

# Abstract

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The social responsibility as one of standards credit giving decision rationality in banks - An applied study Abstract The study aims to try making credit giving decision of banks more wise through including the corporation social responsibility within credit given of banks standards. The researcher applies on 14 banks of Aswan banks also do with 105 organizations in Aswan and 43 teaching staff members in south of upper Egypt. The descriptive and analytical methods was adapted by the researcher also related on librarian and field study. To calculate the data, the researcher used two resources: First: Primary resources:it include the use of references and sources available in the libraries like books,periodicals, previous thesis's, reports and the internet. Second : secondary sources : that include three survey lists made by the researcher to calculate data from its resources to answer the questions of the study and to test its assumptions also made interview technique to distribute the questionnaires on a simple of the study then he analyzed thesis results by SPSS program ( for data statistical analysis). The researcher has reached a very important results as follows: • The labors of organizations in Aswan (the location of study) have no understanding to the concept and importance of social performance and social responsibility commitment. • The organizations in Aswan have no obligation of social responsibility. • There is a basic engagement between the social enrollment of organization towards all of the labors,customers, society and environment within standards of credit giving to banks and increment the interest level of organization by its social role. • There are difference with statistical evidence between the answers of study sample categories, around the existence of basic difference about the acceptance of social dimension within the standards of credit giving of banks. • There are differences with statistical evidence between the answers of study sample categories, around the existence of basic difference about the effect of social dimension within the standards of credit giving on the increment of organizations interest level with its social responsibility.