social commitment and its role in marketing (Shahroudi, 2012). Furthermore, it seems necessary to investigate how the companies’ decisions are perceived by customers as the main beneficiary group (World of Economy Newspaper, 2013). Due to the privatization process in Iran and the changes having occurred in the financial structure, monitoring environments (enactment of Protection Act, …), competitive environments (globalization of the commercial rules, …), capital market (growth of financial institutions, …), and the workplace (the business environment’s being knowledge-based, …), as well as the increased importance of the monitoring and regulatory role of organizations, the issues related to corporate social commitment have received special importance and attention and different institutions and organizations have started to work on the subject in order to promote and provide the cultural background for these issues. Nowadays, many companies and organizations are active in social comment issues inside Iran, one of which is Iran Insurance Company as the only public company in insurance industry (Iran Insurance Website). Considering the great importance of customers in service industries especially in insurance, as well as due to the number and nature of the service companies to insurers in the country, it seems necessary to conduct such studies.

2. Research Literature

2.1. Corporate Social Commitment:

Today, the subject of corporate social commitment is a common subject in the world. Its wonderful progress between 1990 and 2000 shows this subject as a new field in university studies (Smissen, 2012). Although the social commit of companies is basically the output of the second half of the twentieth century, this concept has a long history. Obviously, the business world’s concern is not a new issue for the social system and may show centuries of history (Carroll, 2008). Corporate social commitment has been derived from an American concept which attained its identity in the early twentieth century and dealt in that time mainly with philanthropy (Smissen, 2012). The history of corporate social commitment can be divided into seven period of time:

Before the 50s: during this period, it was difficult to distinguish between industrial philanthropy and commercial philanthropy, and organizational participation attained a central role in the development of corporate social commitment.

The 50s: the companies’ commitment to the society was the first priority.

The 60s: the relationship among companies
The 70s: the beneficiaries’ participation and being good citizens, a philosophy that seeks social benefits, answers to the neighbors’ problems and improvement of the life style, economic, legal, ethical and social responsibility acceptance.

The 80s: the voluntary economically, legally, ethically and socially beneficial activities

The 90s: the beneficiaries’ participation, commitment to society, expressing friendship toward the environment and the people on the Earth as well as benefit.

The 21st century: a combination of environmental and social concerns, voluntary activities, ethical behavior, economic development, improvement of citizens’ life style, human rights, laborers’ rights, environmental protection, fighting against corruption and encouraging transparency and responsiveness (Taghavi & Haghighi Kafash, 2010).

There are many definitions of corporate social commitment in the literature. According to Carroll, Bon was one of the first who defined the term in the book “Social Commitment in Business” (1953). He asserted that social commitment refers to the businessmen’s commitments in policy-and decision-makings which is favorable in terms of the society’s goals and values (Carroll, 2008). Then, many tried to formulate a clear definition of corporate social commitment. Despite the high rate of empirical studies regarding social commitment and made attempts having been made in this regard, there is no single satisfactory definition of the term yet, and this has brought about much confusion. This confusion results from the fact that the theoretical development and measurement of corporate social commitment is difficult without a clear definition of the term (Smissen, 2012). A part of the problem in definition of the term is related to the fact that social commitment is a conceptual subject. Karen, M.C. Williams, Mon and Seagle show in a book named “Oxford, a Guide to corporate social commitment” (2008) that corporate social commitment should be developed as a field of study by different authors rather than as a concept. The concepts, structures and theories of corporate social commitment are important and effective. This concept is in competition with many other concepts. Karen et al. believe that it is not a good solution to arrive at a close definition at this time, because there must be differences in the definitions of corporate social commitment and one should not avoid such differences in order to get a unique definition (Smissen, 2012). Another part of the problem lies in the definition of corporate social commitment and the reality is that a large number of companies have different perspectives regarding corporate social commitment. According to Van (2003), different viewpoints on corporate social commitment have been challenged in different occasions and based on different types of organizations. However, various definitions have been given for corporate social commitment by management theories. Some have regarded corporate social commitment as the process of creating wealth, promoting companies' competitive advantage and maximizing the value of wealth and benefits created for the society, and business commitment and attention is generally aimed at the life quality of employees, customers, the local community and the whole society toward sustainable economic development (Zho and Tan, 2008).
Omidvar regards corporate social commitment as transcendental approach to business, which considers the social effect of an organization on the society with the purpose of concordance of economic benefits with the environment and sustainable development of business (Omidvar, 2007). In the definition given by the World Center of Business, social commitment has been defined as the business’s commitment in considering sustainable economic development, working with employees, family, local community and the entire society in order to improve social life (Hamidianpour & Dehghanpour, 2013). Carrell has provided a list of different concepts which are synonymous with corporate social commitment in the following way: business ethics, corporate citizenship, corporate’s responsibility acceptance, and sustainable development (Carrell, 2008). He also asserts that the general structure of corporate social commitment is based on the principle that social commitment includes an organization’s economic, ethical, legal and philanthropic expectations from organizations. This definition has been widely accepted and emphasizes four principles of commitment which are economic commitment, legal commitment, ethical commitment and philanthropic commitment (Sharbat Oghli et al., 2010).

Based on Carroll’s Pyramid, corporate social commitment has four dimensions which were revised in 1991 and presented as follows:

Graph 1 (Carroll, 1991)

1. Economic commitment is described as the base and foundation of all dimensions in corporate social commitment pyramid and according to Carrell, it is the most important dimension of all, because an organization must have profitability and productivity in order to guarantee its survival in the market and its benefit to the society. Actually, economic commitment means that an organization should have profitability of capital for customers through high-quality production and fair price (Lantos, 2001).

2. The legal commitment which is second to the previous dimension in terms of importance shows the principle that any business involves obeying the rules and regulations determined for the goodness of all.
3. The ethical commitment is the most important dimension posed by Carroll. This dimension refers to the society’s expectations from the organization and the fact that organizations consider and respect the values and norms of the society and these values and norms should be beyond the framework of the written laws. Ethical commitment includes adherence to the ethical principles, doing right things, justice, fairness and respect for the people’s rights. Those who accept ethical commitments prevent themselves and others from hurting the society. Ethical commitments are policies, principles, decisions or performances which are expected from the members of the community in order to increase the “positive activities” or put an end to the “negative activities” even if it has not been predicted by the law (Gameli, 2006).

4. The philanthropic commitment is a voluntary attempt made by the organization in order to deal with the problems and deficiencies of the society. This type of commitment involves disregarding money and time for the sake of services, cooperation and voluntary help. Most decisions and arguments about the legitimacy and limits of corporate social commitment focus on this issue. Carroll believes that the philanthropic commitment view has more proponents than the public welfare view, because it is voluntary, more individuals are involved in it, more efficient help is probably donated and has a very low pace due to the existence of too much paperwork and the legal stages of doing things (Carroll, 2008).

2.2. Corporate social commitment and customer behavior

The studies done on corporate social commitment reflect the status of organizations and activities with regard to perceived social commitments. An increasing flow of studies have been proposed to investigate the effect of corporate social commitment on attitude and behavior. Some writers have identified the positive influence of social commitment on customer behavior in companies. Some researchers have shown its relationship with customer trust, satisfaction and loyalty. Due to the relation between corporate social commitment and customer behavior, the organizational identity literature teaches us that the activities of corporate social commitment show their personality and identity and the beneficiary individuals to evaluate their own identity and that of their company and the overlapping between them. The social commitment activities of companies depend on the needs of the society for their survival. Recently, social commitment actions is a key element of organizational identity which can make customers identify and create the sense of relation with the company. More precisely, Liechtenstein et al. (2004) assert: “the method that social commitment actions create benefits for a company seems to be along with the increased identification of customers with the company”. This is why those who become aware of the company’s attempts for development of social commitment activities develop higher stages of identity with the company than those who are not aware of these activities. Furthermore, individuals are more likely to be identified with individuals with higher levels of social commitment in order to show an ethical and social picture and increase their self-confidence. This research also tries to investigate the effect of corporate social commitment dimensions on customer behavior (Zubair Hassan et al., 2013).
2.3. Previous Studies:

Many studies have been done on corporate social commitment, but such studies have mostly been about its relation with employee performance or the financial and management performance. Not many studies have been conducted on the relation between corporate social commitment and customer or consumer behavior, especially in Iran. Moreover, most of the studies having been done have investigated the relation between corporate social commitment and each one of the customer behavior dimensions separately. Some of these studies are shown in the following table:

**Graph 2: Previous Studies**

<table>
<thead>
<tr>
<th>Researcher</th>
<th>Year And Country</th>
<th>Title</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>SharbatOghli</td>
<td>2010, Iran</td>
<td>Social commitment of the countries accepted in Tehran Stock Exchange</td>
<td>The company gives importance to economic commitment, ethical commitment, legal commitment and philanthropic commitment respectively</td>
</tr>
<tr>
<td>KambizShahroudi</td>
<td>2012, Iran</td>
<td>Evaluation of the social role of banks as determinant of consumer behavior</td>
<td>The positive effect of corporate social commitment on consumer behavior and social dimension and charity affairs are the most important results.</td>
</tr>
<tr>
<td>Hassan Ehteshamnia</td>
<td>2013, Iran</td>
<td>The importance of corporate social commitment on Iranian consumer behavior</td>
<td>The positive effect of social commitment on consumer behavior is respectively economic commitment- charity, legal and ethical.</td>
</tr>
<tr>
<td>Carroll</td>
<td>1979</td>
<td>The effect of corporate social commitment on consumer behavior</td>
<td>Existence of a direct relation between social commitment and the consumer behavior, economic dimension, legal dimension, ethical dimension and philanthropic dimension respectively.</td>
</tr>
<tr>
<td>Emran Ali and KashefRahman</td>
<td>2010, Pakistan</td>
<td>The effect of corporate social commitment on consumer behavior in Pakistan</td>
<td>Lack of a relation between corporate social commitment and customer loyalty</td>
</tr>
<tr>
<td>Abdolrahim</td>
<td>2011</td>
<td>Investigation of the</td>
<td>More importance of economic</td>
</tr>
</tbody>
</table>
Malaysia effect of corporate social commitment on consumer behavior

Zobeir Hassan 2013, Malaysia The effect of corporate social commitment on customer satisfaction in Malaysia

The positive effect of corporate social commitment on customer behavior is economic dimension, ethical dimension, legal dimension and philanthropic dimension respectively.

2.4. The Conceptual Model of the Research

Generally, there is no general framework for investigation of corporate social commitment, because any company has its own unique features which affect the performance and strategies of social commitment. Undoubtedly, Carroll's (1979) framework has been quoted to be the most commonly-used framework in the literature. He asserted that the social commitment of a firm can be seen from four perspectives, and dealing with them helps promote the citizenship quality of the firm. These four characteristics are the economic perspective, the legal perspective, the ethical perspective and the philanthropic perspective. He adds that these four perspectives are quite separate from one another, each one being like a chain at one end of which lie the economic concerns and at the other end the social concerns (SharbatOghi, 2010).

![Conceptual Model of the Research](http://www.prj.co.in)

As it is shown in the conceptual model of the research, the goal of the research is to investigate the effect of each one of the four dimensions of corporate social commitment
perception on customer behavior based on Carroll's Pyramid. The dependent variable is customer behavior and the independent variable is corporate social commitment which includes the economic, legal, ethical and philanthropic dimensions.

3. The Research Hypotheses

The Main Hypotheses:

- The dimensions of corporate social commitment perception can predict customer behavior in Iran Insurance Company.

The sub-hypotheses:

- Economic commitment perception has a significant effect on customer behavior in Iran Insurance Company.
- Legal commitment perception has a significant effect on customer behavior in Iran Insurance Company.
- Ethical commitment perception has a significant effect on customer behavior in Iran Insurance Company.
- Philanthropic commitment perception has a significant effect on customer behavior in Iran Insurance Company.

4. The Research Methodology:

This is an applied research in terms of purpose and a descriptive-survey and correlational research in terms of path. It is a cross-sectional research in terms of time and a field study in terms of data-collection. A questionnaire was used as the main tool for gathering data and librarian databases and other articles were used as the main literature.

4.1. Population and Sample Size

The population includes the customers of Iran Insurance Company in Gilan province and SMART PLS software has been used in the research because the sample size and normality are not the criteria. The convenience cluster method has been used for distribution of the questionnaires. At first, 9 main branches were selected among which some branches were determined for questionnaire distribution among the customers. Among the 250 questionnaires, 224 ones were returned and used for investigation. The questionnaire included here parts. The first part dealt with the demographic information, and the second one was related to the dimensions of corporate social commitment perception including 16 questions. The third part was related to customer behavior with 9 questions. This questionnaire is a combination of the questions used in similar studies outside the country which have been outlined based on five-item Likert’s scale. The sources are shown in the following:
4.2. Reliability and Validity of the Questionnaire:

The reliability and validity of the questionnaire are calculated in the following way for investigation of the measurement model fitness.

1). Item Reliability which is evaluated by three criteria:

A: Internal Consistency Reliability: the values of Chronbach’s alpha for all variables are higher than 0.7. Based on the obtained alpha coefficients, it can be concluded that the model has a good internal consistency reliability.

B: Composite Reliability, which has been calculated by Dillon-Goldstein’s coefficient. The values in this table are above 0.7, showing that the model has a good composite reliability.

C: item reliability, which is calculation of factor loading and should be greater than 0.7. All of the questions on their variables had a factor loading greater than 0.7, showing appropriateness of the questions in terms of variable estimation.

2). Convergent validity: we have selected the mean variance as the calculable indicator for calculation of the convergent validity. The values are greater than 0.5 for all of the research variables. Therefore, it can be said that the model has a favorable convergent validity.

3). Divergent Validity. Based on Fornel& Laker’s method, the factor loading of each question for each variable should be greater than the factor loadings of that question on the other variables. The factor loading of each question for its related variable is greater than the loading of that question on the other variables. Therefore, the divergent validity of the model is confirmed.

4.3. Data Analysis:

We deal in this research first with the descriptive statistics which is related to the demographic information and description of the research variables using mean, standard deviation, diagrams and tables, and then deal with inferential statistics in which we calculate
the coefficient of determination, path coefficient (standard B) and GOF and examine the structure of the model as well as the hypotheses based on path analysis (structural)

5. Findings

5.1. Descriptive Statistics:

5.1.1 Demographic information:

Most of the respondents were males (about 58%) and most of them (about 32%) were between 41 and 50 years old, 24.8% were between 21 and 30, 24.6% were between 31 and 40, and the two last ranks belonged respectively to those who were more than 50, and those who were less than 20 years. In terms of education, most of the respondents had a bachelor degree and the rest had diploma degree, associate’s degree, master and Ph.D degree and lower than diploma respectively. In terms of employment, most of the respondents were employees of the government; the next rank belonged to those who had announced that they had free jobs, then to the employees of the private sector, the unemployed and students. Finally, in terms of the level of income, most of the respondents had an income between 1 and 2 million tomans, then the second rank belonged to those with an income between 500 thousand and 1 million tomans, then those with an income lower than 500 thousand tomans and higher than 2 million tomans.

5.1.2 Description of the Research Variables:

Table 1: Description of Research Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>Number</th>
<th>Mean</th>
<th>S.D</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic commitment perception</td>
<td>224</td>
<td>2.44</td>
<td>0.744</td>
</tr>
<tr>
<td>Legal commitment perception</td>
<td>224</td>
<td>2.99</td>
<td>0.856</td>
</tr>
<tr>
<td>Ethical commitment perception</td>
<td>224</td>
<td>2.18</td>
<td>0.85</td>
</tr>
<tr>
<td>Philanthropic commitment perception</td>
<td>224</td>
<td>2.10</td>
<td>0.688</td>
</tr>
<tr>
<td>Customer behavior</td>
<td>224</td>
<td>2.65</td>
<td>0.816</td>
</tr>
</tbody>
</table>

It is shown in this table that based on the respondents’ view, Iran Insurance Company gives the most importance to legal commitment, then to economic dimension, then to ethical dimension and finally to philanthropic dimension.
Inferential Statistics:

5.2.1. Examining the Research Hypotheses

The main hypothesis:

The dimensions of corporate social commitment perception can predict customer behavior in Iran Insurance Company.

Figure 1: Structural Equation Model (Coefficient of Determination and B Standard)
In order to examine the hypothesis, the coefficient of determination $R^2$ and overall fit of the structural model were examined. Three values of 0.19, 0.33 and 0.67 were considered as the standard values for the weak value, average value and strong value $R^2$. The above graphs show the values of $R^2$ (coefficient of determination) and path coefficient. As shown in the graphs, the value of $R^2$ (coefficient of determination) is equal to 0.714 for the dependent variable of customer behavior. This means that nearly 71 percent of the variance of this dependent variable is predicted by the independent variables of the research. Although this value confirms that the model’s predictability degree is strong and therefore the main hypothesis of the research is confirmed, the GOF has also been examined for more confidence. The three values of 0.01, 0.25 and 0.36 which have been introduced as the weak, average and strong values for GOF and the value of 0.776 for GOF show that the model has appropriate fitness and the main hypothesis of the research is thus confirmed.

### 5.2.2. The sub-hypotheses:

The following table shows a summary of the results obtained from the sub-hypotheses.

<table>
<thead>
<tr>
<th>GOF</th>
<th>Mean of commonalities</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.778</td>
<td>0.77</td>
</tr>
</tbody>
</table>
Table 2: A Summary of the Results of Examining the Hypotheses

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Standard B path coefficient</th>
<th>T-Value statistic</th>
<th>Confirmation or rejection of the hypothesis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic commitment perception → customer behavior</td>
<td>0.33</td>
<td>5.14</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Legal commitment perception → customer behavior</td>
<td>0.26</td>
<td>4.03</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Ethical commitment perception → customer behavior</td>
<td>0.24</td>
<td>3.10</td>
<td>Confirmed</td>
</tr>
<tr>
<td>Philanthropic commitment perception → customer behavior</td>
<td>0.21</td>
<td>3.21</td>
<td>Confirmed</td>
</tr>
</tbody>
</table>

The first sub-hypothesis: Economic commitment perception has a significant effect on customer behavior in Iran Insurance Company.

As it is shown, the t-statistic value is nearly equal to 5.141, which is greater than the boundary value of 1.96. As a result, one can accept with at least 95% of confidence that economic commitment perception influences customer behavior. Therefore, the hypothesis of the significance of the effect of economic commitment perception on customer behavior is accepted. The number 0.33 for the path coefficient shows that economic commitment perception has the most influence on customer behavior in Iran Insurance Company.

The second sub-hypothesis: Legal commitment perception has a significant effect on customer behavior in Iran Insurance Company.

The t-statistic value is nearly equal to 4.03, which is greater than 1.96. Therefore, it is shown that perception of legal commitment has a significant influence on customer behavior, and thus the hypothesis of significance of the relation between these two variables is accepted and legal commitment places second with the path coefficient value of 0.26.

The third sub-hypothesis: Ethical commitment perception has a significant effect on customer behavior in Iran Insurance Company. The results of testing this hypothesis indicate that the t is nearly equal to 3.10, which is greater than the boundary value of 1.96. As a result, one can accept with at least 95% of confidence that ethical commitment perception influences customer behavior. Therefore, the hypothesis of the significance of the effect of ethical commitment perception on customer behavior is accepted and ethical commitment places third with the path coefficient value of 0.24.

The fourth sub-hypothesis: philanthropic commitment perception has a significant effect on customer behavior in Iran Insurance Company. The results of testing this hypothesis indicate that the t is nearly equal to 3.21, which is greater than the boundary value of 1.96. As a result,
one can accept with at least 95% of confidence that philanthropic commitment perception influences customer behavior. Therefore, the hypothesis of the significance of the effect of philanthropic commitment perception on customer behavior is accepted and philanthropic commitment places fourth with the path coefficient value of 0.21.

Dimensions have a more influence on customer behavior. For example, Abdolrahim (2011) showed that the economic dimension, the philanthropic dimension, the ethical dimension and the legal dimension respectively influence customer behavior. The same conclusion is made by Ehteshamnia (2013). However, it was shown by the research conducted by Zobeir Hassan (2013) in Malaysia that there is a positive relation between the economic and ethical dimensions and customer behavior and there is a negative relation between the legal and philanthropic dimensions and customer behavior.

6. **Suggestions based on the Research Findings:**

Based on the results obtained from examining each hypothesis, the following suggestions are made:

The main hypothesis: The dimensions of corporate social commitment perception can predict customer behavior in Iran Insurance Company.

In this regard, the company should:

- Provide the required financial resources for execution of corporate social commitment.
- Make appropriate advertisements to make customers and the society familiar with corporate social commitment.
- Give importance to not only the shareholders, but also to other beneficiaries for sustainability and improvement of the company’s status. However, this should not lead to conflict with profitability.
- Provide adequate annual budget for the activities of corporate social commitment in order to achieve customer satisfaction, loyalty and trust.
- Provide a part of the value expected by customers based on its social commitment, because it is important for customers to receive value, although it is important for the company to be confirmed by customers.
- Know that social commitment may increase the present costs of the company, but it leads to customer satisfaction, loyalty and trust in the long term and reduction of the cost of absorbing new customers.
- Familiarize its employees with corporate social commitment by holding instructional courses and through the public and special media and let its customers know about the measures taken in the company.
Economic commitment perception: As perception of economic commitment has the most influence on customer behavior, the required suggestions are made in the following way:

- The company should pay thorough attention to the beneficiaries.
- The company should step toward the public benefits by increasing the quality of services and reducing the costs.
- The company is required to try to increase the beneficiaries’ profit by maintaining and saving the present financial resources.
- The company should act as transparently as possible in order to achieve customer trust.
- The company is required to observe the principle of equity in presenting services and determining the prices.

Legal commitment perception: since the company gives the most importance to legal commitment, the customers think that legal commitment has the most influence on customer behavior second to the economic commitment perception. Therefore, Iran Insurance Company is required to:

- Pay attention to its social commitment instead of reliance on the governmental rules in order to decline the development of the governmental rules.
- Regard the execution of corporate social commitment as something voluntary rather than a legal thing which is followed by punishment in case of violation of the rules.
- Nativize the execution of the governmental laws with the agreement of the Central Government, that is, pay attention to the local rules.

Ethical commitment Perception: although this dimension has the third position, it should be stressed because of the rate of its influence on customer behavior. Therefore, Iran Insurance Company is recommended to:

- Regard itself as a member of the community and make attempts to keep the benefits of the other members of the community.
- Consider itself committed to respect the norms and values of the society.
- Accept the responsibility of its actions (being a good citizen).

Philanthropic committed perception: the customers think that Iran Insurance Company’s attention to philanthropic activities has the least effect on customer behavior. However, this dimension has no great difference with the other dimensions. Therefore, the company should do the following actions besides special attention to the other dimensions:

- It should be the first to help remove the problems of the society.
- It should encourage its managers and staff to participate in charity affairs.
7. **Suggestions for the Future Researchers**

Those researchers who are interested in doing research in this field are recommended to:

- Conduct a research of this type in other provinces.
- Do a similar research in the other insurance companies in the country.
- Conduct similar studies with a larger population and sample size than the population and sample size of the present research.
- Use other models to evaluate the relation between the variables of this research.
- Perform the present research based on a comparison of the status of corporate social commitment and its relation with customer behavior among several companies.
- Investigate the effect of the dimensions of corporate social commitment perception on the variable of customer behavior which leads to re-purchase.
- Conduct a similar research in companies which allocate a budget for wide-level studies.

8. **The Research Limitations**

Any research is normally subject to some limitations and problems, and researchers are encountered with uncontrollable limitations and problems. Doing research in institutions like Iran Insurance Company which is a public company also has its own problems due to the existence of information-protection laws, the most important ones being the following:

- A shortage or lack of financial resources for doing research disallows large-scale researches.
- Since the customers of Iran Insurance Company form a large community, studying this community involves more time.
- Lack of cooperation from Iran Insurance Company in distribution of the questionnaires led the researchers to select a smaller sample size which may affect the results of the research.
- Gilan province Insurance Company’s not allowing the researchers to attend the branches of this company in the province.
- The respondents’ unfamiliarity with the concept of corporate social commitment which led to the researchers’ interference in explanation of the concept of social commitment and may have influenced the research results.
- Lack of adequate similar studies in this field which affects collection of the research literature.
• The geographical distance of the branches of this Insurance Company in the province and the variety of this company’s population of customers which created problems for distribution and collection of the questionnaires.

9. References:
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