

**THE DEVELOPMENT PROCESS OF CORPORATE SOCIAL  
RESPONSIBILITY CONSCIOUSNESS INDICATORS  
OF BANKING BUSINESS IN THAILAND**

**NON VORLAPANIT**

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Thesis  
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OF BANKING BUSINESS IN THAILAND**


..... Non Vorlapanit .....  
Mr. Non Vorlapanit  
Candidate

..... Nawarat Phlainoi .....  
Assoc. Prof. Nawarat Phlainoi,  
Ed.D.  
Major advisor

..... Supavan Phlainoi .....  
Assoc. Prof. Supavan Phlainoi,  
Ed.D.  
Co-advisor

.....  .....  
Mr. Pipat Yodprudtikan,  
Ph.D.  
Co-advisor

..... B. Mahaisavariya .....  
Prof. Banchong Mahaisavariya,  
M.D., Dip Thai Board of Orthopedics  
Dean  
Faculty of Graduate Studies  
Mahidol University

.....  .....  
Asst. Prof. Teeradej Chai-Aroon,  
Ph.D.  
Program Director  
Doctor of Philosophy Program in  
Population Education  
Faculty of Social Science and Humanities  
Mahidol University

Thesis  
entitled  
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on  
December 18, 2010

.....*Non Vorlapanit*.....  
Mr. Non Vorlapanit  
Candidate

.....*Teeradej Chai-Aroon*.....  
Asst. Prof. Teeradej Chai-Aroon,  
Ph.D.  
Chair

.....*Supavan Phlainoi*.....  
Assoc. Prof. Supavan Phlainoi,  
Ed.D.  
Member

.....*Nawarat Phlainoi*.....  
Assoc. Prof. Nawarat Phlainoi,  
Ed.D.  
Member

.....*Phornchai Sripraphai*.....  
Mr. Phornchai Sripraphai,  
Ph.D.  
Member

.....*Pipat Yodprudtikan*.....  
Mr. Pipat Yodprudtikan,  
Ph.D.  
Member

.....*B. Mahaisavariya*.....  
Prof. Banchong Mahaisavariya,  
M.D., Dip Thai Board of Orthopedics  
Dean  
Faculty of Graduate Studies  
Mahidol University

.....*Wariya Chinwanno*.....  
Assoc. Prof. Wariya Chinwanno,  
Ph.D.  
Dean  
Faculty of Social Science and Humanities  
Mahidol University

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**THE DEVELOPMENT PROCESS OF CORPORATE SOCIAL RESPONSIBILITY  
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NON VORLAPANIT 4837741 SHPE/D

Ph.D. (POPULATION EDUCATION)

THESIS ADVISORY COMMITTEE: NAWARAT PHLAINOI, Ed.D., SUPAVAN  
PHLAINOI, Ed.D., PIPAT YODPRUDTIKAN, Ph.D.**ABSTRACT**

This study aimed to develop the CSR consciousness indicators of banking business in Thailand by using a multi-stakeholders approach. The process of indicators development consists of six phases, which were: 1) theory-based formulation of draft indicators, 2) formulating conceptual framework and definitions, 3) formulating compositions, indicators, and criteria for scoring, 4) developing framework, definitions, compositions, indicators, and criteria for scoring, 5) verifying definitions, compositions, indicators, and criteria for scoring, 6) weighting compositions and indicators. Questionnaires and interview guidelines were the tools for data collection. Qualitative methods, namely, content analysis, descriptive analysis, theoretically typological analysis, were used to analyze and interpret the data, concurrently with using the consensus technique and descriptive statistics. The adding method was used to weight the indicators.

The results of this study revealed that the CSR consciousness indicators consist of three principle compositions, which are consciousness of information disclosure, consciousness of stakeholders' responses, and consciousness of CSR integration. The three compositions are weighted 31.73, 33.65, and 34.62 respectively. Consciousness of information disclosure consists of two compositions, which are disclosure of CSR fundamental reports and disclosure of CSR strategic reports. Consciousness of stakeholders' responses consists of eight compositions, which are: consciousness to shareholders, consciousness to employees, consciousness to customers, consciousness to business partners, consciousness to communities, consciousness to society, consciousness to environment, and consciousness to CSR participants. Consciousness of CSR integration consists of two compositions, which are consciousness of formal structure drive and consciousness of informal structure drive.

The results of this study reflect that the CSR consciousness indicators could lead to a comprehensive and integrative understanding of the CSR of the banking business. The banking business should comprehend a new aspect of CSR and apply these indicators into the whole business. Furthermore, each bank should monitor and review the use of these indicators in order to develop a new appropriate set of indicators for its own, and in this development process, multi-stakeholders' participation should be considered as a crucial component.

**KEY WORDS: CORPORATE SOCIAL RESPONSIBILITY / CONSCIOUSNESS /  
INDICATORS / BANKING BUSINESS / DEVELOPMENT PROCESS**

313 pages

กระบวนการพัฒนาตัวชี้วัดจิตสำนึกด้านความรับผิดชอบต่อสังคมของธุรกิจธนาคารในประเทศไทย  
 THE DEVELOPMENT PROCESS OF CORPORATE SOCIAL RESPONSIBILITY CONSCIOUSNESS  
 INDICATORS OF BANKING BUSINESS IN THAILAND

นนท์ วรพานิช 4837741 SHPE/D

ปร.ด. (ประชากรศึกษา)

คณะกรรมการที่ปรึกษาวิทยานิพนธ์: เนาวัฒน์ พลายน้อย, กศ.ด., สุภวัณีย์ พลายน้อย, กศ.ด., พิพัฒน์ ยอดพฤติกการ,  
 ปร.ด.

บทคัดย่อ

การศึกษานี้มีวัตถุประสงค์เพื่อพัฒนาตัวชี้วัดจิตสำนึกด้านความรับผิดชอบต่อสังคมของธุรกิจธนาคารในประเทศไทยโดยใช้การมีส่วนร่วมจากผู้มีส่วนได้ส่วนเสีย กระบวนการในการพัฒนาตัวชี้วัดประกอบด้วยกระบวนการ 6 ระยะ ได้แก่ 1) กระบวนการสร้างร่างตัวชี้วัดจากทฤษฎี 2) กระบวนการสร้างกรอบความคิดและกำหนดความหมาย 3) กระบวนการสร้างองค์ประกอบ ตัวชี้วัด และเกณฑ์การให้คะแนน 4) กระบวนการพัฒนารอบความคิด การกำหนดความหมาย องค์ประกอบ ตัวชี้วัด และเกณฑ์การให้คะแนน 5) กระบวนการตรวจสอบคุณภาพของการกำหนดความหมาย องค์ประกอบ ตัวชี้วัด และเกณฑ์การให้คะแนน 6) กระบวนการถ่วงน้ำหนักองค์ประกอบและตัวชี้วัด เครื่องมือที่ใช้สำหรับเก็บข้อมูลจะใช้แบบสอบถามและแบบสัมภาษณ์ การวิเคราะห์ข้อมูลจะใช้วิธีการเชิงคุณภาพ ประกอบด้วย การวิเคราะห์เนื้อหา การวิเคราะห์เชิงพรรณนา การวิเคราะห์โดยการจำแนกชนิดข้อมูลแบบใช้ทฤษฎี ควบคู่กับการวิเคราะห์ความเห็นพ้องต้องกันและการใช้สถิติเชิงพรรณนาเพื่ออธิบายขยายความข้อมูล วิธีการรวมคะแนนเพื่อคำนวณน้ำหนักตัวชี้วัดจะใช้วิธีการบวก

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# **CHAPTER I**

## **INTRODUCTION**

### **1.1 Background and significance of the problem**

#### **1.1.1 Importance of corporate**

The importance of business organization begins from the development of capitalism, commercialization, and industrial revolution, which generate an increase in capital flows, resulting in the development of credit system with large market size to support manufactured commodities. While production technology and product distribution are being developed, entrepreneurs have greater business concepts, resulting an increase in vast goods and services. More importantly, the development in the past gave importance to free trade, finance and investment as well as the establishment of system in order to facilitate international trade and investment. For example, the achievement of General Agreement on Tariffs and Trade (GATT) which was later developed into World Trade Organization (WTO), the achievement of Bretton Woods agreement which created international organization that has the role in building stability on free capitalism such as International Monetary Fund (IMF), International Bank for Reconstruction and Development (IBRD) or World bank in the latter time, the achievement of Plaza Accord agreement leading to financial liberalization, and the development of international distribution system which is developed by the government such as India and business development organizations such as FedEx and DHL, transaction system development, and online business such as eBay, and the development of information technology system that facilitates communication. These important factors enable corporate to play an important role in the world development as corporate responsible for developing basic structural factors, for instances, the development of information technology system, distribution system and communication system, as well as play the role as corporate responsible for producing and selling goods and services (Julacheep Chinwanno, 2001: 35-234;

Sompop Manarangsan, 2004: 57-100, 2006: 171-182; Thatchamai Reksasut, 2004: 19-23; Watchana Sungratsamee, 2002: 70-71).

The report of the 2008 world investment (UNCTAD, 2008: xvi-10) demonstrated the importance of corporate which are multinational corporations that there are approximately 79,000 multinational corporations responsible for producing goods and services. These multinational corporations generated direct investments of more than 1,800 million US dollars and foreign direct investment (FDI) stocks of more than 15 trillions US dollars. The total sales of goods and services were over 31 trillions US dollars, which was increased by more than 21% in the year 2006 while value added was equivalent to 11% of the world gross domestic product (GDP). This created employment for more than 82 millions people. Considering domestically, Thailand also has corporate that have important roles in the development. If considering the structure of GDP of Thailand, it is found that, in 2005, investment (I), export (X) and import (M) where corporate have direct roles in driving such factors, accounting for 150% of Thailand's GDP. However, private consumption (C), which is resulted from indirect outcome, was not taken into account, which is equivalent to almost 60% of GDP. If considering the impact of economic crisis of the United States on export business, Thailand is expected to have unemployed labors as a result of economic crisis equivalent to more than 1 million people. These factors illustrate clearly that corporate have important roles in the development (Sophon Khantiarkhom, 2007: 8).

### **1.1.2 Problems derived from the development**

However, the direction of the development that has business sector as a drive has led to many problems, including environmental problems in which the meeting was organized many times such as United Nations Conference on Human Environment (1972), Earth Summit (1992), Rio +5 (1997), Rio +10 (2002), Rio +15 (2007). The meetings are organized in order to consider the problems of environmental and natural resources destruction, including utilization of soil, water and forest as a production factor, release of waste into water sources and pesticide use causing air pollution, and release of gas and smoke from industry into the air as well as in order to consider why the achievement of the agreements in order to reduce those problems do not lead to the implementation. Furthermore, the direction of the

development has an effect on income distribution. In 1960, 20% of the richest people own properties accounting for 70.2% of the global GDP while 20% of the poorest people own properties accounting for 2.3% of the global GDP. In 2000, 20% of the richest people own properties accounting for 85% of the global GDP while 20% of the poorest people own properties accounting for 1.1% of the global GDP. Similarly, if considering stock ownership, it is found that less than 1% of the world populations are mostly Americans who have ownership. This affects employment. multinational corporations that have GDP equivalent to 11% of the world have employment less than 1% of the world labor while one-third of the labors who are ready to work are not employed (Hart, 2005: xxxix-xli). This results in inequality in terms of the developed land. Most corporate are in the European countries, the United States and Japan. On the other hand, FDI in the new corporate will occur in the countries that are capable in terms of both producer and consumer. Most of them are usually in the large country such as China, India and Brazil. The small countries are neglected and not developed, affecting local investment. This is because local investment can not sustain among the entry of international countries in terms of capital, management system, advertising and marketing system. Moreover, the study of multinational corporations by Livtin (2003 quoted in Eak Tungsapwattana, 2005: 61-71) showed that business operation of the important companies have negative effects in 5 aspects, including violation of human rights, forced labor of children and women, destruction of natural resources and environment, and life safety standard. At the same time, is considering the economic power, it is found that the annual sales income of the top 10 multinational corporations are greater than gross national product (GNP) of the combination of 100 poorest countries. This indicated that multinational corporations have influence on management of the national economy, especially in small countries.

### **1.1.3 Concepts, development, knowledge and drive of CSR**

One of the important concepts in solving the occurred problem is the concept relating to corporate social responsibility (CSR), which illustrates how corporate have responsibility to the society and shareholders (Brown, 2005: 14-22). In the first period, the importance would be given to compliance with the law, and then extended to compliance with agreement in order to respond to important shareholders

and return of partial profits to the society. At the current stage, the importance is given to compliance with the CSR standard, extension of the scope to shareholders, act in compliance with community's expectation as well as implementation of CSR in conjunction with strategic objectives and corporate marketing (Crowther & Rayman-Bacchus, 2003: 111-113; Kotler & Lee, 2005: ix-x). The concept of CSR in Thailand will give importance to compliance with the law, good welfare establishment for employees, and donation and community support. These areas will be continuously developed, which include utilization of existing corporate specialization to support, establishment of foundation in order to continuously operate in a tangible form, and network operation. The current situation of CSR operation of the corporate in Thailand has given importance to compliance with the CSR standard, integration to maintain CSR in the main process of the business, strategic CSR integration and marketing, CSR conduct without increasing capital or increasing capital at the least, act in compliance with demand and expectation of the community and the society (Choosak Charoonsawat, 2005: 105-124; Ministry of Social Development and Human Security, 2007: 1-20; Prachachart Thurakij Editorial Department & Anantachai Yoonpratoom, 2007: 13-175; Siam Commercial Bank, 2007: 1-30; Supree Baosingshuay, 1995: 1-10; Thaipat, 2010: 1-10; The Siam Cement Group, 1987: 1-15).

#### **1.1.4 CSR concept of financial and banking business**

Financial and banking business has an important role in the world's development. From the study of economic history (Asamkinnapong Chatrakom, 1996: 105-125), financial and banking business leads to foundation building of capitalism, resulting in industrial revolution, agriculture, and communication and transportation. From the study of Corporate Social Responsibility Institute (CSRI) (Corporate Social Responsibility Institute, 2010: 1-10), the socially responsible banking began to gain interests in 1970 when South Shore bank was successful in changing the slums in Chicago into vibrant community and financial and banking institutions in that form would not be affected from the occurred financial crisis, which is different from large-sized banks of the world and of Thailand. From the study of economic crisis in Thailand concerning corruption in the business sector and corporate governance (CG) in Thailand (Kanoksak Kaewthep & Nuannoi Treerat, 1998: 173-206), there are many

problems that reflect the lack of social responsibility of financial institutions. For example, the use of power of the board of committee and the chief executive officer (CEO) to exploit personal benefits such as granting the loan to a person they know without any collateral or by using collateral worth below the credit limit, and the use of internal data of the bank in order to exploit personal benefits such as stock selling of the major shareholders of the banking and financial institutions prior to the crisis, approval for excessively high returns to the committee, and stock distribution at par price or warrant distribution.

Financial and banking crisis in Europe and the United States is also the same. From the study of Sophon Pornchokchai (2010: 45-49), he pointed out the problem of bankruptcy of the European bank having reputation in terms of sustainability. The bank announces that it has CSR excellence because it focuses on providing the loan particularly to enterprises that do not destroy the environment. However, at the beginning of 2009, the bank must go into restoration due to mismanagement and notoriety of the executives, demonstrating the lack of genuine responsibility to its business. Similarly, financial crisis of the United States occurred from the lack of responsibility of the financial institutions. Result of the conference of the group of the leading countries or G20 concluded that in the future, we could protect the crisis if the financial institutions have transparency, integrity, and better regulations, corresponding to the study of financial and banking crisis in the United States (Sompop Manarangsarn, 2009: 99-160) which showed that the important cause of the crisis derived from the extension of the loan to those with low income to borrow for purchasing the house through home loan, which is called "sub-prime loan" in which it has high interest to compensate high risk (In the past, these people were unable to gain any access to home purchase.) without scrutiny and deliberate consideration in the long term. At that time, the price of the house was rather high. When the central bank of the United States determined interest rate policy that tended to increase in order to control inflation, it affected the ability to pay in installments of that group. However, it did not reflect immediately. Some financial and banking institutions who lent the money found irregularity from the loan given to this group of people. Therefore, there was the selling of properties (which were the deeds and land mortgage) to the institutions that were especially established, in order to remove them

from the financial institutions, and then apply the process of transforming properties into securitization with collateral, which is called collateralized debt obligations (CDOs), issue bonds to sell by letting credit rating agencies such as S&P and Moody to rate in order to establish credibility of the bonds. The selling financial institution will receive a sum of money while the buying institutions will gain income from payment in installments every month and the difference is quite high if the payment is completed. However, when the buying financial institutions began to perceive some negative signs, these institutions will apply the method of reselling and risk insurance with an insurance company. When there are non-performing loans (NPLs), the financial institutions that ultimately buy securities, the insurance company and the investment groups in assets of these companies would, therefore, experience huge damage. This phenomenon reflects irresponsibility towards shareholders in many target groups, including irresponsibility towards shareholders and clients as a result of bankruptcy of many banks, irresponsibility towards business partner due to excision in order to transfer hidden risk to the business partner instead, irresponsibility to the society due to a chain effect occurred to the society in the country and overseas as a result of bankruptcy of the banks.

### **1.1.5 CSR standards of business and banking business in Thailand**

Corporate social responsibility standards at the international level consist of: 1) ISO 26000 (International Organization for Standardization, 2010: 1-10) is developed by using various approaches of stakeholders from the experts of more than 90 countries in different perspectives of social responsibility, consisting of important issues which are good governance of an organization, human rights, treatment to labor, environment, justice operation, consumers and community development; 2) GRI G3 guidelines (Global Reporting Initiative, 2009: 1-50) is a report framework for sustainable development that is developed from the integration into organizational network that are diverse from many countries. It consists of important issues, which are economic indicators, environmental indicators and social indicators. Under the report framework, GRI G3 guidelines have developed additional sections particularly for financial business; 3) the Equator Principle (2003 quoted in Corporate Social Responsibility Institute, 2010: 1-15) is the standard criteria for evaluating corporate

social and environmental responsibility in order to provide the loan for investments, consisting of 10 components that are developed from consultation of International Finance Corporation (IFC) particularly for financial business, including examination and classification of projects based on environmental effects, social and environmental assessment, social and environmental standards, execution plan and management system, consultancy and information disclosure, taking petition, independent examination from other organizations, making a contract or an agreement, independent controller and transparent report, and report to population; 4) UNEP FI (1991 quoted in Corporate Social Responsibility Institute, 2010: 1-15) has developed the approach to creative capital allocation by recognizing environmental and social impacts, consisting of adherence to sustainable development, environmental and financial institution management, and building awareness and communication with people.

On the other hand, the standards relating to corporate social responsibility at national level consist of: 1) corporate governance of The Stock Exchange of Thailand comprises of shareholder's rights, equal treatment with shareholders, roles of stakeholders, transparency and disclosure of information, and responsibility of the board; 2) standards for CSR awards (Corporate Social Responsibility Institute, 2010: 1-15) consist of the important selection criteria of the application of CSR into the business procedures (environmental conservation, fair business conduct, respect and fair treatment to labor, consumer responsibility, and cooperation for community and social development), the implementation of CSR outside the procedures by considering from continuity and sustainability, objectiveness and useful innovation; 3) code of conduct of the bank, from analysis of overall picture of the code of conducts of different banks in Thailand, it is found that the banks clearly specifies the code of conduct in many aspects of social responsibility, for examples, honesty and responsibility to customers, transparent and examinable operation, and giving an opportunity related persons in participation. As per discussion, even though there are related standards in corporate social responsibility of the banks and the implementation in various standards, and there is an annual report of corporate social responsibility, the banks are still unable to reduce or eliminate the problems relating to corporate social responsibility. During the past 1-2 years (2009-2010), these problems are more likely to increase.

### **1.1.6 CSR operation status of banking business in Thailand**

Restructuring banking business after post-economic crisis in Thailand created an establishment of alliance for a complete financial services development, created a 5 risk management systems were also created: strategic, credit card, marketing, liquidity, and implementation, and created a revolutionized credit approval and financial contingency systems. New international payment rules and regulations (Base II) were implemented and changes in organization's administration structure in that the field of work with important roles in the past, such that the field of corporate governance, field of risk management, field of information technology, field of human resources, field of economic analysis, and field of corporate communication and social activities (The Thai Institute of Banking and Finance Association, 2006: 62-283). In the meanwhile, The Stock Exchange of Thailand (2010: 1-10) suggested a way to implement good corporate governance regulation concept on stock exchange consisting of: 1) shareholders' rights; 2) shareholder equitable treatment; 3) stakeholders' role; 4) information disclosure and transparency; 5) responsibility of committee members. Furthermore, the studies on pattern of public commercial banks by Thailand Development Research Institute (2008: 1-12) have shown that the changes of banking patterns post-economic crisis in 2007 consist of: 1) business structure model post-crisis that emphasize importance on minor credit markets; 2) sales and services model; 3) credit and management model; 4) marketing risk management model; 5) operational risk management model. This clearly states that the structural adjustments reflected the responsibility to shareholders or to create a sustainable business progression which conformed to the principles in the category of stakeholders' roles, stated that "stakeholders' are entitled to be under care by the company by rights of the related laws. Committee members should well-consider encourage the practice of cooperation between the company and stakeholders to produce wealth, financial stability, and business stability" or self-evaluation on good governance practices for stakeholders' role that provide less detail than other areas (The Stock Exchange of Thailand, 2010: 1-10)

In the present, the operation status in terms on social responsibility of banks almost entirely divided into specific agencies such as social activity, public relation activity, and corporate communications. There are so cases that banks

established a charity as a social driving force, especially on activities that appears on the line of work. Almost all of these charities are activities separated from bank's main business operation. From Annual Report 2009 of every commercial bank, there were interesting findings in terms of CSR such as these banks had organized children coloring competition for elementary students, Good School Near Home project, Student Internship program, occupational development, supporting intellectual capital, strategy application for development of generosity in youth and educational development, support project for those in needs, School for Children project, and Good Books for Kids project. However, if considering the definition of CSR, these operations are not entirely applicable. Despite some banks starting to give importance to CSR as a main business such as opposing business operations that go against laws and ethic principles, selling products or services must initially be disclosed in their information or provisions to customers, creating systems and campaigning for power conservation. Although, these CSR operations still are not applied to all targets and aspects which subsequently reflect the issues related to social irresponsibility of banks to be further presented.

### **1.1.7 Problems reflecting the framework of CSR concept of banking business in Thailand**

In regard to the problems related to social responsibility of Thai banks, Sophon Pornchokechai (2010: 1-20) provided examples on the flaws that reflects social responsibility of banking business in Thailand. Such examples include Crime Suppression Department prosecuted a bank employee for 400 million bath embezzlement and laundering, prosecuted a bank employee for embezzling 3 million baht from customers, prosecuted a bank employee that embezzled customers and was sentenced 492 year imprisonment, prosecuted a bank assistant manager for 200 million bath embezzlement and is now wanted by the police nationwide, prosecuted a bank for increase customer account protection fees, prosecuted a vice manager for 400 million baht embezzlement, prosecuted for a manager for driving away with 16 million baht, a community bank authority embezzled villagers' deposit money and 6 million worth of partnership shares, prosecuted banks via complaints for not transfer the land property sold by the bank after the completion of payment, prosecuted a bank chief executive

whom engaged in corruption worth 500 million baht by manipulating data in the bank's computer system. These prosecutions are conformed to survey findings by Richard Parkinson, manager of Memento Company, Europe and Asia Pacific region (2007 quoted in Decha Kittiwittayanant, 2010: 1-10), who revealed that in the next 2-3 years, bank employee profession or bank related occupation and financial institute in Thailand have increased tendency in committing corruption. Furthermore, there are problems related to card forging for withdrawing money but the banks avoided or rejected responsible. There are also problems of renting safety chambers that result in assets lost. From interviews with experts on consumers protection, the problems that reflect social responsibility of banks, whether it's the convenience in accessing crediting process but without consultant, unfair contract to customers, credit card forging but the banks rejected responsibility or providing inappropriate suggestions, money transfusion in bank accounts.

### **1.1.8 Development passage reflecting the framework of CSR concept of banking business in Thailand**

Important role of financial and banking institutions is being a financial intermediary, acting as a surplus resource accumulator and disperse the resource to deprived areas. Under this role, banking business has operated using full resource potential. From the study by Thailand Development Research Institute (2004: 4-6), for the past 25 years, the banking business combined every deposited money of household sectors and money from other parts together and released them as credits. The 2008 balance accounts of every commercial bank (Lippapas Pornsugsawan, 2010: 148) have shown that 71 percent of bank assets were used for credits released while 76.5 percent are the proportion of credits released by commercial banks. From this information, it is clear that the banking business has the important role in releasing credits to create economic progress.

However, if considering the social role of the business banking, the study conducted by Rungsan Thanapornpan (2000: 392) explained the monopolized authority of the business banking in that it makes good allocated fund being allocated to a project that provides a private rate of return. This can be seen in cases of agriculture credits. For over 10 years, the proportion of credits released by banks for

agriculturists is exceptionally low when compared to overall credit released. For example, in 2009, Bangkok Bank released 2.4 percent of its credits to mine and agricultural sectors while Siam Commercial Bank released 1.4 percent of its credits (Bangkok Bank, 2009: 55; Siam Commercial Bank, 2009: 109). On the contrary, the banks expanded their branches to various rural areas to accumulate surplus resources. This is conformed to the study by Phra Maha Udomsak Deshochai (2000: Gyor) explaining how temples employ an important financial management system which is making an account for income-expense and the remaining are deposited in the bank. This way the banks are able to accumulate surplus resources from temples, especially famous temples which have a large amount of remainders. Furthermore, this study clearly stated that the banking business is an influential tool in attracting savings from provincial areas into capital city which creates repeated production and further the gaps of imbalance between agricultural and industrial sectors and between rural and urban sectors. Furthermore, the study on facts regarding debts by Anak Serichetpong and Krish Desharak (2008: 5) has shown that agriculturists with low income of 47.15 percents of overall agriculturists have higher repeating risks of debt issues. While the commercial banks in Thailand release 0.9 percent of its credits to this type of household, informal debt are of 11.9 percent. With these structural issues, the banking business is able to input its social role as a disperser of financial resources in its strategic planning and bank indicators.

### **1.1.9 Concept of constructing indicators of banking business in Thailand**

Even though the banking business has differences in products and services in terms of financial when compare with other businesses. However, the concept of creating strategic plan to construct indicators is of no difference. From experience of researcher in the commercial bank, the identification of indicators in entry level, team level and individual level is done in conformed to strategic plan of the banks and guidelines of high-level executives. For example, the formulation of having complete financial data services in every group of financial products has been changed to be the indicator at the entry level, which is the establishment of data services centre. Examples of the indicators at the team level are the identification and operation of

location development, and financial database improvement. Examples of the indicators at the individual level include number of personnel to be recruited, amount of problems in terms of service that has been fixed, and progression in terms of facilities. Furthermore, if considering the formulation of strategic planning of the banking business, from the collected data by the researcher, it is found that strategic plan is mainly devised by the executives and the board of committees of the banks. This is consistent to the study from 2009 Annual Report of the large commercial banks (Bangkok bank, 2009: 55; Siam Commercial Bank, 2009: 109), indicating that strategic planning is created to be in conformity to the banks' vision in which prior to the formulation, analysis of important data such as competition analysis, industrial cluster analysis, customer analysis, marketing analysis, distinctive point and achievement analysis, risk analysis, and economic trends analysis must be conducted in order to deliver the retrieved data to the top executive and the board of committees of the banks for further consideration in deciding whether to create the strategic plan. Therefore, the process of constructing the strategic planning and the indicators of the banks will be determined by the people at the top and dispersed down to lower levels or a top-down approach, which is different from social concept in that it is accepted and given importance to diverse stakeholders.

#### **1.1.10 Studies on the process of consciousness indicator development of CSR in banking business in Thailand**

The aforementioned statement presents an essential role of business organizations toward global development but simultaneously the business organizations have created various issues. Banking businesses also created a capitalist foundation that results in the revolution of industries, agricultures, and communications. The financial crisis of European and American banks has also produced negative outcomes towards global economic system. Questions that arise are how these crises initiated even though the banks operated in accordance with corporate social responsibility (CSR) and corporate governance (CG) standards and concepts. Furthermore, the genesis of CSR and CG concept as well as the global standard all developed from the European countries and America as well as banking business in Thailand. The literature review shows that the banking business development in the

post-economic crisis in Thailand focuses on preserving the sustainable business growth which implies the reflection of social responsibility particularly of the main target group in some aspects such as shareholders, personnel and customers. At the same time, the development process has created an expansion of imbalance on agriculture and industrial sectors as well as rural and urban sectors. However, the banks today have implemented many standards regarding CSR such as GRI G3, ISO 26000. The banking business in Thailand has a driving force of the CSR concept in many projects as well as the identification of the CSR indicators, which mostly give importance to achieving activities and special programs for the society organized by the banks. Yet, why does the problem still occur between the banks and the stakeholders and become more severe continuously in terms of money embezzlement from customers' accounts, enormous money corruption of high-level executives, avoidance or refusal of responsibility or false advise when customers got their cards forged and many other problems? The researcher found out that there are many factors that created the problems of social responsibility of banks but the important factor is the banks lack awareness and perceive the importance of CSR of the banking business too seriously. This is in consistence with the Thaipat Institute (2010: 1-5) who found out that most business organizations are still not very attentive in CSR implementation. While the concept of constructing the indicators of the banking business, which is a top-down concept, if the banks implement the concept to construct the CSR indicators of the banks, it will create a top to bottom perspective with the lack of genuine understanding towards problems and needs of various stakeholders. Therefore, this study gives importance to the construction of the CSR consciousness indicators of the banking business that meaningfully embrace the CSR indicators of the banking business as well as awareness of the banks and importance given to the CSR concept. The researcher will give importance to the process of indicators development in this matter, which is developed from stakeholders as well as experts in such aspects in order for the constructed indicators to be the perception of the CSR consciousness of the banking business regarding of how it is like. The benefits from the process of indicators development from the stakeholders, from the banking business, and from other business organizations can apply in creating social

indicators of the business or as the guidelines in cooperating with diverse stakeholders in the future.

## **1.2 Research objectives**

To apply the development process of indicators considering all involving factors to construct corporate social responsibility consciousness indicators of banking business in Thailand.

## **1.3 Research questions**

What are compositions and indicators of corporate social responsibility consciousness of banking business in Thailand? What is the level of its importance?

## **1.4 Scope of the research**

The construction of CSR consciousness indicators of banking business, education level is the level of organization. The research aims to study banking business in Thailand whereby the researcher obtained cooperation from the banks in this study, consisting of Krung Thai Bank, Thanachart Bank, Government Housing Bank, Siam Commercial Bank, Kiatnakin Bank, Bangkok Bank, and Kasikorn Bank. The study focuses on the stakeholders of banking business, consisting of executives, employees, customers, consumers. The main target groups that the banks conduct CSR and aim to study from personnel and related and organizations that have expertise comprise of banking business experts, social business expert, and consumer protection experts. The research applies the method of documentary analysis and research analysis, together with interview and questionnaire with the target groups in order to outline the indicators. In terms of the development and weighting, questionnaires will be used with experts.

## **1.5 Operational definitions**

**1.5.1 Corporate social responsibility of banking business** refers to deliberate operation of the bank in order to create no negative effect or to cause the least negative effect to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to sustainably occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness in economic, finance and savings where the bank acquires resources and specialists. The operation will have dissemination of information to the public accurately, completely and timely.

**1.5.2 CSR consciousness of the banking business** refers to the bank acts in compliance with the CSR concept, which is defined by the bank, in which the bank has awareness, perceives value and gives importance to CSR issues and develops CSR to become the important part of business operation that is inherent in the spirit of the bank in all sectors and all systems, in both major business procedures and procedures that are not the major business procedures of the bank.

**1.5.3 The development process of indicators** refers to continuous, procedure, and systematic formulation and development of indicators in which the result of the former development process will be used as input for the later development process.

**1.5.4 CSR consciousness indicators of the banking business** refers to things that indicate the condition, level and situation of the practice based on the CSR concept defined by the bank; the bank has awareness perceives value and gives importance to the CSR issues and develops CSR to be an important part of the business operation that is inherent in the spirit of the bank in all sectors and the entire system, in both major business procedures and procedures that are not the major business procedures of the bank.

**1.5.5 Corporate governance** refers to the principles of supervising and managing good entrepreneurship in which the main goal is to build financial prosperity and stability and sustainability of the business. It consists of 5 categories, including rights of stakeholders, equal treatment with stakeholders, roles of shareholders, information disclosure and transparency, and responsibility of the board of committee.

## **1.6 Research contributions**

1.6.1 The development process of indicators can be applied to develop CSR consciousness indicators of other businesses.

1.6.2 CSR consciousness indicators of the banking business that are developed enable the banks to have the indicators in examining the status, condition, strength, weakness, problem and level of CSR consciousness.

1.6.3 The developed indicators will enable the communication to create common understanding and interests in the level of CSR consciousness development of the banks and how it should be developed and what indicators are.

1.6.4 The developed indicators can be applied into planning, goal identification, and policy formulation in order to drive the development of CSR consciousness of the banks.

1.6.5 The developed indicators enable the banks to have the indicators for supervising, following up, controlling, learning, developing as well as analyzing criticizing, comparing and forecasting effectively.

1.6.6 The banks that developed the CSR consciousness will affect the effectiveness and efficiency of the operation based on CSR concept since the CSR consciousness is the building of awareness and perception of value and importance of CSR.

## **CHAPTER II**

### **LITERATURE REVIEW**

Literary review involves five key concepts: corporate social responsibility (CSR), conceptual framework regarding consciousness, conceptual framework regarding indicators, business administration and banking business, and conceptual research framework, each consists of:

#### 2.1 Concept of corporate social responsibility (CSR)

##### 2.1.1 Definitions of CSR

##### 2.1.2 Initiation, development and current direction of CSR

##### 2.1.3 Standards related to CSR

##### 2.1.4 Categories of CSR

##### 2.1.5 CSR operation guidelines

##### 2.1.6 CSR operation levels

##### 2.1.7 CSR development in business organization

##### 2.1.8 Problems and obstacles of Thai CSR

##### 2.1.9 CSR conceptual frameworks from domestic experts

##### 2.1.10 Case studies on implementation of CSR concept by

businesses

##### 2.1.11 Synthesis of comprehensive CSR concept

##### 2.1.12 Status of CSR knowledge

##### 2.1.13 Status of CSR knowledge in Thailand

##### 2.1.14 Related researches

#### 2.2 Concept of consciousness

##### 2.2.1 Definitions of consciousness

##### 2.2.2 Forms of consciousness

##### 2.2.3 Process of emerging consciousness

##### 2.2.4 Levels of consciousness

##### 2.2.5 Conceptual-based theories in building consciousness

2.2.6 Concepts used to build consciousness

2.2.7 Consciousness building methods

2.2.8 Concepts related to corporate consciousness

2.2.9 Related researches

2.3 Concept of indicator

2.3.1 Definitions of indicator

2.3.2 Critical attributes of indicator

2.3.3 Categorization of indicator types

2.3.4 Qualification of good indicators

2.3.5 Process of indicator development

2.3.6 Conceptual framework to create each level of indicator

2.3.7 Related researches

2.4 Concept of business management and banking business

2.4.1 Overall image of organizational business management

2.4.2 Overall image of banking business in Thailand

2.4.3 Financial and banking business and economic crisis of Thailand

2.4.4 Adjustment of banking business from the economic crisis of Thailand

2.4.5 Work processes of banking business in Thailand

2.4.6 Lesson from Hamburger Crisis towards banking business

2.4.7 Related researches

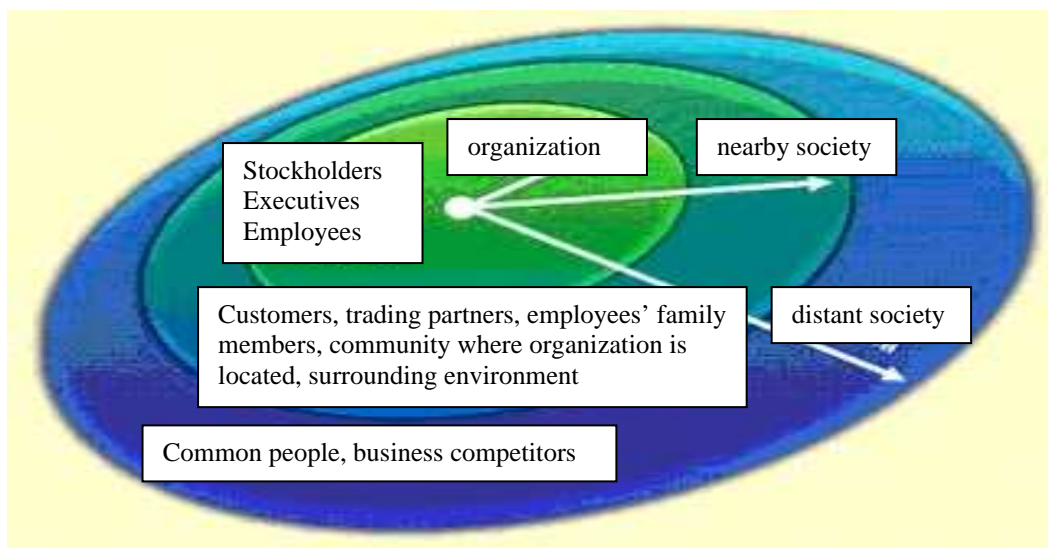
2.5 Conceptual framework of this research

## **2.1 Concept of corporate social responsibility (CSR)**

### **2.1.1 Definitions of CSR**

CSR is derived from the word ‘corporate social responsibility’, meaning executing operations inside or outside the organization that take into consideration the social effects both near and far. These operations are done by utilizing resources available in the organization or external resources enabling social coexistence. If define word by word, corporate focuses on profit-seeking businesses; social focuses on

groups of individuals with social relationships or natural or intentional cooperation, not just humans but other living creatures and surrounding environments; responsibility focuses on accepting both positive and negative outcomes of business investment or of under supervision of that respective business. In addition, it also focuses on preventing from and improving negative outcomes as well as inventing and maintaining positive outcomes, which consequently affect various stakeholders (Thaipat Institute, 2010: 1-10).



**Figure 1** Rank of stakeholders on each level in relation to CSR

The word operation aforementioned means thinking, saying, and doing which ranges from plan layout, decision making, public relations, management, and organization operation. As for society, in terms of corporate social responsibility, it focuses on stakeholders outside the organization divisible into 2 levels: nearby society and distant society. Nearby society are individuals with direct relationship with the organization such as customers, trading partners, employees’ family members, community where the organization is located as well as environment or ecosystem. Distant society is individuals with indirect relationship with the organization such as business competitors, common citizens, etc (Thaipat Institute, 2010: 1-10).

In customer level, CSR examples for operations include value-based branding, product responsibility, providing sufficient and accurate details of the organization and its product, straightforward customer services, etc. In trading partner level, CSR examples for operations include co-sharing resources supply chain, integrating benefits in a cautious manner, not taking advantage of trading partners, etc. The community and environment level, CSR examples for operations include synthesizing community where the organization is located, promoting local labor as to provide opportunities in various job positions in the organization, promoting safety measures in operations that may potentially harm the environment, disclose operating information that may potentially affect communities where the organization is located, learning the local culture to coexist in harmony, etc. For civil society level, CSR examples for operations include cooperation among groups or other networks in developing society, prevent any involvement that violate human rights, attentive to information or public hearing regarding operation that wholesomely affects the society, perform duty in paying tax and rates to the government, etc. Lastly, in business competitor level, CSR examples for operations include operating business without practicing the 'dumping' method when participating in market competitions, operate business in opposition to corruption as well as extortion and bribing of any sort, etc (Thaipat Institute, 2010: 1-10).

### **2.1.2 Initiation, development and current direction of CSR**

CSR conceptual framework is a concept of business ethics developed by groups of western countries. CSR conceptual framework and development of groups of western countries is concluded as follows: (Crowther & Rayman-Bacchus, 2003: 111-113; Kotler & Lee, 2005: ix-x; May, Cheney & Roper, 2007: 7-8; McIntosh, Leipziger & Coleman, 2003: 93-100; Business for Social Responsibility, 2009: 1-15; The European Business Network for CSR, 2009: 1-12; Social Funds, 2009: 1-20)

**Table 1** Corporate social responsibility development

<b>Year</b>	<b>Definition</b>	<b>Objective</b>	<b>Concept based theory</b>
1885-1930	Earning profit for the organization under the law	Profit maximization	The Classical Theory of Corporate Responsibility
1925-1960	Earning profit for the organization under the law, under the contract, and under the demand of important stakeholders	Profit maximization + reduce resistance and gain acceptance from important stakeholders	1. Contractual Theory of Corporate Responsibility 2. Stakeholder Theory of Corporate Responsibility
1930-1940	Earning profit for the organization and give back partial profits to society and communities in various ways	Solving social issues that owner is interested in and deemed important	Business Ethics Theory / Norm Theory
1960-Present	Earning profit for the organization under the law, under the international law, and under the expectation of society and community	Profit maximization + acceptance of consumers, society, and community	1. Stakeholder Management 2. Legitimacy Theory
2000-Present	Earning profit for the organization and give back partial profits to society and communities to achieve the strategic objective in developing image and business market	Solving social issues + develop image and business market	1. Social Marketing 2. Competitive Advantage of Corporate Philanthropy

Source: Adapted from Table Model of corporate responsibility (Brown, 2005: 14-22; The Education for Development Foundation, 2009: 1-5)

CSR conceptual framework is a concept of business ethics developed by groups of western countries. The early development stage gives importance to following the law as based on the Classical Theory. Classical Theory deemed that the importance of corporate social responsibility is to earn profit for the organization under the law. Since this theory believes that solitude progression leads to progression in a macro-level, therefore, CSR's role is limited to operating under the law and supervising stakeholders that have direct affect to business operation. Then in the industrial era, many thinkers and critics emerged. This later proves that operating under the law was not sufficient to suppress the negative outcomes inflicted on entire society. Therefore, regulations were developed in which the citizens can participate in the creation. The regulations were developed by important thinkers such as Bernard (1938), Bowen (1953), Drucker (1954), Selnick (1957), and Davis (1960). They gave importance to moral value and social responsibility in order to preserve business authority and make business survivable under free enterprise economic system. Drucker (1954) stated that "...management must consider impact of every business policy upon society..." The statement is in conformity with principles of conduct of many large business organizations that implement the Industrial Social Welfare Program and the Citizenship Theory of Labor Relations to control negative outcomes that may happen to the community and society. The development during the phase aforementioned is done in accordance with the Contractual Theory and Stakeholder Theory that aims to meet the demand stated in the agreement and to the stakeholders, but still retains the main objective which is business profit maximization. In the meanwhile there will also be a conceptual framework that gives importance to earning profit to the business under the law. An important thinker named Milton Friedman (1952) stated that "...there is one and only one social responsibility of business – to use its resource and engage in activities designed to increase its profits so long it stays within the rules of the game" CSR's role during that time phase still acknowledge the ethical value in accordance with the Ethical Theory and Norm Theory. Examples of such ethical value include the establishment of Kellogg Foundation (1930) and Ford Foundation (1936). These two foundations provide funding in fields of science, education, charity, community healthcare, and social welfare (Brown, 2005: 14-22; Crowther & Rayman-Bacchus, 2003: 109-111; Ford Foundation, 2009: 7-21; May,

Cheney & Roper, 2007: 4-5; The Education for Development Foundation, 2009: 1-7; Wikipedia, 2009: 3-9; W.K. Kellogg Foundation, 2009: 11-20)

1970-1990 mark an important period of recognizing the role of CSR as a link to sustainable development. Standards have been set by leading organizations in America such as Occupational Safety and Health Administration, Equal Opportunity Commission, Consumer Product Safety Commission, Environment Protection Agency as mean to input confidence to direct stakeholders such as labor workers, customers, investors, and communities affected by the environment on various standards. Furthermore, the Tax Incentive System will be implemented which enables business organizations to give importance to donations and begin creating sub-concept that supports the business objectives such as Strategic Philanthropy and Cause-Oriented Marketing. At the same time, business organizations are demanded to engage in proactive roles in CSR that accomplish more than just preventing negative outcomes and make the business organizations survivable. Many important thinkers, Andrews (1971), Fitch (1976), Carroll (1979), Jones (1980), Tuzzolino and Armandi (1981), Freemand (1984), Drucker (1984), Epstein (1987), gave a proximate statement regarding role of business that is more than just operating under the law, operating under the Labor Union and operating under shareholders, but also includes creating a clear strategy, managing social issues, encourage social development, and community institution development. Yet, these roles are still bind with business benefits. Peter Drucker (1984) stated "Business turns a social problem into economic opportunity and economic benefit" (Crowther & Rayman-Bacchus, 2003: 111-112; May, Cheney & Roper, 2007: 5-6)

From 1991-Present is the time when there's a realization of impermanency arising from development led by business sector. This created direct and indirect multifarious issues. Therefore, the business sector was demanded a more intense role in CSR. This can be seen on how international organization such as UN, UNCTAD, ILO, OECD, ISO, EU, set standards and CSR indicator development to create an appropriate direction such as UN Global Compact, ISO26000, Global Reporting Initiative (GRI), Responsible Competitiveness Index (RCI), Global Corporate Citizenship Initiative (GCCCI). At the same time, many important thinkers like Angelidis and Ibrahim (1993), Balabanis (1998), Com (2002) gave importance in

responding to multi-stakeholders by creating to meet social demands such as using proactive role, integrate CSR role into the business operation, built relationships with stakeholders to exchange voluntarily-based demands. Meanwhile, there are famous marketing experts such as Kotler and Lee, who wrote *Corporate Social Responsibility: Doing the Most Good for Your Company and Your Cause* (2005), acting as a case study on CSR roles which consequently created mutual benefits. Furthermore, CSR roles became more proactive due to the strength of public sector, whether it's the gatherings of people in a community or the non government organizations. It was also the strength to fight, resist, and protest business improprieties that affect society and community such as refusing to use oil from oil company that has an oil leak incident. At the same time, international organizations started to realize the importance of working as a network such as the WTO Conference held in London. They all saw the mistakes from operating under the law of free enterprise economic system, resulting in development of a "third way" Giddens (1998 quoted in May, et al., 2007: 6-7), which is a policy drawn up to create equilibrium between government sector, business sector and social sector. Furthermore, it forms business groups with purpose to develop to co-manage CSR such as Business for Social Responsibility, CSR Europe, Ethical Corporation, Social Funds (Business for Social Responsibility, 2009: 1-8; Crowther & Rayman-Bacchus, 2003: 111-113; Kotler & Lee, 2005: ix-x; May, Cheney & Roper, 2007: 7-8; McIntosh, Leipziger & Coleman, 2003: 93-100; Social Funds, 2009: 1-11; The European Business Network for CSR, 2009: 3-11)

While the beginning of CSR of Thai business organizations give importance to donations in keeping with Thai distinguishing qualities of generosity and sympathy, they also give importance to the development of employees' welfare system, which can be conclude as follows (Ananchai Yulprathom, 2007: 1-5; Chusak Jaroonsawat, 2005: 105-124; Ministry of Social Development and Human Security, 2007: 1-20; Midnight University, 2009: 1-15; Pairoj Phumpradit, Trans., 2007: 1-15; Sawai Boonma, 2003: 121-136; Siam Commercial Bank, 2007: 1-54; The Siam Cement Group, 1987: 1-27; Supree Baosinghasuay, 1995: 1-17; United Nation, 2009: 1-20; Rotary Thailand, 2009: 1-23)

**Table 2** Thai corporate social responsibility

<b>Year</b>	<b>Role</b>	<b>Practical Recommendation</b>	<b>Objective</b>
1957- Present	1. Welfare system development 2. donation	Building residences, career development for spouses, funding, donations	Satisfaction of employees, social support
1972- Present	1. Apply specific specialties 2. participation of community	construct buildings villager lack of, career development	social support, creating good relationship with community
1992- Present	1. set up a foundation 2. main supervisory authority	Set up and develop a foundation for society, committee member meeting for moving forward	Operating CSR concretely
1994- Present	1. CSR network	Cooperate with related functions and operate by community	Concreteness and cost reduction
2002- Present	1. CSR strategy and public relations 2. CSR that emphasize sustainable continuity 3. CSR special project	Use of resource and business specialty along with public relations	Community sustainability, image, and use of effective resources
Present- Future direction	1. CSR in Process 2. CSR state enterprises 3. CSR without increasing costs	Development of CSR in the procedure for the environment and community, state enterprises, and operating CSR using available resources in the organization	Live with community with understanding, development that conformed to the indicator, not increasing expenditures

From the study of Thaipat Institute (2010: 1-10), CSR development direction in Thailand since 2010 has met with the following changes:

**Table 3** CSR development direction in Thailand

Year 2007	Year 2008	Year 2009	Year 2010
1. CSR strategy	1. Eco-Conscious	1. Social Concern	1. Green Concept
2. CSR procedure	2. CSR working	2. CSR state	2. ISO 26000
3. CSR-in-process	group and CSR	officials and state	3. increase
4. CSR public	positions	enterprises	expectations on
relations	3. CSR with more	3. Creative CSR	government
5. CSR sufficiency	strategize	4. Socially-Friendly	sector on CSR
	performance	Products	4. CSR integrated
	4. network	5. CSR in Supply	into trading
	cooperation	Chain	measures
	5. distribute social	6. CSR curriculum	5. readjust
	work	and courses	business CSR
	6. support		standing point
	measures from		6. CSR school
	government sector		level

Conclusively, the direction CSR in Thailand was developed by developing welfare system for employees and their families, and alongside give donations to support community development. In later phase the business gave more importance to helping community by letting community participate more in order to determine what the community needed most. In the next phase, community and social support become more concrete. Business organization foundations were set up and main supervisory authorities were assigned to be responsible for their respective foundation. This then led to a participatory community and social support by the community, government sector operating in the community, and business organization that are interested in community and social development. Yet, despite the continuous community and social support by the business organizations, business organizations must also show

responsible towards the CSR-in-progress as to not create an issue between business organizations and the currently operating community and society. Furthermore, based on the current direction of adjusting the increase of indicators in areas of good governance and responsible towards society and state enterprises, have social responsible measures such as ISO 26000, GRI, setting international trading measures so that business organizations perform social responsibility, environmental campaign and natural resources preservation, all considered factors that drives the business organizations in showing social responsibility in the aforementioned patterns.

### 2.1.3 Standards related to CSR

Standards on CSR are sub-dividable into 2 levels: 1) global standards which include responsible competitiveness index (RCI), ISO 26000 (ISO SR), Corporate Responsibility Indicators (UNCTAD), UN Global Compact, Global Reporting Initiative (GRI), Global Corporate Citizenship (GCC), OECD Guidelines for MNEs 2) Thailand standards which include CSR-DIW, CSR Awards, state enterprise evaluation of the State Enterprise Policy Office and TRIS, Corporate Governance (CG). Summaries are as follow (Accountability21, 2009: 1-17; Global Reporting Initiative, 2009: 2-20; International Organization for Standardization, 2009: 3-27; State Enterprise Policy Office , 2007: 1-14; Thaipat Institue, 2010: 1-10; The Stock Exchange of Thailand, 2010: 1-13; UNCTAD, 2009: 1-15; Wikipedia, 2009: 1-11)

**Table 4** Standards related to CSR

Level	Standard	Year	Subject Matter	Mode of Indication
International	Responsible competitiveness index (( RCI)	2002	- Domestic Social Responsibility Indicator - Divide into 4 levels: Starter, Complier, Asserter, Innovator	1. Policy Driver 2. Business Action 3. Social Enabler
	ISO26000 (ISO SR)	2010	- Standard of Social Responsible of	1. Organizational Governance

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
International	CR Indicators (UNCTAD)	2008	Business Organization - Invalidity as standard that emphasize guidelines - Emphasize self-conduct and self-evaluation	2. Human Right 3. Labor Practice 4. Environment 5. Fair Operating Practice 6. Consumer Issues 7. Community Involvement and Development
			- Preparation guidelines on CR that is compact and contain in the annual financial report - indicator selection criteria consists of comparability, relativity and measurability, comprehensibility, equitability and provability	1. Trade, Investment, Linkages 2. Employment Creation and Labor Practice 3. Technology and Human Resource Development 4. Health and Safety 5. Government and Community Contribution 6. Corruption
	Global Compact (United Nations)	2000	- Principle that supports business organizations to implement social and sustainable	1. Human rights protection 2. Human rights violation

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
International	Global Reporting Initiative (GRI)	2000	development policies - Invalidity, emphasizing voluntary - Divided into 4 aspects: Human Right, Labor Standard, Environment, Anti-Corruption - MDGs UN is achievable if follow all the aforementioned principles	inspection 3. Freedom of labor worker gatherings 4. Abolish labor oppression 5. Opposing child labor 6. Oppose class discrimination of labor workers 7. Environment protection 8. Environment responsibility 9. Environmental friendly technological development 10. Anti-corruption
			- Global standard for report on sustainability (not enforce) - Operation via networks including business, NGOs, etc - Guidelines comprise of 2 parts: 1. Principle of reporting and	1. Economic Performance Indicators (Direct economic impact, Market presence, Indirect economic impact) 2. Environment Performance

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
International	Global Corporate Citizenship (GCC) from World Economic Forum	2003	guidelines; explanation on content, quality, and limitation 2. Data disclosure; standard and indicator explanation	Indicators (Material, Energy, Water, Biodiversity, Emission and Waste, Product and Service, Compliance, Transport, Overall) 3. Social Performance Indicators (Labor practice and Decent work, Human right, Society, Product responsibility)
			- framework guidelines for initiative from World Economic Forum - comprise of 4 parts: 1. information for leaders 2. Practical recommendations for business organization 3. Recommendations for apply policies for practical use 4.	1. Good governance and ethics 2. Responsibility towards citizenship 3. Responsibility towards environmental effects 4. support of broad scale

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
International	OECD Guidelines for MNEs	1976	transparency and accountability - OECD has developed and practical guidelines for multinational corporations as to show social responsible set in the normal differentiation of business	development 1. Employment 2. Human Right 3. Environment 4. Information Disclosure 5. Combating Bribery 6. Consumer Interest 7. Science and Technology 8. Competition 9. Taxation
	CSR Department of Industrial Works	2008	- CSR standard in conformed with ISO 26000 as a suggestion and not enforcing - 10 matters: 1. following the law 2. respect global practices 3. accept stakeholders' opinions 4. accountable responsibility 5. transparency 6. sustainable development 7. ethical practices 8. precautionary principles	Performance Criteria 1. CSR policies 2. Working with stakeholders 3. Apply CSR for practical use 4. Process evaluation
Country				

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
Country	CSR Awards SET	2005	9. respect basic human right 10. respect diversity - divided into 3 levels: 1. basic 2. intermediate 3. developed - Award given by The Stock Exchange of Thailand to companies registered in it as to encourage CSR development	1. CSR-in-Process such as mater of environment, fairness, labor, consumer, community and society 2. CSR-after-process such as community development, environmental preservation, public utility system 3. continuity and sustainability 4. beneficial innovations 5. concrete results after visiting project site
	Standard for performance	2008	- emphasizing CG and CSR evaluation from 0	1. 10 percent CG comprise of

**Table 4** Standards related to CSR (cont.)

Level	Standard	Year	Subject Matter	Mode of Indication
Country	state enterprise (SEPO & TRIS)		percent to 15 percent	structure committee and responsible individuals 2. 5 percent CSR comprise of committee members, policies, participation results, participation, follow up, and supervision
	Corporate Governance (CG)	2004	- Corporate Governance principles comprise of 5 categories	1. Shareholder rights 2. Equal treatment to shareholders 3. Roles of stakeholders 4. Information disclosure and transparency 5. committee member responsibilities

**2.1.4 Categories of CSR**

Categories of CSR are sorted by diverse specialists. The CSR categories are concluded by conceptual-based sorting as follows (Anantachai Yulprathom, 2007:

1-15; Apirat Tungkrajang, et al., 2004: 1-17; Boatright, 1994: 18-33; Harvard Business School, 2003: 20-39; McIntosh, Leipziger & Coleman, 2003: 30-44; Netpanna Yawirach, 2006: 10-29; Pipat Yodpritikarn, 2006: 1-30; Prajit Hawitr, 2004: 3-14; Sopol Pornchokchai, 2010 : 1-10; Thaipat Institute, 2010: 1-15)

**Table 5** Categories of CSR

<b>Conceptual-Based</b>	<b>Element</b>	<b>Description</b>
1. Working Process	1.1 CSR-in-Process	1.1 Within business process
	1.2 CSR-after-Process	1.2 Outside normal process
	1.3 CSR-as-Process	1.3 CSR is already part of the process such as non-government organization
2. Resource Utility	2.1 Corporate Driven	2.1 Business resource utility
	2.2 Social Driven	2.2 Social resource utility
	2.3 Corporate & Social Driven	2.3 Mutual resource utility
3. Operation Limitation	3.1 CSR development within organization	3.1 For developing within organization
	3.2 CSR development outside organization	3.2 For developing outside organization
4. Operation Objective	4.1 True CSR	4.1 Benefit principally to society
	4.2 False CSR	4.2 Benefit principally to business
5. Relation of Operation	5.1 Giver and receiver	5.2 CSR with business as giver
	5.2 Co-development	5.3 CSR with co-development planning
6. Limitation and Target Group	6.1 CSR within business organization	6.1 Work with shareholders, employees, customers
	6.2 CSR around business organization	6.2 For reducing resistance

**Table 5** Categories of CSR (cont.)

Conceptual-Based	Element	Description
	6.3 CSR outside business organization	and help in limited areas 6.3 Social welfare
7. Response to Stakeholders	7.1 Responsive CSR	7.1 From demands
	7.2 Strategic CSR	7.2 Integrate social
	7.3 Creative CSR	demands with strategy 7.3 Cooperation process implementation
8. Target Group for Operation	8.1 shareholders, personnel, customers, trading partners, society, environment, competitors	8.1 Differ according to the operation with each respective target group
9. issue-based dimension for operation	9.1 Economic responsibility	9.1 Economic-based social responsibility of business
	9.2 Social responsibility	9.2 Social-based social responsibility of business
	9.3 Environmental responsibility	9.3 Environmental-based social responsibility of business

### 2.1.5 CSR operation guidelines

Kotler and Lee (2005 quoted in Thaipat Institute, 2010: 1-20) classified CSR operation guidelines into 7 features which are summarized as follows:

2.1.5.1 Cause promotion involves procurement of funds, materials, or other resources in the organization as means to broaden awareness and concerns over social issues along with encouraging fund raising.

2.1.5.2 Cause-related marketing involves helping or donating partial revenue from product sales as to help or cooperate in solving social issues.

2.1.5.3 Corporate social marketing involves support for development or bear fruit from campaigning awareness in order to change behaviors in areas such as public health, safety, environment or health.

2.1.5.4 Corporate philanthropy involves direct aim to solve social issues in form of donations, and considered a very widespread CSR activity.

2.1.5.5 Community volunteering involves encourage or persuade employees and trading partners to give time and work to helping community nearby the organization and respond to the social issues that the organization interested in or care for.

2.1.5.6 Socially responsible business practices involves thoroughly operating business activities with preventive measures by avoiding social issues or cooperate in solving social issues using business processes.

2.1.5.7 Developing and delivering affordable products and services involves implementing business processes in product manufacturing, distribution, and servicing in markets referred to as The Bottom of the Pyramid (BoP) at an inexpensive price for grass-root consumers.

### 2.1.6 CSR operation levels

CSR Operation Level is classified and concluded as follows (Banyong Tojinda, 2003: 1-30; McIntosh, Leipziger & Coleman, 2003: 35-49; Rapipan Wongprasert, 2006: 10-42; Thaipat Institute, 2010: 1-12; Wijarn Panich, 2008: 1-7)

**Table 6** CSR operation level

Classified Individuals	Operation Level	Description
1. Pipat Yordpreutikarn	1.1 CSR Fundamental Level	1.1 Law-abiding
	1.2 CSR Progress Level	1.2 Voluntarily
2. Rapipan Wongprasert	2.1 Economic support	2.1 Applying raw materials and local workforce; partial profit for donations
	2.2 Cooperation with labor	2.2 Give importance to labor workforce
	2.3 Cooperation within organization	2.3 Development support
	2.4 Global cooperation	2.4 Solving global imbalance issues
	2.5 Cooperation with government sector	

**Table 6** CSR operation level (cont.)

Classified Individuals	Operation Level	Description
		2.5 Solving issues on all level
3. Banyong Tojinda	3.1 Economic	3.1 practice with business objective
	3.2 Law	3.2 Law-abiding
	3.3 Ethics	3.3 ethical practices
	3.4 Humanity	3.4 humane practices
4. Sopon Pornchokechai	4.1 Level determined by law	4.1 Law-abiding
	4.2 Work ethics level	4.2 practice according to profession
	4.3 Level of volunteers	4.3 practice good-deeds voluntarily
5. Mcintosh, Leipziger and Coleman	5.1 Avoidance	5.1 Law-avoiding
	5.2 Compliance	5.2 Law-abiding
	5.3 Discretionary	5.3 unengaged in deleterious practices
	5.4 Pro-active	5.4 preventions beforehand

### 2.1.7 CSR development in business organization

CSR activities do not end with giving donations to social welfare agencies or foundations for further proceeds, but merely a beginning of a development towards a “good” organization. An organization that is able to provide donations for social welfares is considered an organization with business maturity and possessed “competency”. What it is important is how this “competency” can be applied into operating CSR activities or pass on this “competency” to those who are socially underprivileged. Designing and developing CSR activities requires creativity and honesty, both a characteristics that children have. Operating CSR activities requires participation from the organization in implementing or passing on the “competency” with full determination and strength, both a characteristics that teenagers have. Follow up and evaluate CSR activities for communicating with people inside and outside the

organization, is a role that requires cautiousness and a role for adults, as it will produce an accurate information transferring and a positive outcome back to the organization. An essential criterion for successful and acceptable CSR development in organization is integrating business activities into uniformity of social responsibility component. (Thaipat Institute, 2010: 1-25)

Furthermore, CSR operation design should never be separated from the organization as it is a special activity or a project organized for commercial purpose only. However, the CSR concept should be integrated within the organization in operation processing and in each operating department such as management, human resource management, marketing, financial, and public relations. This will reflect the social responsibility that began from within and spread to the outside in a concrete form. It also creates a sustainable CSR operation. Consequently, the organization will receive recognition and support. As a result, the organization will become successful in the long run. The CSR design and operation consists of 6 key stages: 1) selecting essential social issues and conform to the organization's vision 2) creating a strategic plan that clearly represents social responsibility 3) specify who will be in responsible and a clear role as well as operating process 4) built a relationship in conform to the organization and CSR of the organization for cooperation, co-learning, and co-development 5) CSR operation that creates sustainability and good relationship to everyone 6) evaluation for sustainable development (Ananchai Yulprathom, 2007: 11-31; McIntosh, Leipziger & Coleman, 2003: 36-65)

### **2.1.8 Problems and obstacles of Thai CSR**

Thai CSR initiated under religious and cultural influence. During business organizations undergoing CSR development phase, great importance was given to employees in the organization and along with giving donations, participating in community festivals, and helping out the community. This is a type of giver and receiver relationship. Later on, the CSR developed by business organizations made format adjustments to applying specialization of business for social development, for charity development, and for working as a network. The format still remains a CSR-after process but reduce the CSR costs by specialization and expanding issue awareness. At the same time, the increase in community strength demanded business

organization to operate its business without affecting the society and community. The main issue that occurred is environmental issues that affect the community. The demands include operating under the law and actions not regulated by the law but do affect the community as means to create both law license to operate and social license to operate. Therefore, the business organization must accept external inspection to create legitimacy in operation because the community is considered a stakeholder in this operation. It is perceivable that CSR has increase in CSR-in-process.

The emergence of macro-mechanism that drives CSR forward results in continuity of progression. In comparison to countries with developed CSR, almost all mechanisms are applied, lacking only mechanism that acts as fund provider and mechanism that acts as education manager such that the European Academy of Business in Society. However, having diverse CSR driving force but no consensus of CSR objective and development guidelines, the development direction of CSR will become scattered. Thaipat Institute saw the aforementioned essentiality and subsequently conducted a study to analyze annual direction as means to provide a consensus guideline. A study and development to create indicator for each CSR issue was also conducted. Regardless, based on CRS direction, partial knowledge of Thai people regarding CSR has broadened to issues in other fields such as marketing, public relations, and image building. In latter phase, additional CRS areas were operated such as strategy, public relations, and eco-product. The aforementioned knowledge turned out to be insufficient for indicators in each issue to act as CRS driving force that subsequently create true CRS for society. Therefore, indicator development in CSR consciousness helps accelerate and systemize development of organization's CSR consciousness. Developed business organization's CSR consciousness will affect the awareness and appropriation analysis, consequently making planning and operating of business operation both CSR-in-Process and CSR-after-Process minimally affect society and vice versa creating benefits to society, representing the core intention of CSR development.

### **2.1.9 CSR Conceptual frameworks from domestic experts**

2.1.9.1 Thaipat Institute (2010: 1-20) proposed Repositioning CSR, partial of its issue came from various project cancellations in Maptaphut

Industrial Estate and consumers' behavioral change in purchasing products from business organizations with ethical practice in business operation and purchasing eco-friendly products or Green Stream. Thaipat Institute purpose a new concept called Green Ocean as to let business implement a strategy under Sustainable Value framework in order to meet consumers' demand who care for the environment and their health. The main idea of Green Ocean consists of 2 parts: 1) Green Governance, a system that evaluate resource efficiency, process accountability, and product effectiveness 2) 7 Green Habits consisting of rethink, reduce, reuse, recycle, recondition, refuse such that the reduce unnecessary products, and return. However, for all comprehensive CSR, the benefits must always fall primarily into society and target groups.

2.1.9.2 Phornchai Sripraphai (2010: 1-15) proposed a business model that supports CSR operation by integrating CSR fundamentally into organization's main strategies. Resource management, whether it's human resources, must create responsible consciousness to every employee. Performance management is designed to bring in participation from customers and communities to meet the demand and show that the business is socially responsible, is caring, and connects customers, all of which is part of CSR operation. Consequently, customers will notice of this which then creates brand loyalty and emotional connectivity. In CSR operation, business can operate as a value network or select CSR Partners such as various foundations with specialty and networks that connects with community and society. The business can then also connect business specialties such as resources, system and performance method, as to co-act as CSR driving force. The importance of being a CSR driving force is connecting CSR ideology into one with corporate culture to create CSR Commitment. As for the current CSR direction, it will create a creative shared value so that business and society share a common value. Such example is Nestle that share value with agriculturists by joining the agriculturist development in order to produce an increase in production per case. Furthermore, for aspects of CSR consciousness, Phornchai Sripraphai divided CSR consciousness into 3 levels: Level 1) responsibility towards oneself, towards work, and towards organization's tasks Level 2) responsibility towards customers, products, services, and production process Level 3) responsibility towards communities, societies, and environment.

2.1.9.3 Asawin Jintakanant (2010: 1-15) proposed a CSR concept that begins from building an understanding of the true social objectives of business sector. This means that, partially, there will be an advanced humaneness and fairness in distant society, a building of pride and curiosity to employees who work on true CSR, a CSR concept advocacy both in the organization and in individuals or Individual Social Responsibility (ISR) –the honesty, pro-transparency, sympathetic to those in suffer, not taking advantage of society for oneself, which will then creates perseverance and joy in working in CSR-operating a network CSR, cooperating with NGOs as CSR driving forces, collaborate in CSR in Supply Chain which meant enhancing good people and business that should start internally via not using internal data for self-benefits, not evade tax, environment and resource conservation, providing fairness to personnel, look after economic stability of personnel such as train personnel in household financial management, look after occupational stability especially of practical personnel. At the same time, for external CSR operation, businesses should listen to opinions and needs of community, should make an understanding of the feeling, the value and the vision of people in the community. Businesses should also have clear targets in operating CSR. They should plan CSR operation schedule and plan to withdraw from the community. They should design a sustainable CSR. Furthermore, businesses can act impartially to operate CSR that will connect business and community together and foresee an opportunity to operate.

2.1.9.4 Sarinee Achawanantakul (2010: 1-20) proposed that CSR should have bank sector allocate funding to other businesses. This would then means that the bank sector is entitled to support or reduces CSR level more than other business. He also applied the CSR concept from ISO 26000 standard and UN Global Compact, and from Prasarn Trairatworakul's ideas. The result is that CSR from bank sectors should have 8 elements: 1) Banks should aim to protect human rights within the organizations and cease providing service to organizations that violates human right 2) Banks will not obstruct employees from establishing labor union or the right to join protests for negotiation purposes 3) Banks will not discriminate against employees 4) Banks will operate eco-friendly businesses 5) Banks will not take bribes or extort bribes 6) Banks will not conspire with competitors to gain influence in markets to put down minor customers or competitors 7) Banks will perform an honest

duty, avoid risky situations that may lead to conflict of interests, preserve customers' rights, and not seek benefits from authority and function unbeknownst to customers or taking advantage of customers such as threaten not to giving loans if customers refuse to sell their stocks to the banks' executives 8) Banks will not oppress others, especially customers' with little financial knowledge, by tricking customers to make loans above their capability, charging unfair interests or fees. All of this is to say that banks that truly possess social responsible should utilize mechanism that will influence their employees of all level to act according to the principles aforementioned, and should straightforwardly disclose to the public the information of these aforementioned principles.

2.1.9.5 Sophon Pornchokechai (2010: 1-15) mentioned about operation data disclosure and open up opportunities for stakeholders to examine the internal process. It is necessary otherwise CSR-after process will be merely propaganda, creating false image, and cover up wrongdoings of business organizations. For business that operates straightforwardly, according to Sophon Pornchokechai, will lead to increase in profit and progression, and represents a sense of social responsibility. This is because partial profit will turn into tax payment and into a budget to give back to society.

2.1.9.6 Many other experts gave their opinions that correlate with CSR conceptual framework. Pibul Watanasiritham (2009), who delivered a speech at Direction and Vision of CSR seminar in 2009 regarding the aim to build good culture in the organization, in individuals, and within family members. Wijarn Panich (2006) proposed that CSR activities must create mutual benefits as the organization is considered member of the community, and should aim for sustainable community development along the foundation of the community not by importing. While Meechai Weerawitaya (2007) stated that operating CSR must not be in form of social welfare that doesn't produce new skills and creates patronize habits, but rather the aim to develop skills and provide funding. There should also be a push forward to create community mechanism that perform duty from identifying needs all the way to evaluation supported by business organizations. Suthichai Iamjaroen (2006) proposed the true meaning of CSR by aiming to integrate CSR into all process of business organizations in terms of product, process, environment, and people. Klitani

Natawutsit (2010) synthesized the mechanical cooperation of related individuals into 3 parts: 1) Exposure or accepting different alternatives 2) Dialogue or creating informal conversation with oneself and others 3) Adoption or selecting, testing, and extend results (Klitani Natawutsit, 2010 [Online] Available: <http://www.ngobiz.org>; Waranya Srisawek and Prachachart Thurakij Editorial Department, 2008 17-21; Wijarn Panich , 2008 [Online] Available: <http://gotoknow.org/blog/thaikm/toc>)

### **2.1.10 Case Studies on implementation of CSR concept by businesses**

2.1.10.1 Bangchak Petroleum Public Co., Ltd, (2010: 1-13) divided its social responsible into 8 elements: 1) good corporate governance 2) caring for employees and human rights 3) caring for environment and safety 4) equitable business management 5) consumer responsibility 6) community and social development 7) reporting sustainable development 8) CSR operation innovative

1) Good corporate governance comprises of 6 fundamental principles which are Accountability, Responsibility, Transparency, Equitable Treatment, Vision to Create Long Term Value, Ethics. Corporate Governance Committee has been set up to consider the guideline and operation management, as well as a good corporate governance development team. They are to act as a driving force, evaluate, and draw up reports for publicize and provide knowledge, understanding, and awareness such as issuing manuals, publicize via Intranet system, orientation, practical meetings, publicize via displays, and voice evacuation system.

2) Caring for employees and human rights consist of 4 operational guidelines: 2.1) creating employee culture who are good, intellectual, and beneficial to others. This is done by emphasizing employees' participation in being beneficial to community, society, and provides understanding to employees on the nature of business and working method that focus on co-benefaction. 2.2) human resource management begins from recruitment phase. It combines awareness and acts according to safety, occupational health, environment, and participate in activities beneficial to organization, community and society. Common KPI evaluation that includes sharing knowledge and abilities, co-develop organization, and doing good deeds for the society and neighboring communities. Furthermore, design has been

made to meet employees' demand under Maslow's Hierarchy of Needs 2.3) promotion of labor relations consist of accomplishing employees' satisfaction, internal communication, labor relation activities 2.4) promoting Bangchak volunteers such as performance that beneficiates community, buying/selling used oil crops, which is part of the annual employee evaluation.

3) Caring for environment and safety by trying to reduce environmental effects I every process whether it's implementing international environmental standards, preventive measures and risk evaluation, training sessions, communication, preparations, standards of procurement, performance, maintenance, follow ups and evaluations, clean technology selection, pollution reduction, making an account for environmental management consisting of environmental and financial data, eco-efficiency development that reflects energy utility effectiveness, green purchasing that promotes conservation of energy, resources, raw materials, wastes, chemical substances as well as procurement that promotes community economics, campaigning for change in the air such as alternative energy development, seminars and showing films, ecosystem restoration.

4) Equitable business management, a management that does not violates stakeholders' rights consisting of shareholders, trading partners, customers, creditors, competitors, by means of promotion consisting of announcing this as public policy, fostering and reminding employees on honesty issues, on not taking bribes, on anti-corruption. This is done also by drawing up rules and regulations, by promoting responsible for related agencies, and promoting equitable sharing of costs and benefits.

5) Consumer responsibility through determining 4 guidelines consisting of 1) product development that emphasize well-utilize clean oils and conserves environment, and campaigning consumers to economize the use of oils in various ways 2) service that are convenient, safe, clean, up to standard 3) using oil station as a connector that beneficiates society and community 4) consumers' rights consciousness by having contact number open up for complaints and suggestions.

6) Community and social development involves setting up areas around oil refinery into 3 parts which are 7 oil refinery community zones, surrounding schools, and surrounding population in single houses or apartments

by classifying into 7 development issues consisting of education, safety, sports, quality of life, relationships and culture, environment, and public benefits. As for social development, there will be an emphasis on environment aspects such as oil quality development and sessions on environment.

7) Reporting sustainable development by developing the context along the guidelines of Global Reporting Initiatives (GRIs) to reflect operation results in 3 areas: economic, social, and environment. Furthermore, there is a Environment Cost Accounting that is beneficial in improving environmental management in that the account limitation will cover specifically to production line that supervises oil production process, the core activity related to the environment.

2.1.10.2 Merck Co., Ltd (Thailand) (2010: 1-15) operates its business on importing medical supplies and chemical supplies. The company continuously gives great importance to the attention and concern of their customers. Their product presentation is also of high quality. Social responsibility of the company can be divided into 3 elements: 1) Occupational Health Responsibility 2) Employee Responsibility 3) Community and Social Development Responsibility.

1) Responsibility of occupation health, safety, and environment form an integral part for business operation. This element adheres to a main task called Responsible Care, involving establishing a universal standard chemical supply distribution center. Consequently, no accidents occur that involves chemical supply distribution. As for the chemical supply distribution, the company selects trading partner responsible for product transportation and also received Gold Responsible Care Award. The company also accepts returns of depleted chemical supplies to be appropriately destroyed. There is also a fieldtrip organized for students to build awareness and safety conscious on chemical use. Areas had been set up for each specific type of chemical supplies. Development on occupational health, safety, and environment are currently undergoing, whether it's the practical methods and stages to reduce the use of raw materials and wastes, to inspect, to open training sessions, to publicize, to appropriately allocate resources, explosion proof transportation, and automatic fire prevention system.

2) Employee responsibility consists of providing equal opportunities to all employees. Organize training sessions and development as

groups and individuals. Exchange knowledge between employee network, domestic and international. Recruit external specialists such as APM Group, American Management Association (AMA) to train. Built up cooperation between various universities for internships and participate in projects together.

3) Community development activity responsibility involves cooperation with various organizations in charity support and social assistance. Principle organization the company advocates in CSR is Raksthai Foundation, aiming to help underprivileged families and communities in remote areas. As for the selection process to become CSR Partner, the company saw that the foundation has low operation expenses, has sustainable outcomes, and many networks in remote areas. There will be meetings which will determine the goal in CSR operation in each projects collaborated together by setting indicators. The operation targets on what is needed and important issues such as Community Development to Reduce Relocation Project and Water Conservation Project.

Moreover, the company has specialization in fundraising by having the fundraising approach coming from all sectors, including customers, business partners, stockholders and employees. The company will have employee training to enhance their ability in fundraising in order to apply to the operation of CSR project as well as integrate CSR and fundraising to be in all parts of business procedures. Furthermore, in terms of CSR volunteer activities, the company has designed the activities that respond to various needs of employees. For examples, for employees who like outdoor activities, the company will organize mangrove forest plantation activity; for employee who like indoor activities, the company will organize reading for the blind activity; or even for employees who do not participate in the activities, the company will have some mechanisms for fundraising. The participation in the voluntary activities will enhance the relationship among employees, resulting in effectiveness in working together.

2.1.10.3 Triodos Bank (2010 quoted in Sarienee Archawanuntakul, 2010: 1-14) is considered an ethical bank and conducts the business in order to create sustainability, with the use of negative screening criteria such as not giving the loan to the business that destroys the environment or the business that uses animal testing, as well as with the use of positive screening criteria such as the selection to give the loan

to the business or charity that the bank considers to create benefits to the overall society and the environment such as fair trade, organic foods, social enterprise, renewable energy and small financial institution (micro-finance) in the developing countries. An example of the person that the bank gives the loan is Ivo Van De Bar, an artist who draws pictures for patients in the hospital, who received an approval for home loan; the bank is interested in the works of De Bar and understand well that an artist is not materialistic and does not expect to receive a lot of pension and is also smart to manage to survive. This is the bank that does not perceive an artist as a financial risk, but as an important member of the group in an effort to create a better society.

Currently, the bank has more than 1 million euro in assets and 3.6 million euro in profit. Thank bank also has more than 100,000 loyal clients in Netherlands, Belgium and Spain. The bank does not restrict financial goodwill to only supporting arts and artists; the reputation of most banks comes from giving the loan to organic farm and sustainable energy project. It can be considered that those banks are the business that manages the money as the tool to create social changes. If considering from the development of the bank established by 4 men who reciprocally founded the Triodos Foundation, with the belief that persons with good heart would like to invest their savings money in the organic farm, health food shop, natural therapy clinic or the company manufacturing non-violent toys rather than investing in a large-size company that lacks a vision relating to a better society.

In 1980, while the banks were merged with one another, changed the names or went bankrupt, the Triodos Foundation had established the bank in a small city named Zest, with the registered capital of 540,000 Euro, which were gathered from 300 small investors and institutional investors. The bank gained profits in the first year because the bank clients were willing to sacrifice their interest earned from deposit to the bank in order to give out the loan. From this point, Triodos had never faced deficits. While the founder group of Triodos Bank were not afraid to adapt the tradition of finance and banking. For example, they gave an opportunity to the clients to select a business that they would like to donate part of their deposit interest to. The richest debtor of the bank paid for interest at the most expensive rate because if the rich paid for interest at the lowest rate (which is normal for mainstream bank), it

meant that the bank is helping the rich to become richer. The business that was already in turmoil would get closer to bankruptcy if the bank did not calculate interest at the lowest rate. Moreover, Triodos pioneered the principle of “personal security” because they perceived that many good thoughts were disappeared as the mainstream bank asked the debtor to invest their own money. Triodos designed a new system that enabled a large group of people to act as surety of the project. The benefit that was by-product of this method is that it helped encourage people to participate and use creativity because they have motivation to do everything to assure that this project would be successful.

In 1990, Triodos Bank launched the “Green Fund” in the Amsterdam stock market as the first fund in the environmental friendly project investment market. Ten years ago, the Green Fund in the Netherlands valued 20 million Euro in total. Currently, the Green Fund has invested more than 4,000 million Euro in the Green Project; the money managed by Triodos accounted for 10 percent of this amount. Furthermore, Triodos Bank initiated the insurance plan and the first insurance for retirement in the Netherlands that integrated social and environmental criteria into an investment policy. Additionally, at the end of 1980s, the bank was the first in Europe to give out the loan to micro-credit institutions in the developing countries, which was the expansion of micro-credit away from its dependency on donation or low interest loan from supra-national organization in order to gain acceptance as the commercially competitive business. The senior fund manager of Triodos was appointed as a counselor for the United Nations Organization in 2005.

At present, Peter Blom, the current CEO, stated that the next step of Triodos is to become the “stage” for ordinary people who would like to take part in making positive changes such as through their consumption behavior or interaction with other people in daily lives. Blom mentions out that “I think that people do not want to separate work life and financial life from their personal life anymore or to separate their method of thinking from their shopping and child nurturing method. The next enormous change in our era is the search for quality and genuineness in a real life”.

### **2.1.11 Synthesis of comprehensive CSR concept**

The comprehensive CSR concept must occur from both the corporate level and the employee level that aims at every process of the business organization, without causing negative social impacts or with the least impact. If considering at the corporate level, it must give importance to designing mechanism and structure as well as an examination that aims at such goal. In addition to examination, monitoring and follow-up conducted in the business organization, an opportunity should be given to external follow-up, especially in the area where it is expected to have an impact, from experts and stakeholders in order to create mutual acceptance. In terms of individual, employees who have different responsibilities must give importance to their work role with self-awareness to prevent from negative social impacts. If this is practiced seriously and directly, the corporation can be called comprehensive “CSR-in-process.” On the other hand, comprehensive “CSR-after-process” still gives importance to social development and employee participation at all levels in order to build relationship with the community where the corporation is a community member. Approach to development will emphasize the establishment of mechanisms at local level in order to consider what important problems and major needs of the local are. Then, the corporation gets involved to drive such development aspect. The development is based on local background; there may be an import of technology in order to create effectiveness but it must not deviate from local condition. The development must be in the form of total process development as well as aim at controlling and development by local mechanisms. If one day there is no longer the business organization in locality, the development can still be sustained and continuously developed and expanded in terms of sustainable development. On the other hand, benefits from the development must belong to the society and the target group.

The comprehensive CSR concept must include stakeholders related to the business organization in all sectors, especially those sectors lacking of mechanism to deal with the impacts from the operation of the business sector as well as those sectors lacking of self-development capacity. In order to assess whether the operation is based on the comprehensive CSR concept or not, it can be noticed from 2 aspects, which are 1) Whether the organization has the problem occurred with stakeholders from business operation or not; if the organization has the problem, it will reflect that the

organization only implement CSR partially or not comprehensively based on the whole CSR concept or with reactive response to the problem; and 2) Whether the organization discloses information relating to the comprehensive CSR concept directly and timely or not; a number of international standards have specified about information disclosure as part of a report writing and construction of indicators. The disclosure of information will illustrate the occurred, response to the problem, and direction of the CSR operation. In addition, it indicates the real attention to operate based on the CSR concept.

### **2.1.12 Status of CSR Knowledge**

The study of status of CSR knowledge and research on CSR issues showed that research issues are conformed to the development and advancement of CSR, which can be categorized into 4 groups as follows (Accountability21, 2009: 1-15; Australasian Digital Theses Program, 2008: 1-14; Business for Social Responsibility, 2009: 1-12; CSR Sweden, 2008: 1-14; CSR Wire, 2009: 1-15; Essays.se, 2009: 1-11; European Academy for Business in Society, 2008: 1-10; Fleishman-Hillard, 2005: 5-20; Interfaith Center on Corporate Responsibility, 2004: 10-22; The European Business Network for CSR: 1-16; UNDP, 2008: 3-22).

2.1.12.1 The European countries: Research issue will focus on the development from the connection between CSR and sustainability and attainment of benefits of the business as well as challenging factors in conducting CSR to the study in each business group such as SMEs and MNCs, the study at the policy level, the development of supporting tools, business strategy and the connection with educational sector, and to the comparison, implementation development, construction of CSR model, and the development at the national policy level and in the European group. The current direction is the study of best practices, which is Sweden, the development of indicators, the development of specific tools for CSR instruction, and the development of CSR implementation in leading to innovation.

2.1.12.2 The United States: Research issue will begin from the study of definitions and the status of CSR of large-sized business, and the study to create righteousness in conducting CSR to business sector, and then developed to marketing issue, construction of model, response from consumers, and then developed

to the development of indicators, drive from social sector, the study to develop direction for future research, and the development of CSR definition that is better than the current ones such as political issue and social changes.

2.1.12.3 Australia: Research issue is developed from the study to create righteousness to CSR implementation and strategic study, and then developed to CSR and specific issue such as human resource management and exchange study such as Exchange as Determinants of CSR in Australia, and then developed to the study of transparency in information disclosure, status examination, and CSR design. The current direction is the development of CSR indicators such as Triple Bottom Lines that measure CSR on economic, social and environmental issues.

2.1.12.4 The developing countries: Research issue is developed from preliminary study, the study of multinational corporations, risk and information disclosure, and then developed to a comparative study with the developed countries, the study of media roles, and the study to assure that CSR is necessary such as the issues related to competitions, consumers and trademarks, and the study of leader's roles.

Analysis from the study showed that the direction of CSR has moved to the construction and development of indicators, especially in terms of the countries that have the advancement in CSR implementation such as the European countries; England has developed Sustainable Development Indicators 2008; Sweden has developed Triple Bottom Lines while the US has constructed CSR Indicators of Top Business in USA. In addition, Australia has many research about Triple Bottom Lines, for examples, Triple Bottom Line Reporting : A Study Diversity and Application by Australian Companies (2007), and Triple Bottom Line Evaluation of The Impact of Special Events: The Development of Indicators (2007). Moreover, if considering research from international organizations, the directions are similar. For example, UN has Guideline on CSR Indicators (2008); BSR has Environmental, Social and Governance: Moving to Mainstream Investing (2008). Apart from those issues, the current CSR research still gives importance to marketing study in the new approach such as Green Market, the study to create cooperation between business sector and population sector, the study of new CSR role of international organizations, and new CSR role in a wider aspect, as mentioned above.

### **2.1.13 Status of CSR knowledge in Thailand**

The development of CSR research begins from the study of business ethics and case studies to develop guideline (research on this issue has been continually studied) and then developed to the study of factors influencing on CSR and to the study to demonstrate that CSR is necessary to be conducted, for examples, issues relating to attitudes of consumers and finance, and then to the study to drive CSR such as feasibility study, marketing, strategic development and the study to integrate into business process, and then to the current research. In addition to the importance given to the integration into business and marketing strategy as well as case studies such as the study of CSR Strategic Plan of Aeronautical Radio (2007), The Influence of Corporate Social Responsibility on Brand Equity (2007), and The Case Study of CSR from 20 Famous Brands (2007). The CSR research is also the study to find appropriate guideline to sustainable development and enhancement of development, which includes the study of CSR direction, the development of indicators, the study to construct CSR model, the study to categorize groups, create understanding and policy recommendations, and project evaluation such as CSR Indicators of the Business Organization (2008), CSR Next Step 2008, CSR Model of SME Business, the study of characteristics, components and tools for CSR development, and project sharing evaluation for sustainable society.

### **2.1.14 Related researches**

The research from literature review consists of Promotion of CSR and Business Ethics for National Economy and Stability (1993), Guideline to the Development of CSR of Nonthaburi Industrial Business (1993), Characteristics of Business Ethics Problem in the Thai Society During Economic Crisis (1996), Business Ethics of the Thai Businesspersons Comparing to the US (1998), the Study of Roles of and Approach to Promotion of Business Sector for Society (2000), Corporate Social Responsibility: A Case Study of Industrial Area in Bangkok (2001), Attitudes of Executives in Export Business Towards SA8000 Standard: A Case Study of Bangkok (2001), The Operation of Public Activities of Telecom Asia (2003), Labor Law and SA8000 Standard: Thailand's Export Business (2004), Preliminary Survey on CSR of Multinational Corporations in Thailand (2004), The Operation of Public Relations of

Cement Thai (Kaeng Khoi ) Co., Ltd.: A Case Study of Community Relations (2004), Social Responsibility: A New Dimension of Hotel Public Relations (2005), Promotion of Participation of Employee in Bhumipol Dam in Environmental Management (2005), Consumer Behavior and Attitude and Social Responsibility of the Thai Businesses (2005), Corporate Social Responsibility (CSR): Possibility in the Thai Society (2005), Private Business Development Strategy as Social Capital (2006), Direction of CSR 2007 (2006-2009), CSR Development in Business Organization Management Process in Phase 1: The Study of Characteristics, Components and Tools for Development (2006), CSR: A Case Study of 20 Famous Brands (2007), The Study of CSR Strategic Plan of Aeronautical Radio (2007), Business Responsibility for Sustainable Development (2000), Corporate Social Responsibility in Indonesia (2000), Corporate Social Responsibility : A Business Contribution to Sustainable Development (2002), EU Multi-Stakeholder Forum on Corporate Social Responsibility (2003), Corporate Social Responsibility : National Public Policies in EU (2004), The Political Economy of Corporate Responsibility in Brazil: Social and Environment Dimension (2004), Corporate Environmental Reporting and Disclosure in China (2005), Corporate Sustainability : Green wash or a Path to Sustainable Capitalism (2005), CSR Audit UK (2005), The Relationship between Sustainable Development and Corporate Social Responsibility. (2006), The Political Economy of Corporate Responsibility in India. (2006), Measurement of Corporate Social Action USA (2006), CSR Audit: From Theory to Practice (2005), Sustainable leadership at Canadian Business for Social Responsibility (2007), Triple Bottom Line Reporting Australia (2007), Triple Bottom Line Tourism Australia (2007), and The State of Responsible Competitiveness (RCI: 2007).

Overall picture of corporate social responsibility (CSR) will mostly begin from the study to find preliminary data, the study of case study, the study to demonstrate that CSR must be conducted and is beneficial to an organization, and is then developed to the study in each business group, the study of CSR and specific issue, the study of CSR as a tool of exchange, the study to drive CSR such as the study of policy, tools and strategy. During that period, the developing countries such as India and China begin to give importance to the study of CSR and, therefore, begin to conduct a comparative study with the developed countries. Afterwards, overall

development of the study has moved to the development of implementation, CSR model construction, CSR design, policy development. The latest status of CSR (including research in Thailand) is the development of indicators, the development of CSR instructional tools, the development of CSR definition to be more advanced, CSR and sustainable development. Another aspect that is connected to business benefits is the implementation of CSR in association with marketing, identity and consumers, CSR strategic design, and CSR and brand building.

The research directly related to this study is the development of indicators. Related research consists of the Development of CSR in Business Organization Management Process in Phase 1: The Study of Characteristics, Components and Tools for Development (2006). This research is a synthesis of CSR-in-Process and CSR-after-Process at the corporate level in order to develop CSR in 4 perspectives based on the concept of Balanced Scorecard. Research method is the synthesis of documents, interview, and non-participatory observation; Measurement of Corporate Social Action USA (2006) is an analysis of components of corporate social operation by using KLD Social Rating Data relating to social data as well as financial and population data of COMPUSTAT for analysis in order to find component factors and to study the relationship between factors; Triple Bottom Line Reporting Australia (2007) is the study of economic, social and environmental indicators developed from GRI and is implemented in the Australian corporations. Whether information in all aspects are revealed completely and transparently or not, the study was undertaken from the reports and the websites of 100 corporations in Australia and the method of content analysis was applied; Triple Bottom Line Tourism Australia (2007) aimed to develop TBL indicators in 3 aspects, consisting of economy, society and environment, by establishing 7 processes of indicators development, including 1) Background stage, 2) Study stage, 3) Special event evaluation stage, 4) Survey by using Delphi on website stage, 5) Model development stage, 6) Result and discussion stage, and 7) Conclusion stage; The State of Responsible Competitiveness (RCI: 2007) focused on the study of level of CSR development in each country in 3 aspects, which are 1) Policy; 2) Business, and 3) Society, in more than 100 countries by using the data from the World Bank, WEF, and Transparency Internationals.

## **2.2 Concept of consciousness**

### **2.2.1. Definitions of consciousness**

The Royal Thai Dictionary (2003: 312) defines “consciousness” as the state of mind that has alertness and awareness that is able to respond to stimulus from five senses, including sight, hearing, touch, smell and taste.

Oxford Advanced Learner’s Dictionary (1995) stated that consciousness refers to awareness or attention given to one thing; it is the actual feeling that is special toward one person; those thoughts or feelings are self-controlled.

Paiboon Wattanasiritham (2000 quoted in Chongnang Chasinghkaew, 2004: 19) mentioned that consciousness is deep down in a person’s mind that directs, control and scrutinize person’s behaviors as well as various components in a society, including family, group of persons, organization, community or overall society, are all influenced by consciousness either directly or indirectly.

Chaiporn Vitchawut (1980 quoted in Chongnang Chasinghkaew, 2004: 18) stated that consciousness is occurred from various experiences of human that are accumulated and have relationship among those experiences and evaluate these experiences into consciousness. Therefore, consciousness is one of human’s internal behaviors that express the state of mind relating to thoughts, feelings and desires in the form of alertness to person, to the principle or to anything occurred from perception. Internal behavior of human refers to the behavior that is interpretation according to the obtained news, and thoughts and feelings to understand thing that is happening.

Waraporn Srisupan (1992 quoted in Chongnang Chasinghkaew, 2004: 19) stated that consciousness is characteristic of the mind that has awareness and responsibility.

Boonsom Hunsasiripoj (1996 quoted in Kanokporn Koonratchatapiroj, 2003: 7) stated that consciousness is the state of perception and learning of what’s happening to oneself and to the society. The state of alertness and consciousness is the state that is occurred with feeling or perception toward things and should be consciousness of each individual depending on mental foundation, knowledge foundation and individual’s morality.

Nelson (1967 quoted in Kanokporn Koonratchatapairoj, 2003: 7) stated that consciousness is the state that person acquires knowledge or experiences, and then evaluates and has awareness toward the importance of oneself to one thing; it relates to the state of mental alertness.

Hess and Thorney (1967 quoted in Chongnang Chasinghkaew, 2004: 18) pointed out that consciousness means things occurred from individual getting involved in a system of teaching of values, attitudes and behaviors of individual.

Good (1973 quoted in Chongnang Chasinghkaew, 2004: 18) provides the definition of consciousness as the behavior that expresses perception of individual or the expression of feeling of responsibility of individual toward problems.

Political economic theory or Marxist provides the definition of consciousness as the state of mind that perceives that thought, feeling and action of oneself is serving the benefit of one's own class or other classes. Moreover, Marx stated that "Human's consciousness does not identify being, but it is social being of human that identifies human's consciousness" and believed that consciousness is developed from being oneself and the relationship that a person and a group have with one another. In terms of dialectical relationship and sociology, consciousness means learning of self-consciousness or social or group consciousness (Chatthip Nartsupa, 1997: 152; Kanchana Kaewthep, 1984: 210).

Theory of Dialectic Materialism of Marxist explained that the power that is the heart of social change is the power of production. This power relates to human development and technological revolution. This power will lead to the development of work division system in the society. Level of production power will identify the basic structure of the production relationship system and all of these relationships are the economic structure of the society. This structure will work as a foundation of legal system and political system as well as a factor of changes in politics, law and consciousness of people within the society (Yook Sriariya, 1994: 42).

Psychological theory: The study of consciousness began in the 19<sup>th</sup> century, which was called the science of consciousness, aiming at awareness, analysis and introspection. Nowadays, psychologists accept consciousness as the structure of inward thinking and it is an inner presentation (Solso, 1991 quoted in Poomsin Pooosuan, 2005: 13). The definition in terms of psychology is the state of mental

awareness such as being aware while eating, thinking, and also gathering experiences at the specified time (Chaplin, 1979 quoted in Poomsin Poosuwan, 2005: 13) under the condition of internal situation and external environment.

Psychologist in cognitive studied about awareness or consciousness and believed that the study of consciousness will reveal what is in our mind or how the brain system functions in expressing behavior in response to the environment. The perception is that humans are the producer of information rather than being the medium in transmitting information from the environment; that is, humans will be attached to stimulus, causing sensation and then selection of information from stimulus, and then reprocessing and interpretation of such information (Poomsin Poosuwan, 2005: 13).

In summary, consciousness means the state of mind that has awareness towards thought, feeling and action that happened; it will direct, control and scrutinize thought, feeling and action. Consciousness is developed from mental foundation, foundation of knowledge and morality, social system, and dialectical relationship between individual and its group.

### **2.2.2 Forms of consciousness**

The review of the forms of consciousness consists of 9 forms of consciousness: 1) A Hybrid Neural Network Model for Consciousness (2004); 2) A Simplified Model of Consciousness (2009); 3) A Skelton of Self and Consciousness as Logical Substances (2006); 4) A Dyadic Model of Consciousness (1995); 5) The Model of Consciousness (2002); 6) Hypnosis and Consciousness: A Structural Model (1999); 7) Level of Consciousness and Self-awareness (2004); 8) The Eight Circuit Model of Consciousness (2009); 9) Kihlstrom Model of Consciousness (1984). The researcher can synthesize the forms of consciousness that have mutual characteristics in each form as follows (Franklin, 2009: 1-10; Health, 2002: 1-20; Kihlstrom, 1984: 10-50; Leary, 2009: 2-12; Institute of Noetic Sciences, 1995: 20-35; Lin Jie, & Yang, 2004: 1-15; Morin, 2004: 9-21; Oakley, 1999: 15-26; Yasuo, Katsumasa & Shoji, 2006: 1-15).

**Table 7** Forms of consciousness

<b>Components</b>	<b>Definition</b>	<b>Sub-components</b>
1. Initial consciousness	The first stage of consciousness that consider the mind expressed towards external environment.	<ol style="list-style-type: none"> <li>1. Satisfaction to obtain information from 5 senses;</li> <li>2. Awareness towards the importance of information obtained from 5 senses;</li> <li>3. Intention towards perception of information from 5 senses;</li> <li>4. Attention to perception of information from 5 senses.</li> </ol>
2. Considered consciousness	Consciousness that gives importance to analysis, consideration and comparison of the obtained information.	<ol style="list-style-type: none"> <li>1. Inner thinking that is the use of thought in order to create understanding towards things;</li> <li>2. Ability in recognizing past experience;</li> <li>3. Imagination that is the picture of thought, coming from accumulation of perception from 5 senses;</li> <li>4. Comparative consideration between the obtained data, past experience and image of thoughts.</li> </ol>
3. Critical consciousness	The last stage of consciousness where each component is important to expression of feelings and opinions	<ol style="list-style-type: none"> <li>1. Belief and value toward one thing;</li> <li>2. Introspection</li> <li>3. Self-awareness towards feeling, apperception,</li> </ol>

**Table 7** Forms of consciousness (cont.)

Components	Definition	Sub-components
		response to stimulus, and understanding of self-emotion; 4. Criticized thinking is expression of opinion of individual towards one thing.

### 2.2.3 Process of emerging consciousness

Methi Bilanthananont (1983 quoted in Chongnang Chasinghkaew, 2004: 24-25) explained the process of consciousness in 5 stages as follows.

2.2.3.1 Feeling is the feeling of reminding to thing that one is doing or used to have experience, which is the thought about self-value.

2.2.3.2 Opinion is divided into many types: 1) Levels of opinion contain 7 levels, including memorization, translation, implementation, interpretation, analysis, synthesis and evaluation; 2) Criticized opinion involves segregation of facts from personal opinion that is biased, segregation of favoritism and conflict from reality or facts as well as criticism, propaganda and imitative behavior and; 3) Logical thinking, creative thinking, thinking from rationalization skill such as language use, calculation and research. The part that is the thinking process will appear as we feel reminded, which occurs from the feeling, being one of a kind or integrity.

2.2.3.3 Communication and transfer can be done verbally or by other means such as transmitting news by writing, listening, drawing, asking question, information application, reception of feedback and dispute resolution.

2.2.3.4 Belief occurs from faith. This process is the consideration to find conclusion from various alternatives by considering related things that are both liked and disliked, formulation of goal, data collection, problem solving, planning and independent selection. In this process, after communication and

transfer occur, there will be agreement, support and mutual preference that make people choose to believe and have faith in self-dependence as a good thing and holding it to oneself.

#### 2.2.3.5 Practice by repetitive process or from new selection.

When it comes to this process, people will have belief and faith in behavior and they will try to transfer this belief in the form of an effort of self-practice, which is an observable behavior.

### 2.2.4 Levels of consciousness

Paolo (1973 quoted in Chongnang Chasinghkaew, 2004: 32) categorized consciousness into 4 levels: 1) Intransitive consciousness means the belief of people towards fortune, holy object and fate; 2) Semi-intransitivity consciousness means the diminution of people's value, the feeling of lacking of confidence, and the way people receive value that is completely transferred and act with the use of violence and emotion in solving problem; 3) Naïve-transitivity consciousness means the way people begin to change and are aware of social problems; they begin to have demonstration, criticism and are often incited as a tool of interest group; the reason for this is that people still do not understand different phenomenon of the society and are unclear in terms of analysis and synthesis of such phenomenon and; 4) Critical consciousness means people consider and criticize various problems in the society deeply and have confidence, listen to others and do not avoid their own responsibilities.

Lukacs (1920 quoted in Orawan Jittawanich, 2001: 14) categorized consciousness into 2 levels. The first level is immediate conscious by using criteria of perceiving benefits of their class and ability to perceive the society by having broad knowledge. If the first level of consciousness has been processed through the enhancement of consciousness, they will have a higher level of consciousness, which is social conscious. Details are as follows: 1) Immediate conscious is the automatically self-occurred conscious and occurred by nature; people perceive their own benefits in the near proximity such as such as economic needs; this type of consciousness consists of Psychological Consciousness of Individual and Mass Psychological Consciousness; and 2) Social conscious can only be occurred through action with human intention

such as prevention of overall interest such as for the nation, for the people. The enhancement of the first consciousness to the latter one must be done through a medium such as leader, intellectual, political party, labor union and mass organization. These two types of conscious mentioned above are, therefore, occurred from functionality of ideology.

However, consciousness can change through the process of consciousness enhancement that consists of: 1) social structural change that can enable people to perceive hidden truth; the reason of revelation is because of change and opportunity to realize and participate in such change; 2) process of experience accumulation and ideological transfer; 3) Sudden factors such as war stimulate consciousness when there is an opportunity to take part in actual fighting and; 4) having an opportunity to make external contacts such as work visit and external training will help enhance wider perception.

### **2.2.5 Conceptual-based theory in building consciousness**

The conceptual-based theory in building consciousness and its related studies consist of (Duenden Jantarakotara, 2002: 43-45; Sunatha Sukvach, 1999: 32-36).

2.2.5.1 Behavioral theory of personnel in an organization. How a person responds to certain situations happening in one's life depends on external drive factors such as economics, societies, politics, management structure and organizational culture, etc. These factors combine with internal driven factors such as basic human needs, personal philosophy of life, and the selection of thoughts using reasons and emotions. It, then, results in the decision and expression into two aspects of behaviors, which are morality and efficiency.

1) External-driven factors can be divided into two areas: 1) External factors such as economic factors, political factors and social factors. These factors will affect the organization before causing effects on employees or affect them directly. For example, the economic factors affects the establishment of government policies, the rising inflation rate may cause direct impact on employees. The mentioned external factors possess the characteristics of linkage and integrated relations; 2) Organization's management structure and culture under the democratic system. National level management does not represent the full system of democratic

government. The external factor in management structure and organizational culture can be categorized into 2 groups; Firstly, the management structure factor has a strong impact on the determination of the moral system and the efficiency of the personnel. The problematic management such as the compilation of the center power, the seniority system, the complicated and difficult working procedures causes the working system to become the hardest obstacles which will affect the moral and efficiency of organization personnels. Organizational culture is the index to the behaviors of the majority personnels in each organization. These organization cultures are influential to the decision-making process of employees as they pressurize an individual's emotion, feelings, sense of acceptance, survival and moral consciousness.

2) Internal Driven Factors consists of basic human needs, basic human needs, personal philosophy of life, and the selection of thoughts using reasons and emotions. The external factors, economics, politics, and social, will have an impact on the organization before affecting each level of management and then, the operation level. Though the force of impact differs, everyone will still be affected by the organizational environment and other operational situations. Whether it is the organizational policies or organizational culture, the external drive factors would still creeps into the emotions, the wisdom, and create choices for ourselves to decide. Therefore, the internal drive factors have impacts on each person's conduct.

2.2.5.2 Social learning theory explains the existance of morality which causes the existance of consciousness is the process of socialization. We absorb the rules of the society in which we grew in, learned to systematize, reinforce, and replace. To earn an acceptance from a group, a person needs to learn from observation and imitation of close friends. This may cause changes in a person's characters positively and negatively.

2.2.5.3 Learning theory (Yothin Sunthayuth and Jumpon Pulpatarachiwin, 1989) emphasise on situations and environment causing certain behaviours. This theory analyses social behaviours in the prospects of relations of motivation and the response, no association with internal supporting factor such as individual thinking process.

2.2.5.4 Adult learning theory places priority in adult learning process, whether the adults' desire to reason out the need to learn, to learn directly, to

bring individual working experience as a tool to learn, to utilize problems as the nominate factor to create learning process, to allow the learners to become the center of learning, to receive the repercussions, or the adults were urged by both the external and internal drive factor.

2.2.5.5 Social influence theory. Society is a divergent assembly of humans and its activities that can contain the dissimilars to live together under an acceptable code of conducts. The development of ethical behaviors is responsible by the institution at family level will provide a sense of consciousness. Also, the institution at educational level, for instance, Schools provide basic fundamental and enhance with imitation process, the reward and punishment system. The enhancement and development of ethical behaviours for consciousness are needed for the strength of the society as a whole, while government also plays an important role in it. (Atcharapan Jarustwad, 1997: 25-26).

2.2.5.6 Psychoanalytic theory believes that ethics and consciousness are the same. Every man in a society has to learn the rights and the wrongs from his own social environment, creating unique attributes for each social group, the identity. It automatically creates a standard code of conducts in which reflects the childhood experiences of individual adults. The theory also believes that when a person commits a sin and feels ashamed about it, that person has already gone through self-punishment. With the consciousness, the person will not repeated the act of sin even when there are no external drive factors.

2.2.5.7 Cognitive development theory explains the existence of morality which creates the consciousness occurred from motivation to act in accordance with society. The development of morality needs to be considered according to each individual's intelligence. For example, a case of physical abuse, this theory teaches one to look and search for the cause in order to understand why the abuser acts this way. As the maturity of a person increases, the development of morality will increase respectively.

2.2.5.8 Development of characteristics enhancing moral principle theory in order to create consciousness: The development of characteristics of the enhancement of morals in order to build conscious of individual must begin from a child in which intellectual development must be in parallel with emotion by

having the ranking of moral principles in the form of process based on level of perception and emotional development. It also include the meaning of perception that has a belief that retarded persons are lacked of morality and also a belief that morality has a relationship with other characteristics of persons, intellectual level is related to morality and has an influence on self-control to get away from badness. Therefore, the development of characteristics enhancing morality is the role of a family and school to cooperatively implant and promote morality (Atcharapan Charaswat, 1997: 25-26).

2.2.5.9 Expectancy theory in which explains why each individual behaves in a certain way when a possible opportunity appears. It is obvious that when an individual make an effort, he will achieve higher accomplishment and more probability that the higher accomplishment will bring about the desired outcome. This means that the probability appears before the act of effort. Therefore, we can conclude that the cause of human behaviours comes from the persuaded expectation of desirable outcomes and the outcomes hold certain importance to each individuals. The behaviours will depend on the satisfaction of the desired outcomes.

2.2.5.10 Maslow's hierarchy of human needs (1970 quoted in wikipedia, 2009: 1-5) has the concept that each human has needs all the time. When certain needs are satisfied, they will become meaningless to that individual from then onwards. The following is Maslow's hierachy of human needs on 3 hypotheses: 1) Every human beings has never-ending needs; 2) If the needs are satisfied, there will be no more motivation for human behaviors; and 3) Human needs are in hierarchical orders of physical needs, stability and security needs, social needs, the needs for fame, and the needs for success.

## **2.2.6 Concepts used to build consciousness**

### **2.2.6.1 AIC (Appreciation Influence Control)**

AIC concept is the theory and the management method that is newly developed by Fill Smith. It is the concept provided by the department by realizing the complexity of operation system that has many related persons and organizations. If the learning of each individual and organization occur separately, there will be insufficient power to drive the system creatively. Therefore, it is necessary that all components within the system have the system of interactive

learning through action. There is integrated coordination towards working within a division, which enables personnel to work towards clear goal, have harmony, and work systematically, leading to positive work attitude, having consciousness in working and attention to work on the assigned task, working with full capability, mutual acceptance at the executive level and the operational level. These create consciousness in working which has techniques as follows (Duenden Chankote, 2002: 40-41).

AIC technique is mutual working that will lead to goal attainment of individual and organization reciprocally. It is also mutual agreement in the testament of action towards mutual understanding and perception, consisting of 3 procedures: 1) Establishing the team of speakers who understand AIC; 2) Identification of stakeholders both in the system that is operating and the system that is about to be improved; 3) Mutual planning by inviting representatives of every group of stakeholders to participate in workshop in 3 phases, which are appreciation phase is brainstorming of everyone, which may be hidden in a group but must be shared with one another that may be expressed by image concerning what good things they want to occur but without criticism; this will lead to formulation policy of the system; mutual interaction or influence phase is a division of attendants in a meeting into sub-groups based on work or proficiency and then cooperatively think of the desire to make what was thought of in the first stage to become true, what to do by realizing limitations; and control phase is the transformation of planning and strategy into action plan, execution, evaluation and follow-up of action in each group or related place that undertook action plan by having representatives of stakeholders. (Nithi Aiewswong, 2003: 1-17)

#### 2.2.6.2 Social conscious

Such concept explains from a comparison of differences of phenomenon, “Drink Don’t Drive” of the Thai and Japanese society that it is occurred from 1) personal interest factor consists of severe legal punishment and social punishment such as dismissal from work and being in the blacklist preventing from career advancement; 2) social awareness factor in which the whole society has the same concept that it is severe; therefore, public sector and business organization has identified severe social sanctions. At the same time, awareness of individual is in the

same direction. In this mentioned system, Nithi Airesriwong perceived as an important thing that create balance while a moral system of Thailand still focuses on individual. Moreover, if considering only economic value, the research conducted by Gneezy and Rustichini (2000) by using finableness as a sanction for parents who pack up their children later than the specified time. It is found that the enforcement of finableness alone may affect person's behavior to act in contrast to expectation and also affect people to consider mainly economic value. In addition, Nithi Aiewswiwong also analyzed in terms of economics that economics has not considered the perception of value of social preference that realizes an outcome towards others along with outcome of oneself. Additionally, one factor that promotes values for the society is "community relations", meaning long-term relationship that members within a group have frequent interaction, have corporeal relationship, learn about one another through past behaviors, believe in some shared values, and have mutual control internally such as having social sanction (Nithi Aiewswiwong, 2003: 1-20).

#### 2.2.6.3 Merit System

Merit system is the concept that the department is a provider in personnel management, which requires great deliberation, meaning that the system used in personnel management contains 4 important characteristics as follows: 1) Equity principle means everyone is treated equally in working and consideration for rewards or punishment from his/her own action; 2) Ability principle means everyone is capable in his/her area of proficiency and executives should give an opportunity to express individual ability; everyone has an opportunity to receive award or rewards from working based on their capability; 3) Stability principle means the division has stability in financial and welfare, has clear working system, goal, rules and regulations as well as has fair leader and executives who pay attention to the well-being of personnel in the division, give them support and rule them as if there were relatives. The person who makes personnel in the division have confidence in the leader will bring about mental stability and faith in the leader and organization, resulting stability; and 4) Political neutrality principle means not having excessive preference toward any politician or political party as well as having unity in decision making and management in an organization, without interference from persons external to an organization (Duenden Chantakore, 2002: 40-41).

When these happen in the division, persons working in the division will have work morale, eagerness, effort and diligence in working as well as love and satisfaction to the assigned task, resulting in good consciousness in working and acceptable and quality work performance which make personnel have faith in the working system, leader and organization. It is one of the creations of consciousness in service.

### **2.2.7 Consciousness building methods**

Duenden Chantakote (2002: 34) presented the methods of building consciousness in service provision for government officials and officers in hospitals as follows.

2.2.7.1 Admiration of good people and punishment of bad people is giving rewards to people who have morality and good ethics or grating laurel specially as well as announcing commendation to be widely acknowledge while having punishment for those who act in contrast to morality and ethics revealingly and indiscriminately in order to create good consciousness.

2.2.7.2 Public relations is promoting using different media such as exhibition, radio, television, poster, brochures, leaflets as well as all kinds of printed materials in order to disseminate knowledge, attitude and appropriate values in order to attract and implant to have morality, ethics and good consciousness.

2.2.7.3 External control is cross-examination between persons in the same area of profession and controlling one another or having an organization responsible for follow-up and evaluation or allowing them to take part in promoting morality and ethics in order to create social sanction in eliminating or suppressing persons with no morality, ethics and consciousness in working.

2.2.7.4 Learning by doing is having an opportunity to act in accordance with such morality or ethics such as residence, gun weapons, communication radio, vehicles and oil in field working as well as issuance of those materials must be done rapidly and timely. It is to create mental stability that creates work morale. For those who have consciousness in working, they will be encouraged to continue on working.

### **2.2.8 Concepts related to corporate consciousness**

2.2.8.1 Yunus (2010 quoted in Sarinee Achawanantakul, 2010: 1-18), the founder of Grameen Bank in Bangladesh, has a hypothesis in helping the poor that they are not people who are lazy to work for a living or completely lacked of ability to earn for money. Poor people come from the lack of merciful capital sources (low interest rate) and the lack of consultation in a wide scope. He also has a hypothesis that poverty has no relationship with a greater chance of not paying for debts. He stated about the business that has social conscious is the business that is driven by attitude in aiming for economic society where personal benefit is not the only fuel. Furthermore, he also realizes that poverty is an important problem and has intention to know and understand seriously solve the problem, ranging from talking with a bank to negotiate and fight about surety ship and loan given to the poor, an attempt to establish a bank to operate for the poor, energy usage of social group to prevent from bad debts (repayment of almost 100%), campaign for woman rights in loaning money, the development of banking system that can managed and developed by the poor, fighting against satire from other banks as well as the expansion of banking system to the other countries to solve poverty problem and establishment of Grameen Trust that supports project money in the same form. More importantly, he develops the bank system that builds branch managers to have the method of thinking and perceive value and capability of the poor as well as enables the poor to release capacity that can create a better life.

2.2.8.2 Barrett (2010: 1-15) presented corporate consciousness in 7 levels, consisting of 1) Consciousness at survival level is profit; 2) Consciousness at relationship level is customer satisfaction; 3) Consciousness at self-respect level is productivity; 4) Consciousness at transformation level, by changing from personal benefits to overall benefits of an organization; 5) Consciousness at organization level, by an organization stimulate higher personal productivity and creativity; 6) Consciousness at community level, by giving importance to external connection; and 7) Consciousness at social level is service provision to humanity and the world. The first 4 levels aim to respond to business organization mainly. The fifth level is consciousness that integrates organizational benefits and employee benefits, including creating the work to be fun, creating positive culture that support the feeling of

completion of employee. Only Level 6 and 7 that give importance to community and social development in which Level 7 will be consciousness that considers the connection of living creature; an organization will deeply care for morality, virtue, human rights and peace, realize long-term effects from action and have stable moral standpoint.

2.2.8.3 Gates (2009: 1-20), the founder of Microsoft and The Bill & Melinda Gates Foundation; this foundation promotes the development in 4 major aspects, which are reduction of starvation and poverty, health promotion of the world population, educational development and educational opportunity in the US, and provision of fund for supporting non-profit organizations in the development. The important belief is the selection to develop on the issues that are important problems and neglected places integrative, by perceiving that all lives on the planet are equal of value and developing in cooperation with an organization that has expertise by emphasizing prevention. Bill Gates has driven the foundation with awareness and intention towards community and social problems as a result of his early participation in the United Way Foundation to develop the community he lived in and had a chance to know and talk closely with HIVs-infected persons. One part of the statements expresses social conscious, “Do fight against inequity”, which was mentioned in the speech day at Harvard University.

2.2.8.4 Drucker (2010: 1-5) presented the conceptual background of organization that has social awareness, which is an organization must have an objective to more than search for worthiness or profit but there must be an evaluation of impact from the establishment and operation in all aspects that involves more than legal aspect in order to manage the occurred impact in all aspects fairly. If any impact cannot be operated, an organization must not do that thing. Moreover, an organization must cooperate in all sectors and processes in solving social problems in order to create good employees, good citizen and good neighbor in which it must be fully responsible for the impacts on employees, environment, customers and everybody or factor involved by an organization. More importantly, an organization must always have deliberation because good intention does not always express social responsibility. The involvement in an operation that is beyond the organization’s capability is also considered lacking of responsibility. Therefore, an organization cannot only consider a

particular aspect of worthiness in the operation as the base since it may lead to destruction and diminution of continuity of community as well as unjust changes and unrest within the community.

2.2.8.5 Kotler and Nancy R. Lee (2009: 1-4) believed that for an organization to have consciousness, it must accept and be aware of benefits that will occur to an organization and a society. If an organization has such awareness, it will operate CSR integrative to business process and strategies. In the book, “Up and Out of Poverty: The Social Marketing Solution” (2009), it indicates a new aspect of conducting CSR based on such concept that having goods and services that people at lower levels can afford and utilization of local human resources in business operation. In addition, they perceived that in order to make an organization conduct CSR, the organization must recognize and realize the benefits that will occur to the organization and the society.

2.2.8.6 Peters (2010: 1-8) believed that an organization that has social awareness will be an organization that cares for others as human being who live together, by establishing some faith in the organization, beginning from a small scope such as labor and family and then expanded. Additionally, social awareness at the advanced level based on the concept of Tom Peters will consider the expansion of social value scope of the organization, which has 5 important characteristics as follows: 1) Being change agent; 2) Acceptance of mission that creates social value; 3) Awareness and follow-up to find an opportunity to achieve mission continuously; 4) Courageous operation; and 5) Sense of accountability. Moreover, he mentioned the CSR concept that has the meaning beyond having a policy, indicators and annual report, by considering types of community we want to be a member.

2.2.8.7 Senge (2006: 341-382) gave importance to learning creation for understanding towards a global system that is entirely connected, various interlinked effects that will occur and has already occurred, and neglected persons as well as understanding that the global system is interdependence and mutually affected, and understanding that an organization is part on the system, which will make an organization have awareness and plan by realizing benefits that will occur to the society. For examples, there is a consideration of what to do to make everyday decision such as the produced goods and energy used realizes of population in distant

location or on another side of the world, builds innovation that integrates sociological benefits, ecosystem and economic system as well as builds personnel to have awareness on their position and responsibilities as part of the global system, and perceives changes of the global system that part of it depends on our operation.

2.2.8.8 Kofman (2006: 1-62) mentioned about business that has consciousness that it begins from internal awareness at the organization level and the individual level such as mind, internal spirit, culture, path of business operation and the individual level that supports employees to have moral reasoning, which are knowing oneself always, caring for all groups and things equally, and deliberate consideration prior to operation. At the same time, the leader must utilize the well developed tool to direct and control oneself, culture and the world. Furthermore, he referred to Nathaniel Branden who mentioned about consciousness that the state of knowing oneself always and full of caring. The business with consciousness will have deliberate consideration toward background questions relating to facts and human living. Then, these information are used as internal guideline for business alternatives. Moreover, the business with consciousness supports caring for stakeholders in all groups such as employees are urged to work effectively based on responsibility in consistence with moral reasoning.

2.2.8.9 Wikipedia (2009: 1-3): The business with consciousness will have awareness on the occurred outcomes of operation and non-operation of the business and perceive awareness systematically and in all parts, both short term and long term, especially the impacts on humans and the environment in a beneficial way. It can be compared to moving value from “economics” value to “society and environment” both at the global and the local level. Furthermore, the business with consciousness must not give importance particularly to profit making, consciousness toward consumers and investment money that have social responsibility, but it also include capitalism conscious. To consider whether the business has consciousness or not, it can be considered from 2 components as follows: 1) Doing no harm consists of 3 levels, 1.1) goods and services must be harmless to human and the environment, 1.2) increase in awareness toward the impacts will occur to the society and the environment, and 1.3) the application to make operation beneficial to the society and the environment; 2) The creation of benefits to the people, the world and profit (Triple

Bottom Line: People Planet Profit) in which for the people it must look into benefits of the whole community both internally and externally, for examples, good work culture, forms of benefits of labor, fair trade, assistance of community that is a supplier of materials and a producer, and distant community. For the world, it must cause the least impact to the environment as well as restore and enhance benefits to the environment through various methods such as reuse, green workplace and using wind energy.

2.2.8.10 Harvard Business Review (2003: 131-156) presented the topic, “Can a Corporation Have a Conscience?” which mentioned that to perceive whether the business have “conscience” or not, it must see whether the business listens to opinions of others or not, chooses method of conduct by considering benefits of all sectors or not, and analyses problems and needs to find development guideline together or not. In term of individual, it will consider whether individual operation has moral concerns or not and at what level. Conceptual foundation of the organization with social conscious from books will relate to level of participation of community, level of strength in problem analysis and find direction to development, and level of consideration and awareness of moral value of personnel in working.

### **2.2.9 Related researches**

The research reviewed by the researcher included mental development of human resources in the organization in dimension of conscious, morality and ethics: Case study of Betagro Agro Industry Co., Ltd., Office of North (1996), social conscious of the undergraduate students of Mahidol University (1998), conscious on environments of private company employees approved the standard system of environmental management (ISO 14000): Exclusive case study of Thai Olefins Public Company Limited (1999), population factors and factors on atmosphere of organization and the conscious in performance of the governmental officers: Case study and atmosphere factors of the organization and conscious in performance of governmental officers: Case study of Phraboromrachanok Institute for Health Workforce Development (2001), development of conscious measurement form on participation of rural development for the Chulalongkorn University’s students (2001), Case study of conscious in service of staff in hospital in revolution era of health assurance system (2002), conscious of guide on ecological tourism guide: Case study

of professional guides in Bangkok Metropolitan (2003), behavior of public properties maintenance and support of public conscious of Puwiang community, Khonkan province (2004), conscious of performance on prevention and suppression of policemen of Latphro Police Station (2005)

Overall image of the research related to the conscious mostly emphasized the study of level of the conscious, factors affecting the change of conscious, meaning of conscious, thought towards phenomenon, way to develop the conscious in various dimension, such as political economy, society and culture, health and environment, rural development, service, official performance. According to the way of study, in case of qualitative education by using the focus group, in-depth interview, participation observation and non-participation observation, context analysis, policy, plan, project and activity. Then the data got was categorized into group, analyzed with the context, theologically compared and analyzed with descriptive statistic. In case of quantitative study, the questionnaire was used for being the instrument. The data analysis was carried out by using ANOVA, Correlation Analysis, T-Test, frequency, percentage, mean and standard deviation. However, the research about conscious of guide on ecological tourism guide: Case Study of professional guide in Bangkok Metropolitan (2003) used both qualitative and quantitative method mutually. According to the qualitative method, MANOVA, ANOVA, T-Test was used and in-depth interview was used in quantitative method.

The related research direct to this study was about indicator development. The research on measurement development of participation in rural development for Chulalongkorn University's students (2001) aimed to develop the measurement form of participation on rural development by using the conscious level model of Kihlstrom (1984) and concept of William G. Farthing (1992) to be the measure structural framework of value estimation questions of 5 levels of Likert Scale and brought the data to analyze the quality in each item by descriptive statistic and selected the question item by correlation analysis, validity measurement by using Cronbach to measure the concurrent validity by t-Test and the construct validity was measured by CFA. However, the research analysis of using the type of conscious creation for rural development of community leaders (1989), conscious on Thai ship of hill tribe (1986),

conscious on nation of students in Demonstration School of Kasetsart University (1977), political conscious and political participation of benefits group in democracy (1982), conscious in humankind of teachers of life experience promotion group, life on Primary School 6, Primary School in 9 educational area (1993), creation of conscious measurement form on natural resources and environments of students on Primary School 6 (1994) found that creating the instrument to measure conscious was mostly created according to the meaning frame of words and behavior attributes related to the conscious given by experts or in accordance with the theory framework determined by the researcher.

According to the research of conscious measure creation in foreign countries, it was found that the creation was about creating the instrument to study the difference of awareness by using the variable of personal data of the responders to analyze the difference and relationship. The research of Global Awareness in Home Economics Education (1985) studied the awareness and attitudes towards the world of domestic science teacher by using the variables of age, educational level, teaching conditions, various experiences and others. The research of An Analysis of Faculty Awareness of and Commitment to World mindedness in Selected Universities (1990) studied the awareness of humankind ship of lecturers in university by using personal data in various aspects and opened-end questionnaire to ask about opinion. The research of Person Perception and Self-awareness: Knowledge on Influence on one' own Judgments (1982) studied the self-conscious and perception of persons influenced the decision making by getting the passengers to answer the questions then the assessment group would judge each characteristics of individuals by using Rating Scale, after that assessed the scores to find out the relationship with the researcher for getting the awareness according to the interpersonal perception. Moreover, the research of Discovering Corporate Consciousness (1996) studied the meaning giving on conscious of business organization from interviewing the researcher and graduate student about the meaning of consciousness towards business organization then categorized the critical points by dividing into 2 parts, which are 1) elements part, such as social responsibility, business ethics, culture and corporate, value, etc. 2) Results part, such as ethical decision making, diversity and affirmative action, procedural justice, after that extended these issues according to the concept and theory.

## **2.3 Concept of indicator**

### **2.3.1 Definitions of indicator**

Oxford Advanced Learner's Dictionary: (2010) gave the meaning of 'indicator' that it was what to use for indicating or telling the direction to something.

Webster's Online Dictionary (2010) gave the meaning of 'indicator' that it was what to use for indicating or telling or indicate something rather accurately no more or less.

Johnstone (1981: 21-22) gave the meaning of 'indicator' that it was the information which indicated the relative quantity or state of what intended to measure at a time without indicating the specific or clear state but indicated or reflected the picture of interesting situations or gave the picture of general conclusion which might be changed in the future.

Office of National Education Commission (1997: 2) gave the meaning of 'indicator' that it was the state which used for expressing state or pointing out the situations happened or changed by using the limited resources which could be diagnosed and pointed the roles and duties as well as problems and obstructions of performance from various elements of educational management in time period and needed level to measure or examine.

Sirichai Kanjanawasee (2002) gave the meaning that 'indicator' was a component, variable or value which could be observed. Indicator used for indicating the state or reflecting the attributes or performance result.

Nongluk Wirachchai (1998) gave the meaning that 'indicator' was a component variable which had the value expressing the aspect or quantity of situation, factor, performance or productivity from the system at the time spot or a time period which gave the information by holistically and inclusively but it still had the accuracy no more or less as well as clearness enough to used for comparing with the criteria or used for the assessment or told the change about the system.

Suchat Prasitrattasin (1996) gave the meaning that 'indicator' was a measure used for measuring the rate or level of performance result or performance of organization. The organization could be individual, group of persons, official

organization, state enterprise or private business no matter what level it was and how the purpose of performance seemed to be.

In conclusion, 'indicator' was what to express the state, level of situations of things intended to measure happened or changed or reflected the performance of a thing at a time. The indicator would reflect the direction and help pointing the roles and duties as well as analyzing the problems and obstructions of performance.

### **2.3.2 Critical attributes of indicator**

Johnstone (1981: 26-28) mentioned 5 critical attributes of the indicator including:

2.3.2.1 Indicator had to indicate the information of attributes or state studied inclusively. Indicator had to give accurate information no more or less but not necessary to absolutely or carefully accurate. Indicator could compare with Litmus paper which could tell the state of acid/alkali in Chemistry subject. The Litmus paper with blue color would become red color in acid solution; therefore the chemist had to examine the state of acid/alkali by chemical method with the complex way so that the measurement result would absolutely correct and accurate.

2.3.2.2 Indicator was different from variable. Although variable indicated the information to express the attributes of things or states studied like the variable which gave the value of quantity/attribute of things or phenomena which the researcher was interested to study but the indicator wasn't similar to the variables because the variables would give information of things or states needed to study only one side and couldn't conclude the state as overall aspects. However the indicator was the combination of related variables by representing in wide image of things or state needed to study. With this meaning, the indicator therefore could be either component variable or component and not necessary to have only one indicator. The indicator could have 20-30 indicators which made by hundreds of variables.

2.3.2.3 Value of indicator which expressed the quantity. The indicator had to express the state studied by the numerical value or quantity only no matter what learned would be quantitative or qualitative states. Moreover, the meaning translation of indicator value had to be translated by comparing with criteria or standard which had already given at the time of creating the indicator. Thus, creating

the indicator had to determine the meaning and criteria about the indicator clearly. The meaning of indicator in this point separated the difference between variable and indicator more clearly. The measurement of variable had to get the meaningful value without criteria for translating the meaning. Nonetheless, the indicator had to determine the criteria or standard together with translating the meaning.

2.3.2.4 Value of indicator expressed the information at the spot of time or time period. The indicator expressed the value of things or states needed to study in specific spot of time or time period. Some indicators might give the information only one year or one month and some indicators might give the information about the state of development or performance within the time period of 5 months or 3 years. In addition, the indicator might give the information, such as several values by time series, when the indicator from spot of time or time period was compared to each other, it would express the state of change of the state of study needed.

2.3.2.5 Indicator was the fundamental unit for the theory development. The research for development of new theory performed only the important parts related to variables of 4 stages, the 1<sup>st</sup> stage; the description of phenomenon studied, 2<sup>nd</sup> stage; definition of concept of phenomenon studied or theological definition given by wide pictures. The wide definition was like the giving of indicator different from the definition given of the variable, 3<sup>rd</sup> stage; the determination of practical definition of phenomenon. In this stage, the researcher had to determine the definition clearly that what phenomenon could be measured, 4<sup>th</sup> stage; plan of data collection and variable creation of phenomenon studied. For performance of all four stages, the theological definition and practical definition had to be in accordance and direct. In fact, there was the difference between both of definition. The theological definition told the meaning of concept widely but practical definition told the clear meaning of variable. When the researcher analyzed the data by studying the relationship between the variables and found the relationship. The researcher usually deduced the relationship between the variables to be the relationship between concept or indicator. In the population group, if the indicator and variable of research had the difference, so the deduced the relationship between the variables was the relationship between the indicators was not correct. Hence, it is recommended that the researcher

should collect and analyze the data which was the indicator by using the indicator to be the fundamental unit for the research to create the theory.

### 2.3.3 Categorization of indicator types

The categorization of indicator type was done by various persons. The researcher can concluded as follows: (Cave & Cogan, 1991; Johnstone, 1981: 30-31; Kaplan & Norton, 2004; Nongluck Wirachchai, Sajeemaj Na Wichian & Pissamai Orathai, 2008: 20-28; Office of National Education Commission, 1987: 8)

**Table 8** Categorization of indicator type

Base of categorization	Type	Details
1. Variables associate with the creation of indicator	1.1 Representative Indicators	1.1 Selection of one variable to be the representative.
	1.2 Disaggregative Indicators	1.2 Bringing the variable to subdivide in dept-details and specific aspects.
	1.3 Composite Indicators	1.3 The combination of several single variable by mathematical method and had the weighted scale for overall image.
2. Method of result translation	2.1 Norm Referenced result translation	2.1 The indicator translated the meaning by comparing with the given standard at the same time period.
	2.2 Criterion Referenced result translation	2.2 The indicator translated the meaning by comparing with the

**Table 8** Categorization of indicator type (cont.)

<b>Base of categorization</b>	<b>Type</b>	<b>Details</b>
		system in attitude or purpose given.
	2.3 Self Referenced result translation	2.3 The indicator translated the meaning by comparing with the previous state at the different time period.
3. Aspect/Masurement Scale	3.1 Absolute Measurement	3.1 The indicator which had the value absolutely by itself, such as the number of students.
	3.2 Relative Measurement	3.2 The indicator which its value had to be compared with the other value, such as growth rate.
4. Time Period	4.1 The indicator expressed the value of one of time (Stocks Indicators)	4.1 The indicator which its value had to expressed by definite quantity in that spot of time.
	4.2 The indicator expressed the change according to the time period (Flow Indicators)	4.2 The indicator which expressed the value of relative quantity with the change rate according to the time.
5. Level of Measurement	5.1 Measurement of Overall Level	5.1 The indicator which was the statistic value to tell the central value attributes, such as mean.
	5.2 Measurement of Distribution	5.2 The indicator which was the statistic value to tell the distribution of data, such as distribution coefficient.
6. Systematic State	6.1 Input Indicators	6.1 The indicator about resources and budgets
	6.2 Process Indicators	6.2 The indicator caused from

**Table 8** Categorization of indicator type (cont.)

<b>Base of categorization</b>	<b>Type</b>	<b>Details</b>
		the process use of organization and factors
	6.3 Output Indicators	6.3 The indicator which was the achievement and products of organization.
7. Scope of Measurement	7.1 Internal Indicators	7.1 The indicator which the variable had general factor attributes used in the organization, such as interest of subject on high school level.
	7.2 External Indicators	7.2 The indicator which was the reflecting result of organization assessment from external organization, such as marketing which referred to getting a job of the graduate.
	7.3 Operating Indicators	7.3 The indicator which consisted of the proportion of products.
8. Special attribute of measurement	8.1 Simple Indicators	8.1 The indicator would express in the form of single number.
	8.2 Performance Indicators	8.2 The indicator upholding the reference point, such as % of the person who registered reaching to the goal required.
	8.3 General Indicators	8.3 The indicator which was the reference, such as fame rank of educational institute.
9. Background and utility	9.1 Single Indicators	-
	9.2 Compound Indicators	

**Table 8** Categorization of indicator type (cont.)

<b>Base of categorization</b>	<b>Type</b>	<b>Details</b>
	9.3 Composite Indicators	-
10. Level of Measurement	10.1 Nominal Indicators	10.1 The indicator got from creating the variable at a level of nominal indicator
	10.2 Ordinal Indicators	10.2 The indicator got from creating the variable at a level of ordinal indicator
	10.3 Interval Indicators	10.3 The indicator got from creating the variable at a level of interval indicator
	10.4 Ratio Indicators	10.4 The indicator The indicator got from creating the variable at a level of ratio
11. Definition of Indicator	11.1 Subjective Indicators	11.1 In case of having a little knowledge so the definition was done roughly.
	11.2 Objective Indicators	11.2 The definition was done clearly and there was no related definition involved.
12. Attributes of Indicator Use	12.1 Expressive Indicators	12.1 Used for describing the states of system
	12.2 Predictive Indicators	12.2 Used for predicting the phenomenon in the future.
13. Substance	Examples, which were educational indicator, social indicator, life quality indicator and development indicator	There were no certain criteria depending on the interest and objective of indicator development.
14. Mixture Type	Criteria of mixture type classification	The criteria of mixture type categorization were used.

**Table 8** Categorization of indicator type (cont.)

<b>Base of categorization</b>	<b>Type</b>	<b>Details</b>
15. Causing Factors	15.1 Leading Indicators	15.1 The indicator measured in part of cause, such as external factor, input factor and process.
	15.2 Lagging Indicators	15.2 The indicator measured in part of the result, such as product, result and effect.

### 2.3.4 Qualification of good indicators

According to the related literature review, the research categorized the qualification of good indicators according to the person and standard of the country organized the group as details as follows; (Australian National Audit Office, 1998; Office of The Civil Service Commission, 2003: 33-34; Pasu Decharin, 2003: 66-69; Sirichai Kanjanawasee, 2002: 84-86; Suchart Prasitrattasin, 1996)

**Table 9** Qualifications of good indicator

<b>Person who categorized</b>	<b>Qualification</b>	<b>Meaning</b>
1. U.S. Office of Personnel Management (2011)	1.1 Measurable	1.1 Could Measure and categorize the difference
	1.2 Achievable	1.2 Could achieve and reasonable
	1.3 Understandable	1.3 Mutually clear and understand.
	1.4 Verifiable	1.4 Could investigate and confirm.
	1.5 Equitable	1.5 Could measure equitably and the same contributions had to be measured by the same indicator.

**Table 9** Qualifications of good indicator (cont.)

<b>Person who categorized</b>	<b>Qualification</b>	<b>Meaning</b>
2. Australia National Audit Office (1998)	2.1 Measurable	2.1 Could measure and categorize the difference
	2.2 Consistent	2.2 The result had to be the same despite measuring repeatedly for several times.
	2.3 Clear and Unambiguous	2.3 The indicator was clear and easy to understand
	2.4 Impact	2.4 The performance of organization had to make the result towards the things measured
	2.5 Communicable	2.5 Could communicate and make understanding.
	2.6 Valid Over Time	2.6 The answer got always correct.
	2.7 Comparable	2.7 Could compare with other criteria.
	2.8 Resilient	2.8 Be resistant to the adjustment and change not depending on the individual.
	2.9 Focus on CSF	2.9 Measured by success factors to be the main point.
	2.10 Obtainable	2.10 Had sufficient information to measure.
3. SMART (Queensland Government, 2011)	3.1 Specific	3.1 Clearness and focusing on things measured
	3.2 Measurable	3.2 Could really measure and compare
	3.3 Attainable (Achievable)	3.3 Could achieve, reasonable and controllable

**Table 9** Qualifications of good indicator (cont.)

<b>Person who categorized</b>	<b>Qualification</b>	<b>Meaning</b>
	3.4 Realistic	3.4 Realistic and appropriate to the organization
	3.5 Timely	3.5 Within the time and appropriate with the time.
4. Suchart Prasitrattasin (1996)	4.1 Neutrality	4.1 The detachment of the indicator
	4.2 Objectivity	4.2 Be judged by objectiveness not from the researcher.
	4.3 Sensitivity	4.3 Measure the difference correctly
	4.4 Meaningfulness & Interpretability	4.4 The value got was meaningful and could interpret.
	4.5 Content Validity	4.5 Correctness in contents measurable
	4.6 Development Validity	4.6 Development of indicator which combined the variables to one another had to be in accordance between theological and empirical indicator
5. Sirichai Kanjanawasee (2002)	5.1 Validity	5.1 Could measure correctly and accurately covering and being the representatives
	5.2 Reliability	5.2 Could measure consistently, measure from concrete and the deviation was low
	5.3 Neutrality	5.3 Could measure neutrally
	5.4 Sensitivity	5.4 Presented the variance clearly and quickly
	5.5 Practicality	5.5 Convenient to use, easy to

**Table 9** Qualifications of good indicator (cont.)

<b>Person who categorized</b>	<b>Qualification</b>	<b>Meaning</b>
		collect the data and translate the meaning.
6. Pasu Dechasurin (2003)	6.1 In accordance with the vision, mission and strategy	6.1 In accordance with the vision, mission and strategy
	6.2 Measure in important things	6.2 Measured important things, such as mistaken job might cause the important problems.
	6.3 Measure both financial and non-financial issues	6.3 Measured both financial and non-financial issues
	6.4 Had both cause indicator and reason indicator	6.4 Had both cause and reason indicators
	6.5 Every indicator created had to have the persons responsible for.	6.5 Every indicator created had to have the persons responsible for.
	6.6 The organization could be controlled	6.6 The organization could be controlled
	6.7 Could measure and understand	6.7 Could measure and understand
	6.8 Could follow the important change	6.8 Could follow the important change
	6.9 Not to make conflict in the organization.	6.9 Not to make conflict in the organization.

### **2.3.5 Process of indicator development**

From the literature review, I summarized many parts of process of indicator development in following details (Bodegraven, 2009: 1-15; Brown, 2009: 1-12; Nongluck Wirachchai, 1998: 1-50; United States Environmental Protection Agency: 2008: 1-10)

**Table 10** Process of indicator development

<b>Nongluck Wirachchai (1998)</b>	<b>Bodegraven (2009)</b>	<b>Brown (2009)</b>	<b>United States Environmental Protection Agency (2008)</b>
1. Determining statement of purpose relating to application of the indicators	1. Establishing the purpose of the indicators: a critical step in defining a suite of indicators is to identify clearly the target audience and purpose for the indicators. This will help determine the scope of the indicator set and assist in keeping the project focused.	1. Formulating the scope is composed of setting objective of the indicator set, defining a purpose group, determining the way of seeing the reality.	1. Planning the program consists of determine the spatial scale of the program, convene a steering committee, identify the purpose and need for indicators, identify the issues, and conduct a baseline assessment of each issue.
2. Defining definition, conceptualization, development of compositions, and determining criteria for scoring	2. Designing the conceptual framework: a conceptual framework provides a formal way of thinking about a topic area. It is a valuable tool for building a coherent set of indicators. It helps to ensure the selection of indicators is relevant and balanced	2. Selecting quality criteria: the quality criteria are used to select potential indicators or assess an indicator set. The criteria can mainly be divided in three groups: 2.1 Criteria that guarantee the representativeness or practicability 2.2 Criteria that	2. Conceptual model development interprets systems by organizing information on the structure and interactions of the system into an easily understood and sometimes visual format, which simplifies the process of.

**Table 10** Process of indicator development (cont.)

<b>Nongluck Wirachchai (1998)</b>	<b>Bodegraven (2009)</b>	<b>Brown (2009)</b>	<b>United States Environmental Protection Agency (2008)</b>
<p>3. Data collection consists of constructing and verifying tools, determining target groups, and verifying data</p>	<p>and it aids understanding of the complicated links between indicators.</p> <p>3. Selecting the indicators: the process of selecting the indicators is generally an iterative one undertaken in consultation with interested stakeholders. Care is needed in selecting indicators which resonate with the target audience and yet which are technically sound.</p>	<p>guarantee a high extent of user-friendliness of the indicators</p> <p>2.3 Criteria to assess the set of indicators as a whole</p> <p>3. Analyzing the system: an analysis of the system with the essential physical and socio-economic elements is the basis for a conceptual understanding of the total system. It helps in identifying the relevant processes and aspects to realize a technical-scientific basis for formulation of potential indicators.</p>	<p>identifying appropriate indicators.</p> <p>3. Indicator specification: once the management goals/questions have been defined and at least one conceptual model has been developed, the process focuses on selecting appropriate indicators for addressing each question and model compartment. These indicators can be either quantitative measures (e.g., DO levels) or qualitative</p>

**Table 10** Process of indicator development (cont.)

Nongluck Wirachchai (1998)	Bodegraven (2009)	Brown (2009)	United States Environmental Protection Agency (2008)
4. Creating the indicator scale by analyzing the variables got from data collection	4. Interpreting and reporting indicators: in deciding how to report the indicators, the target audience should be kept in mind. A mix of graphs and commentary is generally more effective for a public audience than large amounts of commentary.	4. Formulating indicators consists of: 4.1 Development of two sets with potential indicators based on respectively experts and user input 4.2 Assessment of potential indicators by using the quality criteria for potential indicators 4.3 Selection of a final indicator set 4.4 Reference values being levels which come from the	measures (e.g., aesthetics; see the Sneaker Index callout box below). Indicators can also be direct measurement indicators, index indicators, or complex multi-metric indicators. 4. Monitoring program development specifies five steps for designing a monitoring program: 4.1 Develop monitoring objectives and performance criteria 4.2 Establish testable hypotheses and select statistical methods 4.3 Select analytical methods

**Table 10** Process of indicator development (cont.)

Nongluck Wirachchai (1998)	Bodegraven (2009)	Brown (2009)	United States Environmental Protection Agency (2008)
<p>5. Verifying the indicators can examine in 2 approaches: 5.1 Quality check of indicator under the frame of theory 5.2 The investigation by statistical method</p>	<p>5. Maintaining and reviewing the indicators: indicators should be subject to ongoing assessment. They should be open to challenge, discussion and modification to reflect changing objectives, the emergence of new issues and improvement in measurement techniques and data availability.</p>	<p>current period that consists of the last decade and nowadays 4.5 All possibilities being left open concerning data and aggregation methods. 5. Communicating and implementing the indicator set: the information and interpretation need to be presented in a form which is easily understood by the user to access the indicators to them. Stronkhorst (2008) mentioned that the indicators have to be brought close to the professional daily acts and activities of the users. This is especially the case when the purpose of</p>	<p>and alternative sampling designs 4.4 Evaluate expected monitoring program performance 4.5 Design and implement a data management plan. 5. Indicator implementation consists of formal adoption and funding of the program, communication among organizations, monitoring plan implementation, data collection and analysis plans, reporting of indicator findings.</p>

**Table 10** Process of indicator development (cont.)

<b>Nongluck Wirachchai (1998)</b>	<b>Bodegraven (2009)</b>	<b>Brown (2009)</b>	<b>United States Environmental Protection Agency (2008)</b>
6. Contextualization and presentation, which relate to communication between the researcher and user	the indicators is to measure the effectiveness of management.		6. Indicator reassessment: each program should develop a reassessment plan that is designed to review the usefulness of the selected indicators. The reassessment should be conducted at a least every 5 years to ensure that funds are being spent economically and indicators are answering the intended questions.

When considering, I found that each of the development process consists of relative process to another. I therefore mainly utilize the development process of Nongluck Wirachchai (1998) and include the process of combination method and the process of verifying method as shown below.

2.3.5.1 Statement of purpose: For the statement of purpose on indicator development, the researcher had to determine in advance what and how the indicator developed were applied. In general, the development of indicator was used in 3 beneficial ways, which were the state description of system, trends of change of system, comparison between system and criteria and system and system in order to organize the plan, determine policy, control, assess and study the relationship. The indicator used in different way would have different aspects. Therefore the development of indicator had to determine the purpose of indicator development to be clear that what benefits of indicator development was and how it was beneficial for the performance. The clear statement of purpose for indicator development would acquire high quality indicator and be beneficial in accordance with the purpose required.

2.3.5.2 Definition: After receiving the objective of indicator development, next process will focus on defining the indicators. The definition was important for the indicator development process because the definition determined would lead the way to use in further steps of development process of indicator because the indicator would be the component composed of sub variables altogether to indicate the information of the system or the characteristics of the things required to indicate. Therefore at the stage of indicator definition, not only the definition had to be in the same aspects with the variables definition in general research, the researcher had to determine which the sub-variables that the indicator composed of and how to integrate the sub-variables. The indicator definition was divided into 2 parts as follows: (Burstein, Oakes & Guiton, 1992, quoted in Nongluk Wirachchai, 1998)

1) Conceptualization; The definition in this part was about the meaning of characteristics of the things required to be indicated in the form of conceptual model of the required things that how many dimensions which the elements were divided and which conceptual framework each dimension composed of.

2) Development of sub-variable and measure determination; The definition in this part was about the definition of practice on sub-variable according to the form of concept and determination of methods for integrating the variables to be the indicator. The indicator definition would give the form of structural relationship of indicator which explained that what sub-variable the indicator composed of, how the sub-indicator had the relationship with the indicator

and how each sub-variable had the important weight or scale towards the indicator. The indicator definition composed of 3 details determination as following details (Burstein, Oakes & Guiton, 1982; Johnstone, 1981, quoted in Nongluk Wirachchai, 1998).

The selection of elements or variables group; The determination of sub-variables of indicator relied on knowledges from theories and experiences. The study of sub-variables which related and met the indicator then decided to choose them how many those sub-variables had to be used, the selection of variables group for synthesizing them to be the indicator started from indicating and describing the characteristics of the indicator clearly by using documents of theological suggestions or opinions of experts to acquire the mainly crucial variables. The selection of variables highly related to the characteristics of things studied therefore should avoid the using a lot of variables which focus on same aspects or characteristics and have high relationship. In general, if there are 2 variables up which have highly mutual relationship, they aren't usually used in all variables but should either select one of those or integrate all variables. This can be considered by the experts or the relationship value among the variables because if all variables are used, it will cause the difficulty of use in the future.

Determination of integrating sub-variables method; Normally, it could be done by 2 methods, which were integrating the sub-variables with addition of algebra and multiplication method. The difference between them was as follows;

Addition of algebra; This method usually aimed to compare 2 systems up to consider how much the unit difference was in what was learned by having the fundamental agreement, which was the importance of each variable could compensate or replace to one another, namely, if the value of variable  $V_1$  was low, then it could be replaced by the high value of  $V_2$ , so the value of indicator (I) would not be changed as the equation as follows:

$$I = V_1 + V_2$$

When I was the indicator and  $V_1$  was the 1<sup>st</sup> variable and  $V_2$  was the 2<sup>nd</sup> variable

Multiplication; the mutual agreement was the change of a variable based on another variable couldn't be replaced or compensated to each other. The equation and conditions of this method was about the developed indicator would have high value when the variables of every component had high value for all. This multiplication was usually used when 2 systems up needed to compare how many times a system had higher indicator than the other system or how much of percentage it was.

$$I = V_1 * V_2$$

When I was the indicator and  $V_1$  was the 1<sup>st</sup> variable and  $V_2$  was the 2<sup>nd</sup> variable

Hence, the development of indicator could be written by various equations by categorizing according to the variable integration as follows:

The indicator development by finding the value of indicator in the form of Arithmetic Mean could be done by the equation as follows:

$$\text{In case of the variable had equal weight value } I = \frac{V_1 + V_2 + V_3 + \dots + V_n}{n}$$

$$\text{In case of the variable had unequal weight value } I = \frac{W_1V_1 + W_2V_2 + W_3V_3 + \dots + W_nV_n}{\sum W_i}$$

When n was the number of variable /  $\sum W_i$  was the addition of variable weight which  $i$  /  $V_n$  was the n variable

The indicator development by finding the indicator value in the form of Geometric Mean can be found by the equation as follows:

$$\text{In case of the variable had equal weight value } I = \sqrt[n]{V_1 * V_2 * V_3 * \dots * V_n}$$

$$\text{In case the variable had unequal weight value } I = \sqrt[n]{V_1^{W_1} * V_2^{W_2} * V_3^{W_3} * \dots * V_n^{W_n}}$$

The indicator development by using the empirical data, then categorize the variable group by using the statistical method, such as Factor Analysis method by using the concept of algebra variable integration as follows:

$$I = W_1(Z_1) + W_2(Z_2) + W_3(Z_3) + \dots + W_n(Z_n)$$

When 'I' was the total indicator /  $W_1$ , which was the weight value of component /  $Z_1$  referred to score of variable standard

The determination of sub-variable weight; the integration of sub-variable to be the indicator had to be determined the importance scale of each sub-variable. To determine each variable scale could be done by letting every variable scale be in equal or letting each of them be different by using the 3 main methods as follows: 1) Expert Judgment; this was the consideration and agreement among the group of experts in each case. They might be either researchers or planners. Each member could offer the weight value then consider the conclusion by finding mean or discussion even could use the questionnaire to examine the percentage of the participants who agreed with the importance of that variable. In addition, there was the method more systematic, such as Delphi, to survey the opinions from the group of people particularly selected thorough the interview or reply the opinions until getting the obvious answer. Then the data was brought to find the weight value of variable; 2) Measure Effort Required; this was considered by time used or expense related to the variable. If any variable had high time used or high expense even effort used more than another variable, that variable should have more (or less) weight than another variable. This depended on context of things required to study, for example, to determine the value of variable weight more than the variable of bachelor degree because time and expense used in the study of doctorate degree was more than bachelor's degree's; 3) Empirical Data; this was the statistical method of data analysis to get the weight of each variable by using the principle of multiple regression analysis, component analysis, categorized analysis multiple regression analysis. Moreover, the weight determination could also be done by using standard criteria studied and determined by written already.

However, the determination method of indicator definition can be determined by 3 methods including indicator development by using the pragmatic definition, indicator development by using Theoretical Definition and indicator development by using the empirical definition as details as follows: (Burstein, Oakes & Guiton, 1982; Johnstone, 1981, quoted in Nongluk Wirachchai, 1998).

Indicator development by Pragmatic Definition; Pragmatic Definition was used in case the data collection on related sub-variable and indicator was ready and the researchers only used their consideration to select the variable from existed data base to develop to be the indicator by determining the method of sub-variable integration and weight determination of importance on sub-variable. The indicator development used by this method had a very much weakness because there was no reference in any theory or investigation of relationship among the variables but relied on the decision making and experiences or researcher. Therefore the definition might be done with bias.

Indicator development by using the Theoretical Definition; Theoretical Definition was defined by the researcher who used the theory to support the decision. The definition of indicator by using the Theoretical Definition could be done by 2 methods, which were 1) Theories and research documents were all the basis of support but the determination and weight of sub-variables used the formula to create the indicator already developed for all 2) Theories and research documents were all the basis of support to select the sub-variable and determine the method of sub-variable integration only. For the stage of determination of each sub-variable weight, the opinions of experts or professionals were used for the decision making. This method was used in case there was no any person had determined the indicator before. Both methods mentioned were the indicator development by selecting the variable group which had the relationship and interested characteristics then order the importance of variables by determining the weight of variables according to the reasons or theoretical basis to synthesis them for being the indicator.

Indicator development by using the Empirical Definition; The Empirical Definition was similar to theoretical definition because the definition determined by the researcher was about which sub-variable the indicator

composed of and the determination of variable integration method form for the indicator based on theories and academic documents or research contributions but the determination of each variable weight which would be integrated in the indicator development had to rely on theoretical concepts of empirical data analysis, such as statistical methods, no matter what component analysis, group management analysis and analysis of Canonical Correlation analysis. This definition was appropriate and popularly used because it was the indicator development by using the empirical data by grouping the relationship of variables, weight determination of variable by emphasizing statistic method. The problems found in this method were the clearness absence of data used to determine the characteristics of indicator, bias on component variable selection and insufficiency of the sample group.

According to 3 methods mentioned, the method of empirical definition was the most used. The interesting point about the determination of empirical definition was that in fact, the determination of sub-variable weight wasn't from documents and theories study but from the empirical data instead (Nongluk Wirachchai, Sajeemaj Na Wichian & Pissamai Orathai, 2008: 29)

2.3.5.3 Data collection: The stage of data collection in the indicator development process was the performance of sub-variable measure, i.e. creating the measure instruments, testing and improving instruments as well as investigating the quality of instruments, determining the population group and sample group, fieldwork for using the instruments to collect data, investigating the quality of data the sub-variable which would be integrated to be the indicator which had the method similar to variable measurement process.

2.3.5.4 Construction: When completely collecting data, in this stage, the researcher would create the indicator scale by analyzing the variables got from data collection to become the indicator by using the integration of sub-variable got according to the definition of indicator.

2.3.5.5 Verifying the indicators: The data analysis for quality examination of developed indicator included the quality check of sub-variable and indicator by checking the validity, reliability, possibility, benefits, appropriateness and credibility. The quality check of indicator composed of 2 main principles, which were 1) quality check of indicator under the frame of theory which would emphasize with

investigation that whether developed indicator was qualitative or not by considering the structural validity because of the linking of practical measurement and theoretical measurement to bring the empirical data to support the assumption according to the required theory for the test. This was necessary to definite the attributes required to the study according to the theoretical concept to be in the form of indicator or behavior which could be measured, then the measurement results were investigated if they were in accordance with the determined attributes. According to the investigation method, it could be done in several methods, such as examinational method which used the principle of logical analysis, relationship study method, theoretical analysis method, comparison method with the existed evidence, various matrix methods, component analysis and structural equation form analysis. 2) The investigation by statistical method, this is less important than the first stage because it was about only bringing the data to support the quality of indicator. The stage of quality check of indicator was as follows: (Nongluk Wirachchai, 1998; Sakchai Pechchuay, 1998). Investigate or check the quality of variables and select the variables; this had to use the clearly theoretical framework and cover the variable measurement and variable representatives by having the Pragmatic Definition in accordance with the goal of indicator application.

- 1) Study and consider each collection method of variables in each condition and appropriateness to be applied differently in order to get the qualitative indicator in accordance with the goal of application more.

- 2) Determination of the weight on variables; This should select the appropriate method with the nature of variables and goals of application.

2.3.5.6 Contextualization and presentation: This stage was crucial because it was the communication between the researchers who were the developers and the indicators after having created and investigate the quality of indicator already. The researcher had to analyze the information to get the appropriate indicator with the context by being able to analyze and interpret separated from the level of location or analyze and interpret at the macro level, then report the indicator value to the customers, administrators, planners, researchers as well as the related persons to acknowledge and apply the benefits from the indicator correctly further.

Furthermore, the researcher had to translate the meaning of indicator be able to compare with the 3 types of criteria; comparison of criteria on same matters but different in location, comparison of criteria on same matters which their standard had been set or their standard was an ideal standard and the self-comparison but different in period of time in order to assess the advance (Johnstone, 1981: 78-118).

**In conclusion**, according to the indicator development process, if it was considered as the step of indicator development, it would be started by determining the purpose of indicator development. The way in determining the purpose had to consider from the need of application. For the indicator of Corporate Social Responsibility (CSR) in this study, it had to consider the response of stakeholders more than the response of application so that this would originate the dimension which covered all business and social matters. After getting the purpose of indicator development, the researchers would determine the conceptual framework which can be compared with the way to view the contents studied. Then, the determined purposes and conceptual frameworks were used to be the idea base conceptual base to develop the definition of indicator created in order to acknowledge what the created indicator want to measure and what attributes were considered to be important of indicator. After this, the purpose, idea framework and definition were created to be the conceptual base for developing components, sub-components, indicator and score criteria. The component development of indicator would be considered in terms of crucial points for being the main components. Moreover, the researcher had to choose the methods to integrate the indicator and components and determine the score criteria of indicator (Bodegraven, 2009: 6-20; Nongluk Wirachchai, 1998; United States Environment Protection Agency, 2008: 17-66)

When having defined the components, sub-components, indicator, score criteria and the way to integrate the indicator already, then took the conceptual framework, definition, components, sub-components, indicators, score criteria and the way to integrate the indicator to the step of indicator development which would start from determining the target group of data collection, creating the measurement instrument, testing and improving the instruments, instruments quality check, population and sample group determination and data quality check by taking the data got to develop the conceptual framework, definition, components, sub-components,

indicators, score criteria and the way to integrate the indicator. After this, when getting the developed definition, components, sub-components, indicators, score criteria and the way to integrate the indicator, they would be investigate the quality by quality check. The most important was the investigation of appropriateness according to the theoretical concept and investigation of appropriateness of application. After having the appropriateness of investigated quality, then determined the weight of main indicator, components, sub-components and sub-indicator of each indicator. When the weight was determined, then the created indicator was used to communicate for the understanding with the persons who would take the indicator to apply to their work. For indicator development process, if considering from the fundamental principle of indicator development, the researcher found that it could create the development process from 6 crucial components including 1) development from theory 2) development from the stakeholders 3) development from experts 4) development from statistical information 5) development from lost resources 6) development from researcher's experiences (Bodegraven, 2009: 6-20; Nongluk Wiracchai, 1998; United States Environment Protection Agency, 2008: 17-66)

### **2.3.6 Conceptual framework to create each level of indicator**

According to the literature review, the researcher can conclude the conceptual framework to create the indicator in each level as the details as follows:

2.3.6.1 Conceptual framework to create the indicator at macro level, no matter what level the conceptual base was; country, regional or provincial level, the conceptual base of creating and developing the indicator would focus on the indicator which could mutually measure or common indicators and measure from empirical data which could investigate by scientific instruments. The creation of indicator at macro level, there were a lot of them created by the application of indicator framework from the developed countries and /or international organizations which influenced the development. Although there was the conceptual application which linked to the match with the context of the country, such as bringing the concept of sufficiency economy from the National Economic and Social Development Plan to be the part of indicator creation of Thailand, however, a lot of indicators occurred still attached with the indicator of development of foreign countries. Moreover, there were

several international organizations, such as World Bank, IMF, etc which did the duty of arranging the level of countries in various aspects and attached with the conditions of support and help from foreign countries. This reflected that the indicators determined by international organization were important and had to be developed in that orientation. Furthermore, to create the indicators at the macro level had to emphasize the response towards various purposes from the variously needed group for development, such as the indicator for country development, if considered in terms of issue so it had to respond the economic, social and environmental purposes, and if considered in terms of location so it had to respond the development in every area. Therefore it made the process of creation have to be determined by the stakeholders from every sections and regions (Office of the Civil Service Commission and Office of Research and Personal Work Development System, 2005; Project of development of United Nations of Thailand, 2007; Sky Books, 2006)

2.3.6.2 Conceptual framework to create the Organizational Indicator; in the organizational level, the conceptual base in creating the indicator would be determined by purposes of each organization especially in the business organizations which had the main purpose on creating profits to make the business grow sustainably. Therefore, to create the indicator, it had to focus on achieving such a purpose. To create the indicator like this had to create by bringing the crucial concepts to be the conceptual base, such as Balanced Scorecard together with using brain storming from executives and strategic plan analysts to analyze the particular attributes of the organization and create the indicator. In addition, if the business organization was the sub-organization of national-cross organization, thus to create the indicator, a part of it had to have the model from head office of that business organization. However, to create and develop the indicator of consciousness in terms of responsibility to society of studied business organization, it had to use the differently conceptual base, which was the to create to focus on responding the various purposes and target groups, no matter what kinds of the purpose, economic, social or environmental purpose. Moreover, it included the target group of business organizations, customers, trading partner, labors, communities, competitors and people. Hence, to create and develop the indicator had to emphasize the process of participation from every section in every step to achieve the mutual purposes and

agreement. The process of creating such an indicator was the creation from inductive method h studied the information from population and considered the relationship of the information, and then conclude the creation of indicator of both types of business organization which had different purposes. To create the indicator of business organization, this still emphasizes the highest effectiveness and efficacy of resource use. According to the crucial attributes of indicator of business organization, if the indicator was the indicator at the structural level, such as resources, strategy, organizational management, external factor, so that the such indicator process would be single indicator which indicated only the case of result indicator, such as contribution, productivity, result, effect which would be the compound indicator and composite indicator measured by collecting the contributions of each individual and each work section altogether (Faculty of Humanities and Social Sciences and Graduate School, Mahidol University, 2007; Teeradej Chai-Aroon, et al., 2006; Thammasat University Research and Consultancy Institute, 2009).

2.3.6.3 Conceptual framework to create the indicator at personal level; to create the indicator at the personal lever focused on the result measurement from the duty performance on the assigned position, such as to create indicator of performance result of sales officer, the study of competency of social developer by conceptual development of creation would drive from the study of indicator resulted by the performance result performed regularly, such as create the personal KPIs of each position to the study of indicator which led into the sustainable growth of the organization, such as the study of competency, consciousness and attitude. If considered in terms of business organization, to create the indicator at the personal level, it still focused on the indicator of performance result according to the duty to be the main. This was the creation of indicator on such form which would respond the indicator at macro level of the organization, such as work level, line level. The mentioned indicator would be created from the top to the bottom which referred to the development determined by the executives of business organization which mutually determined with strategic and marketing work. The executive at moderate lever was the work section which participated in expressing opinions. Nonetheless, the level still determined and developed the indicator (Chatiwut Baltip, 2005; Kanokporn Khunratcahtapairoj, 2003; Trirong Chaleawhong, 2001; Tanupan Hirunreung, 2004).

### **2.3.7 Related research**

The research which the researcher reviewed the literature composed of development of indicator on effectiveness of performance of Education Supervisor Unit, Primary Educational Service District Office by using PWP and specific group interview (1997), the study of indicator of nursing organizational effectiveness (2000), the development of total index of educational quality for Master of Nursing curriculum (2000), creation and development of indicator on strength of community business organization (2001), development of qualitative indicator of performance of school committees: Case study of Pechnamjai School (2001), the study of indicator of administrative effectiveness on qualitative management thorough organizations of chief of ward (2001), development of indicator index and strategies to support life quality of infectious person in North-East regional communities (2001), index development to measure the main effectiveness by using the balanced assessment method: case study of plastic product factories (2002), study project to develop indicator of live well and happy family (2002), research and development project on index, criteria and method to assess the educational quality both internal and external for higher educational institute (2001), creation of conceptual framework in indicator development of livable town in Thailand (2002), research report of good governance indicator (2003), development of balanced personal index indicator for the research and development institute of industrial produce technology (2003), indicator development of performance result according to the concept of assessment in terms of balance of nursing and emergency, Rachawithi Hospital (2004), manual of performance on sustainable indicator development of Thailand (2004), creation and development of indicator on quality of life and social development (2003), indicator of achievement of holistic brand name (2004), creation and development on indicator of quality of life and social development by participation of community (2004), creation and development of standard, criteria and indicator development of child, youth, the disadvantaged, the invalid and elderly (2005), indicator of capacity on tourism development support (2005), indicator of management of teaching and learning process by research-based learning: case of best practice in primary private school (2005), development of main indicator and Rubriks of giving scores to assess the performance result of management in office in educational area of Uthaitani (2005),

indicator development of learning organization (2006), development project of indicator index of sustainable development of Thailand Thailand on the 2<sup>nd</sup> stage (2006), using indicator to analyze the sustainable economy by comparing with the economic Buddhism (2006), development and indicator on contribution of office of health support fund (2006), indicator of success on performance of development project of Maekam river in the community leader attitudes (2006), development of indicator quality on measure and assessment of teacher in primary education (2006), indicator development project to assess the capacity of newspaper industry (2006), development of indicator for assessment of performance in terms of educational quality assurance of educational area (2006), project of follow and assessment of public communication plan to produce electricity for participated people (2007), indicator development of capacity on consultancy of service of Mitsubishi Car Service (2007), pilot project of using indicator of ethics to develop ethics in educational institutes (2008), survey and synthesize the indicator of ethics (2008)

For the overall images of research about indicator development, the occurred orientation at the present time focused on analyzing the related condition, context and environment before developing indicator, such as the conceptual base analysis, related law, vision, work plan, various strategies and various levels of strategies, document analysis from last assessment and contributions. There was the analysis of problem, obstructions and need in order to let the occurred indicator was appropriate and be able to measure in the real situation. There were many ways to create the indicators, such as using questionnaire and Delphi Technique to brainstorm the opinions from experts, stage organization for the brainstorming, informal interview and non-participatory observation by analyzing the contents from information got, responding the questionnaire and in-depth interview and analyzing the factor by the information got, context analysis in-dept interview and stage organizing as well as focus group to brainstorm the mutual opinions, document synthesis and develop from the existed form, questionnaire response and contents analysis by using the system model whereas the investigation of appropriateness for indicator will use the brainstorming method, group conversation and investigation from the experts.

## **2.4 The concepts of business management and banking business**

### **2.4.1 Overall image of organizational business management**

Organizational business was the organization established in order to make profits. There were 3 types of establishment, which were single enterprise, partnership and management company of organizational business. If considered in terms of process, this would start from 1) plan, 2) manage the organization; 3) recruit employees; 4) supervision; and 5) control in order to use the resources effectively and efficiently no matter what they were materials, instruments, money and information as well as to respond the need of customers and market by 1) The plan of business organization composed of 1.1) purpose setting, 1.2) analysis of environments and prediction, 1.3) determination of various stages of plan, and 1.4) determination of plan to manage in case of crisis conditions; 2) To manage the business organization, it would manage the structure resources and activities to achieve the purposes by emphasizing the effectiveness of mutual resources, communication and cross-functional work line; 3) Recruitment in business organization. The present concept drove to the size reduction for reducing the hidden cost, the organization considered the structure of performance in terms of flat version; 4) The supervision of business organization focused on employees motivation and guidance to achieve the purposes; and 5) the control was about assessment when compared with the goal set to find the cause of deviation and way of development (Pornphrom Phromtes, trans., 2007).

For the management of business organization, if considered the crucial line, it composed of 6 parts, which were 1) Strategic management, to conduct the duty as determining direction and plan to drive the organization; 2) Marketing management, to do the duty as managing the products for being able to be sold and needed for the customers both at the present time and in the future. Moreover, this would satisfy the customers in terms of the most comparison; 3) Management of human resources as well as the assessment of the development of human resources, design and develop the organizational culture, design system, value and moral system of organization; 4) Process management which did the duty as changing resources to be the products and service including cooperated with the research marketing and product development; 5) Management of financial and accounting which did the duty as

finding fund, planned for the fund use, assessed the capability of making profits as well as estimated the income-expense and accounting management; and 6) Management of information technology which did the duty as maintaining and protecting the control system of instruments technological information and training to let users be able to apply effectively (Pornprom Phromtes, trans., 2007).

Moreover, the management of business organization had to consider the factors in terms of system and structure of business organization which composed of 1) Organizational structure; this was about organizing the relationship among positions. The structure could be divided according to the specific skills (as represented above), divided into department (according to duty, product, geography, customer group), divided by the responsibility assigned, complex of organizational structure which would reflect the level of power distribution. If any organization had employees whom the manager had to control a lot, it needed force distribution; 2) Organizational culture referred to the system which mutually uphold of members within the organization and made the members had goal and valuable including the criteria to be the way to manage with the problem in organization; and 3) Communication in organization composed of formal communication which communicated in vertical, horizontal and diagonal and informal communication which used the materials thorough the network of social relationship of each individual had. The informal communication was important in terms of letting the organization realize the problem occurred and could find the way to manage with the problem promptly. All above mentioned could be concluded as follows (Pornprom Phromtes, trans., 2007):

**Table 11** Component of business management

<b>Management conceptual base</b>	<b>Component</b>	<b>Details</b>
1. Process management	1.1 Plan	1.1 Preparation before performance
	1.2 Organization management	1.2 Structural management to be appropriate
	1.3 Recruitment	1.3 Human resources management
	1.4 Supervision	1.4 Management to achieve the goal
	1.5 Control	1.5 Assessment of performance
2. Management through crucial line	2.1 Strategic line	2.1 Strategic drive
	2.2 Marketing line	2.2 Customer response
	2.3 Human resource line	2.3 Personnel performance
	2.4 Process line	2.4 Change of service product
	2.5 Financial and accounting line	2.5 Management of expense budget
	2.6 Technological information	2.6 IT management system
3. Management of structural system	3.1 Managements of organizational structure	3.1 Management structure organization
	3.2 Management of cultural organization	3.2 Creation of things which members mutually practice
	3.3 Communication management	3.3 Public relation to create the mutual understanding

#### **2.4.2 Overall image of banking business in Thailand**

Bank system important in Thailand was the branch banking system by having more than 1 office and the management as well as performance of each branch would be under the control and supervision of head office. The system of bank

performance composed of 1. Finding the fund from fund (share value which was paid and reserve money and profits not being allocated), deposit which carried to be the most important fund of banking business in Thailand, loan either borrowing between financial institute borrowed the Bank of Thailand or borrowed from foreign countries 2. Bringing money got to administrate for benefits, which were loan approval in terms of Loans, OD, Discounting bills, investment which in general would consider to invest in the property which had a few risks, such as bond, financial negotiable note but not to invest in the property which had liquidity ๑๓. However, the bank could not bring all funds got to administrate for the benefit 1. Part of them had to buy assets, such as land, building and construction things to perform the bank enterprise and another part had to maintain their status to be the cash and deposit in financial institute according to the law and maintain the liquidity to be sufficient for returning the deposit to the clients and let them be sufficient for the performance of expense by maintaining the status of cash and deposit in financial institute or it could be called reserve setting according to the law. This could be divided into 2 parts, which were 1. The 1<sup>st</sup> reserve which could be divided into legal reserve which calculated by the ratio of money got by Bank of Thailand determined and working reserve which the bank determined itself by reserving to be the liquidity for withdrawal of clients and various expenses of the bank. This could be considered as the first line of defense 2. The 2<sup>nd</sup> reserve which the bank determined according to the appropriateness to encourage the liquidity of the 1<sup>st</sup> and caused the income from reserved properties by the 2<sup>nd</sup> reserve would consider from the stability of the deposit, aspects of loan approval and investment, trade conditions. Moreover, under the performance system of the bank caused the crucial economic results, which were creating the deposit and when the clients had deposited and after deducting the reserved money, the bank could give this money to other clients for the loan. With this method, it caused the quantity of money increased more in the economic system and some parts of loan would be return to the creditor and could deposit the bank further. This was equal to be able to create the deposit in the bank system further (Pornnop Pukkapan & Prasertchai Trisatianpong, 2001: 41-64; Wirach Sanguanwongwan, 2005: 217-246).

### **2.4.3 Financial and banking business and economic crisis of Thailand**

Report of Transparency International of the year 1999, Thailand had rather high corruption. The level of transparency was at 68 according to all of the survey for 99 countries. The corruption of the business section which referred to the financial and banking business hidden in the form of the managing director and administrators didn't treat the benefits of company but used the power in authorized duty to seek for private benefits. This made the business management was not careful and without transparency. The release of loan to the relatives and persons who had known or familiar to invest in the high-risk project, the profit transfer by determining expenses to be higher than the reality from one company to another company in order not to share profits to sub-shareholders as well as using the internal information of the company to make profits in terms of buying and selling the property. In addition, the release of loan lack of carefulness of the bank, the fund company and property company released the loan to the persons they known in private relationship without any property to assure which was considered to be illegal as well as the behavior of giving the loan which was important for consideration from the property of assurance (which was rushed to have more price according to the money flowing in) than analyzing and studying the financial possibility of investment project. Moreover, the bank and financial institute still lacked of system on credit investigation and management of debt which had still remain problem effectively. These problems were the crucial cause which led to economic crisis of Thailand (Kanoksak Kaewtep & Nuannoi Trirat, Ed., 2001: 173-200).

The employment effect in financial institute section and bank, the economic crisis affected 91 financial institutes and 56 enterprises had to be closed. There were cancel of employment for 12,502 employees in total or almost 50% of all employees. The most of employees unemployed were between 25-35 years old and considered to be the practical level or regarded as middle class or young people who just started working and created the family. Hence, the effect occurred was serious in case the employees both husband and wife were unemployed simultaneously. In order to illustrate the effect obviously, the learners would like to use the case study of Commercial Bangkok Bank (Public Limited) to make understanding with the measure of 14<sup>th</sup>, August, 1998, the government interrupted and made the 5,309 employees were

unemployed on 1<sup>st</sup>, December, 1998 while some parts of employees who were not unemployed had to transfer to The Thai Asset Management Corporation. According to the interview, the employees from the middle level found the crucial problems, which were the long time of work made the employees find difficulty to find a new job, debt, lack of resort from rural in case the employees didn't come from the rural place, the bank system was shortened but the employees had only banking experiences, economic difficulty and ruination of family from both husband and wife were unemployed while the employees at the subordinate level or lower level, such as mate, driver, guard found the debt problem from buying small houses, sending money back to the rural place to install the debt of their family, unemployment of head family which affected the numerous of members in their family. However, if considered the management system of the bank, it emphasized the relative ship by persuasion, support to work at the same bank. Therefore, husband and wife with 265 couples who worked in the bank, father-mother-children for 70 family worked in the bank, 230 sisters and brothers worked in the bank as well as the bank which had the a lot of branches in the up-country. This reflected the use and release the loan which was occurred ineffectively (Ukrit Pattamanon, 2003: 127-162).

#### **2.4.4 Adjustment of banking business from the economic crisis of Thailand**

After the economic crisis, the foreign bank held the share in 5 big banks at the proportion which was increased obviously, in 2004, the foreign stakeholders held the share in Bangkok bank for 48%, Kasikorn bank for 49%, Krung Sri Ayuttaya bank for 31% Siam commercial bank for 53%, and TMB Bank for 27%. This was equal to changing the structure of possession to the group of foreign fund. Holding big share made the adjustment of management structure and the applying of financial technology management from big branch bank. Moreover, financial liberalization of the world under the WTO and FTA framework and apply the new regulation of Basel II made every bank have to increase the fund. Moreover, bank still needed to prepare with the competition with the bank group which had special skills, such as Thanachart Bank skillful in terms of car hire purchase, Land and house bank skillful in terms of real estate development. In conclusion, the adjustment would come from 2 ways: 1)

Adjustment from external factors; 2. Adjustment from internal factors (Ukrit Pattamanan, 2003: 46-49).

The adjustment from external factors came from 3 parts, from WTO, FTA, and Basel II. According to the phenomenon in foreign countries, the crucial methods of adjustment were mergers, acquisitions, joint ventures and strategic alliances while the financial experts indicated that the financial liberalization, bank had to be readiness in 3 aspects, 1) the bank which had the size of asset no less than 1 billion baht, 2) be able to give service by universal banking and 3) had the effective executives which caused several Thai banks which adjusted according to the mentioned way, such as collection between TMB bank, DBS IFCT and buying the enterprise of TMB bank of ING and bought professional executives from Kasikorn Thai bank, the buying of Krusri Ayuttaya bank of GE Capital, buying share to increase fund of Thanachart bank and improvement of management system of Thanachart bank. Moreover, the effect from Basel II made Thai bank had to adjust by focusing on the change of credit credibility of the customers or clients consistently, create the system of data base of the customers to reach the universal standard about the investment numerously, so that it had to have the reserve increasingly (Ukrit Pattmanan, 2003: 49-60)

The adjustment from internal factors composed of development of plan development of financial institutes covered, such as financial service expansion through the persons who had low income, the allowance private organizations both Thai and foreigners in Thailand could asked for establishing the new bank, organizing of Thai financial institutes which separated between bank and bank for SME, organizing the foreign financial institute in Thailand separated between bank the sub company of foreign bank and branches of foreign bank which didn't allow to have the office. In addition, the adjustment included the financial institute offered development plant to be the banking business for 9 cases which made the serious competition and the banks all were careful on releasing the credit more to prevent NPL, thus this made the Non-banking business which the rules and regulations were more flexible than growth, such as credit card company, credit company which ran the business of rental, company which ran the business in terms of factoring. Moreover, the adjustment of the bank included the reduction of branches numerously, adjustment which emphasized the organizational structure according to the group of financial transactions, there was

the separation among the work group in terms of information technology and human resource, there was emphasizing with risk management separated into 4 types, risk of credit, risk of liquidity, risk of market and risk of practice and law. The new structure of bank system composed of crucial work groups, which were 1. Customer business work group 2. Corporate business work group 3. Commercial banking work group 4. Risk management work group 5. Information technology work group 6. Human resource work group. Moreover, there was the focus on system development in accordance with the new financial innovation including the using of customer information and enterprise condition which had the improvement to be modern consistently by the statistical method in management and decision making (Ukrit Pattamanon, 2003: 45-51).

#### 2.4.5 Work processes of banking business in Thailand

Law used to control the performance of banking business in Thailand indicated Commercial Bank was the business running which accepted taking care of money and had to return when having asked for or finishing the due date and used that money for one or more than one way. The banking business in Thailand was the banking system which each branch was under the control of head office. At the present time, the main business of banking business was accepting the deposit, give credit and charge money. In addition, the bank also give financial service, which were Credit Card and Debit Card, service of property, issue, sell and instruments of debt, to be responsible for the benefits of the fund, hire-purchase service, leasing and factoring, to give service by being the substitute of share distribution (Lippapas Pornsuksawang, 2010: 147-170)

**Table 12** Balance sheet of every commercial bank

Asset (having used of the fund)		Debt (Background of fund)	
Reserve and list of cash	5.83	Deposit of current account	3.32
Financial property		Saving deposit and regular deposit	56.46
-Instruments of governmental debt and		Other deposit	8.51

**Table 12** Balance sheet of every commercial bank (cont.)

<b>Asset (having used of the fund)</b>		<b>Debt (Background of fund)</b>	
governmental organization	7.92	Instruments of debt	8.25
-Instruments of enterprise debt and other		Loan	3.45
property	10.83	Other debts	
Loan		(such as damage reserve value and	
-Business section not financial institute		accumulate accumulated depreciation)	10.11
	36.66	Parts of fund	9.90
-Household section			
	21.07		
-Loan via the Repurchase Transactions			
	6.51		
-Loan from other financial institutes			
	3.30		
-Others	3.48		
Lists not financial assets (such as, land,			
building and equipment, etc)			
	4.40		
<b>Total</b>	<b>100.00</b>	<b>Total</b>	<b>100.00</b>

Source: Bank of Thailand

According to the account which indicated the total balance sheet of every commercial bank, it indicated the resources and background and having used of fund. The debt was the resources of fund which had the proportion of deposit in various forms highly, which were more than 60%, whereas in terms of fund, part of the stakeholder had around 10% and also the Deposit Assurance Act which had the direction of money deposit to the depositor in reduced financial amount at last not more than 1 million baht per person. This made the resources of fund, security of depositor and communication on security of the bank straightly and absolutely the crucial matters otherwise, if economic conditions occurred like year 1997, it would make both the ordinary depositor and corporate had to lost a lot of money and caused

the chain effect. And if considered in terms of properties, such as fund, it could be seen that almost 60% was used for the giving loan to the business section not financial institutes or household section. The loan mentioned was considered to be the crucial resource in terms of creating main income to the bank and at the same time, the bank would have the risk from the promise breaking for the debt because most of them would give the loan until the period of due time date.

Working process of bank as financial intermediaries were about the duty of mobilize the excessive money almost from the deposit and took some of them to reserve according to the law and liquidity of the bank and also the rest of them were used for the loan. The bank expected the profit by the different parts from the ratio of loan interest and deposit. Some parts of process of the bank were about charging money from the financial instruments, such as draft, bill of exchange and promissory note The Bank of Thailand would do the duty as the middleman who helped charge thorough Electronic Accounting Clearing Center to be in accordance with the performance process. The bank manager used 4 main managements, which were 1.management of liquidity and roles of reserve money to have liquidity sufficiently towards the commitment which bank had thorough the depositor. However, in case of too much high liquidity , it would cause the loss of opportunity costs due to the money wasn't used for beneficial purpose 2.Asset management in order to get the appropriate rewards under the acceptable risk and had the sufficient liquidity thorough the loan and buying property which had the risks widespread 3. Management of debt the management of resources of fund more from money, the bank could borrow from other banks in the loan market among the banks 4. Fund management to be sufficient to prevent from the bankrupt of the bank the fund maintenance of the bank, this referred to the parts of stakeholders to have the appropriate proportion with the NPLs expected to occur. Nevertheless, things which occurred would be the exchanged between the safety and rewards of the stakeholders according to the dilution effect of the share.

Risk management of the bank; the risk in the banking business referred to occurred events according to the either expected or unexpected events then caused negative effect thorough the profit result or fund of the bank by the main concept in the risk management in nowadays of banking business which composed of 1) Risk

indication; 2) Risk measure; 3) Risk management and; 4) Risk investigation and control. The type of risk in the banking business, Bank of Thailand had released the manual to investigate the risk of financial institute in 2003 and indicated 5 risk types, which were 1) Strategic risk, this originated from the strategic plan determination, performance plan and inappropriate application; 2) Credit risk, the possibility which the parties couldn't follow the tasks as promised or agreed and opportunity which the business partner could be adjusted and reduced the credit level; 3) Marketing risk which caused from the movement of interest rate, rate of foreign and instrument price current exchange; 4) Risk of liquidity, this caused from the financial institutes couldn't pay the debts and commitment according to the due date; and 5) Practical risk, caused from lacking good control of enterprise (in the financial manual of the bank).

Transactions of activities of bank didn't limit only the balance sheet, bank also had off-balance-sheet activities appeared in terms of income weren't the interests in profit and loss statement budget which were more than 20% of bank's income tried to make profits to create the off-balance-sheet activities about 1. Selling the credit referred to taking the credit out of the bank's balance sheet. The bank would receive the profits from selling of credit; 2. To make income from fee which the bank had received from giving special service to customers, such as selling-buying the money exchange, assurance giving of instruments of debt and support of credit and OD; and 3. Transaction making about instruments of derivative no matter what selling or buying the Futures, Options and Swap which in the future might lead to the instrument use to predict the profit which had high risk. The risk from transaction outside that balance sheet reflected from the occurred crisis in America and spread around within the Europe countries. According to the study of Office of the Economic and Financial Affairs of United Kingdom and Europe (2008) by Charlie McCreevy as European Commissioner for Internal Market and Services of EU, "last time, several financial institutes prefer running the business in terms of using benefits from the financial innovation to create the rewards by releasing the loan and selling that credit out of the accounting called originate-and-distribute model. This led the increasing of ambiguity and complex to the financial market and also being the support of behavior which lacked the responsibility of the player in the market because the financial institute which sold the credit already acknowledged and understood the risk while other

financial institute which held the duties of design and assured the selling as well as buying and selling the instruments might not understand thoroughly on those instruments. Furthermore, the small financial institutes depended on the model of this business to increase the rate of rewards without realizing the hidden risks.”

#### **2.4.6 Lesson from Hamburger Crisis towards banking business**

Hamburger Crisis had been developed from the contrast between real sector and financial sector of United States and the transfer of currency system to be managed float system causing money to become to be as commodity. In 2001, USA continued the economic policy by two co-ordinate, which were 1. Using the financial policy in terms of run deficit, thus it made the amount of money flowing out through the economic system numerous 2. Using the financial policy with relaxation by fed fund rate of Central Bank of USA was rather low. Therefore, when there was a numerous quantity of money through the economic system, the financial institute then had numerous quantity of money and needed to distribute to get the rewards. Hence, there was the release of loan in residence business while the persons who bought the residence were considering the opportunity to buy because of the low interest. However, most of the USA populations had their own houses. Just only a few of USA populations (around 20%) who had low income didn't possess the house and had no potential to buy it. When financial institutes chose to release loan to this group of people, the interest rate would be increased (MLR +) or it was called Sub-Prime Rate. After passing the loan process, the financial institutes would get the house and deed regarded as assets to be the assurance and transfer the asset got to become the property called the Securitization Process, then this was leveled the credit by being the AAA together with reducing the risk by doing the assurance in this property before selling and buying in the market which had the characteristics nearly The Stock Markets of United States. Nevertheless, when there was a lot of money quantity in the economic system while products price from China was rather low, this made the inflation problem and made the interest adjustment higher in order to pull the excessive money out from economic system. For the results, part of them made the group of people who bought a house and they had income rather low couldn't pay for the installation. Therefore, they created the NPL which was affecting the financial institutes which

gave the loan and also affected the financial institutes which gave the deposit, financial institutes which bought the property. This caused the questions about the credibility of company which leveled the credit as well (Sompop Manarangsarn, 2009: 99-160).

The lesson from Hamburger Crisis on banking business of Thai was the analysis and careful consideration before taking funds to invest in various sources especially investment in the system which emphasized the speculative system. If considered from the empirical information, it was found that some banks in Thailand brought money to invest with the sub-prime. Moreover, bank should realize and consider carefully before creating the financial instruments in order for the response system which focused on the profits prediction by considering from pros-cons occurred with the economic system of USA. Furthermore, the economic crisis occurred with USA. made the questions on financial system and banking system. The ranking of system of risk management which even the country regarded as the symbol of capital system and financial center which had management system and modern technology still had the mistakes in ranking credit and mistakes in investment. Therefore, although the bank system of Thailand was recovered and developed by economic crisis in year 1997, it should have the consideration thoroughly and developmental analysis of world economy and economy of the country profoundly before taking money to invest especially the investment for profit prediction.

#### **2.4.7 Related researches**

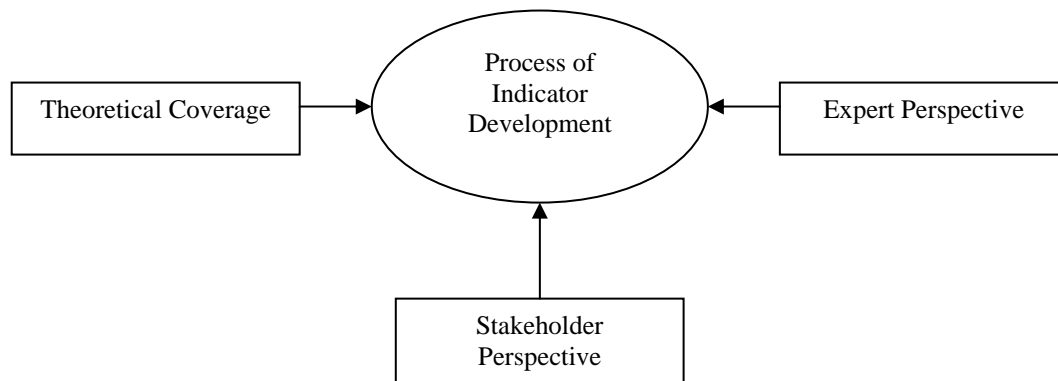
The researcher reviewed the related literature with the banking business and linked to CSR and found the related research as follows: leadership, attitudes towards work, work participation and behavior of being good members of the organization: specific study about primary chief of a private bank (2007), credit project for building house under the cooperation between Government Housing Bank and Business Association for House Building (2007), Residence credit process of Government Housing Bank to the persons who have the right to rent the Royal Parcel: Case Study of Bangwag Community Project, Pasicharearn District, Bangkok (2007), The study of factors which has relationship with the personnel retention to the organization of teller of the Siam Commercial Bank (Public Limited) (2008),

Enterprise performance to be responsible for society: Case Study of comparison of Siam Commercial Bank and Foreign Commercial Bank (2008), Criminal responsibility of the administrator of Commercial Bank: Case study of giving credit without legal assurance (2002), Opinion study of employees of Kasikorn Thai Bank in Bangkok area towards the project of customer relationship management (CRM project) (2004), relationship between work satisfaction, optimistic, financial security and happiness in life of bank employee (2008), participation of people section on solving social problem: Case study of project of helping elephant and I started and performed by Kasikorn Thai Bank (2003), factors determining the different section of interest rate and marketing power of Commercial Bank in Thailand (2010), Quality of 52), factors affecting job satisfaction of the staff of Siam Commercial Bank (Public Company Limited) Region 29 (2004), financial crime: study measure in case of commercial bank and finance company : study the special measure of commercial bank and fund company (2003), follow-up of loan welfare for sub-bordinate police officer program of the Thai Military Bank Public Company Limited (2003), system of advance warning for Thai Commercial Bank (2003), work satisfaction on staff of Krungtep Bank, Ayuttaya Province (2010), opinions on the entrepreneurs on marketing factors on choosing the service of credit with the Nakornprathom Business office, Krung Thai Bank (Public Company Limited) (2010), factors affecting the change of different part of interest rate of Thai commercial bank (2010), sustainable development way on social responsibility of Saving Bank (2009), role of Bank for Agriculture and Agricultural Cooperatives for community development: case study of Kao Kram community, Muang district, Krabi province (2009).

The study in terms of CSR of the bank emphasized the related issue with the bank directly, no matter what the study about structure and process of banking. The study about the administrators, personnel and customers at the first stage after the crisis, it would have the study about adjusting the structure of bank and sustainability creation to the bank system. In addition, it was the study about administrators as well as importance focus on the study of personnel and customers. If considered the research affected the social responsibility of the bank more responsible than the main stakeholders would find only a few studies, such as the performance of enterprise to be

responsible to the society: case study to compare the commercial bank with the foreign bank (2008).

## 2.5 Conceptual framework



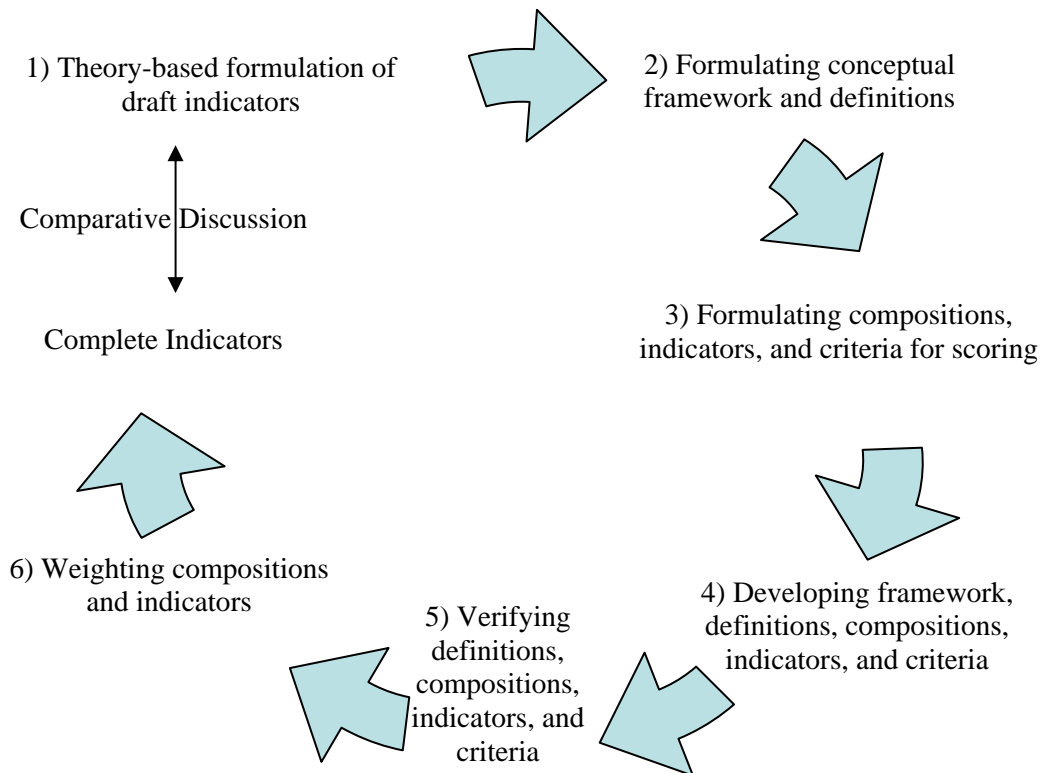
**Figure 2** Conceptual framework of the development process of CSR consciousness indicators of banking business

From the conceptual framework of the development process of CSR consciousness indicators of banking business, the researcher will give importance to synchronization in leading to theoretical coverage, stakeholder perspective and expert perspective, which are in the process of indicator development, in order to create balanced and complete indicators that are from the process of CSR conscious indicator development of banking business. The conceptual framework of the development is that the developed indicators must create sustainability to banking business and all parts of the society as well as must cover the definitions based on CSR concept of banking business. Therefore, in addition to the design of the development process from the review of theories as a foundation to the development comprehensively based on CSR concept, the design of the development process that will establish sustainability to all parts of the society requires understanding towards problems and needs relating to CSR of banking business from stakeholders in all sectors and perspectives of definitions given to CSR consciousness of banking business from

stakeholders in all sectors. The brainstorming of stakeholders in all sectors in order to create understanding is, therefore, crucial for application in the indicator development process in this research, which is different from the application of the indicator development process developed solely from opinions of the executives of banking business or of personnel working within the banks since this will only enable us to understand CSR that is the problems or the needs of banking business. In contrast, if applying only opinions of persons who are external to the banks to the development process, we will not be able to understand working procedures of the banks, resulting in inapplicability in terms of practice. However, the brainstorming of stakeholders alone is still unable to make the complete indicators because some stakeholders will only have understanding towards CSR consciousness of the bank in their own dimension, making the developed indicators become imbalanced in the development. Therefore, the process of indicator development in terms of the construction and the development will involve opinions from experts who have comprehensive knowledge in all dimensions of CSR in the banking sector. This will enable the researcher to predict the future direction of CSR in order to develop the balanced and complete indicators.

### CHAPTER III RESEARCH METHODOLOGY

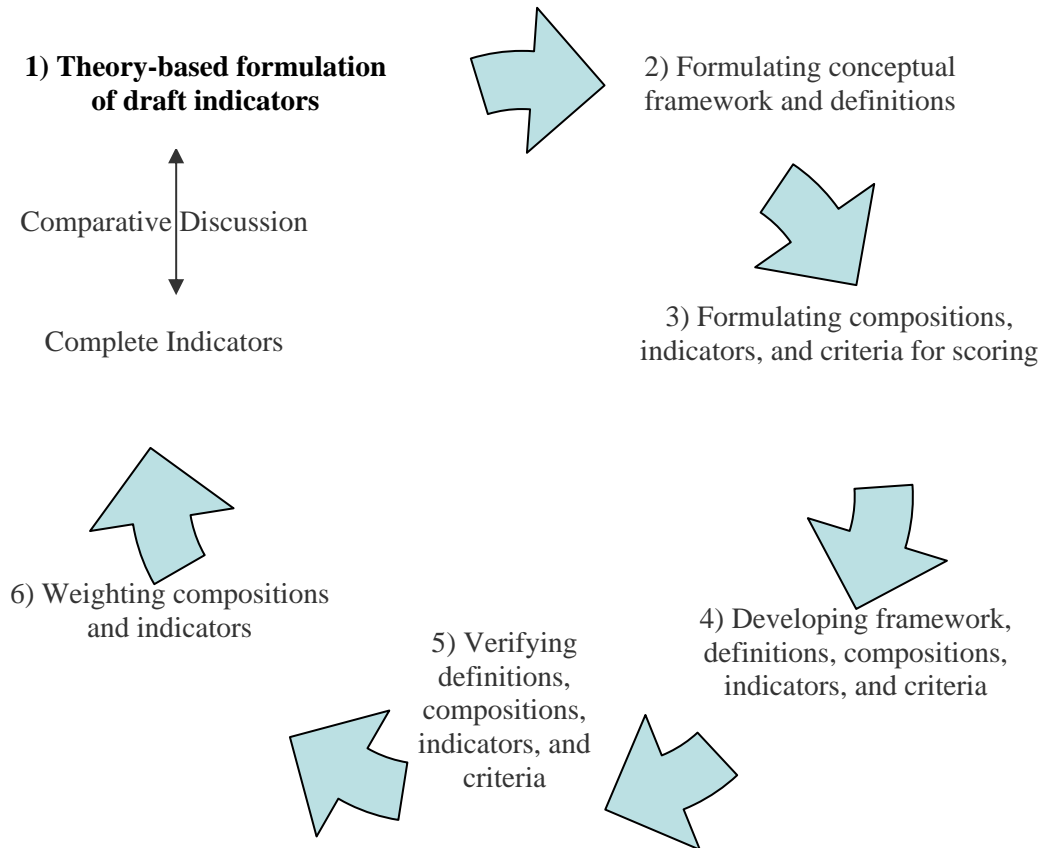
The development process of corporate social responsibility consciousness indicators of banking business in Thailand can be categorized into 6 phases, which are: 1) theory-based formulation of draft indicators; 2) formulating conceptual framework and definitions; 3) formulating compositions, indicators, and criteria for scoring; 4) developing framework, definitions, compositions, indicators, and criteria for scoring; 5) verifying definitions, compositions, indicators, and criteria for scoring; 6) weighting compositions and indicators.



**Figure 3** The development process of CSR consciousness indicators of banking business

The process begins with defining the objective of formulating the indicators by reviewing from theoretical review, which the researcher emphasizes on responding to question regarding CSR issues which cover their concept as well as their stakeholders. In addition, result from this research is aimed to be practical. Once I obtain the objective of formulating indicators, it can be used as the frame of reference that these indicators will lead to objective achievement. Then, I will formulate draft indicators by theoretical review, which is synthesizing of various theoretical frameworks, case studies, and comment from specialists in related fields, in order to formulate the conceptual framework in the next part. Next, I reach the process of formulating the conceptual framework and define the meaning, which concentrates on synthesizing of knowledge from interview and CSR's stakeholders and pundits' survey. After that, I will bring the formulated conceptual framework and definitions that has been set to use as the basic foundation of formulating compositions, indicators, and criteria for scoring, which will later be put in the survey in order to distribute to CSR experts. Objective of this survey is to obtain feedback from CSR experts in order to develop the conceptual framework. The researcher will analyze correlation of feedbacks among CSR experts, or correlation between CSR experts and theoretical framework. Then I will use the positive correlation to formulate the conceptual framework, definitions, compositions, indicators, and criteria for scoring. Later, the verification process which are: 1) verification of suitability which will be done by the experts; 2) verification of theoretical relevant and theoretical comprehension. Last, I will weight these verified compositions and indicators. The experts will do the weighting method of each composition, sub composition and indicator.

### 3.1 Theory-based formulation of draft indicators



**Figure 4** The development process in the phase of theory-based formulation of draft indicators

Theory-based formulation of draft indicators emphasizes on literature review and analysis. This research began with setting the objective of formulating indicators and detail of each indicator. This process is categorized into three parts, which are: 1) theory-based formulation of draft indicators; 2) data analysis; 3) data verification.

### **3.1.1 Theory-based formulation of draft indicators**

The process begins with reviewing of literatures consisted of four parts: 1) general concept of CSR which covers CSR in every dimension, development and tendency of CSR, problems and obstacles of CSR, CSR from the experts' viewpoints, and case studies; 2) concept of consciousness, which emphasizes on its definition, methods of creating consciousness, and consciousness of business entity; 3) concept of indicator, which places importance on definition of indicator, characteristic of good indicator, and creation of indicator; 4) concept of commercial banking management, which gives priority to understanding of banking system, managing and process of commercial banking, problems that reflect moral issues of commercial banking business, and methods to cope with such problems. Then, I analyzed this information and set the objective of formulating the indicators and the objective would be used as the frame of reference, which explained that the indicators from this research would attain the research objective. Later, I will analyze information from reviewed literatures in order to formulate indicators of CSR consciousness of banking business that based on theoretical framework.

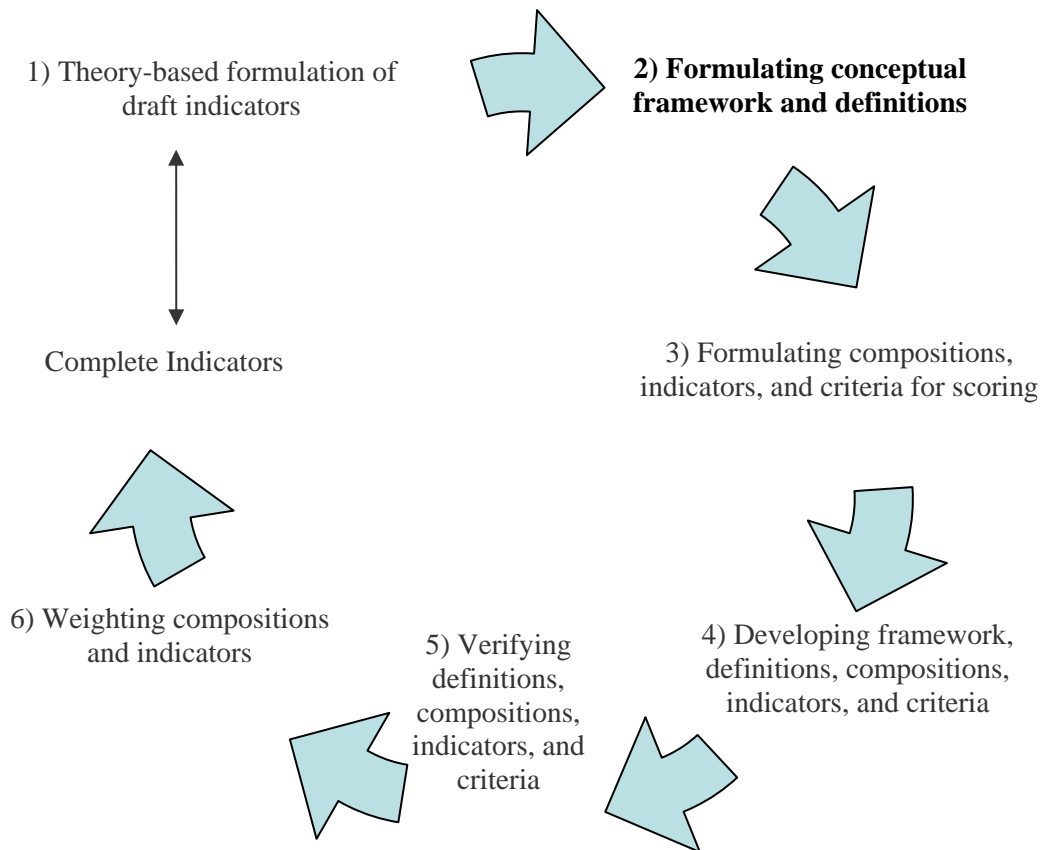
### **3.1.2 Data analysis**

Analyzing data that derived from formulating of draft indicators based on theories can be classified as follows: 1) analysis of objective setting for formulating of indicators by implementing Descriptive Analysis, which emphasizes narrative so that the reader can better understands characteristic, movement, and transformation, as well as narrating of phenomenon along with analyzing data and try to find relation between them that will be applied to analyze major problems and obstacles of implementing CSR. Likewise, it will be used to set objective of formulating of indicators by taking into account of possibility that these indicators can actually be applied in banking business; 2) Analysis for formulating draft indicators of CSR consciousness for business banking that derived from theoretical review, will apply Descriptive Analysis for making linkages between CSR concept, concept of consciousness, and concept of commercial banking management. Then, I will prioritize such linkages and founding the compositions, sub-compositions and CSR consciousness draft indicators of banking business. (Jumpol Nimpanich, 2008: 428-465)

### 3.1.3 Data verification

In order to conduct theoretical review, I will refer to prudential sources e.g. institutions that directly related to the research, CSR pundits, CSR’s international standard, international organizations that related to CSR, national business entities, and synthesis of related or similar data from various sources.

## 3.2 Formulating conceptual framework and definitions



**Figure 5** The development process in the phase of formulating conceptual framework and definitions

Formulating conceptual concept and definitions must lead to objective accomplishment. It originates with process of theoretical review and analysis of draft indicator based on theories. Then, I identified and categorized the stakeholders and

CSR pundits. During process of collecting data from target group, I seek for additional literature that involved the meaning of CSR and CSR consciousness from the view of business entity. Later on, I brought data from two groups (stakeholders and CSR pundits) to co-analyze with theories that had been reviewed in order to define the meaning of CSR, CSR consciousness in banking business aspect. This process can be illustrated as follows: 1) formulating conceptual framework and definitions; 2) the selection of target group in this research; 3) development of instrument and verification; 4) data collection and data analysis.

### **3.2.1 Formulating conceptual framework and definitions**

Formulating conceptual framework starts from evaluation of related theories as well as analysis of draft indicators that derived from theoretical framework. Then, it comes to process of defining the target group, which includes CSR stakeholders and pundits. Next, I formulated questionnaire and survey based on our theoretical review. The researcher has conducted interview (face to face & via telephone) and distributed survey to target group. At the same time, I seek for additional literatures that involved CSR definition and CSR consciousness in business aspect so that I could integrate them with the existing literature in order to better define the meaning of CSR and CSR consciousness in banking business aspect.

### **3.2.2 The selection of target group in this research**

Since the researcher aims to understand viewpoint of stakeholders in banking business who experienced both positive and negative result from CSR, and CSR experts that would share his/ her opinion regarding CSR in breadth and in depth. Hence, there are two target groups in this research: 1) group of bank's stakeholders; 2) CSR pundits.

The researcher selected the target groups that covered major stakeholders and possible to get into information. Groups consisted of bank executives, employees, depositors, borrowers, focus group that benefits from bank's CSR activity, and CSR pundits, who were sophisticated and had at least 10 years experience in CSR area.

The selected executives and employees in this research focused on banks that gave coordination e.g. Krungthai Bank (3 persons), Thanachart Bank (2 persons),

Government Housing Bank (1 person), Siam Commercial Bank (2 persons), Kiatnakin Bank (1 person), Bangkok Bank (3 persons), and Kasikorn Bank (1 person). The selection of depositors, borrowers, and consumers focused on representatives from social organizations as well as CSR-related organizations e.g. Foundation for Consumers (1 person), Debt Club (1 person). The selection of focus group that benefits from bank's CSR activity, I chose the President of Child and Youth Council of Thailand. Last, the selection of CSR pundits, I picked organizations that related to CSR issue e.g. foundation that drove for CSR (1 person), CSR Advisor of the Stock Exchange of Thailand (1 person), Thai Bond Market Association (1 person). In total, formulating conceptual framework and definitions had 19 participants.

### **3.2.3 Development of tools and verification**

Tools that be used in process of defining the meaning includes: 1) a set of semi-structured and open-ended questions (8 questions) that aimed to seek for opinion regarding the meaning of CSR, CSR consciousness, compositions, CSR procedures, problems, obstacles and direction to improve CSR in banking business. Open-ended questions encourage the target group to share his/ her opinion over issue of CSR; 2) the questionnaire that would be used to formulate the indicators, which consisted of three parts: 1) questions concerning general information of the participant; 2) questions concerning definitions of CSR consciousness and level of CSR consciousness in business banking; 3) questions regarding CSR consciousness in banking business in terms of related issue and target group. Development of the questionnaire derived from theoretical review, which had purpose to receive the confirmation, and prioritization, and express additional opinion from target group in each part.

For verification of questionnaire and survey, the researcher had submitted these tools to Thesis Committee to verify for clarity, validity, and suitability of such tools.

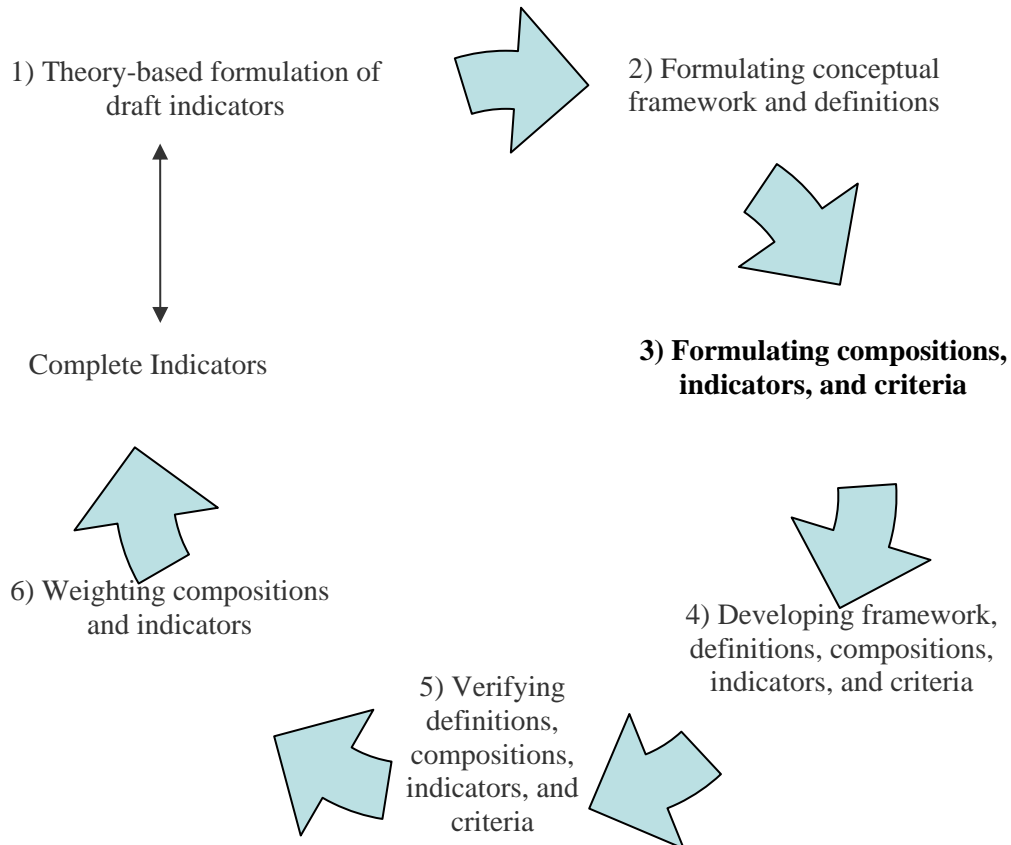
### **3.2.4 Data collection and data analysis**

Data was collected by interviewing the target group, and requesting for instant respond to the survey after interview process had been done, which ease the target group to better understand concept of CSR as a whole. For literature review

section, the researcher brought up theories consisted of CSR definition, CSR consciousness, CSR from expert and international organizations' point of view, and CSR activities of banking business. Data was collected from official website of each topic.

In order to analyze data from interview, questionnaire and review of additional literature, the researcher utilized Content Analysis that has an objective to categorize word and sentence that creates generality. It has three major characteristics; systematic, objectivity, and base on theoretical framework (Supang Jantawanich, 2004: 144-152) that would be applied for grouping the meaning of CSR and CSR consciousness in banking business. Descriptive Analysis would be used to narrate of phenomenon along with analyzing data and try to find relation between them (Jumpol Nimpanich, 2008: 431-433) that would be applied for creating the linkage for formulating conceptual concept and define the meaning. For Descriptive Statistic, it would be used to illustrate frequency in different issue from the survey in order to synthesize the definition of CSR and CSR consciousness in banking business.

### 3.3 Formulating compositions, indicators, and criteria for scoring



**Figure 6** The development process in the phase of formulating compositions, indicators and criteria for scoring

Objective and conceptual framework of formulating the indicators, definition of CSR and CSR consciousness of banking business that had been founded from precede process would be utilized as a frame of reference in order to formulate compositions, indicators and criteria for scoring. This process used input from response of questionnaire, survey, and literature review. The process can be described in two parts: 1) formulating compositions, indicators, and criteria for scoring; 2) Data collection and data analysis.

### **3.3.1 Formulating compositions, indicators, and criteria for scoring**

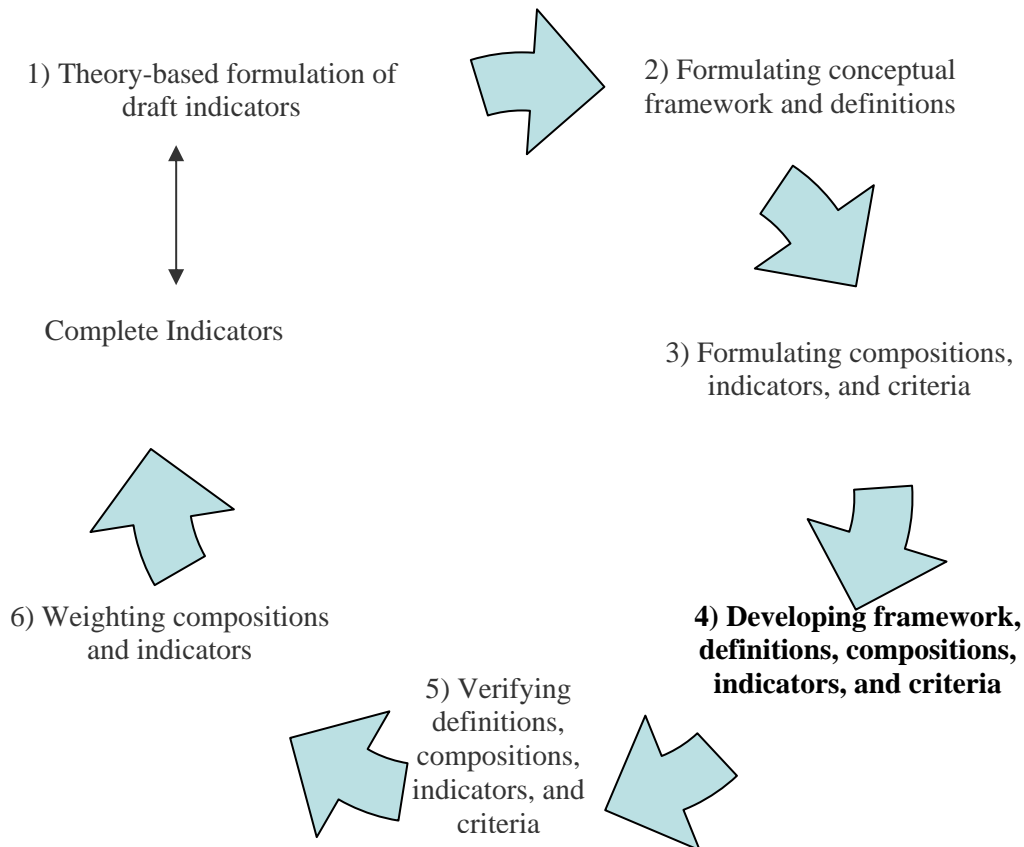
This process starts from bringing up data from questionnaire regarding compositions, CSR indicators, and CSR consciousness in banking business that obtained from interviews during the last process. Then, I co-analyze data from academic literature in order to formulate core compositions, sub compositions, indicators and criteria for scoring.

### **3.3.2 Data collection and data analysis**

Data from interview and survey would be collected from precede process due to the fact that this data is the derived from the same set of questionnaire/ survey, whilst data from literature review would be collected from existing data that had been verified from the primary process.

In order to analyze data, the researcher utilized Content Analysis that has an objective to categorize word and sentence that creates generality. It has three major characteristics; systematic, objectivity, and base on theoretical framework (Supang Jantawanich, 2004: 144-152) that would be applied for grouping the compositions that shown to be core compositions and sub compositions. Descriptive Analysis would be used to narrate of phenomenon along with analyzing data and try to find relation between them (Jumpol Nimpanich, 2008: 431-433) that would be applied for creating the linkage between CSR consciousness indicators in banking business and core compositions/ sub compositions. Likewise, it will be used to clarify level of CSR consciousness in banking business that derived from questionnaire and survey, as well as data from literature review that related to level of CSR implementation. For Descriptive Statistic, it would be used to discuss in relation to compositions of criteria for scoring each indicator form the survey.

### 3.4 Developing framework, definitions, compositions, indicators, and criteria for scoring



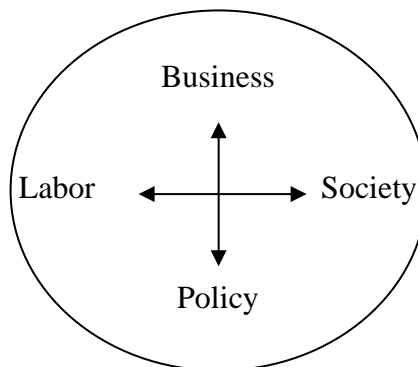
**Figure 7** The development process in the phase of developing framework, definitions, compositions, and criteria for scoring

Objective of formulating indicators still be regarded as frame of reference in development of conceptual framework, definitions, compositions, indicators, and criteria for scoring. After I obtain the objective of formulating indicators, conceptual framework to formulate indicators, definition of CSR in business banking, definition of CSR consciousness in business banking, compositions, indicators, and criteria for scoring. This process required CSR experts to give suggestion in each part for further improvement.

**3.4.1 Developing conceptual framework, definitions, compositions, indicators and criteria for scoring**

The process begins with selecting target group that had high experience in CSR scope, both stakeholders and CSR pundits. Later on, I distributed open-ended questionnaire to CSR experts and asked for their comments in various topic e.g. conceptual framework in creating indicators, definitions, compositions, indicators, and criteria for scoring. In addition, I would take comments from CSR experts (more than one comment on the same topic, or a comment that relevant to selected literature) to improve quality of questionnaire and survey. Later, I would analyze conceptual framework for formulating indicators, definition of CSR for banking business, definition of CSR consciousness in banking business. Then, I would bring this part and used them as frame of reference together with the objective of developing indicators before I developed compositions, indicators, and criteria for scoring. Finally, I completed development process of conceptual framework, definitions, compositions, and criteria for scoring according to

**3.4.2 Selection of CSR experts**



**Figure 8** Key segments of selection of CSR experts

Method of selecting CSR experts in banking business is selection of experts from target group that involves in process of developing conceptual framework and definitions, which I found in literature overview that in order to formulate, develop, and implement of CSR indicators, I must meet following

agreements: 1) business or bank in this part must rely on the executive; 2) labor or policy executor; 3) society or receiver of such policy; 4) policy, which is the institution that regulates and fosters CSR policies in banking business.

The selection of target group, which were CSR experts, come from various sources. The main criteria are: 1) bank executive must have at least master degree and involve in CSR filed more than 10 years and have direct experience in involvement of CSR in general terms including society, community, and environment; 2) bank employee must have at least master degree and direct experience in CSR more than 1 year, and must have empirical evidence of CSR ability according to bank standard; 3) specialist from social sector must have master degree and must work in executive level so that he/she could be able to illustrate broader aspect of indicators; 4) specialist from policy sector must have master degree and have direct experience in CSR for banking business more than 10 years and must have empirical evidence of CSR ability.

The target groups consisted of: 1) a bank executive in the position of senior vice president who is responsible for loans for low income people in community; 2) a bank employee who is responsible for development, implementation and evaluation of CSR, had experienced in risk management, and was selected to join fast track program for prospect executives; 3) a director of international foundation, who have experienced in co-working with social business networks and this foundation has provided CSR rewards for social business; 4) a consultant of the Stock Exchange of Thailand and of a bank, who have experienced from government and bank. All experts consisted of four people.

### **3.4.3 Development of tool and verification**

Tool that be utilized in developing conceptual framework, definitions, indicators, and criteria for scoring, consists of Questionnaire 2 that includes 4 parts, which are: 1) questions concerning conceptual framework of formulating indicators; 2) questions regarding CSR definition, CSR consciousness in business banking; 3) questions concerns of criteria for scoring the indicators; 4) questions regarding principle compositions, secondary compositions, sub compositions, indicators, and criteria for scoring that derived from previous process.

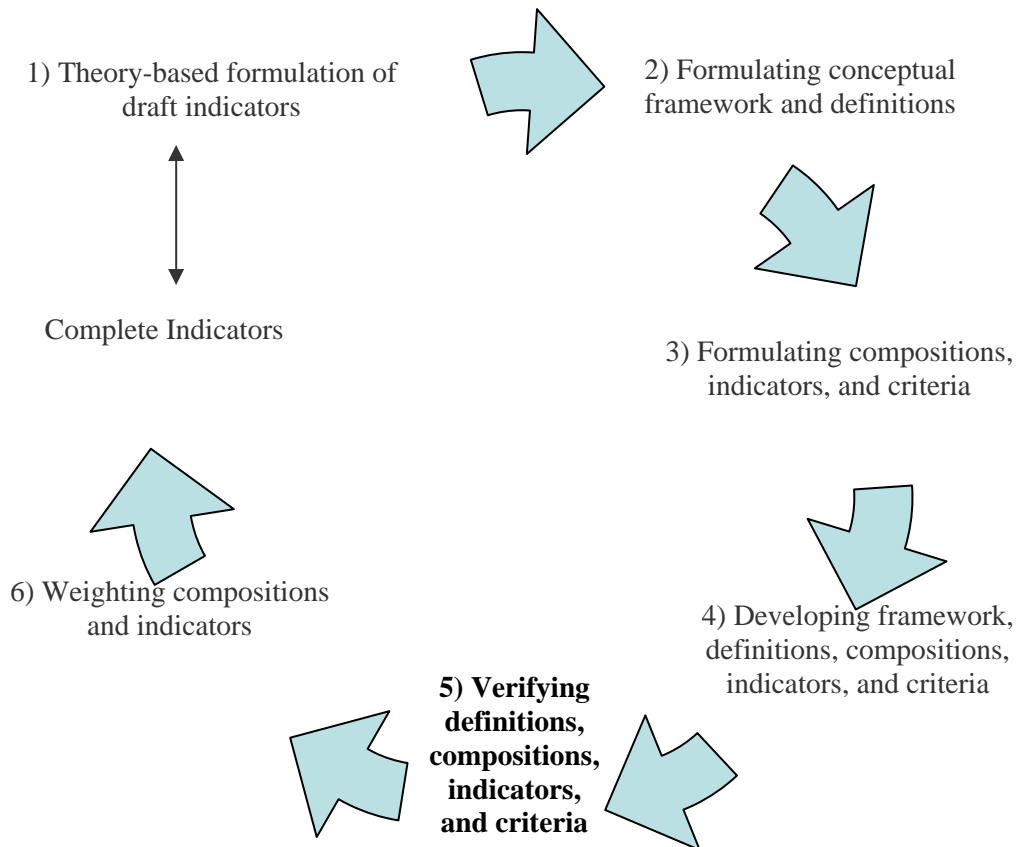
The verification of questionnaire, the researcher brought the tool to Thesis Committee to validate clarity, correctness, and suitability of the tool. In addition, a research must have content validity, which means generality of content in the questionnaire, and reliability, which means consistency of the outcome from this research. Process of content verification would conceal in data collection from CSR experts. Likewise, systematical group of questions set used in this research and giving appropriate time for the specialists to respond to the questions, these compositions encourages content validity and reliability of instrument.

#### **3.4.4 Data collection and data analysis**

Data collection had done via Email from bank's CSR experts. If the researcher would like to ask for more specific information, it would be done via Email or telephone. Collection of data that would be used to test theoretical relevant would come from evaluation of selected literatures.

Data analysis would use Content Analysis that has objective of categorizing word and sentence that creates generality. It has three major characteristics; systematic, objectivity, and base on theoretical framework (Supang Jantawanich, 2004: 144-152) that would be applied to classify the sentence and adjust the content that more than 1 specialist has the same opinion in specific topic. Theoretically Typological Analysis, which is the method to classify the data based on conceptual framework in classifying the topics. Basically, a conceptual framework is a tool to classify data into different layer (what, who, where, when, how, and why) that will help simplifying the data. Details of classifying framework are action, activity, definitions, relationship, participation of activity, and social condition (Supang Jantawanich, 2004: 134-137; Supang Jantawanich, 2009: 69-88), which will be applied in developing conceptual framework and detail of indicators that related to concept, theories, and phenomenon that involve CSR of banking business.

### 3.5 Verifying definitions, compositions, indicators, and criteria for scoring



**Figure 9** The development process in the phase of verifying definitions, compositions, indicators, and criteria for scoring

The objective of formulating indicators and conceptual framework of indicators still apply in formulating frame if reference in this process. The process will be divided into 2 sub topics, which are: 1) process of suitability affirmation that will be done by CSR experts; 2) process of verifying under theoretical framework that concentrates on generality and conform to CSR in banking business concept, theories, and its phenomenon. This process consists of three parts, which are: 1) verifying definitions, compositions, indicators, and criteria for scoring; 2) development of tool and verification; 3) data collection and data analysis.

### **3.5.1 Verifying definitions, compositions, indicators, and criteria for scoring**

This process can be divided into 2 parts: 1) process of verifying appropriateness of indicator application, begins with creating the questionnaire and let CSR experts to verify whether such instrument is suitable for the usage or not. After indicators have passed verifying process, then it comes to the next process; 2) process of verifying qualities of definitions, compositions, indicators and scoring criteria under theoretical framework, which be used to analyze the relationship of concept, theories, and phenomenon concerning CSR in banking business that derived from literature review. Once the verification process has completed, I will bring criteria for scoring to apply for setting criteria for scoring indicators in particular part under applied conceptual framework, which conforms to review of concept, theories and phenomenon of CSR in banking business.

### **3.5.2 Development of tool and verification**

Tool that be used in verifying process is Questionnaire 3, which includes: 1) check List that approved by CSR experts, content consisted of definitions, compositions, indicators, and criteria for scoring; 2) scoring process, CSR experts will identify the scores of compositions and sub compositions based on 10 points basis due to the fact that there are load of compositions and sub compositions which encourage scoring process to be very specific. Questionnaire is developed from definitions, compositions, indicators and criteria for scoring from the previous process.

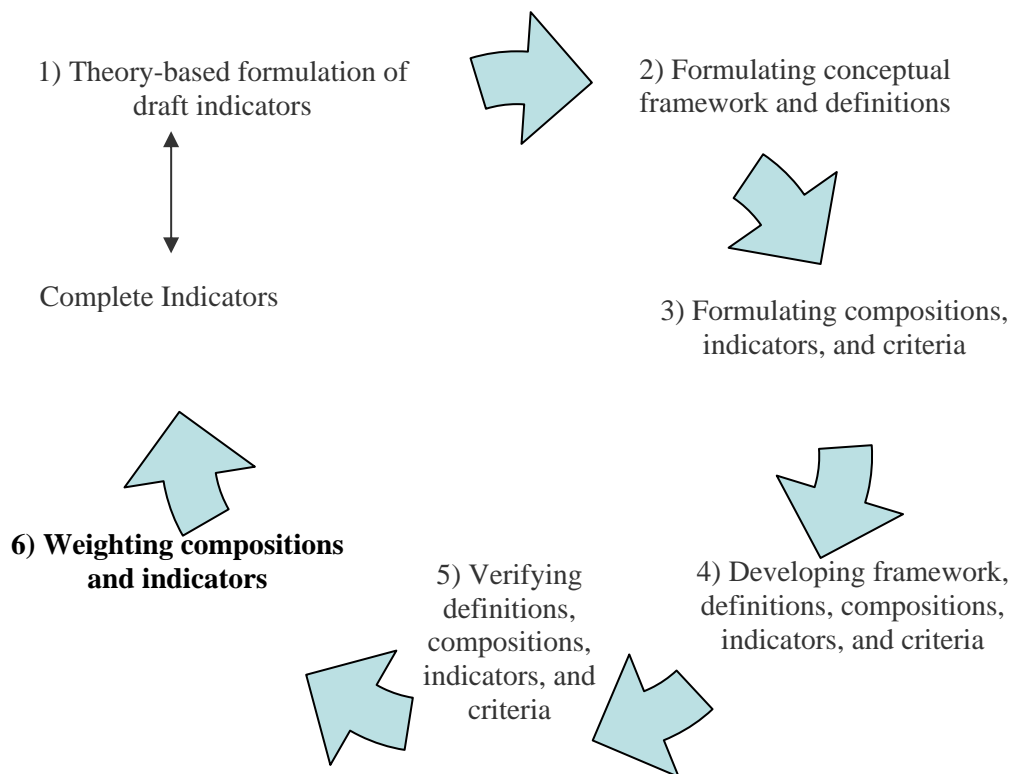
Process of verifying the questionnaire, the researcher brought the questionnaire to Thesis Committee in order to verify for clarity, correctness and suitability of questionnaire.

### **3.5.3 Data collection and data analysis**

Data collection of verified questionnaire was collected via Email from bank's CSR experts. If the researcher would like to ask for more specific information, it would be done via Email or telephone. Collection of data that would be used to test theoretical relevant would come from evaluation of selected literatures.

Data analysis was used to affirm the suitability of each indicator that later be used to analyze consensus from CSR experts whether each indicators was qualified for implementation. Theoretically Typological Analysis, which is the method to classify the data based on conceptual framework in classifying the topics. Basically, a conceptual framework is tool to classify data into different layer (what, who, where, when, how, and why) that will help simplifying the data. Details of classifying framework are action, activity, definitions, relationship, participation of activity, and social condition (Supang Jantawanich, 2004: 134-137; Supang Jantawanich, 2009: 69-88), which will be applied in developing conceptual framework and detail of indicators that related to concept, theories, and phenomenon that involve CSR of banking business.

### 3.6 Weighting compositions and indicators



**Figure 10** The development process in the phase of weighting compositions and indicators

Purpose of creating indicators, conceptual framework of creating indicators, and the definition of CSR and CSR awareness of the banking business continues to be used as a frame of reference in this process. This process is the selection of experts from the early process (process of formulating conceptual framework) to weight each part (principle compositions, secondary compositions, sub compositions and indicators). The presentation of this process is divided into two parts: 1) weighting compositions and indicators; 2) data analysis.

### **3.6.1 Weighting compositions and indicators**

The process starts with bringing the information from the checklist developed in the precede process. The experts will identify the scores from 1-10 in each section separately including: 1) principle compositions; 2) secondary compositions; 3) sub compositions; 4) indicators. Adding Method (Johnstone, 1981: 74-74) will be used to integrate compositions and indicators. Later, I will analyze information by using formulas below to weight each compositions and indicators.

### **3.6.2 Data analysis**

Data analysis utilizes calculating the percentage of finding composition or indicator from the sum of the scores of finding composition or indicator, which compares to the sum of the scores of all compositions or indicators in the same category, having to calculate from the percentage of the principle compositions. Then I utilize this percentage as the weight of the principle composition and as the weight to calculate the percentage of finding secondary composition of the principle composition. For example, if I would like to find the weight of consciousness of information disclosure, I have to calculate the sum of the scores of consciousness of information disclosure, bring it to compare the sum of the scores of consciousness of information disclosure, consciousness of stakeholders' responses, and consciousness of CSR integration, and calculate to the percentage being used as the weight of consciousness of information disclosure. It can be summarized as formulas below;

### Formula for calculating the weight of the principle composition

$$MCa = \frac{\Sigma Ca}{(\Sigma C1) + (\Sigma C2) + (\Sigma C3)} * 100$$

MCa refers to the weight of them principle composition “a” that I have to find for the result

$\Sigma Ca$  refers to sum of the scores obtained from the expert of the principle composition “a”

$\Sigma C1$  refers to sum of the scores obtained from the expert of the principle composition “1” which is consciousness of information disclosure

$\Sigma C2$  refers to sum of the scores obtained from the expert of the principle composition “2” which is consciousness of stakeholders’ responses

$\Sigma C3$  refers to sum of the scores obtained from the expert of the principle composition “3” which is consciousness of CSR integration

### Formula for calculating the weight of the secondary composition

$$MSCa = \frac{\Sigma SCa * MCa}{\Sigma SCi}$$

i = 1

MSCa refers to the weight of the secondary composition “a” that I have to find for the result

$\Sigma SCa$  refers to sum of the scores obtained from the expert of the secondary composition “a”

MCa refers to the weight of the principle composition “a” that be used to find the secondary composition

SCi refers to the scores obtained from the expert of secondary composition “i”, which is under the principle composition “a”

n refers to total number of secondary compositions from 1, 2, 3 through n, which is under the principle composition “a”

**Formula for calculating the weight of the sub composition (for some compositions that having sub composition)**

$$MSSCa = \frac{\sum SSCa}{\sum SSCi} * MSCa$$

i = 1

MSSCa refers to the weight of the sub composition “a” that I have to find for the result

$\sum SSCa$  refers to sum of the scores obtained from the expert of the sub composition “a”

MSCa refers to the weight of the secondary composition “a” that be used to find the sub composition

SSCi refers to the score obtained from the expert of sub composition “i”, which is under the secondary composition “a”

n refers to total number of the sub compositions from 1, 2, 3 through n, which is under the secondary composition “a”.

**Formula for calculating the weight of the indicators (for the composition that absent of sub composition)**

$$MSSIa = \frac{\sum SSIa}{\sum SSIi} * MSCa$$

i = 1

MSSIa refers to the weight of the indicator “a” that I have to find for the result

$\sum SSIa$  refers to sum of the scores obtained from the expert of the indicator “a”

MSCa refers to the weight of the secondary composition “a” that be used to find the indicator

$SSi$  refers to the scores obtained from the expert of indicator “i”, which is under the secondary composition “a”.

$n$  refers to total number of the indicators from 1, 2, 3 through n, which is under the secondary composition “a”.

**Formula for calculating the weight of the indicators** (for the composition that having sub composition)

$$MSSSi_a = \frac{\sum SSSi_a}{\sum SSSi} * MSSC_a$$

$i = 1$

$MSSSi_a$  refers to the score of the indicator “a” that I have to find for the result

$\sum SSSi_a$  refers to sum of the scores obtained from the expert of the indicator “a”

$MSSC_a$  refers to the weight of the sub composition “a” that be used to find the indicator

$SSSi$  refers to the score obtained from the expert of indicator “i”, which is under the sub composition “a”.

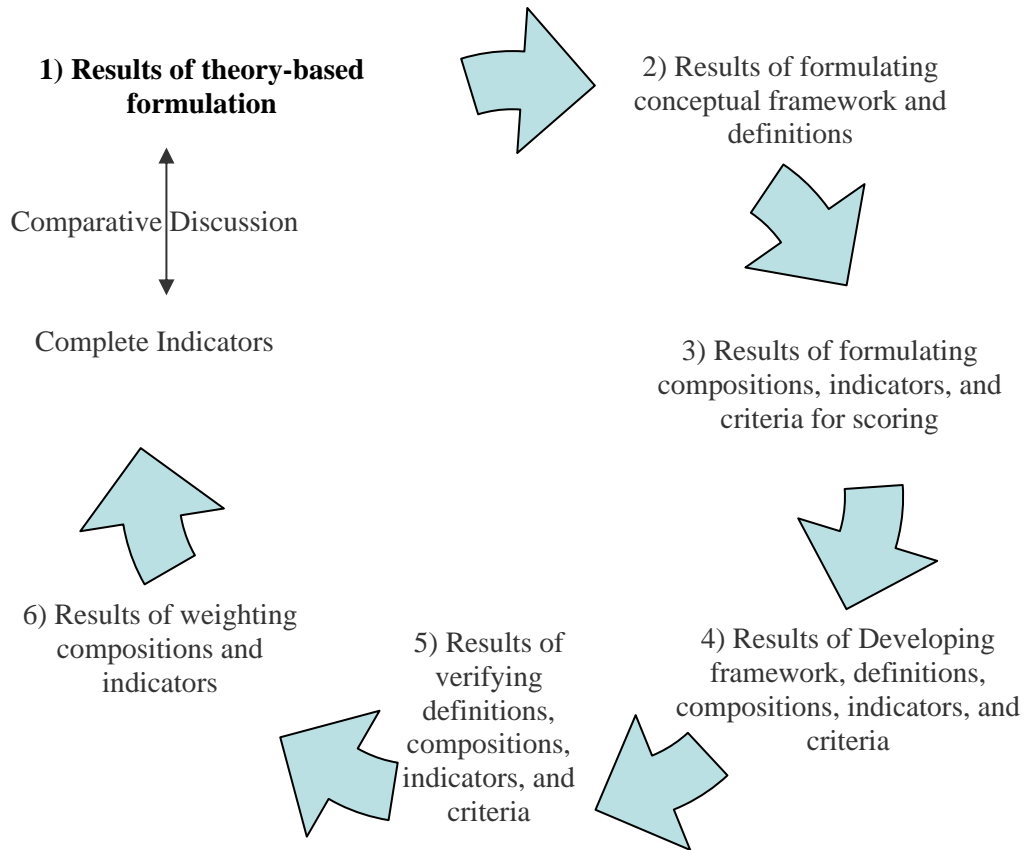
$n$  refers to total number of the indicators from 1, 2, 3 through n, which is under the sub composition “a”.

## **CHAPTER IV**

### **RESULTS**

The results of this research consist of 6 important parts which are: 1) the results from theory-based formulation of draft indicators; 2) the results from formulating conceptual framework and definitions; 3) the results from formulating compositions, indicators, and criteria for scoring; 4) the results from developing framework, definitions, compositions, indicators, and criteria for scoring; 5) the results from verifying definitions, compositions, indicators, and criteria for scoring; 6) the results from weighting compositions and indicators. The results of this research from former process are utilized to be input data for later process. The results of this research are constructed by using the objectives of indicator development as the frame of reference. As I reviewed the CSR literature of the banking businesses, I found that even though there is a current tendency that although the banks would pay more attention on the CSR, which is good and beneficial to society, the banks still focus on the other kind of CSR that is beyond normal process in term of the activities or the projects (CSR-after-Process). These activities would lead to many questions, concerning to sustain and the level shift of the process. Apart from this, these activities may lead to the neglecting that is even though the banks run the CSR; however, they still have the problems between the banks and stakeholders. Moreover, if I consider to the standard of the CSR, which are many but still currently only a few were implemented into the organizations. Therefore, the four objectives of the indicator development are: 1) to set the indicators that includes CSR concepts and CSR consciousness of banking business; 2) to set the indicators that consider to the banks and stakeholders; 3) to set the indicators that is able to shift and to create sustainable development for the banks and every part 4) to set the indicators that is fit in practice.

#### 4.1 The results from theory-based formulation of draft indicators



**Figure 11** The results from theory-based formulation of draft indicators

Process of theory-based formulation of draft indicators is referred from the frame that I obtain from literature review. The definition of CSR consciousness of banking business which is implemented as the conceptual framework in the process of formulating compositions would be Descriptive Analysis in order to analyze the linkage between the definitions of consciousness. The definition of consciousness is the condition of realization to the ideas, feelings, and the actions that occurred, which lead, direct, and screen the ideas, feelings, and the actions that occurred. The 3 forms of the consciousness are; primary consciousness, considered consciousness, and critical consciousness. The CSR concept of the bank is aiming to take care of society and community along with businesses. To manage banking business, I need to

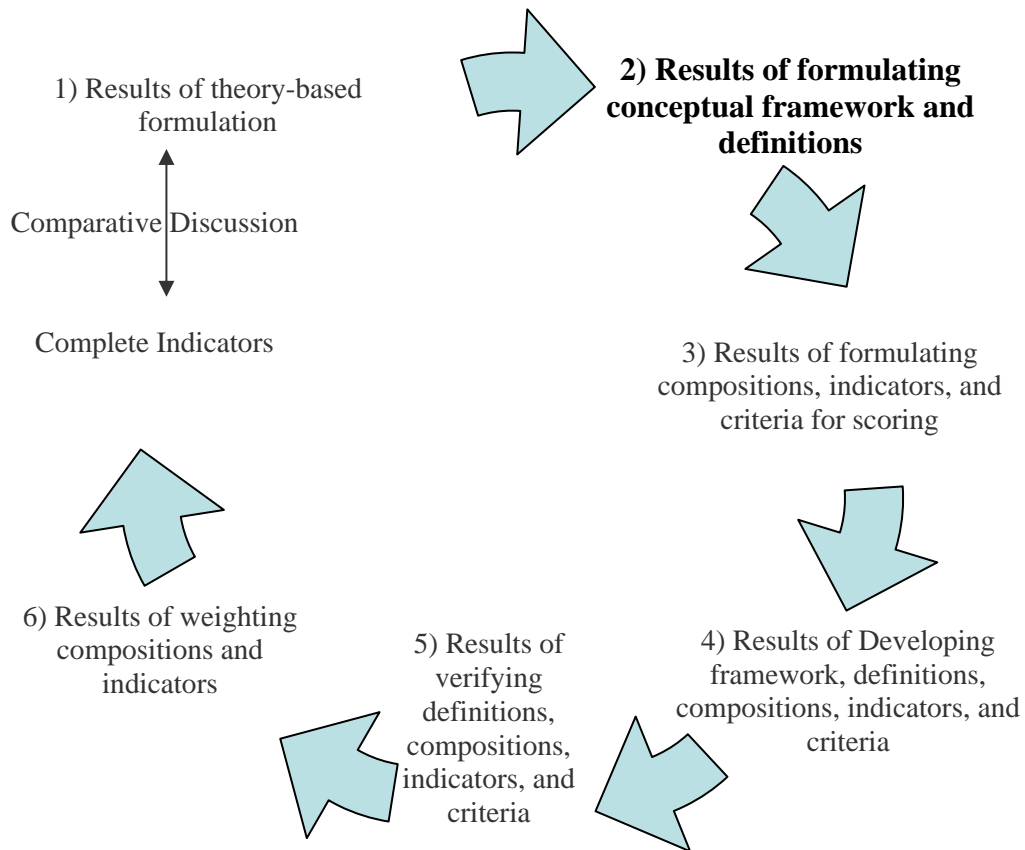
consider to the compositions in different dimensions of management. I analyze the mentioned form to obtain the CSR consciousness of the bank, which means that bank realizes and emphasizes on working process, analysis and understands the results of work, well considerate and criticize in order to develop in every part of the process of the organization that effect to every part of society.

According to the analysis, I found that the CSR consciousness of banking business shows the realization in work. If I consider to the concept of CSR, I found that I can divide work into 2 parts: 1) CSR-in-process; perform CSR mainly in business process; 2) CSR-after-process; perform CSR apart from principle business process. These would reflect to the crucial compositions of drafting CSR consciousness of banking business, which consists of 2 parts: 1. CSR consciousness in bank's working process 2. CSR consciousness apart from bank's working process. If I analyze to the principle compositions of CSR consciousness together with the important role of the bank as a financial intermediaries which is an expert on financial planning, distribution of financial resources, and formation of financial security together with CSR concept that aims the banks to take care societies and communities together with businesses. These can be developed to be sub compositions: 1) CSR consciousness of bank's work process that consists of 1.1 consciousnesses of financial security 1.2 consciousnesses of financial products 1.3 consciousness of financial distribution; 2) CSR consciousness apart from bank's working process, which consists of 2.1 consciousness of implementing proficiency in development of social and community 2.2 consciousness of major problem solving in social and community 2.3 consciousnesses of development of financial disadvantaged people.

In conclusion, drafting CSR consciousness of banking business according to theoretical underpin consists of 2 important compositions: 1) compositions of CSR consciousness in Bank's working process that contain sub important compositions, which are: consciousness on financial security, consciousness of financial product, and consciousness of financial distribution; 2) compositions of CSR apart from bank's working process, which contain sub important compositions, which are consciousness of implementing proficiency in development of social and community, consciousness of major problem solving in social and community, consciousnesses of development of financial disadvantaged people. Moreover, if I analyze to the process of bank's

working system, the problem of banking business, and the management structure of the bank that correlation with the sub and principle compositions, definition of CSR consciousness of banking business, and the goal of formulation CSR consciousness indicators of banking business that I mentioned above, I found that the point that I have to emphasize on in order to drive the CSR consciousness of bank to occur systematically would be the strategies, structure, culture, communication, learning ability, human resources, and the resources of the bank. Beside, I have to emphasize on the abstract points which are culture and learning ability of the bank as well in order to formulate CSR consciousness that means to realize them accordingly. I would present only the important points on formulating draft indicators according to theoretical underpin in order to define conceptual framework. For the detail of draft indicators according to theoretical underpin, I would explain and comparison in the appendix.

## 4.2 The results from formulating conceptual framework and definitions



**Figure 12** The results from formulating conceptual framework and definitions

According to the previous process, I define 4 objectives of indicator development: 1) to formulate indicators that cover the concept of CSR consciousness; 2) to formulate the indicators that comprehend to the problems between the bank and the stakeholders; 3) to Formulate the indicators that can leverage and create continuous development to the bank and every parts; 4) to formulate suitable indicators in practice. The 4 objectives would be used as the frame of reference to prove that the indicators that I have formulated are correlated to the 4 objectives

mentioned above. In this part, I would emphasize on 2 processes which are: 1) process of formulating conceptual framework, and 2) process of defining the definition

#### **4.2.1 Process of formulating conceptual framework**

The process of formulating conceptual framework, I review the literature in the concerned part which I found that the conceptual framework consists of 5 important parts which are: 1) analysis of concepts and theories consisting of CSR, consciousness, formulating and developing of indicators, and business organization management; 2) analysis of the work process of bank consisting of business in-balance sheet and off-balance sheet, problems from work process of bank, causes of economic crisis in Thailand and Europe, research on the work process of bank, Status, Direction, and problem of CSR in banking business; 3) case study in CSR of financial and foreign banks that includes the concept of the famous thinkers in social responsibility such as Triodos Bank, Thaipat Institute, Phornchai Sripraphai, Aswin Jintakanon, Sophon Pornchokechai, Sarinee Achavanuntakul, Muhammad Yunus, Richard Barrett, Bill Gates, Peter F. Drucker, Philip Kotler and Nancy R. Lee, Tom Peters, Peter M. Senge, Fred Kofman, Wikipedia, Harvard Business Review; 4) analysis of the effects on stakeholders of banking business consisting of data collecting from interview and questionnaire, reviewing of the concerned research; 5) analysis of the important role of the bank as the financial intermediaries who experts on financial planning, distributing the financial resources and formulate the financial securities, which I analyze the linkage according to the CSR of banking business. In the part of formulating of the draft indicators, I obtain it from reviewing of the theories, which would be used to analyze along with in order to be the fundamental in defining the compositions, for example, the important issue in order to drive CSR consciousness of banking business to be systematically used as the conceptual framework to formulate the consciousness to drive CSR into every function of the banking and to analyze along with the other parts, consciousness compositions of financial distribution, to use as the conceptual framework to formulate indicators on investment for social and community, to use as the conceptual framework in implementation of the proficiency in development of

society and community, to use as the conceptual framework in sharing business and financial knowledge to the people in society and to analyze in other parts.

#### 4.2.2 Process of defining the definition

The process of defining the definition would use the objectives and conceptual framework in formulating the frame of reference that the definition would correlate with the objectives and the conceptual frame which consists of 2 important processes which are: 4.2.2.1 process of defining the definition which will be presented later; 4.2.2.2 process of defining the definition that comprehend to the CSR consciousness of banking business, which I defined form the 3 parts of information to analyze in order to define the definition, which I will present later on as below

4.2.2.1 The definition, that comprehends to the CSR of banking business, consists of 6 parts of analysis, which are analysis of the definition from interviewing of the target groups, analysis of the definition of CSR of the bank conducted from the questionnaires, analysis of the definition of CSR of the bank from the bank’s annual report and websites, analysis of the definition of CSR by the experts in Thailand, analysis of the definition of CSR from the international organizations, and analysis in order to conclude the definitions that cover CSR of banking business.

1) Analysis of the definition from interviewing of the target groups

**Table 13** The CSR definitions of banking business from interviewing

CSR Concept	Definitions and Examples
1. CSR of the bank is the extra activities of the organization	1. Weighting for development CSR as the extra activities that need to process separately from the routine work of the organization, for example, “The starting point of CSR would be supporting budget on the principle projects.”, “ For CSR, board would have a clear objective in development on children and youth.”, “we are Good Corporate Citizen for long that we have been committing to work for religion, education, culture, and the king.”, “we have to make the proposal to see whether you agree with this project or not.” These

**Table 13** The CSR definitions of banking business from interviewing (cont.)

CSR Concept	Definitions and Examples
	<p>extra activities, many banks would analyze to the needs and necessities of the target groups in order to fulfill their needs appropriately; for example, “We have focused and have spoken to the community to know what they need.” In the mean time, We have a suggestion to the bank that they should implement their proficiency to create organizational extra activities that would effect on cost control and efficiency in processing work; for example, “We should support in the business that they are doing” e.g. “Bank should work on savings.”, “Bank should work on CRS on development for capital expansion.</p>
<p>2. CSR of the bank is to manage and solve the process from running banking business</p>	<p>2. In case that the bank runs business and faces on the problems e.g. personal loans and credit cards, bank fees, credit card forgeries, account transactions, inappropriate advises on stolen credit card cases. To offer customer care and solve these problems seriously in short and long term including providing aid to customers who have effects from the problems can be counted as CSR concepts e.g. “The CSR is to manage problems on conflict among consumers and financial institutes.”, “How can banks have CSR when they do not educate customers who receive the loan? This is not including unfair pressing the claims, calling whole day.”</p>
<p>3. CSR of the bank is including in normal business process</p>	<p>3. Banks would have CSR by continuing their duties to link with social development. In every process of the bank, they must consider to the society all the time e.g. ”Consider to core business starting from inputting the resources that they had obtained”. Then consider supplying chain, which obtains the production composition and the operation to produce goods and services. From the start until the end, banks are in the middle elements of the stakeholders who carefully act in order to have the least negative causes to themselves, society, and environment”, “We need to formulate CSR at the beginning and formulate in our core business.” , “CSR is to perform</p>

**Table 13** The CSR definitions of banking business from interviewing (cont.)

CSR Concept	Definitions and Examples
	<p>best on duties.”, “We think good CSR should be in entrepreneur’s mind from day one.”, “Direction of advertisement has been changing in the latest 1-2 years, which put more advertisement on the necessities of the credit cards or personal loans”. , “CSR is to produce good products, not to bully employees, and to make people smarter.”</p>
<p>4. CSR of the bank is to create changes in society</p>	<p>4. In order for the bank to have a good CSR, it means that the bank can create changes in society in either way e.g. “Board has a very clear policy to develop children and youths to volunteer for society.”, “Assume that you are working with children, you would like to see them develop skills, create jobs in society, create collaboration among people in different generation”., “What is the reason of forming micro banking account, which has been running for 10 years and where is the bank in this process? And why the Grameen Bank has been established?”, “Banks offer the loan for development of eco-friendly.”, “Community Bank is a part of the work that connects with CSR to offer micro finance to assist the fundamental economic of the country.” To formulate the social changes, banks can do by expansion their business for the people who need and are unable to access financial resources, for example, “Banks should not consider only customers.”, “The people who would receive benefit from the banks are the middle class and what about lower class?”, “Poor people who have to face brutal interest rate from loan outside financial system are not eligible for loan in system?” Moreover, in order to formulate changes in society, the bank would need to create sustainable changes for the target groups e.g. “CSR of the bank should include the development of people in society.”</p>
<p>5. CSR of the bank is to carefully consider to the</p>	<p>5. The banks that have CSR would consider carefully to the risks that would occur in the future, which the risks do not only have effect to the business alone but they also include the effects to</p>

**Table 13** The CSR definitions of banking business from interviewing (cont.)

CSR Concept	Definitions and Examples
risks both business and economic and social system that would happen in the future	economic, business, social and community system e.g. “If We consider the Hamburger Crisis, We would see that it caused from the greed despite they know that there were risks because during the sub-prime, low income people were eligible for the loans and when there were effects on the incomes, those people were unable to payback.”, “This bank could not invest in derivative because they cannot explain where the money goes and also cannot define who would receive the benefits. (Their concept was that in order to invest, they must prove first that there would be no negative effects.)”, “We carefully consider to approve the loans for the government officers even though the value of the loan are not high, the risks are in the low level because the incomes of government officers are secured and low competition.”, “Taking over the business always comes with the risks (hidden information) but if we do not analysis to those risks carefully, we do not have CSR.”
6. CSR of the bank is that they must disclose information frankly.	6. The bank should disclose the information frankly both good and bad especially the information that customers need on their financial products e.g. “Our bank discloses the information to our customers openly, honestly and clearly.”, “Bank must perform open business, equitable, clear and beneficial to the customers.”, ”Disclosure the information in advance level would include the case, for example, “Triodos Bank, there was a disclosure of the information about taking money from savings for loans and investments and how it would be beneficial to every savers.”
7. CSR of the bank is to provide knowledge, education, and develop the consciousness that is concerned to the	7. Banks should provide their knowledge, education, and should develop their consciousness especially in the concerned parts of banking business because the bank’s products are complicated and are financial obligations which money is an important necessity on living e.g. “The bank in other country would offer Enlighten Credit Card, which would include the word ‘Consciousness’ in front of the card to warn about its usage”, “Another problem on the use of credit

**Table 13** The CSR definitions of banking business from interviewing (cont.)

CSR Concept	Definitions and Examples
business both directly and indirectly.	card is lacking of education on the appropriate use of credit card.” The mentioned examples would include to developing of consciousness to the target group e.g. “Our bank offers scholar and develop children who participate in social activities.”
8. CSR of the bank is to change the concept and some value about business.	8. The banks that change some concepts on running business would be advantages in long term e.g. “Banks would not implement business approach in social viewing and development.”, “Banks would settle micro finance to loan for the people who do not have collateral which is considered as part of banking business.”, “One who volunteers of the bank would know each others by working together and ease routine works.”, “Bank invests heavily on building a safety system for their own but does not build safety system for society and consumers.”, “ One customer who is interested on how the bank would responsible to society and he or she would consider to do business with this bank or not because the bank is responsible to society and principle develop society” , “Banks should not only focus on one target group” , “CSR of bank must go beyond in order to fulfill the customer’s payment.”

2) Definition of CSR of banking business from the questionnaires

From our reviewing to the literature that I have mentioned earlier, I categorize the definition of CSR into 4 groups: 1) the bank runs business with care and caution to the impact of society; 2) the bank runs business without attempting to deviate or to cover its own fault; 3) the bank runs business without against to society; 4) the bank runs business together with taking care of society and also creates sustainable to the society, which I select more than one group of definition.

The research results shows that the entire selected target group (14 people) agrees with the definition of CSR in number 4 (The bank runs business together with taking care of society and also creates sustainable to the

society). 79 percent agrees with the definition of CSR in number 1 (The bank runs business with care and caution to the impact of society). 43 percent agrees with the definition of CSR in number 2 (The bank runs business without attempting to deviate or to cover its own fault). 43 percent agrees with the definition of CSR in number 3 (The bank runs business without against to society, which I would suggest that the CSR of banking business should include the engagement of the bank officers to participate to do good things to society, implement moral and management good business, sustainable economy to develop successfully. Also, the analysis of the questionnaire information, there is no different answers from people who have work experience on CSR and organization, therefore, the important definition of CSR of banking business would be that the bank should manage to develop and create sustainability to society and should also take care and be cautious to the impact to society including to weighting the level of participation in order to create sustainability to have though rough definition of CSR.

3) Definition of CSR of banking business from the annual reports and websites

According to the Content Analysis, Descriptive Analysis, and arrangement of the CSR experts from the CSR of banking business, I found that the banks would emphasize on the CSR report that arrange extra activities such as “The bank arranges a painting competition for the student in principle schools”, “The bank arranges the reward for the good schools near home”, “The bank arranges an extra Student Internship Program.” Under their business strategies or the mentioned project, many banks emphasize on analysis to the social needs. They also attempt to achieve long term development, for example, “Learning Development”, “Career Development”, “Strengthen Knowledge” in order to develop strategies and projects to support the target groups that are in troubles, scarcity or the target groups that are important for the future, say children and youths. Referring to the mentioned development, the banks are confidence that this would create sustainable development in long term e.g. “Formulate the strategies to develop children and youths to volunteer along with learning development”, “Assisting to victims projects”, “Building schools projects”, “Good books for youth project” (Bangkok Bank, 2009; Government

Housing Bank, 2009; Government Savings Bank, 2009; Kiatnakin Bank, 2009; Siam Commercial Bank, 2009; Thanachart Bank, 2009; TMB Bank, 2009).

Moreover, some banks emphasize on CSR in their normal work process e.g. “Our bank would not support illegal businesses that are against the law and good morality”, “To sell any products or services, I need to disclose every constraint and conditions to our customers at the beginning”, “Formulate and stimulate environmental friendly system such as using the lift, adjusting the vehicle energy, air conditioning, paper with care.” The banks also implement the CSR concept with the extra activities in their part of business e.g. “Using the credit card and then the bank would take some part of revenue to be used for charity” and also implement the CSR concept into their business e.g. “Approval of the loan for improving energy policy.” In addition, this would include once the banks care about the happiness of their officers and supporting them to be conscious to the society both on the job and off the job (Bangkok Bank, 2009; Government Housing Bank, 2009; Government Savings Bank, 2009; Kiatnakin Bank, 2009; Siam Commercial Bank, 2009; Thanachart Bank, 2009; TMB Bank, 2009)

4) Definition of CSR of banking business from the experts in Thailand

Currently the CSR experts in Thailand has given the definition as follow (Anantachai Yourapratom, 2007: 42; Corporate Social Responsibility Institute, 2010: 1-4; Matchima Kunchorn Na Ayudhya, 2009: 1; Sophon Pornchokchai, 2010: 1-3; Suthichai Iam-Charoenying, 2009: 4; Thaipat Institute, 2010: 2-5; Vicharn Panich, 2008: 1-3; Waranya Srisawek & Prachachart Thurakij Editorial Department, 2008: 17-21)

**Table 14** The CSR definitions of banking business from the experts in Thailand

<b>Experts</b>	<b>Definition on CSR</b>
Thaipat Institute (2010)	Corporate Social Responsibility (CSR) means that the activities within and outside organization, we would need to consider to the impacts to society nearby and far away. We use the resources that we can find within or outside our organization, which could make

**Table 14** The CSR definitions of banking business from the experts in Thailand  
(cont.)

Experts	Definition on CSR
Matchima Kunchorn Na Ayudhya (2009)	us live together happily. Ethical Business that practices CSR-Corporate Social Responsibility consider to the principle of social responsibility (and environment) of CSR to define as a part of vision, or strategies, and objective of business.
Anantachai Yourapratom (2007)	CSR means that the business duty on economic and law that make the company achieve the objective. Dealing business with good morality enhances the company to be a lawful organization. To have in social responsibility not only formulate a lawful organization, but also makes “complete company” as well.
Sophon Pornchokchai (2010)	In order to have CSR, it means to help the stakeholders appropriately without taking advantages to any parties. The CSR enterprise would not take advantages on employees, not corrupt customers and business partners, not harmful to environment and society nearby. Non CSR enterprise would reflect on lacking of clearness. Management in every level would seek to exploit benefits to them. Initially, lining on CSR would make business to be lawful (but if there is anyone who performer better beyond legal standard would be considered case by case.) On the other hand, to avoid wrong action, grey, or violation to the labor law, civil and commercial law, criminal law, therefore, CSR would need to be enforced by law.
Corporate Social Responsibility Institute (CSRI) (2010)	CSR is the concept that the company mixing the social and environmental care within their business process and communicating with stakeholders under the volunteer fundamental.
Corporate Social Responsibility committees of the registered company	CSR is the action that organization responds to the economic, society, and environment to benefit to people, community, and outside society. This also influence to the role of business entities in society and expectation of the society toward business entities,

**Table 14** The CSR definitions of banking business from the experts in Thailand  
(cont.)

<b>Experts</b>	<b>Definition on CSR</b>
(2010 quoted in Corporate Social Responsibility Institute, 2010)	which need to be acted voluntarily. Also, the management team would need to influent on concerned activities, which can be resulted in 3 dimensions: results on economic, social, and environmental toward to sustainable development.
Vicharn Panich (2008)	CSR activities must create new relationship that impact on mutual benefits as the business institutes are members of community to formulate sustainable development in community by lining on the community fundamental not importing to develop.
Suthichai Iam-Charoenying (2009)	CSR that emphasize on mixing the CSR concept into every process of the business entities with the perception of products, environment, and people

5) Definition of CSR of international organizations

Currently, international organizations and experts give the definition about CSR which I can summarize as follow: (Accountability21, 2009: 1-5; European Commission, 2009: 1-3; Global Reporting Initiatives, 2009: 2-4; Kotler and Lee, 2005: 3; International Labour Organization, 2008: 2-3; International Organization for Standardization, 2010: 4-6; UNCTAD, 2009: 3-7; UNDP, 2008: 1-2; United Nation, 2009: 1-2; World Economic Forum, 2002: 1-3)

**Table 15** The CSR definitions of international organizations

<b>Organization</b>	<b>Relative definition of CSR</b>
European Commission (2009), UNDP (2008)	Corporate Social Responsibility (CSR) is a concept whereby companies integrate social and environmental concerns in their business operations and in their interactions with stakeholders on a voluntary basis.
UNCTAD (2009)	Corporate responsibility draws upon the strategic management says theory that managers can add value to an enterprise by taking

**Table 15** The CSR definitions of international organizations (cont.)

Organization	Relative definition of CSR
	into account the social and economic effects of an enterprise's operations when making decisions.
UN Global Compact (2009 quoted in United Nations, 2009)	The United Nations Global Compact is a strategic policy initiative for businesses that are committed to aligning their operations and strategies with ten universally accepted principles in the areas of human rights, labor, environment and anti-corruption.
International Organization for Standardization (2010)	ISO 26000 is guidance standard on social responsibility while the essential characteristic of social responsibility is the willingness of an organization to incorporate social and environmental considerations in its decision-making and be accountable for the impacts of its decisions and activities on society and the environment.
Accountability21 (2009)	Responsible competitiveness is about making sustainable development count in global markets. It means markets that reward business practices that deliver improved social, environmental and economic outcomes; and it means economic success for nations that encourage such business practices through public policies, societal norms and citizen actions.
Global Reporting Initiatives (2009)	The GRI G3 Guidelines are the sustainability reporting guidelines helping organizations determine what they should report on and how they should report it. The Sustainability reporting is the practice of measuring, disclosing, and being accountable to internal and external stakeholders for organizational performance towards the goal of sustainable development.
World Economic Forum : Global Corporate Citizenship (2002)	Corporate Citizenship will include the elements of good corporate governance and ethics, responsibility of people, responsibility for environmental impacts, broader contribution to development
OECD (2010)	The OECD Guidelines for Multinational Enterprises are voluntary principles and standards for responsible business to conduct consistent with applicable laws. The Guidelines aim to ensure that

**Table 15** The CSR definitions of international organizations (cont.)

Organization	Relative definition of CSR
	the operations of these enterprises are in harmony with government policies, to strengthen the basis of mutual confidence between enterprises and the societies in which they operate, to help improve the foreign investment climate and to enhance the contribution to sustainable development made by multinational enterprises.
International Labour Organization (2008)	The concept of socially responsible restructuring can be defined as “the use of one or more approaches to consciously take into account the interests of all the organizations’ stakeholders. It is essential that CSR practices are considered part of the DNA of the organization so that they can be aligned with long-term business strategy.

6) Conclusion of the definitions that comprehend to the CSR of banking business

To define the definition of the CSR that comprehends to the Content Analysis and Descriptive Analysis, the definition of the CSR of banking business is on the fundamental of process in 2 parts, which are CSR-in-Process and CSR-after-process. I consider the linkage between development of the bank and development of the society and environment along with the entire process starting from management with conflict problems between the banks and the stakeholders. The banks do business with care and aware to the social and environmental impacts, disclose information directly and comprehensively, implementation on public policy and act correlate along with social standard, well considerate and present to the risks that may occur to the bank and to every parts of society and environment, formulate the changes in concept and value, development and create changes in society and environment with the participation of the bank to formulate sustainable development.

According to the information that I obtain from analysis to the definition that cover to the CSR of the banking business, it would be

that “operation of the bank in order to create no negative effect to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness in economic and finance where the bank acquires resources and experts. The operation will have dissemination of information to the public accurately, completely and timely”.

#### 4.2.2.2 The definition that comprehends to the consciousness of CSR of banking business

The definitions that cover to the consciousness of the CSR in banking business consist of 3 parts of analysis that are: 1) analysis of the definition from interviewing with the target groups; 2) analysis of the definitions from conducting to the questionnaire; 3) analysis in order to conclude the comprehensive definition of CSR consciousness in banking business built from drafting indicators.

##### 1) The definition from interviewing to the target groups

The definition of consciousness of CSR in banking business from Content Analysis to the target groups, which consist of the 7 of CSR executives of the banks, 4 of operational employees, 3 of social organization, 1 CSR consultant from Stock Exchange of Thailand. The detail would be as follow:

**Table 16** The definition of CSR from interviewing with the target groups

CSR consciousness	Definitions and examples
1. CSR consciousness of banking business is	1. Many of our target groups that I interviewed consider that the banks that have in CSR consciousness are the bank that follow to the CSR concept completely. For example, an executive of CSR

**Table 16** The definition of CSR from interviewing with the target groups (cont.)

<b>CSR consciousness</b>	<b>Definitions and examples</b>
<p>the bank follow to the CSR concept completely.</p>	<p>management said that the CSR consciousness in banking business is that the bank must conceive and completely engage in international CSR standard at least, in Thailand, they must follow to the guidelines written by The Securities and Exchange Commission, which emphasize on 8 items. Another bank executive said that the bank that haves in CSR consciousness is the bank that is responsible and be honest to its customers and follow to the bank moral, which the mentioned definition is a part of CSR definition. Another executive mentioned that the bank that has consciousness would be responsible in its principle business, clear and equitably. Meanwhile, another executive said that the bank that has consciousness is that the bank behaves on Good Corporate Citizen, which following to CSR concept that would bring the bank to be a Good Corporate Citizen. Meanwhile, executive and representatives of non profit organizations consider that the bank that has social consciousness would consider to the problem between the bank and other parts, encourage free competition among the banks without any conspiracy, full information distribution that would go along with the definition of CSR of the bank that has been defined earlier.</p>
<p>2. CSR consciousness of banking business is the CSR drive that occurs systematically.</p>	<p>2. Many of our target groups that I interviewed consider that banks that have CSR consciousness are the banks that drive CSR systematically, for example, an executive of a non profit organization said that the CSR consciousness of banking business is the banks drive systematically starting from vision, mission. Another representative of the target groups consider that the bank that has consciousness is the bank that provide financial supports that they are expert to the whole banking process. Meanwhile, an executive of CSR of banking business consider that the banks that have social consciousness would drive CSR concept systematically, which establish the CSR Committee consisting of high executives serve as</p>

**Table 16** The definition of CSR from interviewing with the target groups (cont.)

<b>CSR consciousness</b>	<b>Definitions and examples</b>
	a member of CSR Committee and also the establish of the foundation in order to raise the money. Meanwhile, the CSR employee of one bank considers that in order for the bank to have CSR consciousness, it will need to arrange an appropriate structure that supports employee to participate social activities.
3. CSR consciousness of banking business is to formulate realization and point out to the social value to be occurred with executives and employees of the bank	3. Many of our target groups that I interviewed consider that banks that have CSR consciousness are to make the executives and employees see social values, for examples, CSR Committee of the bank stated that the definition of CSR of banking business is that the banking must be dealt with consciousness. The banks must not perform negative action that worsen the impact or to heal the negative impact. Meanwhile, another CSR executive of non profit organization considers that CSR consciousness of banking business must foster the employees to realize to the social values. This foster must be performed to everyone at the beginning, especially the executives. Another CSR executive states that the banks that have social consciousness, the executives must have high level of morality that would reflect to seeing values of other people in society.
4. CSR consciousness of banking business is to formulate leader of CSR and lead to innovation, which could create sustainable development and social changes to stakeholders.	4. Many of our target groups that I interviewed consider that banks that have CSR consciousness are the leader in CSR development. They continuously have innovation and create sustainable development to the target groups, for example, an executive states that in order to have consciousness, the banks must develop sustainable CSR including bring the system to apply to society in order to create social changes to the target groups. Another CSR executive of the bank states that to achieve CSR consciousness, the banks must create innovation to the stakeholders including the banks themselves. They must prove that doing good things does not have only expense but innovation and creativity.

2) The definitions of CSR consciousness in banking business from the questionnaires.

Referring to the literature review presenting earlier, I categorize the definition of CSR consciousness of banking business into 4 groups: 1) banks realize and value to social CSR; 2) banks analyze and thoroughly consider to any process that related to CSR; 3) banks consider that CSR as an important part of business that possesses in every part of organizational spirit and the entire system; 4) banks care and give value to the process of CSR.

The research results shows that the target groups respond to the questionnaire 93 percent agrees with the definitions of CSR consciousness of banking business in number 3 that means the bank consider CSR as an important part of business that possesses in every part of organizational spirit and the entire system 4. Banks care and give value to the process of CSR. 75 percent of the target groups agree with the definition number 1, which means that banks realize and value to social CSR. 71 percent of the target groups agree with the definition number 4, which means that banks care and give value to the process of CSR. 64 percent of the target groups agree with the definition number 2, which means that banks analyze and thoroughly consider to any process that related to CSR. The suggestion is to drive the CSR as parts of bank's working process both organizational and personal and also support to the voluntary activities to create the consciousness to be occurred among bank's employees. From the analysis to the feedback in the questionnaires, I did not found that different in answers from the work experience on CSR, the work position, and different organization. Therefore, the important definition of CSR of banking business that is the banks consider that CSR as an important part of business that possesses in every part of organizational spirit and the entire system, banks realize and value to social CSR, banks care and give value to the process of CSR including coordination in work process and support the participation to create CSR consciousness of banking business.

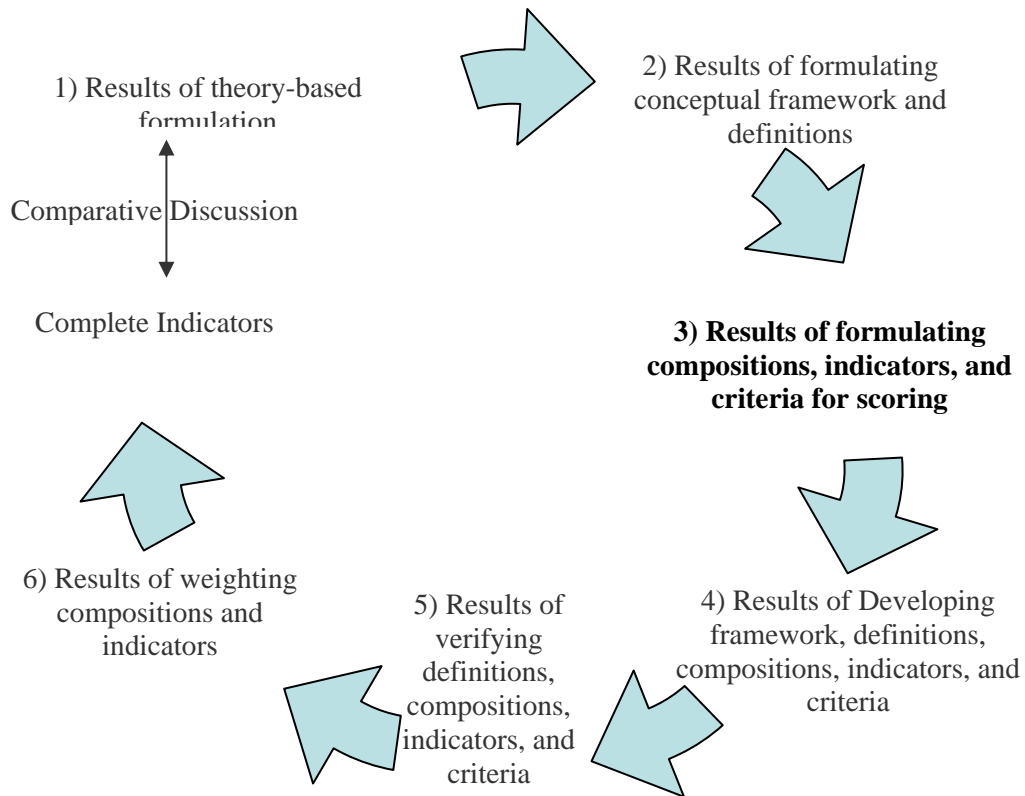
3) Conclusion to the definitions of CSR consciousness in banking business

To define the comprehensive definition of CSR consciousness in banking business, I would apply the Content Analysis and the

Descriptive Analysis. The CSR consciousness of banking business would emphasize on the practice of the banks along with CSR concept, which banks consider, value to CSR as an important part of business, which possesses in every part of organizational spirit and the entire system, also formulate and consciousness of the value of the CSR to be occurred to the executives and employees of the banks. Moreover, the definitions of CSR of banking business from the draft indicators means that the banks aware and care in work process. They analyze, and try to understand to the work result. They consider thoroughly and discussion in order to develop in every part of organization, which impact to every parts of society.

From the information from analysis, the comprehensive definitions of CSR of banking business would be “The bank acts in compliance with the CSR concept, which is defined by the bank, in which the bank has consciousness, perceives value and gives importance to CSR issues and develops CSR to become the important part of business operation that is inherent in the spirit of the bank in all sectors and all systems”.

### 4.3 The results from formulating compositions, indicators, and criteria for scoring



**Figure 13** The results from formulating compositions, indicators, and criteria for scoring

From the previous process, I have the objective of the formulation of indicators, conception framework that is used for formulating of indicators, definition of CSR, and CSR consciousness of banking business as the Frame of Reference, which the indicators should relate to the mentioned frame and this process would define 4 parts of indicators as follow: 1) process of formulating principle composition; 2) process of formulating secondary compositions, sub compositions and indicators; 3) process of formulating the scoring criteria of indicators; 4) conclusion of research results from the formulating of compositions, indicators, and scoring criteria.

### 4.3.1 Process of formulating principle compositions

I apply the Content Analysis and Descriptive Analysis by collecting the information from interviewing, feedback from the questionnaires, annual report and bank's websites to categorize the compositions of information that present to the important for principle compositions and comprehensive definitions of CSR and CSR consciousness of banking business.

**Table 17** Principle compositions of CSR consciousness of banking business

Compositions	Data analysis
Principle compositions of CSR consciousness of banking business consist of consciousness of information disclosure, consciousness of stakeholders' responses and consciousness of CSR integration	<p>The principle compositions would be defined in order to achieve the definitions and consciousness of CSR of banking business by analysis to the 2 important definitions, information conducted from interview, information from the questionnaires, information from annual report and bank's websites.</p> <p>1. Consciousness of information disclosure from analysis to the information from interviewing, many target groups state that the important compositions are such as "CSR consciousness would reflect to the clarity of information disclosure", "As we are in the financial business, we must responsible to the stakeholders and do business clearly and fairly", "The banks that have consciousness must provide audits &amp; report the performance whether it contribute to the principle business whether it is positive. Moreover, according to the analysis of the annual report and bank's websites, I found that every banks report about CSR, which I can see that they consider to the CSR as an important matter that relate to the key work from the definition of CSR of banking business, which they must disclose information frankly as an important compositions of CSR consciousness of banking business. In addition, if I consider to the definitions of CSR of banking business from the interviewing, I found that another important definition of the CSR that banks should disclose the information frankly correspond with the definition from the experts such as Sophon Pornchokchai who states about lacking of</p>

**Table 17** Principle compositions of CSR consciousness of banking business (cont.)

Compositions	Data analysis
	<p>clarity and standard definition of CSR for example, GRI G3, which emphasize on information disclosure and report information to the stakeholders. Although the standard of CSR is not the CSR consciousness directly, the definitions of CSR consciousness of banking business would be link to the standard and analyze to the concept in order to create a comprehensive definition.</p> <p>2. Consciousness of stakeholders’ responses: from the interviewing to the target groups, I found that they emphasize on the CSR, which would create development in many groups, such as “Banks must not consider only one segment of customers”, “Banks must take responsible to the every stakeholders, not just one groups”, “Since banks are large organizations, we drive financial business, therefore, it is very important to be responsible to the stakeholders.” From the questionnaire’s feedbacks, I found that there are broadly concerns of CSR. In addition, according to the analysis of the annual report and banks’ websites, I found that every bank provides issues and audience oriented of CSR reports. Although the reports are not comprehend in every stakeholders, they reflect to an important composition, which is the response the stakeholders would correspond to the definition of the CSR of banking business that is not to create negative impacts but to create positive impacts to every parts of society. Moreover, if I consider to the definition and to the standard of CSR by the experts, I found that to emphasize on responding to the stakeholders like Thaipat Institute both near and far societies, Sophon Pornchokchai whose mentioned to the appropriate benefits of the stakeholders, UNDP whose mentioned to interaction with stakeholders.</p> <p>3. Consciousness of CSR integration that drive in the process of bank: according to analysis to the information from interview, I</p>

**Table 17** Principle compositions of CSR consciousness of banking business (cont.)

Compositions	Data analysis
	<p>found that the target groups emphasize on the mentioned issue for examples, the banks must link CSR with every work process, CSR consciousness would consider to principle business and the whole system, CSR must develop both upper and lower lever thoroughly, CSR understanding in the core business including entire business process, CSR should not be separated from the service trade, which corresponds to the CSR structure from the information in annual report and bank's websites including the interviewing. Moreover, this would correspond to the key word of the definition of CSR consciousness of banking business that emphasize on development of CSR in every parts and entire work process of the bank. In addition, if I consider to the definitions and standard of CSR from the experts, I found that they emphasize on driving CSR into business process such as Machima Kunchorn Na Ayutthaya mentioned to bringing CSR to define as a part of vision or strategy and business objective, CSRI mentioned to mixing social and environmental care to business process, Suthichai Iam-Charoenying mentioned to appending the CSR concept into every part of business process, ISO26000 mentioned to incorporate social and environmental considerations in its decision-making. In addition, the definition of CSR consciousness of banking business emphasize on mixing into the entire system and work process of the bank.</p>

#### **4.3.2 Process of formulating secondary compositions, sub compositions and indicators**

When I have our principle compositions, I will then enter to the process of formulating the secondary compositions and indicators. I would apply Content Analysis and Descriptive Analysis of the information from interviewing, feedbacks from the questionnaires, and the information from annual report and bank's websites in order to formulate secondary and sub compositions, which are the important

compositions for the principle compositions and formulate the indicators, which is important parts of the sub compositions according the reasons that I conduct from the target groups that correlate to the theory about the CSR consciousness of banking business. I would present you in 3 parts: 1) principle compositions and indicators about consciousness on information disclosure; 2) principle compositions and indicators about consciousness on responsiveness to stakeholders; 3) Principle compositions and indicators about consciousness on driving CSR into every function of the banks.

**Table 18** Compositions and indicators relating to consciousness of information disclosure

<b>Compositions and indicators</b>	<b>Data analysis</b>
1. Compositions of the consciousness of information disclosure consist of: 1) disclosure of CSR fundamental reports, 2) disclosure of CSR strategic reports	Compositions of the consciousness of the disclosure in some part getting the data from interviews such as "the disclosure of information in advance level also in the case of Triodos Bank, which reported Disclose Information on its deposits to loans and investments and how can it benefit to all customers" This reflects to the disclosure of information on strategy and indicator of CSR, "Banks invest enormously for the system to create safety for the banks but why they do not think to create the safety to consumers as well?" This reflects to the composition of CSR fundamental information report that is a part of the report of risk analysis that will occur with stakeholders in each group. Also, from the analysis of CSR annual report and website, I found that almost all banks have to disclose the strategies and indicators of CSR and the banks the were named as corporate social responsibility, such as Triodos Bank will provide information on strategies and approaches how to make profits from the money of depositors, which is considered as an important part of the bank's CSR strategy.

**Table 18** Compositions and indicators relating to consciousness of information disclosure (cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
<p>1.1 Disclosure of CSR fundamental reports consists of: 1) CSR integration reports, which show that the banks integrate CSR concept to their strategies; 2) reports of a risk and opportunity analysis of each stakeholder.</p>	<p>The 2 indicators that I present from the analysis of annual reports and web site, bank's vision or mission are coordinated with the concept of CSR clearly in some banks such as providing financial services for housing for people to have appropriate house conventionally This reflects to the consciousness of CSR. In addition, the data from the interviews shows that, "Banks invest enormously for the system to create safety for the banks but why they do not think to create the safety to consumers as well?" This reflects to the composition of CSR fundamental information report that is a part of the report of risk analysis that will occur with stakeholders in each group, which is consistent with the analysis of the problem in banking and financial sector such as the crisis in Thailand or even in the United States and in Europe as well. There was no risk assessment report to be made in each segment. There was no preparation for problems that had occurred and the bank was not aware of the problems or any potential problems that would occur.</p>
<p>1.2 Disclosure of CSR strategic reports consists of: 1) reports of CSR strategies; 2) reports of CSR indicators.</p>	<p>The 2 proposed indicators were analyzed from the bank's annual report and website, which shows clearly in the report of bank's CSR strategies, particularly CSR strategies of Triodos Bank that has a responsibility to society. By reporting a high level strategy of using the money of the bank. Also, the report disclosed which purpose customer's deposit money will be used in order to benefit to society. At the same time reporting on indicators of the bank to meet CSR in the form of reports on social activities or social projects which the bank operated in the past year. Both reports show that banks have strategies on issue of how to drive CSR, what are indicators of success</p>

**Table 18** Compositions and indicators relating to consciousness of information disclosure (cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
	or progress in the campaign. This reflects the concern and consciousness of social responsibility of banks.

**Table 19** Compositions and indicators relating to consciousness of stakeholders' responses

<b>Compositions and indicators</b>	<b>Data analysis</b>
2. Compositions of consciousness of stakeholders' responses consist of consciousness to shareholders, employees, customers, business partners, community, society, and environment.	Compositions of consciousness of stakeholders' responses were analyzed from the interviews that most of people refer to the Good Governance that reflect their responsibilities to shareholders. Also, the target group has specified continuous responsibility to customers, such as providing information about financial products, giving an advice to customers, providing information how to make people happy at work and stay healthy, as well as development programs for community, society and environment which are bank's extraordinary activities. From interview, one mentioned of the crisis of European and American financial institutions have reflected the lack of responsible to business partners, which was consistent with the annual report and website of the bank that included all stakeholders (except business partners).
2.1 Compositions of consciousness of stakeholders' responses in each group consist of two sub compositions; 1) basic consciousness 2) advance consciousness.	In dividing of consciousness in each group of stakeholders into basic and advanced level, I analyzed data from interviews to create the composition of consciousness which covered in line with the CSR of banking industry. From the interviews revealed that although the banking industry have conducted CSR through projects or activities, which means the bank was giving back to society. However, banks still have problems

**Table 19** Compositions and indicators relating to consciousness of stakeholders’ responses (cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
<p>2.2 The indicators of each stakeholder (shareholders, employees,</p>	<p>between stakeholders and them, such as the problem of money transfer in bank accounts, problem of inappropriate advice on the use of stolen credit card. The issue reflects the composition of consciousness in the first composition that bank should place important for, which made a researcher put them as a basic composition of consciousness in order to determine the dimensions of how the bank deal with the problem. It shows that the bank will not cause inappropriate outcome. On the other hand, from our finding that banks had conducted CSR through the projects or activities, it indicates that the banks have been doing a good thing and benefit the society. This action is voluntary, not happened by being forced to do, therefore another part of consciousness composition is advance consciousness, which demonstrates positive outcome by the banks.</p> <p>In addition, basic consciousness and advance consciousness which are sub compositions of stakeholders’ responses in each group is also consistent with the definition of CSR is the banking sector, which has two important and relevant part i.e. not causing negative impact, which means basic consciousness, and to create better consciousness, which means advance consciousness. According to the analysis of CSR phenomenon happened to Thai society for implementation of CSR reflects two types of consciousness, i.e. if no action to reduce negative impact to the stakeholders, the positive impact does exist and whatsoever.</p> <p>To develop indicators in each section, I emphasize on data analysis from interviews to illustrate and reflect problems. If the bank fails to take action, it would results in negative</p>

**Table 19** Compositions and indicators relating to consciousness of stakeholders’ responses (cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
customers, business partners, community, society, and environment)	outcome, such as problem of personal loan and credit card, bank fee, credit card counterfeit, money transfer between different accounts. All of these problems were used as compositions to create as a basic indicator. While the information of moral acts that banks do for customers , such as part of bank’s CSR focused on lending to people with low income and middle-income, model of micro finance to provide loans to farmers or people who are incapable to access to traditional sources of funds, all of these are compositions that will be made as advance indicator.

**Table 20** Compositions and indicators relating to consciousness of CSR integration

<b>Compositions and indicators</b>	<b>Data analysis</b>
3. Compositions of Consciousness of CSR integration consist of: 1) consciousness of informal structure drive; 2) consciousness of formal structure drive.	Compositions derived from data analysis from the target group who has experience of managing high levels of the bank, both as a consultant and the Chairman of the Audit Committee of the bank and an affiliate of the bank. One has commented over the move of CSR that reflecting an informal structures by saying, “Moving on international CSR principles and ideas that will be developed with high-ranked executives need to realize and inform all employees to know about this concept and convey the strategy within the organization or embedded in the corporate core competency or codes of conduct, or written procedures and process from beginning phase to actual practice. It must be written in document and must always be evaluated”. Informal structure could be explained as “A creation of CSR consciousness will need the

**Table 20** Compositions and indicators relating to consciousness of CSR integration  
(cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
<p>3.1 Consciousness of formal structure drive consists of indicators of CSR strategy plan including indicators and evaluation, management structures and work processes supporting CSR implementation, resource allocation supporting CSR implementation, formal CSR communication, human resource management including benefits and promotions supporting CSR implementation</p>	<p>process of employee socialization, which is to provide knowledge and understanding, then let them practice and they will develop. The most important thing is, how to make them understand this concept thoroughly and practice it seriously", which in line with several bank's CSR managers who also commented on the communication by word of mouth, which is an informal method to raise CSR consciousness.</p> <p>The indicator of CSR strategy plan created by the target group who indicated about bank's strategic plan and annual reports of banks. The indicator of management structures and work processes based on data reported by one bank, revealed that CSR is driven in a systematic way with executives from every segment participated in CSR activity. This action created a radical change in the bank CSR's guideline. Likewise, the indicator of resource allocation created by the bank's encouragement their employees to practice CSR in terms of capital, knowledge, time, and place. The indicator of formal CSR communication created from communicating CSR policy by top executives through internal channels. And the indicator of human resource management based on analysis of an extended process of creating CSR consciousness ought to have the process of socializing bank employees.</p>
<p>3.2 Consciousness of informal structure drive consist of the indicators of core value and corporate culture of CSR,</p>	<p>The indicator of core value and corporate culture of CSR was derived from interviewing that "The bank brought employees to present robes to monks, and encouraged them to do social activities so that they value society they live in", "One of the most important part of conducting CSR is that the</p>

**Table 20** Compositions and indicators relating to consciousness of CSR integration (cont.)

<b>Compositions and indicators</b>	<b>Data analysis</b>
informal CSR communication, environments supporting CSR implementation	attitude of people in the organization must be in the same direction”. The informal indicator of CSR communication was analyzed from the following statement; “Our bank believed in conveying the message to our employees. If we let one who go to social activities, and appreciate the value, that person would tell his/ her friends, which is the way to build the faith in CSR value", "In terms of social activities, our bank believe in word of mouth." Moreover, the environment that facilitates the CSR derived from problems and hurdles that transferred from employees who had experience in CSR.

**4.3.3 Process of formulating criteria for scoring**

Once I come up with formulated compositions and indicators, then the next part will be the process of creating scoring criteria of indicators that consists of: 1) to be applied to determine overall image; 2) to be used as a conceptual framework to develop scoring criteria of the indicators in each sub-indicators. In the creation process will be used Content Analysis and Descriptive Analysis of data from three important parts including: 1) data from a query about the level of CSR consciousness in banking business; 2) data of CSR implementation level; 3) data of consciousness pattern, which directly analyzed from questionnaires by using Descriptive Statistics, revealed that 83% of interviewees considered that the level of consciousness must cover issue of reducing social problems and creating the sustainable development of societies, while 76% of interviewees considered that the level of consciousness must include compliance with the norms and conventions of society, 71% of interviewees considered that the level of consciousness must include compliance with the expectations of society, 65% considered that the level of consciousness must comply with laws, 60% considered that the level of consciousness must cover professional

ethics, and 57% considered that the level of consciousness must include action to make the change in both social structure and social concepts.

The analysis of the level of CSR implementation that has been categorized by the experts can be grouped into 4 groups including: 1) CSR level 1 which is a business target is the ultimate goal and having an action to avoid the law; 2) CSR Level 2 which have action that complies to law; 3) CSR Level 3 is a practice that conforms to ethical principles, and not doing something dangerous; 4) CSR Level 4 is to act with integrity and performance of a good thing back to society. In addition, from analysis of consciousness pattern to reflect the level of consciousness at 3 levels including: 1) beginning stage, or originate to focus on consciousness; 2) considerate stage, using idea to consider and improve something; 3). critical Stage, carefully deliberate before execution.

The analysis of data in three sections reflecting the level of CSR consciousness of the banking industry including: 1) level with no development of CSR consciousness that derived from CSR Level 1 that was analyzed from the level of CSR implementation; 2) fundamental level that is law abiding action derived from of a questionnaire that CSR consciousness in the banking industry must cover the legal compliance and CSR Level 2 that related to law abiding practice; 3) intermediate level, is considered stakeholders that derived from questionnaire that CSR consciousness in the banking industry must cover compliance with the norms and conventions of society, and the level of consciousness that was applied for reviewing and improving something; 4) advance level that focuses on the continuation and improvement of the process, derived from the questionnaire that the level of consciousness must include compliance with the expectations of society, CSR Level 3 that is a practice to be ethical, and critical level of consciousness which is to deliberate carefully and will reflect the improvements the overall process; 5) sustainable development level derived from questionnaire that the level of consciousness must create sustainable development to society. Detail of level of CSR consciousness in banking business can be explained as follows;

Level 1: No CSR consciousness: the bank has no reporting system, does not have and meet the basic criteria. The bank has no infrastructure and system development. No innovative products and services that relating to CSR concept.

Level 2: Fundamental CSR Consciousness: the bank is preparing a report, basic criteria for consideration. It meets the minimum requirement by law. It has development of structures and systems, as well as innovative products and services about CSR.

Level 3: Intermediate CSR Consciousness: the bank will take into account for stakeholders. It has development that is important to stakeholders. It creates awareness to the employees. It has recognitions from stakeholders and experts. Also, it develops the infrastructure to facilitate the driving CSR in a systematic way.

Level 4: Advance CSR Consciousness: the bank drives for CSR in a systematic way in all segments throughout the process, having continuous improvement, cover all groups of stakeholders that include bank itself as well as having aggressive action regarding CSR.

Level 5: Sustainable CSR Consciousness: the bank conducts CSR concept in sustainable way, which generate sustainable results from the operation of CSR to all groups of stakeholders.

#### **4.3.4 Summary of formulating compositions, indicators, and criteria for scoring**

CSR of banking business refers to “operation of the bank in order to create no negative effect to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness in economic and finance where the bank acquires resources and experts. The operation will have dissemination of information to the public accurately, completely and timely”.

CSR consciousness of banking business refers to “the bank acts in compliance with the CSR concept, which is defined by the bank, in which the bank has consciousness, perceives value and gives importance to CSR issues and develops

CSR to become the important part of business operation that is inherent in the spirit of the bank in all sectors and all systems”.

CSR consciousness indicators of banking business consist of 53 indicators, which can divide into three parts: 1. consciousness of information disclosure includes 4 indicators measured by the researcher and sorting indicators in this composition with the symbol “A” followed by a sequence of indicators; 2. consciousness of stakeholders’ responses includes 41 indicators used by the researchers to use the sort indicators in this composition with the symbol “B” followed by a sequence of indicators; 3. consciousness of CSR integration consists of 8 indicators used by the researchers and sorting indicators in this composition with the symbol “C” followed by a sequence of indicators.

**Table 21** Compositions and indicators of CSR consciousness of banking business

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
<b>1. Consciousness of information disclosure</b>	<b>1.1 Disclosure of CSR fundamental reports</b>	1.1.1 (A1) CSR integration reports in which bank has embedded CSR concept in bank’s strategy.
		1.1.2 (A2) Reports of a risk and opportunity analysis of each stakeholder.
	<b>1.2 Disclosure of CSR strategic reports</b>	1.2.1 (A3) Reports of CSR strategies.
		1.2.2 (A4) Reports of CSR indicators.
<b>2. Consciousness of stakeholders’ responses</b>	<b>2.1 Consciousness to shareholders.</b>	
	2.1.1 Basic consciousness: not acting in the way that causes negative results to shareholders.	2.1.1.1 (B1) Bank’s governance
		2.1.1.2 (B2) Innovation of risk management
		2.1.1.3 (B3) Management innovation of conflicts of interests
		2.1.1.4 (B4) Early warning systems of risks to shareholders
	2.1.2 Advance	2.1.2.1 (B5) Sustainable business

**Table 21** Compositions and indicators of CSR consciousness of banking business  
(cont.)

Principle compositions	Secondary and sub compositions	Indicators
	consciousness: acting in the way that causes positive results to shareholders and society	development of the bank.
	<b>2.2 Consciousness to employees</b>	
	2.2.1 Basic consciousness	2.2.1.1 (B6) Equitable employee standards of practice, promotion and benefits 2.2.1.2 (B7) Employee standards of safety, health, and work environments 2.2.1.3 (B8) Equitable standards of complaint consideration to employees.
	2.2.2 Advance consciousness	2.2.2.1 (B9) Consulting and financial supports to employees. 2.2.2.2 (B10) Satisfaction and happiness of work
	<b>2.3 Consciousness to customers</b>	
	2.3.1 Basic consciousness	2.3.1.1 (B11) Standards to provide information of financial products to customers. 2.3.1.2 (B12) Standards of financial security to customers. 2.3.1.3 (B13) Equitable standards of credit and loan processes such as equitable credit procedures, including credit approval, calculation of interest rates, contracts, negotiation, and debt collection. 2.3.1.4 (B14) Early warning systems of

**Table 21** Compositions and indicators of CSR consciousness of banking business  
(cont.)

Principle compositions	Secondary and sub compositions	Indicators
		risks to customers.
		2.3.1.5 (B15) Equitable standards of complaint consideration to customers.
	2.3.2 Advance consciousness	2.3.2.1 (B16) Consulting of business and finance to customers.
		2.3.2.2 (B17) Financial products supporting financial knowledge and discipline of customers.
		2.3.2.3 (B18) Response to customer specific demands.
	<b>2.4 Consciousness to business partners</b>	
	2.4.1 Basic consciousness	2.4.1.1 (B19) Equitable standards to transfer risks to business partners.
		2.4.1.2 (B20) Early warning systems of risks to business partners.
	2.4.2 Advance consciousness	2.4.2.1 (B21) Business innovation to create benefits to business partners.
	<b>2.5 Consciousness to communities</b>	
	2.5.1 Basic consciousness	2.5.1.1 (B22) Standards to proportionate resource distribution allocating back to communities.
		2.5.1.2 (B23) Standards to provide responsible loans to communities.
		2.5.1.3 (B24) Equitable standards of complaint consideration to communities.
	2.5.2 Advance consciousness	2.5.2.1 (B25) Merit loans to financial disadvantaged people in communities

**Table 21** Compositions and indicators of CSR consciousness of banking business (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		2.5.2.2 (B26) Social investment for infrastructures and important things in communities.
		2.5.2.3 (B27) Loans for community businesses.
		2.5.2.4 (B28) Consulting and publication of business and financial knowledge to people in communities and community organization.
		2.5.2.5 (B29) Early warning systems of risks to communities.
	<b>2.6 Consciousness to society as a whole</b>	
	2.6.1 Basic consciousness	2.6.1.1 (B30) Socially responsible financial products including products that do not support businesses that can create damage to society, such as lending to non bank business (loan shark), lending to fund that aimed at short-term speculation, lending to deceptive business.
		2.6.1.2 (B31) Equitable standards of complaint consideration to the society.
	2.6.2 Advance consciousness	2.6.2.1 (B32) Financial products for social development such as financial products and services for social business, business that improves infrastructure, or critical composition in developing the nation.
		2.6.2.2 (B33) Social investment to important things in the society.

**Table 21** Compositions and indicators of CSR consciousness of banking business  
(cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
		2.6.2.3 (B34) Consulting of business and finance to social businesses.
		2.6.2.4 (B35) Publication of business and financial knowledge to people in the society.
		2.6.2.5 (B36) Early warning systems of risks to the society.
	<b>2.7 Consciousness to environment</b>	
	2.7.1 Basic consciousness	2.7.1.1 (B37) Financial responsible products to environment such as not lending to corporations who are suspicious in destruction of the environment and over-exploited natural resources consumption. And give financial support to business that helps developing environment and natural resources.
	2.7.2 Advance consciousness	2.7.2.1 (B38) Efficient standards of waste utilization such as energy, water, electronic parts. 2.7.2.2 (B39) Environmental investment to important things. 2.7.2.3 (B40) Consulting and financial supports to environmentally conservative organizations. 2.7.2.4 (B41) Publication of environmental innovation.
<b>3. Consciousness of CSR</b>	<b>3.1 Consciousness of formal structure drive</b>	3.1.1 (C1) CSR strategy plan including indicators and evaluation.

**Table 21** Compositions and indicators of CSR consciousness of banking business (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
<b>integration</b>		3.1.2 (C2) Management structures and work processes supporting CSR implementation.
		3.1.3 (C3) Resource allocation supporting CSR implementation.
		3.1.4 (C4) Formal CSR communication.
		3.1.5 (C5) Human resource management including: including the development of human resources, and assessments associated with compensation and career advancement of employee.
	<b>3.2 Consciousness of informal structure drive</b>	3.2.1 (C6) Core value and corporate culture of CSR.
		3.2.2 (C7) Informal CSR communication.
		3.2.3 (C8) Environments supporting CSR implementation.

Level of consciousness consists of 5 levels: 1) bank has no consciousness of CSR; 2) bank has CSR consciousness in fundamental; Level 3) bank has CSR consciousness in intermediate level; 4) bank has CSR consciousness in advance level; 5) bank has CSR consciousness in sustainable level. The details are as follows.

Level 1: No CSR consciousness: the bank has no reporting system, does not have and meet the basic criteria. Bank has no infrastructure and system development. No innovative products and services that relating to CSR concept.

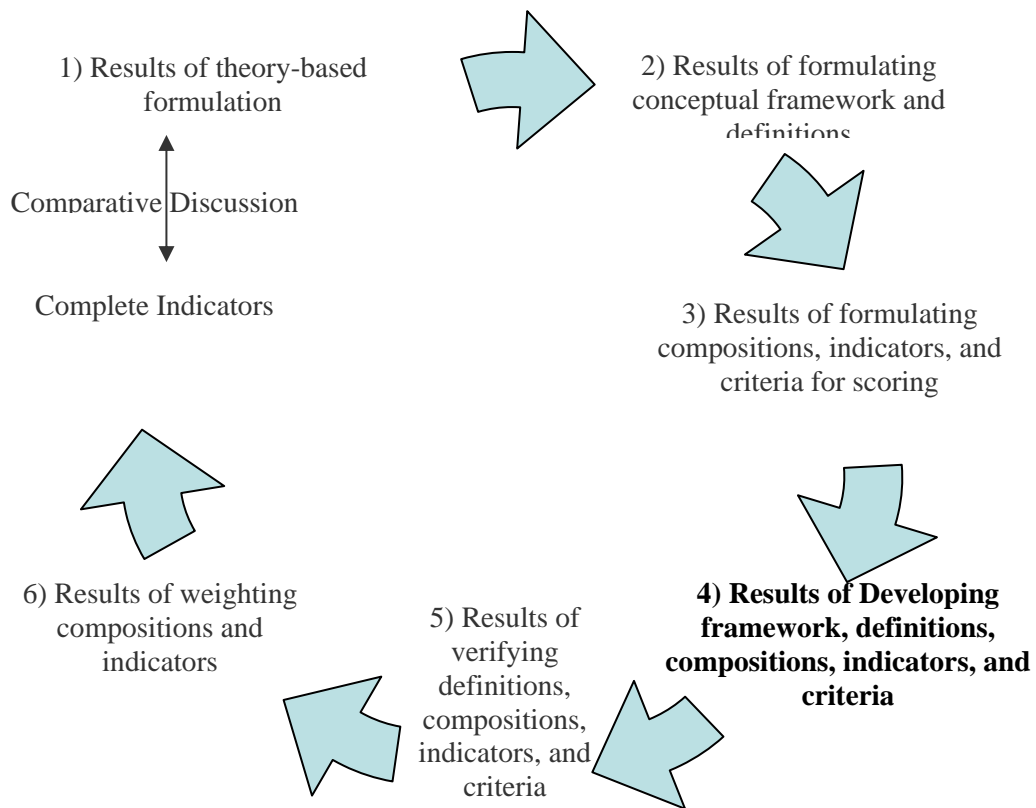
Level 2: Fundamental CSR consciousness: the bank is preparing a report, basic criteria for consideration. It meets the minimum requirement by law. It has development of structures and systems, as well as innovative products and services about CSR.

Level 3: Intermediate CSR consciousness: the bank will take into account for stakeholders. It has development that is important to stakeholders. It creates awareness to the employees. It has recognitions from stakeholders and experts. Also, it develops the infrastructure to facilitate the driving CSR in a systematic way.

Level 4: Advance CSR consciousness: the bank drives for CSR in a systematic way in all segments throughout the process, having continuous improvement, cover all groups of stakeholders that include bank itself as well as having aggressive action regarding CSR.

Level 5: Sustainable CSR consciousness: the bank conducts CSR concept in sustainable way, which generate sustainable results from the operation of CSR to all groups of stakeholders.

#### 4.4 The results from developing framework, definitions, compositions, indicators, and criteria for scoring



**Figure 14** The results from developing framework, definitions, compositions, indicators, and criteria for scoring

The previous processes construct the conceptual framework, the definitions, the compositions, the indicators, and the criteria. This process focuses on developing the whole indicators using the correspondence of two experts' opinion or the correspondence between an expert opinion and theory or current situations. This process applies Content Analysis to analyze the correspondence of two experts' opinion and applies Theoretically Typological Analysis to analyze the correspondence between an expert opinion and theory or current situations. It consists of 2 parts: 1) process of developing framework, definitions, compositions, indicators, and criteria for scoring 2) conclusion of research results from the developing of compositions, indicators, and criteria for scoring.

**4.4.1 Process of developing framework, definitions, compositions, indicators, and criteria for scoring**

This process constructs the questionnaire from conceptual framework, definitions, compositions, indicators, and criteria for scoring, sends it to experts to give recommendations and bring them back to analyze and choose two corresponding opinions of experts or the opinion corresponding to theories or current situations of CSR as shown in the table below. The conceptual framework developed also would be applied to construct additional indicators.

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring

<b>1. Recommendations for conceptual framework development</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
1.1 Should include motivations for doing CSR	1.1 Corresponding to a expert recommending to adding the indicator of opening space and providing opportunities	1.1 Applying to construct the composition and indicators of consciousness to CSR participants (B47-

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring (cont.)

<b>1. Recommendations for conceptual framework development</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
	to employees interesting in CSR (C9)	B51)
1.2 Should include clear specifying stakeholders	1.2 Corresponding to definitions of stakeholders deriving from CSR concept	1.2 Applying to adjust compositions of stakeholders' responses to clarification such as adjusts consciousness to communities to be consciousness to communities.
1.3 Should include communication to share CSR concept	1.3 Corresponding to the concept of two way communication to share CSR concept	1.3 Applying to develop criteria of the indicator of formal CSR communication (C4) and the indicator of informal CSR communication (C7).
1.4 Should include participation and network creation to develop CSR sustainability.	1.4 Corresponding to the results from interviews that network creation will improve CSR results and CSR participation of employees will encourage them to appreciate in CSR.	1.4 Network creation will be applied to develop the fourth criteria for scoring
1.5 Should include providing opportunity to setting group of CSR.	1.5 Corresponding to the added indicators from experts in the same area.	1.5 Applying to construct the indicator of opening space and providing opportunities to employees interesting in CSR projects (C9).

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring (cont.)

<b>2. Recommendations to definitions</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
2.1 The CSR definition should include promoting saving and sustaining concept, and dilute the CSR definition in a part of creating no negative effect.	2.1 Promoting saving will correspond to bank expert and sustaining concept is completely integrated into criteria for scoring.	2.1 Applying to adjust the CSR definition.
2.2 The CSR consciousness definition should include in both a part of business operation and a part of beyond business operation.	2.2 Corresponding to CSR concept, which divides CSR into 2 parts: 1) in business process; 2) after business process.	2.2 Applying to adjust the CSR consciousness definition.
<b>3. Recommendations to indicators</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
3.1 Adjusting the structure of language such as having, structuring, reporting	3.1 Adjusting the structure of language to make more clearly	3.1 Adjusting to fit to recommendations.
3.2 Should include the indicator of reports of stakeholder opinions and suggestions from CSR implementation and the indicator of reports of CSR innovation benefiting to stakeholders.	3.2 The first added indicator corresponding to demands of target group and the second added indicator will assist to share and expand CSR knowledge of banking business.	3.2 Applying to construct the indicator of reports of stakeholder opinions and suggestions from CSR implementation (A3) and the indicator of reports of CSR innovation benefiting to stakeholders (A4).
3.3 Should include the composition and indicators about consciousness to CSR participants in special projects in the principle	3.3 Corresponding to the results from interviews stating that “business should make more convenient to the group of CSR special	3.3 Applying to construct the composition and indicators of consciousness to CSR participants (B47-B51).

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring (cont.)

<b>3. Recommendations to indicators</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
composition of consciousness to stakeholders' responses.	activities"	
3.4 Should include the indicator of improvement in customer trust in the sub composition of advance consciousness to shareholders	3.4 Trust is the major important issue to develop sustainable business since most crisis of banking business derives from lagging the trust and then withdraw money from the business.	3.4 Applying to construct the indicator of improvement in customer trust (B6).
3.5 Should include the indicator of spiritual development such as meditation in the sub composition of advance consciousness to employees.	3.5 Spiritual development results to develop social perspective, holistic perception of the world and thinking not only oneself.	3.5 Applying to construct the indicator of spiritual development (B12).
3.6 Should include the indicator of standards to communicate and access to communities and the indicator of resource utilization of communities such as employment, communities raw materials	3.6 Standards to communicate and access to communities will improve community trust to the bank and resource utilization of communities will create mutual benefits.	3.6 Applying to construct the indicator of standards to communicate and access to communities (B27) and the indicator of resource utilization of communities (B33).
3.7 Should include the indicator of financial products for environmental development such as loans for environmental	3.7 This products will encourage customers to launch projects caring environment and will correspond to the results from	3.7 Applying to construct the indicator of financial products for environmental development such as loans for environmental

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring (cont.)

<b>3. Recommendations to indicators</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
businesses.	interview in the issue of special conditions for environmental care.	businesses (B46).
3.8 Should include the indicator of opening space and providing opportunities to employees interesting in CSR projects in the composition of consciousness of informal structure drive.	3.8 Opening space and providing opportunities to employees interesting in CSR projects results to network development of the employees.	3.8 Applying to construct the indicator of opening space and providing opportunities to employees interesting in CSR projects in the composition of consciousness of informal structure drive (C9).
<b>4. Recommendations to criteria for scoring</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
4.1 Level 1: should mean that bank does not respond to any CSR concept.	4.1 Recommendation is more clear for CSR measurement	4.1 Applying to the old one.
4.2 Level 2: should include the writing of formal CSR communication.	4.2 Recommendation repeats with the criteria of formal CSR communication.	4.2 No application because of covering this recommendation.
4.3 Level 3: should include response to covering CSR activities in the minimum criteria of CSR	4.3 CSR responses are included in Level 2.	4.3 No application because of covering this recommendation.
4.4 Level 4: should include performance disclosure and develop sustainable plan, which is clear and measurable.	4.4 Disclosure is included in the principle composition of consciousness of information disclosure and developing sustainable plan is included in the indicator of CSR	4.4 No application because of covering this recommendation.

**Table 22** Recommendations for developing conceptual framework, definitions, compositions, indicators, and criteria for scoring (cont.)

<b>4. Recommendations to criteria for scoring</b>		
<b>Recommendations</b>	<b>Corresponding analysis</b>	<b>Application</b>
	strategy plan including indicators and evaluation.	
4.5 Level 5: should occur sustainable development of both long term and short term.	4.5 Corresponding to the concept of sustainable development	4.5 Applying to the old one.

#### **4.4.2 Conclusion of research results from the developing of compositions, indicators, and criteria for scoring**

In conclusion of this process, the researcher focuses on all developing details of the indicators and writes the additional details as an italic style, phrases, sentences, which are developed and can be concluded as following details;

Corporate social responsibility of banking business refers to *deliberate operation of the bank in order to create no negative effect or to cause the least negative effect* to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term *to sustainably occur* in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness in economic, finance *and savings* where the bank acquires resources and experts. The operation will have dissemination of information to the public accurately, completely and timely.

CSR consciousness of the banking business refers to the bank acts in compliance with the CSR concept, which is defined by the bank, in which the bank has consciousness, perceives value and gives importance to CSR issues and develops

CSR to become the important part of business operation that is inherent in the spirit of the bank in all sectors and all systems, *in both major business procedures and procedures that are not the major business procedures of the bank.*

CSR consciousness indicators of banking business consist of 66 indicators, which can divide into three parts: 1. consciousness of information disclosure includes 6 indicators measured by the researcher and sorting indicators in this composition with the symbol “A” followed by a sequence of indicators and 2 new indicators being developed are the A3 and A4 indicators; 2. consciousness of stakeholders’ responses includes 51 indicators used by the researchers to use the sort indicators in this composition with the symbol “B” followed by a sequence of indicators and 10 new indicators being developed are the B6, B12, B27, B33 and B46-B51 indicators; 3. consciousness of CSR integration consists of 9 indicators used by the researchers and sorting indicators in this composition with the symbol “C” followed by a sequence of indicators and 1 new indicators being developed is the C9 indicator.

**Table 23** Details of the indicators being developed

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
<b>1. Consciousness of information disclosure</b>	<b>1.1 Disclosure of CSR fundamental reports</b>	1.1.1 (A1) CSR integration reports in which bank has embedded CSR concept in bank’s strategy. 1.1.2 (A2) Reports of a risk and opportunity analysis of each stakeholder. <i>1.1.3 (A3) Reports of stakeholder opinions and suggestions from CSR implementation</i> <i>1.1.4 (A4) Reports of CSR innovation benefiting to stakeholders</i>
	<b>1.2 Disclosure of CSR strategic reports</b>	1.2.1 (A5) Reports of CSR strategies. 1.2.2 (A6) Reports of CSR indicators.
<b>2. Consciousness of stakeholders’</b>	<b>2.1 Consciousness to shareholders.</b>	

**Table 23** Details of the indicators being developed (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
<b>responses</b>	2.1.1 Basic consciousness: not acting in the way that causes negative results to shareholders.	2.1.1.1 (B1) Bank's governance 2.1.1.2 (B2) Innovation of risk management 2.1.1.3 (B3) Management innovation of conflicts of interests 2.1.1.4 (B4) Early warning systems of risks to shareholders
	2.1.2 Advance consciousness: acting in the way that causes positive results to shareholders and society	2.1.2.1 (B5) Sustainable business development of the bank. <i>2.1.2.2 (B6) Improvement in customer trust.</i>
	<b>2.2 Consciousness to employees</b>	
	2.2.1 Basic consciousness	2.2.1.1 (B7) Equitable employee standards of practice, promotion and benefits 2.2.1.2 (B8) Employee standards of safety, health, and work environments 2.2.1.3 (B9) Equitable standards of complaint consideration to employees.
	2.2.2 Advance consciousness	2.2.2.1 (B10) Consulting and financial supports to employees. 2.2.2.2 (B11) Satisfaction and happiness of work <i>2.2.2.3 (B12) Spiritual development such as meditation</i>
	<b>2.3 Consciousness to customers</b>	
	2.3.1 Basic consciousness	2.3.1.1 (B13) Standards to provide information of financial products to

**Table 23** Details of the indicators being developed (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		customers.
		2.3.1.2 (B14) Standards of financial security to customers.
		2.3.1.3 (B15) Equitable standards of credit and loan processes such as equitable credit procedures, including credit approval, calculation of interest rates, contracts, negotiation, and debt collection.
		2.3.1.4 (B16) Early warning systems of risks to customers.
		2.3.1.5 (B17) Equitable standards of complaint consideration to customers.
	2.3.2 Advance consciousness	2.3.2.1 (B18) Consulting of business and finance to customers.
		2.3.2.2 (B19) Financial products supporting financial knowledge and discipline of customers.
		2.3.2.3 (B20) Response to customer specific demands.
	<b>2.4 Consciousness to business partners</b>	
	2.4.1 Basic consciousness	2.4.1.1 (B21) Equitable standards to transfer risks to business partners.
	2.4.2 Advance consciousness	2.4.1.2 (B22) Early warning systems of risks to business partners.
		2.4.2.1 (B23) Business innovation to create benefits to business partners.
	<b>2.5 Consciousness to communities where the bank locates</b>	

**Table 23** Details of the indicators being developed (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
	2.5.1 Basic consciousness	<p>2.5.1.1 (B24) Standards to proportionate resource distribution allocating back to communities.</p> <p>2.5.1.2 (B25) Standards to provide responsible loans to communities.</p> <p>2.5.1.3 (B26) Equitable standards of complaint consideration to communities.</p> <p>2.5.1.4 (B27) <i>Standards to communicate and access to communities</i></p>
	2.5.2 Advance consciousness	<p>2.5.2.1 (B28) Merit loans to financial disadvantaged people in communities</p> <p>2.5.2.2 (B29) Social investment for infrastructures and important things in communities.</p> <p>2.5.2.3 (B30) Loans for community businesses.</p> <p>2.5.2.4 (B31) Consulting and publication of business and financial knowledge to people in communities and community organization.</p> <p>2.5.2.5 (B32) Early warning systems of risks to communities.</p> <p>2.5.2.6 (B33) <i>Resource utilization of communities such as employment, communities' raw materials.</i></p>
	<b>2.6 Consciousness to society as a whole</b>	
	2.6.1 Basic consciousness	2.6.1.1 (B34) Socially responsible financial products including products that do not support businesses that can create

**Table 23** Details of the indicators being developed (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		damage to society, such as lending to non bank business (loan shark), lending to fund that aimed at short-term speculation, lending to deceptive business.
		2.6.1.2 (B35) Equitable standards of complaint consideration to the society.
	2.6.2 Advance consciousness	2.6.2.1 (B36) Financial products for social development such as financial products and services for social business, business that improves infrastructure, or critical composition in developing the nation.
		2.6.2.2 (B37) Social investment to important things in the society.
		2.6.2.3 (B38) Consulting of business and finance to social businesses.
		2.6.2.4 (B39) Publication of business and financial knowledge to people in the society.
		2.6.2.5 (B40) Early warning systems of risks to the society.
	<b>2.7 Consciousness to environment</b>	
	2.7.1 Basic consciousness	2.7.1.1 (B41) Financial responsible products to environment such as not lending to corporations who are suspicious in destruction of the environment and over-exploited natural resources consumption. And give financial support to business that helps developing environment and natural resources.

**Table 23** Details of the indicators being developed (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
	2.7.2 Advance consciousness	2.7.2.1 (B42) Efficient standards of waste utilization such as energy, water, electronic parts. 2.7.2.2 (B43) Environmental investment to important things. 2.7.2.3 (B44) Consulting and financial supports to environmentally conservative organizations. 2.7.2.4 (B45) Publication of environmental innovation. 2.7.2.5 (B46) <i>Financial products for environmental development such as loans for environmental businesses</i>
	<b>2.8 Consciousness to CSR participants</b>	
	2.8.1 Basic consciousness	2.8.1.1 (B47) Standards to support participation in CSR projects 2.8.1.2 (B48) Standards to support resources for CSR projects
	2.8.2 Advance consciousness	2.8.2.1 (B49) Standards to persuade CSR participation 2.8.2.2 (B50) Standards to increase value of CSR concept 2.8.2.3 (B51) Standards to create networks of CSR participants and to share CSR knowledge
<b>3. Consciousness of CSR integration</b>	<b>3.1 Consciousness of formal structure drive</b>	3.1.1 (C1) CSR strategy plan including indicators and evaluation. 3.1.2 (C2) Management structures and

**Table 23** Details of the indicators being developed (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		work processes supporting CSR implementation.
		3.1.3 (C3) Resource allocation supporting CSR implementation.
		3.1.4 (C4) Formal CSR communication.
		3.1.5 (C5) Human resource management including: including the development of human resources, and assessments associated with compensation and career advancement of employee.
	<b>3.2 Consciousness of informal structure drive</b>	3.2.1 (C6) Core value and corporate culture of CSR.
		3.2.2 (C7) Informal CSR communication.
		3.2.3 (C8) Environments supporting CSR implementation.
		3.2.4 (C9) <i>Opening space and providing opportunities to employees interesting in CSR projects</i>

Criteria for scoring are developed into level 1 to level 5 and will be the basic for determining criteria of each indicator. The completed criteria from this process will be verified appropriateness of application and quality corresponding to theories in the next process. When passing verification, these criteria will be applied as conceptual framework to develop criteria of each indicator.

Level 1: No CSR consciousness: *the does not respond to any CSR concept.* The bank has no reporting system, does not have and meet the basic criteria. The bank has no infrastructure and system development. No innovative products and services that relating to CSR concept.

Level 2: Fundamental CSR consciousness: the bank is preparing a report, basic criteria for consideration. It meets the minimum requirement by law. It has

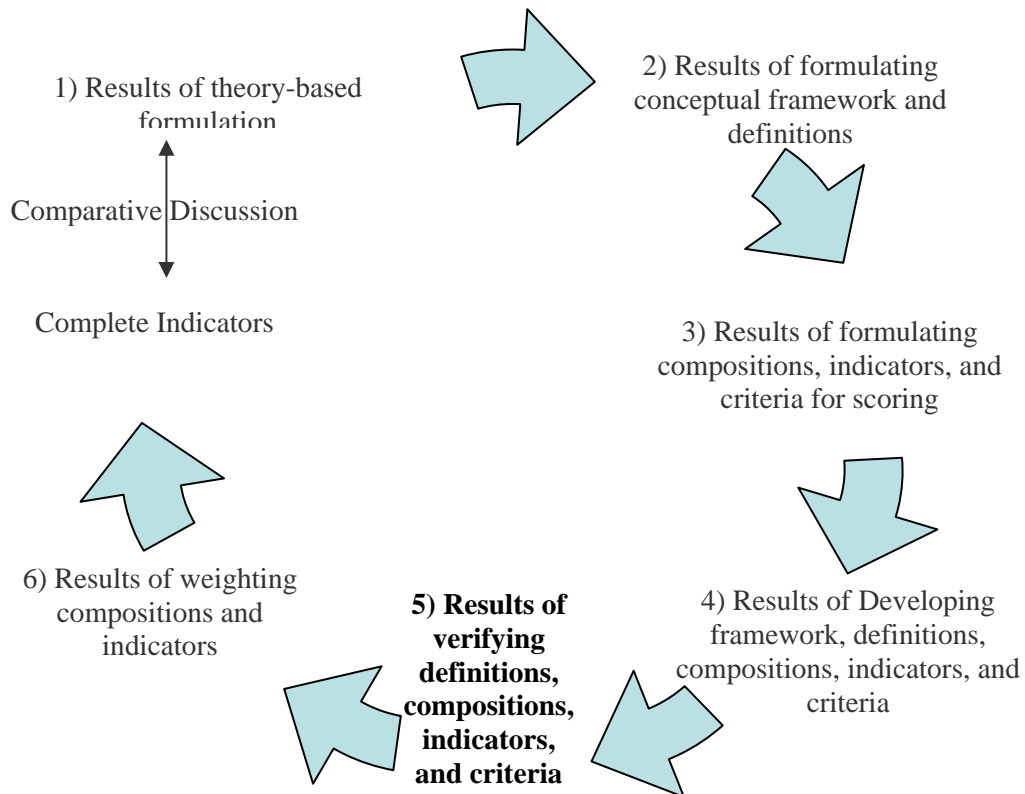
development of structures and systems, as well as innovative products and services about CSR.

Level 3: Intermediate CSR consciousness: the bank will take into account for stakeholders. It has development that is important to stakeholders. It creates awareness to the employees. It has recognitions from stakeholders and experts. Also, it develops the infrastructure to facilitate the driving CSR in a systematic way.

Level 4: Advance CSR consciousness: the bank drives for CSR in a systematic way in all segments throughout the process, having continuous improvement, cover all groups of stakeholders that include bank itself as well as having aggressive action regarding CSR, *including develops CSR networks resulting to sustainable development.*

Level 5: Sustainable CSR consciousness: the bank conducts CSR concept in sustainable way, which generate sustainable results from the operation of CSR to all groups of stakeholders *of both short term and long term.*

## 4.5 The results from verifying definitions, compositions, indicators, and criteria for scoring



**Figure 15** The results from verifying definitions, compositions, indicators, and criteria for scoring

From the previous processes, I will get the conceptual framework, definitions, compositions, indicators and criteria for scoring developing from experts. This process focuses on quality verification consisting of 2 parts: 1) process of verifying appropriateness of application and approved indicators continuing to the next process 2) process of verifying indicators corresponding to theories.

### 4.5.1 Process of verifying appropriateness of application

This process starts from using of the results of previous process to create the questionnaire for the experts to define whether it is proper to bring to work. Then,

the researcher will select only the part that all the experts agree in consensus that it suite to bring to verify the quality according to the theory. The results from this process is found that the definition of CSR and CSR consciousness in banking business are approved by the experts for appropriateness of application. Also in parts of the principle, secondary and sub compositions and the indicators of consciousness of information disclosure, the experts generally agree to appropriateness of application. Also in parts of the principle, secondary and sub compositions and the indicators of consciousness of stakeholders' responses, the experts generally agree to appropriateness of application. In parts of the principle, secondary and sub compositions and the indicators of consciousness of CSR integration, the experts generally agree to appropriateness of application as well. The consensus may be caused from all experts engaging to develop these compositions and indicators from the previous process.

#### **4.5.2 Process of verifying indicators corresponding to theories**

After the indicators has passed the verification for the proper to bring to use, this process is to verify the definitions, principle compositions, secondary compositions, sub compositions and criteria for scoring, which will be used Typological Analysis to clarify details of the indicators in each part, that correspond to concepts, theories, and current situation of CSR as shown in following table.

**Table 24** Verifying the indicators corresponding to theories

<b>Elements for analysis</b>	<b>Theoretical correspondence</b>
1. CSR definition of banking business	1. To compare with the CSR definition of the Thai's standard and international standard, the definition of CSR in banking business has the conformation since, all levels of the definition were brought to use as the information in creating. If considering the crisis that US. and Europe are facing with or even, the 1997 Thailand financial crisis, it is found that the definition of CSR has been conformed in the part that the bank, without carefully CSR implementation, created

**Table 24** Verifying the indicators corresponding to theories (cont.)

<b>Elements for analysis</b>	<b>Theoretical correspondence</b>
2. CSR consciousness definition of banking business	<p>negative economic impacts to other sectors.</p> <p>2. If considering that how CSR about the “business organization” will show social responsibility thus, the study on the “consciousness” with the high abstract such as the study on the awareness and the study of values acknowledgement need to change those abstract status to be concrete for the benefit of the study. Therefore, the definition that the target study group has newly provided as “as the bank follow the CSR concept” then, conforms to the mentioned issue. Besides, if consider from the definition of consciousness on CSR in banking business that built from the theory, it found that the new definition that conform to the important issue such as the consciousness, the important giving, the development in every part of the system or even, the delicate consideration that defined in the CSR of banking business.</p>
3. Principle compositions (consciousness of information disclosure. consciousness of stakeholders’ responses and consciousness of CSR integration)	<p>3. If analyzing from the conformation to the definition of CSR and CSR consciousness, it was found that CSR gives important to creating no negative results and contribute the benefit to stakeholders, publicizing the information and sustainable development. While, the definition of CSR consciousness of banking business that aims to driven all parts in the system has made the created elements has conformation. Besides, if analyzing from the ideal of standard CSR no matter, the CG of the stock exchange market, GRI G3 or ISO 26000, every standard gives important to the information revealing and the response to stakeholders .While, GRI G3 will explain the guideline to manage the strategies and ISO 26000 explains the procedure to bring the idea to implement which conform to the elements to push CSR to be in every banking process.</p>

**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
4. Compositions and indicators of consciousness of information disclosure (disclosure of CSR fundamental reports and disclosure of CSR strategic reports)	4. If considering from GRI G3, it will be found that disclosure of CSR fundamental reports and disclosure of CSR strategic reports have conformed to the past of standard disclosure that reveal the information of strategy and profile, management approach and performance indicators. Besides, the reporting of basic information will make stakeholders feels that the bank gives important to in which level of CSR, which level on stakeholders such as if it pays much important, the risk analysis of the interested party will be able to use for the benefits of decision making. While, the report on strategic and indicator of CSR will create the acknowledging on direction adjustment, status and the proposal that will be the guideline and the suggestion for the development from the interested party in the same form both internal and external of the organization. These results on the implementation, the follow up evaluation and the development while the report on the founding of CSR innovation will results on the rise on inspiration, the exchange in learning and the competitive that benefit to the development.
5. Compositions and indicators of consciousness to shareholders (basic & advance level)	5. If considering on this element, it is so important and being the basic of CSR toward other target groups. By if the banking business lack of the consciousness to shareholders and there is the non-transparent management and the bank loss, this may reflect on the external value that it cannot occur for real. If considering in the level of indicator, the existing of governance and risk management will be the basic that needed. However, the innovation to manage the conflict of interest is necessary even though; the Thai banking business has huge restructured to prevent the corruption. From the study with bank employees, it was

**Table 24** Verifying the indicators corresponding to theories (cont.)

<b>Elements for analysis</b>	<b>Theoretical correspondence</b>
6. Compositions and indicators of consciousness to employees (basic & advance level)	<p>found that the credit assessment officer can also conduct non transparent business by giving the higher evaluation score than the truth by mitigating principle. Beside, the Hamburger Crisis shows that the bank still lack of the effective warning system to the shareholders while the indicator of the consciousness on the shareholders in the advance level will create sustainable development to the bank.</p> <p>6. The consciousness to employees is another composition that important to the concept of CSR as beside, the employees will be the target group of CSR, it also plays the main role in the implementation of CSR. By if considering the indicator in the part of basic level of consciousness and the standard to practice with the employees and safety as the major basic issue however, from the tough competitive of banking business, it made the employees to face with the pressure of competition. The standard to consider the request will be the end that creates fairness to the employees. Besides, the high competitive in banking business, the indicator that creates satisfaction and the spiritual development will make the employees work happily. As well as, be able to bring the concept to further transform to CSR and voluntary concept. Besides, the indicator of consultancy and financial support is important to the financial planning of employees which may reduce the employee corruption.</p>
7. Compositions and indicators of consciousness to customers (basic & advance level)	<p>7. if consider the problem between the bank and the customer, it was found that many indicators conform to the problems such as the problem of fake card that conform to the having of financial safety standard, the problem of owing on credit card that conform with the credit process and the product that develop the knowledge and financial manner, the problem of Hamburger Crisis that conform to the</p>

**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
8. Compositions and indicators of consciousness to business partners (basic & advance level)	<p>advance safety alert system for the customer, the problem of many financial products in high competitive that results on financial product information tend to incomplete. While some indicators create benefit to the co-development of both parties such as to provide business and financial consultancy to the customer that results on the customer loyalty. And if the consultancy resulted on the development of business and the transaction with the bank and the response to specific need that will help expand the customer base to the bank.</p> <p>8. The indicator of consciousness to business partner in the basic level conform to the Hamburger Crisis that make the AIG insurance company almost going to be bankrupt from the buying of hidden risk without any safety alert to indicates the violation that will occur. This reflected on the irresponsibility to society in the issue. While, the innovation that contributes to customer will create co-benefit for both party business.</p>
9. Compositions and indicators of consciousness to communities (basic & advance level)	<p>9. If considering from the working process of the bank, it was found that it is the mean to distribute the financial resource. As the bank goes to make business in the community with the financial resource basis. The bank has the role to lead that community development by if it does not distribute the deposited resource to the community; the amount of financial circulation in the community will reduce and resulted on community development. Or if the bank lacks of responsibility to release the credit, it means the community is going to get the bad impact from the credit launch. In other words, if the bank launches credit or invest in the business that support the creative development of community such as, the business that all people in community take part as the owner, the business that use labor</p>

**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
<p>10. Compositions and indicators of consciousness to society (basic &amp; advance level)</p>	<p>from people in community or the business that not waste the resources. It means the bank is supporting the creative development in the community while, it can also use the skills or their existing resources to support the community such as providing financial knowledge, financial safety warning or how to use the resources from the community in the banking process. However, the bank that do not originate from people in the community that enter to do business in the community may feel separate to community or may lead to some business problem. Therefore, the bank must have standard in communication and the standard to consider the claim to prevent and relieve the problems as mentioned.</p> <p>10. If considering the social level or national level, banking business has the major role on the development as presented in the introduction. Therefore, the consciousness to society will point out that which way that the social shall develop to be. The bank shall choose to support or not support in which kind of business to make the society progress in that direction. How the bank must take part in social development in the overall picture no matter on, the investment, the financial knowledge distribution, creating safety alert system to the society which conform to the study of sustainable finance (Strandberg Consulting, 2005: 13-17). indicated that the bank in that group will develop the tool for CSR criteria to choose the investment in the project that try to reduce the bad impact and contribute benefit to the social and environment. This conforms to Equator Principles that is the principle of banking investment in Europe that will adjust and design the process of credit launch in the whole system to show social responsibility.</p>

**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
11. Compositions and indicators of consciousness to environment (basic & advance level)	11. Banking is the business that has the big size of Market Capitalization as well as a lot of branches. If especially considering that the bank shows responsibility to environment only from their working process, it will have must impact on the resource economizing from waste. Besides, the bank as a middleman will work to distribute the financial resource as mentioned above and takes role on supporting business that responsible to the environment through the financial products in any forms. Also, this includes the environmental investment. Besides, the role of the bank to provide consultancy in any projects also can distribute the innovation or preserving concept and development of natural and environmental resources. Thus, this is not included the entire CSR standard that has an environmental composition as a principle composition.
12. Compositions and indicators of consciousness to CSR participants (basic & advance level)	12. If considering on the operation status of CSR in banking business, it was found that the driven in that subject still group in a few employees such as, CSR employees, social special activity or PR. This form of direction shows no facilitate in the structure, lack of motivation and lack of consciousness of the employees on CSR as a main. Therefore, the composition and the indicator that made will create support and motivation for the employees. As well as top up the employees' knowledge to be able to develop the concept of CSR and create CSR network. In order to show responsibility to society and from the interview with the employees, it was found that the employees who work on special activity of CSR will help create the network that results on the operation effectiveness. Besides, the acceptance in CSR concept that is the special activity that emphasized on the view of volunteer will lift up the mind

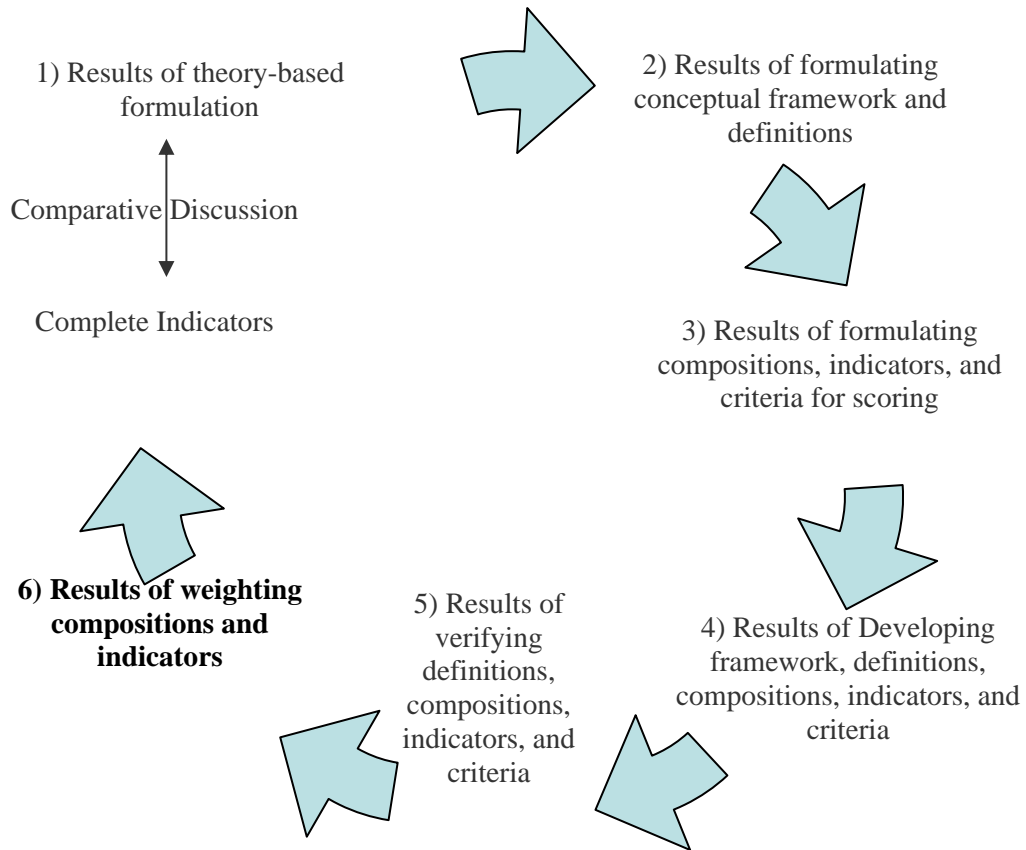
**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
13. Compositions and indicators of consciousness of CSR integration (formal structure drive & informal structure drive)	<p>level to see the equal value of every life which resulted on the consciousness hidden in the operation process.</p> <p>13. If analyzing from the international standard such as, GRI G3, ISO 26000, RCI, or CSR standard of the State Enterprise Policy Office (SEPO), it was found that every standard pay attention to the setting structure to facilitate the CSR no matter, GRI G3 that explain the reveal of Policy, Organizational Responsibility, Training and Consciousness information. While, ISO 26000 explains the building of responsibility on social into the organization level, the set the CSR direction while, RCI has the composition in policy driven and the CSR standard by SEPO that consider in the part of the committee and the policy. Besides, if consider the operation in any business organization, it will give important to the structure development specifically, on the formal structure. Since, the direction, follow up and evaluation will consider through strategic plan that consists of strategic until the indicators. While, if consider to the direction in modern organization management, it will give the important to the intangible assets development no matter on the knowledge, member values and the things that all practice together. The human resources pass the process of both formal and informal as well as the banking business that has internal communication system through TV between branches, the development of special channel for the Fast Track. These structural factors are brought to driven the banking business thus, the push of structure that support CSR concept will create the CSR consciousness.</p>
14. Criteria for scoring divided into 5 levels: 1) No CSR consciousness; 2)	<p>14. If considering the operation situation of CSR in banking business, it was found that the CSR-after-Process has the major goal to create the sustainability of target group and</p>

**Table 24** Verifying the indicators corresponding to theories (cont.)

Elements for analysis	Theoretical correspondence
Fundamental CSR consciousness; 3)	banking business. While operating CSR-in-Process of the bank, in many parts still have problems between the bank
Intermediate CSR consciousness 4) Advance CSR consciousness 5)	and the interested party. This has reflected that the scoring criteria will conform to both concern on stakeholders (level 3) and create the sustainable development (level 5). Besides,
Sustainable CSR consciousness	if consider the level of CSR operation and the form of consciousness that reflected the level that the researcher has reviewed in the literature which found that all 5 levels are conformed together since part of the criteria creation has applied both concepts as the conceptual framework. Additionally, if consider the definition of CSR in banking business, it was found that the scoring criteria is conformed to the achievement of CSR goal of banking business such as, if the bank achieve fundamental consciousness that is to comply to the law and the intermediate level of consciousness that is to give important to stakeholders, the bank will not create no negative effects on any sectors according to CSR definition of banking business. Furthermore, if the bank achieves the consciousness in the level of sustainable development, it will create sustainable benefits according to CSR banking definition. For the part of CSR in banking business as well, if the bank has the advance level of consciousness to drive systematic CSR throughout the process, it will conform to the definition of CSR consciousness in banking business. In part that makes CSR to be the important part in business conducting which rooted deep in the soul of the whole system of the bank.

### 4.6 The results from weighting compositions and indicators



**Figure 16** The results from weighting compositions and indicators

From previous process, I got the definitions, compositions, indicators and criteria for scoring, which have been verified appropriateness of application and indicators corresponding to theories. This process focuses on weighting compositions and indicators, which initiates from constructing questionnaire from the compositions and indicators resulting of previous process for experts to weight value of each composition and indicator, ranging from 1 (least important) to 10 (most important), which conform to the definition achieving the CSR and CSR consciousness, and then sum up by using Adding Method (Johnstone, 1981: 71-74) and using the formula reviewed in chapter three to calculate the weight for each principle composition, secondary composition, sub composition and each indicator. The weight of each

composition and indicator represent the importance of it and the final results from are shown in details below.

Corporate social responsibility of banking business refers to deliberate operation of the bank in order to create no negative effect or to cause the least negative effect to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to sustainably occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness in economic, finance and savings where the bank acquires resources and specialists. The operation will have dissemination of information to the public accurately, completely and timely.

CSR consciousness indicators of the banking business refers to things that indicate the condition, level and situation of the practice based on the CSR concept defined by the bank; the bank has awareness perceives value and gives importance to the CSR issues and develops CSR to be an important part of the business operation that is inherent in the spirit of the bank in all sectors and the entire system, in both major business procedures and procedures that are not the major business procedures of the bank.

This research has been classified levels of the consciousness into 5 levels ranging from level 1 to level 5, being no CSR consciousness, fundamental CSR consciousness, intermediate CSR consciousness, advance CSR consciousness, and sustainable CSR consciousness respectively.

Level 1: No CSR consciousness: the bank scores 0-149 points, which does not respond to any CSR concept. The bank has no reporting system, does not have and meet the basic criteria. The bank has no infrastructure and system development. No innovative products and services that relating to CSR concept.

Level 2: Fundamental CSR consciousness: the bank scores 150-249 points, which is preparing a report, basic criteria for consideration. It meets the minimum

requirement by law. It has development of structures and systems, as well as innovative products and services about CSR.

Level 3: Intermediate CSR consciousness: the bank scores 250-349 points, which will take into account for stakeholders. It has development that is important to stakeholders. It creates awareness to the employees. It has recognitions from stakeholders and experts. Also, it develops the infrastructure to facilitate the driving CSR in a systematic way.

Level 4: Advance CSR consciousness: the bank scores 350-449 points, which drives for CSR in a systematic way in all segments throughout the process, having continuous improvement, cover all groups of stakeholders that include bank itself as well as having aggressive action regarding CSR, including develops CSR networks resulting to sustainable development.

Level 5: Sustainable CSR consciousness: the bank scores 450-500 points, which CSR concept in sustainable way, which generates sustainable results from the operation of CSR to all groups of stakeholders of both short term and long term.

The guideline to consider the level of CSR consciousness of banking business calculates from averaging the score of each indicator and multiplies by the weight of the indicator, and then combines all scores of each sub composition and multiplies by the weight of the sub composition, and combines all scores of each secondary composition and multiplies by the weight of the secondary composition, and then combines all scores of each principle composition and multiplies by the weight of the principle composition, and finally combine the three scores of principle compositions. The results will be compared to the score of each level as shown above.

The guideline to create criteria for scoring of each indicator applies from the principle criteria for scoring as shown above i.e. the indicators of CSR integration reports (A1) in which the condition of the level 1 (1 point) is the bank does not making the reports, which correspond to the condition of the level 1 of the principle criteria being that the bank does not response to any CSR concept. Moreover, the condition of the level 2 (2 points) of the indicator A1 is that the bank has to make the reports and publicize them, which correspond to the condition of the level 2 of the principle criteria being that the bank is preparing a report. Furthermore, the condition of the level 3 (3 points) of the indicator A1 is that the bank has to make the reports

corresponding to executives and publicize them, which correspond to the condition of the level 3 of the principle criteria being that the executives will take into account for stakeholders. Also, the condition of the level 4 (4 points) of the indicator A1 is that the bank has to succeed in level 3 and applies the reports as conceptual framework to develop the bank indicators. In so doing, the application reflects driving CSR in all system of the business, which corresponds to the condition of the level 4 of the principle criteria being that the bank drives for CSR in a systematic way. Finally, the condition of the level 5 (5 points) of the indicator A1 is that the bank has to succeed in level 4 and create sustainable development to all stakeholders, which corresponds to the condition of the level 5 of the principle criteria being that the bank generates sustainable results.

CSR consciousness indicators of banking business consist of 66 indicators, which can divide into three parts: 1. consciousness of information disclosure includes 6 indicators measured by the researcher and sorting indicators in this composition with the symbol “A” followed by a sequence of indicators; 2. consciousness of stakeholders’ responses includes 51 indicators used by the researchers to use the sort indicators in this composition with the symbol “B” followed by a sequence of indicators; 3. consciousness of CSR integration consists of 9 indicators used by the researchers and sorting indicators in this composition with the symbol “C” followed by a sequence of indicators. The weight of each composition and indicator will be shown at the end of each composition and indicator as shown all details below.

**Table 25** Details of indicators obtained from weighting process

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
<b>1. Consciousness of information disclosure (Weight 31.73)</b>	<b>1.1 Disclosure of CSR fundamental reports (Weight 15.87)</b>	1.1.1 (A1) CSR integration reports in which bank has embedded CSR concept in bank’s strategy (Weight 3.88). 1 – No report is made. 2 – Report is made and disseminated to the public. 3 – Report is consistent to perspectives of the executives. 4 – Report is applied as a conceptual base for indicator construction. 5 – Report creates sustainable

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>development to all groups.</p> <p>1.1.2 (A2) Reports of a risk and opportunity analysis of each stakeholder (Weight 4.00).</p> <p>1 – No report is made.</p> <p>2 – Report is made and disseminated to the public.</p> <p>3 – Report is made by experts in economics, society and environment or accepted by experts.</p> <p>4 – Report is applied as a conceptual base and is evaluated for continuous improvement.</p> <p>5 – Report creates sustainable development to all groups.</p> <p>1.1.3 (A3) Reports of stakeholder opinions and suggestions from CSR implementation (Weight 4.00)</p> <p>1 – No report is made.</p> <p>2 – Report is made and disseminated to the public.</p> <p>3 – Report is made by experts in economics, society and environment or accepted by experts.</p> <p>4 – Report covers every group of stakeholders and is applied as a conceptual base for building strategy and indicators.</p> <p>5 – Report creates sustainable development to all groups.</p> <p>1.1.4 (A4) Reports of CSR innovation benefiting to stakeholders (Weight 4.00)</p> <p>1 – No report is made.</p> <p>2 – Report is made and disseminated to the public.</p> <p>3 – Report is made by experts in economics, society and environment or accepted by experts.</p> <p>4 – Report covers every group of stakeholders and is applied as a conceptual base for building strategy and indicators.</p> <p>5 – Report creates sustainable development to all groups.</p>
	<p><b>1.2 Disclosure of CSR strategic reports (Weight 15.87)</b></p>	<p>1.2.1 (A5) Reports of CSR strategies. (Weight 7.94)</p> <p>1 – No report is made.</p> <p>2 – Report is made and disseminated to</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
<b>2. Consciousness of stakeholders' responses (Weight 33.65)</b>	<b>2.1 Consciousness to shareholders (Weight 4.12)</b>	<p>the public.            3 – Report is consistent to the bank executives and strategy; risk analysis report and report of opinions and recommendations of stakeholders are jointly used in the construction.            4 – Report is applied as a conceptual base and is evaluated for continuous improvement.            5 – Report creates sustainable development to all groups.            1.2.2 (A6) Reports of CSR indicators (Weight 7.94).            1 – No report is made.            2 – Report is made and disseminated to the public.            3 – Report is consistent to the bank executives and CSR strategy of the bank.            4 – CSR indicators are implemented by having the executives as a driving force, and are evaluated for continuous improvement.            5 – Report creates sustainable development to all groups.</p>
	2.1.1 Basic consciousness to shareholders: not acting in the way that causes negative results to shareholders (Weight 2.12)	<p>2.1.1.1 (B1) Bank's governance (Weight 0.52)            1 – Fail criteria            2 – Pass criteria            3 – Pass criteria and have the ranking equivalent to the ranking of the banks based on market capitalization at the least.            4 – No complaint from shareholders.            5 – No complaint from all sectors.            2.1.1.2 (B2) Innovation of risk management (Weight 0.53)            1 – Having no innovation for risk management            2 – Having innovation for risk minimization            3 – Having innovation that all personnel participate in the development            4 – Having innovation covering all aspects of risks</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		5 – Having innovation that can minimize important risk 2.1.1.3 (B3) Management innovation of conflicts of interests (Weight 0.53) 1 – Having no innovation for risk management 2 – Having innovation that can manage conflict of interest 3 – Having innovation that personnel and customers participate in the development 4 – Having innovation that prevents from conflict of interest 5 – Having innovation that can reduce and prevent from important conflict of interest 2.1.1.4 (B4) Early warning systems of risks to shareholders (Weight 0.53) 1 – Having no alarm system 2 – Having alarm system 3 – Having alarm timely to decision making 4 – Having alarm that is equally alerted 5 – Having alarm towards effects on interests
	2.1.2 Advance consciousness to shareholders: acting in the way that causes positive results to shareholders and society (Weight 2.00)	2.1.2.1 (B5) Sustainable business development of the bank (Weight 1.00) 1 – Overall fixed or declined financial rate of return comparing to last year 2 – Overall increase in financial rate of return and business risk 3 – Overall increase in financial rate of return increases but stabilized or declined business risk 4 – Management to eliminate problems and conflicts with the other sectors 5 – Shareholders having development policy for various groups in a community and a society 2.1.2.2 (B6) Improvement in customer trust (Weight 1.00) 1 – Overall decline in or fixed credit rating comparing to last year 2 – Overall increase in credit rating 3 – Overall increase in credit rating but decline in customer complaints 4 – Overall increase in credit rating, decline in customer complaints, and increase in bank clients

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		5 – Overall increase in credit rating, increase in customer database of the bank, and no complaint from bank clients
	<b>2.2 Consciousness to employees (Weight 4.24)</b>	
	2.2.1 Basic consciousness to employees(Weight 2.18)	2.2.1.1 (B7) Equitable employee standards of practice, promotion and benefits (Weight 0.72) 1 – No standard criteria for consideration 2 – Having criteria and consideration based on standard criteria 3 – Acceptable criteria 4 – Participation of personnel in continuous development 5 – Having no complaint concerning doubts on justice 2.2.1.2 (B8) Employee standards of safety, health, and work environments (Weight 0.70) 1 – Not conform to the specified law 2 – Conform to the specified law 3 – Acceptable criteria 4 – Participation of personnel in continuous development 5 – Having no complaint concerning doubts on standard 2.2.1.3 (B9) Equitable standards of complaint consideration to employees (Weight 0.76) 1 – No standard criteria for consideration 2 – Having criteria and consideration based on standard criteria 3 – Acceptable criteria 4 – Participation of personnel in continuous development 5 – Having no complaint concerning doubts on standard
	2.2.2 Advance consciousness to employees (Weight 2.06)	2.2.2.1 (B10) Consulting and financial supports to employees (Weight 0.66) 1 – Having no consultation and financial support 2 – Having consultation and financial support 3 – Personnel are able to solve financial problem 4 – Personnel have discipline and effective

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
		financial plan 5 – Personnel transfer knowledge 2.2.2.2 (B11) Satisfaction and happiness of work (Weight 0.72) 1 – No structural, method and process development 2 – Having structural, method and process development 3 – Personnel are satisfied and happy with work 4 – Increase in satisfaction and happiness results in an increase in bank’s efficiency 5 – Personnel create satisfaction and happiness to others 2.2.2.3 (B12) Spiritual development such as meditation (Weight 0.68) 1 – No structural, method and process development 2 – Having structural, method and process development 3 – Personnel have spiritual development 4 – Development increases bank’s efficiency 5 – Development creates happiness from helping others
	<b>2.3 Consciousness to customers (Weight 4.48)</b> 2.3.1 Basic consciousness to customers (Weight 2.33)	2.3.1.1 (B13) Standards to provide information of financial products to customers (Weight 0.46) 1 – No standard criteria for information provision 2 – Having standard criteria for information provision 3 – Acceptable criteria by clients 4 – Criteria providing information on both benefits and risks 5 – Criteria providing appropriate suggestions to customers 2.3.1.2 (B14) Standards of financial security to customers (Weight 0.50) 1 – No standard criteria for punishment protection 2 – Having criteria and conforming the criteria 3 – The criteria customers trust in security

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>4 – Having continuous creation of proactive innovation especially on IT</p> <p>5 – No complaint for security from customers</p> <p>2.3.1.3 (B15) Equitable standards of credit and loan processes such as equitable credit procedures, including credit approval, calculation of interest rates, contracts, negotiation, and debt collection (Weight 0.47)</p> <p>1 – No standard criteria for consideration</p> <p>2 – Having criteria which is used to consider</p> <p>3 – Acceptable criteria from customer and having balancing system</p> <p>4 - Having continuous creation of innovation and providing opportunity to recommend from public</p> <p>5 – No complaint for standards from customers</p> <p>2.3.1.4 (B16) Early warning systems of risks to customers (Weight 0.46)</p> <p>1 – No system</p> <p>2 – Having the system and early warning</p> <p>3 – Warning in time to make a decision</p> <p>4 – Warning equally to all groups</p> <p>5 – Warning to the important benefits.</p> <p>2.3.1.5 (B17) Equitable standards of complaint consideration to customers. (Weight 0.44)</p> <p>1 – No standard criteria for consideration</p> <p>2 – Having criteria which is used to consider</p> <p>3 – Acceptable criteria from customer</p> <p>4 – Having continuous creation of innovation especially on equity</p> <p>5 – No complaint for standards from customers</p>
	2.3.2 Advance consciousness to customers (Weight 2.15)	<p>2.3.2.1 (B18) Consulting of business and finance to customers (Weight 0.73)</p> <p>1 – No business and financial consultation.</p> <p>2 – Having business and financial consultation.</p> <p>3 – Having the consultation covering all process</p> <p>4 – Having the consultation and customers can use it to resolve financial and business</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
		<p>problems and improve there business as well as increase their transaction and loyalty to the bank.</p> <p>5 – The customers can transfer the knowledge to other.</p> <p>2.3.2.2 (B19) Financial products supporting financial knowledge and discipline of customers (Weight 0.73)</p> <p>1 – No financial products promoting discipline</p> <p>2 – Having the financial products</p> <p>3 – Always having the financial products</p> <p>4 – Customers buy the products and the bank can expand customer base</p> <p>5 – The customers can transfer the knowledge to other.</p> <p>2.3.2.3 (B20) Response to customer specific demands (Weight 0.69)</p> <p>1 – No financial products responding demand</p> <p>2 – Having the financial products</p> <p>3 – Customers satisfies the products</p> <p>4 – The product can provide business opportunity to the bank and customers</p> <p>5 – Demanding people can access the products</p>
	<p><b>2.4 Consciousness to business partners (Weight 3.75)</b></p> <p>2.4.1 Basic consciousness to business partners (Weight 1.97)</p>	<p>2.4.1.1 (B21) Equitable standards to transfer risks to business partners (Weight 1.00)</p> <p>1 – No standard criteria to transfer risks</p> <p>2 – Having criteria and conforming the criteria</p> <p>3 – The criteria is mutually accepted</p> <p>4 – Designing financial products covering analysis of risks in all aspects</p> <p>5 – No complaint about risks from customers</p> <p>2.4.1.2 (B22) Early warning systems of risks to business partners (Weight 0.97)</p> <p>1 – No system</p> <p>2 – Having the system and early warning</p> <p>3 – Warning in time to make a decision</p> <p>4 – Warning equally to all groups</p> <p>5 – Warning to the important benefits.</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
	2.4.2 Advance consciousness to business partners (Weight 1.78)	2.4.2.1 (B23) Business innovation to create benefits to business partners (Weight 1.78) 1 – No innovation creating benefits to partners 2 – Having the innovation 3 – Having the innovation covering all partners 4 – Having the innovation creating benefits to both business partners and the bank 5 – Having the innovation creating benefits to partners, the bank, and society
	<b>2.5 Consciousness to communities (Weight 4.36)</b>	
	2.5.1 Basic consciousness to communities (Weight 2.27)	2.5.1.1 (B24) Standards to proportionate resource distribution allocating back to communities. (Weight 0.56) 1 – No standard criteria for distribution 2 – Having the criteria and conforming it. 3 – The criteria is disclosed and accepted by communities 4 – The criteria covering all groups in communities 5 – Communities satisfy the criteria 2.5.1.2 (B25) Standards to provide responsible loans to communities. (Weight 0.62) 1 – No standard criteria for providing loans 2 – Having the criteria and conforming it 3 – The criteria is accepted by communities 4 – The criteria covering business avoiding the law and be complained about business ethic. 5 – No complain for not responsible loans 2.5.1.3 (B26) Equitable standards of complaint consideration to communities (Weight 0.56) 1 – No standard criteria for consideration 2 – Having the criteria being used to consider 3 – The criteria is accepted by communities 4 – Having creation of continuous

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
		<p>innovation to tighten the process and enhance equity</p> <p>2.5.1.4 (B27) Standards to communicate and access to communities (Weight 0.53)</p> <p>1 – No standard criteria</p> <p>2 – Having and conforming the criteria</p> <p>3 –The criteria is disclosed and accepted by communities</p> <p>4 –The criteria is equally used to all communities.</p> <p>5 –The criteria make more understanding, relieve the problems and conflicts between the bank and communities.</p>
	2.5.2 Advance consciousness to communities (Weight 2.09)	<p>2.5.2.1 (B28) Merit loans to financial disadvantaged people in communities (Weight 0.37)</p> <p>1 – Not providing merit loans</p> <p>2 – Providing merit loans</p> <p>3 – Providing the loans covering demanding people in communities</p> <p>4 – Providing merit loans creating business opportunity to the bank</p> <p>5 – Providing the loans creating sustainable development to the target group</p> <p>2.5.2.2 (B29) Social investment for infrastructures and important things in communities (Weight 0.37)</p> <p>1 – No social investment in communities</p> <p>2 – Having the investment</p> <p>3 – Investment in the important things in communities and giving opportunities for the people to recommend.</p> <p>4 – Investment principally by using available and free bank resource and supporting co-investment</p> <p>5 – Investment in community sustainable development.</p> <p>2.5.2.3 (B30) Loans for community businesses (Weight 0.36)</p> <p>1 – No loans for community business</p> <p>2 – Providing the loans to the business</p> <p>3 – Providing the loans covering community SME business</p> <p>4 – Providing the loans creating business opportunity to the bank</p> <p>5 – Providing the loans creating</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>sustainable development to community business</p> <p>2.5.2.4 (B31) Consulting and publication of business and financial knowledge to people in communities and community organization (Weight 0.34)</p> <p>1 – No knowledge publication and consultation</p> <p>2 – Publicizing the knowledge and giving consultation</p> <p>3 – The knowledge published covering all group in communities</p> <p>4 – The knowledge published providing business opportunity to the bank</p> <p>5 – The knowledge published creating sustainable development to communities such as the community having financial discipline.</p> <p>2.5.2.5 (B32) Early warning systems of risks to communities (Weight 32)</p> <p>1 – No system</p> <p>2 – Having the system and early warning</p> <p>3 – Warning in time to make a decision</p> <p>4 – Warning equally to all groups</p> <p>5 – Warning to the important benefits.</p> <p>2.5.2.6 (B33) Resource utilization of communities such as employment, communities' raw materials (Weight 0.33)</p> <p>1 – No resource utilization from communities</p> <p>2 – Resource utilization from communities</p> <p>3 – First priority to utilize the resource from communities</p> <p>4 – Resource utilization from communities in all processes</p> <p>5 – Continuous and sustainable resource utilization from communities</p>
	<p><b>2.6 Consciousness to society as a whole (Weight 4.36)</b></p> <p>2.6.1 Basic consciousness to society (Weight 2.27)</p>	<p>2.6.1.1 (B34) Socially responsible financial products including products that do not support businesses that can create damage to society, such as lending to non bank business (loan shark), lending to fund that aimed at short-term speculation, lending to deceptive business (Weight</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		1.20) 1 – No responsible financial products 2 – Having responsible financial products 3 – Financial products is accepted by experts and society in aspect of social responsibility 4 – All financial products integrating these concepts 5 - Financial products supporting social and country development as a whole
		2.6.1.2 (B35) Equitable standards of complaint consideration to the society (Weight 1.07) 1 – No standard criteria for consideration 2 – Having and conforming the criteria 3 – The criteria is accepted by society 4 – Having creation of continuous innovation to tighten the process and enhance equity 5 – No complaint for this issue
	2.6.2 Advance consciousness to society (Weight 2.09)	2.6.2.1 (B36) Financial products for social development such as financial products and services for social business, business that improves infrastructure, or critical composition in developing the nation. (Weight 0.43) 1 – No financial products for social development 2 – Having the products 3 – Having the products supporting needs and important things for social development 4 – Always having financial products creating business opportunity to the bank 5 – The product supporting sustainable development to society and country
		2.6.2.2 (B37) Social investment to important things in the society (Weight 0.43) 1 – No social investment in society 2 – Having the investment 3 – Investment in the important things in communities and giving opportunities for the people to recommend. 4 – Investment principally by using available and free bank resource and supporting co-investment

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>5 – Investment in community sustainable development.</p> <p>2.6.2.3 (B38) Consulting of business and finance to social businesses (Weight 0.42)</p> <p>1 – No consultation</p> <p>2 – Having consultation</p> <p>3 – Having consultation covering the principle organization of society and country</p> <p>4 – Having consultation creating the organization development and providing business opportunity to the bank</p> <p>5 – Having consultation creating sustainable development to society.</p> <p>2.6.2.4 (B39) Publication of business and financial knowledge to people in the society (Weight 0.42)</p> <p>1 – No knowledge publication and consultation</p> <p>2 – Publicizing the knowledge</p> <p>3 – Publicizing the knowledge in which all people have a chance to receive it</p> <p>4 – The knowledge published improving the knowledge of the people and providing business opportunity to the bank</p> <p>5 – The knowledge published creating sustainable development to society such as the people in society have financial discipline.</p> <p>2.6.2.5 (B40) Early warning systems of risks to the society (Weight 0.40)</p> <p>1 – No system</p> <p>2 – Having the system and early warning</p> <p>3 – Warning in time to make a decision</p> <p>4 – Warning equally to all groups</p> <p>5 – Warning to the important benefits.</p>
	<p><b>2.7 Consciousness to environment (Weight 4.12)</b></p> <p>2.7.1 Basic consciousness to environment (Weight 2.12)</p>	<p>2.7.1.1 (B41) Financial responsible products to environment such as not lending to corporations who are suspicious in destruction of the environment and over-exploited natural resources consumption. And give financial support to business that helps developing environment and natural resources</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		(Weight 2.12) 1 – No responsible financial products. 2 – Having the products 3 – The product is accepted by experts and society as a whole 4 – All products of the bank applying this concept 5 – The products creating sustainable development to environment
	2.7.2 Advance consciousness to environment (Weight 2.00)	2.7.2.1 (B42) Efficient standards of waste utilization such as energy, water, electronic parts (Weight 0.41) 1 – No standard criteria for use 2 – Having and conforming the criteria 3 – The criteria is accepted by experts and society for efficiency 4 – Having efficiency for use 5 – Employees having discipline for use
		2.7.2.2 (B43) Environmental investment to important things (Weight 0.41) 1 – No environmental investment 2 – Having the investment 3 – Investment in the important things for environment and natural resource 4 – Investment principally by using available and free bank resource and supporting co-investment 5 – Investment in environmentally sustainable development.
		2.7.2.3 (B44) Consulting and financial supports to environmentally conservative organizations (Weight 0.40) 1 – No financial consultation and support 2 – Having the consultation and support 3 – Having the consultation and support of needs and important things of organization 4 – Having consultation creating the organization development and providing business opportunity to the bank 5 – Having consultation creating sustainable development.
		2.7.2.4 (B45) Publication of environmental innovation (Weight 0.39) 1 – No publication for environmental innovation 2 – Having the publication 3 – Having the publication which can

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>4 – Having the publication which can transfer knowledge to apply and creating business opportunity to the bank</p> <p>5 – Having the publication creating sustainable development</p> <p>2.7.2.5 (B46) Financial products for environmental development such as loans for environmental businesses (Weight 0.40)</p> <p>1 – No responsible financial products.</p> <p>2 – Having the products</p> <p>3 – Having the products supporting needs and important things for environmental development</p> <p>4 – Having continuous development of the products creating business opportunity to the bank.</p> <p>5 – The products effecting on sustainable development to environment</p>
	<p><b>2.8 Consciousness to CSR participants (Weight 4.24)</b></p> <p>2.8.1 Basic consciousness to CSR participants (Weight 2.15)</p>	<p>2.8.1.1 (B47) Standards to support participation in CSR projects (Weight 1.09)</p> <p>1 – No supporting standard</p> <p>2 – Having the standard</p> <p>3 – Having the standard developing from the participants</p> <p>4 – Having the standard covering all stakeholders resulting all participate in CSR.</p> <p>5 – Having the standard encouraging sustainable participation and results</p> <p>2.8.1.2 (B48) Standards to support resources for CSR projects (Weight 1.06)</p> <p>1 – No supporting standard</p> <p>2 – Having the standard</p> <p>3 – Having the standard developing from the participants</p> <p>4 – Having standard covering all aspect of CSR and focusing on available and free resource and efficient use</p> <p>5 – Having standard supporting sustainable use of resource</p>
	<p>2.8.2 Advance consciousness to CSR</p>	<p>2.8.2.1 (B49) Standards to persuade CSR participation (Weight 0.69)</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
	participants (Weight 2.09)	1 – No supporting standard 2 – Having the standard 3 – Having the standard developing from the participants 4 – Having standard creating inspiration to all stakeholders and efficient use 5 – Having standard creation sustainable inspiration 2.8.2.2 (B50) Standards to increase value of CSR concept (Weight 0.71) 1 – No standard for increasing value 2 – Having the standard 3 – Having the standard raising awareness of CSR participants to CSR activity and project 4 – Having the standard covering all group of stakeholders 5 – Having the standard creating sustainable participation and result 2.8.2.3 (B51) Standards to create networks of CSR participants and to share CSR knowledge (Weight 0.69) 1 – No standard for development 2 – Having the standard 3 – Having the standard accepted by experts 4 – Having the standard covering all group of stakeholders 5 – Having the standard creating sustainable network and knowledge sharing development
<b>3. Consciousness of CSR integration (Weight 34.62)</b>	<b>3.1 Consciousness of formal structure drive (Weight 17.55)</b>	3.1.1 (C1) CSR strategy plan including indicators and evaluation (Weight 3.57) 1 – Non CSR strategy plan 2 – Having CSR strategy plan 3 - Having CSR strategy plan developing from stakeholders’ demand 4 – Having the plan covering all group of stakeholders, corresponding to bank strategy, and integrate in all part and all range of time 5 – Having the plan creating sustainability to all group of stakeholders 3.1.2 (C2) Management structures and work processes supporting CSR implementation (Weight 3.47) 1 – No organizing structure and process of

**Table 25** Details of indicators obtained from weighting process (cont.)

Principle compositions	Secondary and sub compositions	Indicators
		<p>CSR</p> <p>2 – Having the organizing structure and process</p> <p>3 – Having the organizing structure and process supporting CSR strategy plan.</p> <p>4 – Having the organizing structure and process of CSR covering all parts of work</p> <p>5 – Having the organizing structure and process of CSR facilitating to CSR sustainable development</p> <p>3.1.3 (C3) Resource allocation supporting CSR implementation (Weight 3.47)</p> <p>1 – No resource allocation for driving CSR</p> <p>2 – Having the resource allocation</p> <p>3 – Having the resource allocation supporting CSR plan</p> <p>4 – Having the resource allocation covering all parts</p> <p>5 – Having the resource allocation facilitating to CSR sustainable implementation</p> <p>3.1.4 (C4) Formal CSR communication (Weight 3.47)</p> <p>1 – No formal CSR communication</p> <p>2 – Having formal CSR communication</p> <p>3 – Having formal CSR communication creating deep CSR understanding and raising CSR awareness of employees</p> <p>4 – Having formal CSR communication covering throughout organization and the content can be applied to all parts of works</p> <p>5 – Having the communication sustainably sharing knowledge, creating network and CSR implementation</p> <p>3.1.5 (C5) Human resource management including: including the development of human resources, and assessments associated with compensation and career advancement of employee (Weight 3.57)</p> <p>1 – No HRM integrating CSR concept</p> <p>2 – Having HRM integrating CSR concept</p> <p>3 – Having the HRM supporting CSR strategy plan</p> <p>4 – Having the HRM covering all processes and all parts</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
	<b>3.2 Consciousness of informal structure drive (Weight 17.07)</b>	<p>5 – Having the HRM developing sustainable CSR implementation deriving from employee awareness</p> <p>3.2.1 (C6) Core value and corporate culture of CSR (Weight 4.33)</p> <p>1 – No core value and corporate culture of CSR</p> <p>2 – Having core value and corporate culture of CSR</p> <p>3 – Having core value and corporate culture of CSR continuously supporting CSR strategy, implementation and development</p> <p>4 – Having core value and corporate culture of CSR committing throughout organization.</p> <p>5 – Having core value and corporate culture of CSR creating sustainable development</p> <p>3.2.2 (C7) Informal CSR communication (Weight 4.21)</p> <p>1 – No informal CSR communication</p> <p>2 – Having informal CSR communication</p> <p>3 – Having the communication appreciating to CSR concepts</p> <p>4 – Having the communication covering throughout organization.</p> <p>5 – Having the communication sustainably creating network, knowledge sharing and CSR implementation.</p> <p>3.2.3 (C8) Environments supporting CSR implementation (Weight 4.08)</p> <p>1 – No environment supporting CSR implementation</p> <p>2 – Having the environment</p> <p>3 – Having the environment encouraging CSR awareness</p> <p>4 – Having the environment of both material and non-material throughout organization</p> <p>5 – Having the environment creating sustainable CSR implementation</p> <p>3.2.4 (C9) Opening space and providing opportunities to employees interesting in CSR projects (Weight 4.45)</p>

**Table 25** Details of indicators obtained from weighting process (cont.)

<b>Principle compositions</b>	<b>Secondary and sub compositions</b>	<b>Indicators</b>
		1 – No opening space and providing opportunities for CSR projects 2 – Having opening space and providing opportunities for CSR projects 3 – Having opening space, providing opportunities for CSR projects, and supporting to develop a group of CSR 4 – Having opening space, providing opportunities and supporting to develop a group of CSR in a systematic and continuous way 5 - Having opening space, providing opportunities and supporting to develop a group of CSR in a systematic and continuous way resulting to create CSR sustainable implementation.

## **CHAPTER V**

### **DISCUSSION**

Comparative discussion emphasized on comparing definitions, compositions, indicators, and criteria. The researcher categorized discussion into 5 parts as follows: 1) comparative discussion of indicator development process; 2) comparative discussion of beneficial CSR innovation; 3) comparative discussion of concept, theory, and important standards of CSR; 4) comparative discussion of draft indicators derived from theory-based formulation; 5) comparative discussion of situation that reflects bank's CSR concept.

#### **5.1 Comparative discussion of indicator development process**

When I consider indicator development process from literature review, it starts from defining objectives of indicator development for usage application. Defining objectives of development of CSR consciousness indicators of banking business is defined to cover CSR concepts and problems of banking business in order to create sustainable development which can be applied in the reality. Such objective definition stands on the need for business to apply those initiated indicators which will help reduce problems or conflicts between the banks and their stakeholders as well as create sustainable development to both parties in all aspects.

After getting the objectives of indicator development, the researcher has added one more important process that is initiation of draft indicator synthesized from theoretical review of which the result obtained will be used as a part of initiating concept idea process. This concept idea initiating process is considered as the way to view a study object. This research defines concept idea from 5 parts as follows: 1) concept and theory analysis; 2) analysis of banking business' work process; 3) financial and banking business's case study synthesis relating to CSR; 4) analysis of stakeholders' effect in banking business; 5) analysis of the banks in playing a vital role

as financial intermediation. Analysis of different parts will create a systematic understanding about CSR of the banking business. However, when consciousness, which is not much mentioned, is taken into account, the researcher has emphasized on concept and theory analysis that presents consciousness as well as business's consciousness synthesized from experts. Studying this issue finally made the researcher understand that creating CSR consciousness indicator of banking business emphasized on the usage application among banks. Therefore, banks, stakeholders, and experts should define CSR and CSR consciousness in banking business by themselves.

The next important process is giving a definition. When I considered from definition approach, it can be done by 3 methods as follows: 1) indicator development by using practical definition of the researcher's judgment with available information, allowing an important weakness that is lack of theoretical reference; 2) indicator development by using theoretical definition which normally the researcher uses in decision making support; 3) indicator development by using empirical definition which was basically defined from theories, academic document, or research. In order to determine the weight of each variable to be combined for indicator development, I use theoretical concept and also empirical data analysis. Determined definition process in this research used indicator development by using theoretical definition because the first method has the foresaid weakness while the last method, only definition is the same as the method used but will be applied for more completion in giving definition by allowing stakeholders and experts participate in designing definition then analyze with the literature review in order to obtain the meaning of CSR and complete CSR consciousness of banking business. However, the synthesized meaning of banking business's CSR consciousness emphasizes on the meaning of operative CSR rather than the awareness situation which lies within the meaning of consciousness.

The next important process is formulating compositions, indicators, and criteria for scoring. This requires knowledge about theories, experience, stakeholders and pundit's opinion and this research emphasizes on screening from stakeholders and pundit's opinion and then grouped and analyzed with theory rather than experience of the researcher. Next process is developing framework, definitions, compositions, indicators, and criteria for scoring. The analysis of the data collected from target

market may be conceptually incorrect or overlook some concepts. Thus, this process aims at the target market which is limited to only experts to get more open-ended point of view about each part and bring them to analyze with theories. This analyzed information will be used to create indicators only if the experts' opinions conform to the theory or among themselves in which some opinions will not be taken to improvement in order to get the right indicator.

The next process is verifying definitions, compositions, indicators, and criteria for scoring on the 2 main points: 1) quality check of indicators under theory frame; 2) statistical check which is less important than the first one since it is only using the obtained information to support the quality of the indicators. This research used the quality check of indicators under theory frame which is more important than statistical check by using logical analysis which will check since the meaning, compositions, indicators, and criteria. Logical analysis emphasizes only on the accordance with concept, theory, and phenomenon which makes the quality check of this part not cover the accuracy and should be checked again after using indicators. In addition, this process has also added the check of appropriateness in using the indicators from the consensus of the experts as an important part of the quality check.

The last important process is the weighting the composition and indicators by doing in 3 ways: 1) judgment by experts' consensus; 2) measurement on the effort of obtaining variables considering from time spent or incurred cost relevant to variables. More weight is put on a variable which is more time-consuming, higher cost spent, or even more effort put; 3) using empirical data which is statistical analysis of the data. This research relies on the judgment of the experts who is specialized in the topic of the study while the measurement on the effort of obtaining variable has to use proxy because each indicator is delicate and cannot be directly measured on return rate of the used resources. Moreover, there are many indicators which are still not executed and therefore have to be only the estimation. Employing empirical data, if the data is obtained from those who are not specialized, the information received may be inaccurate and the synthesis or the use of raw data from previous research is not possible since there is no previous study about these indicators.

When I compare the indicator development process which is reviewed only in the parts different from the process of indicator development used in this

research, the process of Bodegraven (2009: 17-30) in the fifth part presents maintaining and reviewing the indicators which periodically assess and review the indicators. This part is not yet covered by the process of indicator development. However, when I consider the process of Brown (2009: 3-21), the third part presents analyzing the system which is the basis for the whole understanding of the systematic conceptual framework. This part will conform to the process of conceptual framework that emphasizes on the analysis of the whole system concerning CSR of the banking business which will help create the systematic understanding of the whole picture. However, when I consider the process of United States Environmental Protection Agency (2008: 21-26), the fourth part presents Monitoring program development which is the design of the result monitoring. The fifth part presents indicator implementation which is the communication, execution of the indicators, and monitoring the result. The sixth part presents indicator reassessment. All three parts are not yet covered by the indicator development process because it does not cover the periodic study that will use the indicators in the experiment together with monitoring process development and the revision of indicators.

## **5.2 Comparative discussion of beneficial CSR innovation**

The discussion in this part aims to discuss the result of CSR innovation that is beneficial to business and society as a whole. This discussion of CSR innovation discusses issue of each indicator's components comprised of definition, compositions, indicators, and criteria as the following detail.

### **5.2.1 Comparative discussion of definitions**

CSR definition and CSR consciousness of banking business as a result of the research created theoretical coverage. Definition of the result issues considered in both positive and negative sides will cover the results of every single operation of banking business, considered in terms of economic, social, and environment of which the banking business's operation will have an effect on, considered in terms of target group which means all sectors. In addition, the meaning of CSR of banking business also creates the durability both in the short-run and the long-run, including the

emphasis on the application of using banks' resources and expertise, emphasis on the disadvantaged groups, emphasis on the disclosure of information, and also emphasis on the coordinating CSR in every part of the whole system. When I consider the definition of CSR consciousness of banking business, in which the consciousness is the organization's consciousness, I found that it is different from personal consciousness. CSR of banking business will emphasize on building awareness, showing value, and building the importance of CSR in every part of the banking business system.

### **5.2.2 Comparative discussion of compositions and indicators**

Considering the whole picture of the important and innovative compositions and indicators that are useful for business and society as a whole, this comprises:

5.2.2.1 The compositions relating to CSR participants consist of the indicators of standards to support participation in CSR projects, of standards to support resources for CSR projects, of standard to persuade CSR participation, of standard to increase value of CSR concept, of standards to create networks of CSR participants and to share CSR knowledge, of opening space and providing CSR opportunities to employees. These indicators encourage banking business to integrate CSR concept. Banking business opens space, provides opportunity and resource, support motivation, which create the overall CSR development according to CSR concept.

5.2.2.2 The compositions relating to informal structure drive consist of the indicators of core value and corporate culture of CSR, of informal CSR communication, of environment supporting CSR implementation, of opening space and providing CSR opportunities to employees. These composition and indicators will lead to integrate CSR consciousness into every part of banking business. If we can make CSR as a core value and corporate culture, employees will aware its importance. Moreover, employees may accept CSR concept through the interaction with their colleagues. Supporting environment and opening space can create motivation for CSR without coercion that limits to only enforcing part.

5.2.2.3 The compositions relating to disclosure of fundamental reports consist of the indicators of CSR integration reports, of reports of a risk and opportunity analysis of each stakeholder, of reports of stakeholder opinions and suggestions from CSR implementation, of reports of CSR innovation benefiting to stakeholders. These compositions and indicators will lead to integrate CSR into the business and reflect careful consideration to each stakeholder.

5.2.2.4 The indicators relating to risks and early warning systems in each stakeholder consist of the indicators of innovation of risk management, of early warning systems of risks to shareholders, of early warning systems of risks to customers, of equitable standards to transfer risks to business partners. These indicators will help to manage for banking business and to inform each stakeholder. These mentioned indicators are used for advanced information management or acknowledgment, resulting in effective acknowledgment, management, or risk transfer and early warning systems to other groups.

5.2.2.5 The indicators relating to complaint of each stakeholder consist of the indicators of equitable standards of complaint consideration to employees, of equitable standards of complaint consideration to customers. These indicators are considered to be reactive response after the rise of problems. However, these indicators are useful to solve problems affecting stakeholder in the groups and indicate mistakes in other processes concerning social responsibility.

5.2.2.6 The indicators relating to utilization of bank proficiency and internal resources to practice following CSR concept consist of the indicators of consulting and financial supports to employee, of financial products supporting financial knowledge and discipline of customers, of merit loans to financial disadvantaged people in communities, of socially responsible financial products, of financial products for social development. Banking business will apply proficiency, internal resources and work process of the banks in giving consultation and product designs that show social responsibility.

5.2.2.7 The indicators analyzing from arise problems between the banks and each stakeholder consist of the indicators of management innovation of conflicts of interests, standards of financial security to customers, equitable standards of credit and loan processes, financial products supporting financial knowledge and

discipline. If the banks follow these indicators, the arise problems between the banks and the other groups will decrease, showing care towards their stakeholders in both short term and long term and it will strengthen the good relationship between them.

### **5.2.3 Comparative discussion on criteria for scoring**

The 5 levels of scoring criteria are considered to be more precise comparing with general criteria that has only 2 levels (have or does not have). Moreover, when I consider criteria which can be combined and explained by categorizing into 5 levels of different consciousness, it is considered to be new application of criteria for CSR indicator and CSR consciousness of banking business.

## **5.3 Comparative discussion of concept, theory, and important standards of CSR**

Comparative discussion of concept, theory, and important standards of CSR is different from the verifying process that emphasizes on the accordance with theory. On the contrary, this result discussion emphasizes on the coverage of concept, theory, and important standards of CSR including the comparison against the development of relative concept. The discussion concentrates on important issue of each element of the indicator comprising definitions, compositions, indicators, and criteria as the following detail:

### **5.3.1 Comparative discussion of definitions**

The research result indicated that “CSR of banking business” means deliberate operation of the bank in order to create no negative effect or to cause the least negative outcome to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to sustainably occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness

in economic, finance and savings where the bank acquires resources and specialists. The operation will have dissemination of information to the public accurately, completely and timely.

The research result indicated that “CSR consciousness of banking business” means the bank acts in compliance with the CSR concept, which is defined by the bank, in which the bank has awareness, perceives value and gives importance to CSR issues and develops CSR to become the important part of business operation that is inherent in the spirit of the bank in all sectors and all systems, in both major business procedures and procedures that are not the major business procedures of the bank.

Considering against CSR concept that emphasizes on social effect in expansive meaning perspective, the development of CSR concept started from law compliance, supervision of concerned business’s stakeholders, solving important social problems, standard compliance, environmental and natural resources responsibility, social and community development. In addition, when I consider concerned CSR standard, I found that each standard separates CSR into different issues such as consumer issue, health and hygiene, and human rights. This research also showed that the definition is comprehensive by categorizing the CSR operation into 2 parts that is the banks will not create negative result and the banks will create positive result. The CSR issue is categorized into 3 issues which are economic concern, social concern, and environmental concern. Target group identification in the operation covers every sector by considering from “in order to avoid creating any negative outcome ... to occur even in a particular part of any sector in the society”. This designation’s advantage is the definition coverage of every sector. However, the disadvantage is that if the indicator composition is not comprehensively defined, the indicator will not truly achieve the CSR meaning of banking business.

Considering the CSR definition of banking business that is defined by CSR experts in Thailand against the one defined by the concerned international organization as previously presented information, the mentioned CSR definition emphasized on the integration or coordinated CSR concept in business dimension. I can notice the word “align”, “integrate” and the creating mutual benefits interest both internal and external stakeholders by aiming at social and environmental issues

including voluntary action to follow the society's expectation, also the sustainability from the development including doing the right things, not encroach or have precarious action, fault elusiveness with any party. The researcher found that the definition covers the concept that is CSR consciousness definition of banking business emphasizes on the CSR operation which is ingrained in every part of the banking system. CSR definition of banking business emphasized on not creating negative result and creating positive result to the banking part and every sector by covering the economic, social, and environmental issues and will cover every issue of both internal and external stakeholders, not encroachment, not making a mistake, or precarious action. In addition, creating positive result to every sector also include voluntary action and the creation of mutual benefits obtaining from the definition analysis.

Considering the CSR concept of banking business and the case study of the bank possessing CSR (Sarinee Achavanuntakul, 2010: 5-15), which presented the important role of the banking business as an intermediary in funding management for other businesses and is therefore considered to play an important role in supporting or reducing CSR level rather than other businesses. The case study of Triodos Bank (2010 quoted in Sarinee Achavanuntakul, 2010: 5-15) is considered to be ethical bank which runs business to create sustainability. It used negative screening criteria such as no lending to any business which destroys the environment or uses animals in experiment. It used positive screening criteria such as lending to business or charity which the banks consider it creates net benefit to the society and the environment such as fair trade business, organic food, and social enterprise. The researcher found that CSR meaning of banking business and CSR consciousness of the banking business is comprehensive but it does not specify the detail whether the banks should put a concern on multiplier effects which will support or reduce the CSR level as a whole. Both negative and positive screening criteria considered from Triodos Bank case study shows that CSR meaning of banking business is comprehensive with the detail in the indicators such as the indicator of environmental responsible financial product.

Considering the concept of consciousness from the concluded meaning, it means the state of mind with the awareness of the idea, feeling, and any action. It leads controls, and screens idea, feeling, and action. The consciousness develops from the basic mind, basic knowledge, basic morals, social system, and dialectical

interaction analysis method between oneself and his/her group. The researcher found that CSR consciousness of banking business has different meaning from the meaning of CSR since the meaning of CSR aims at the state of mind which has awareness but the CSR consciousness of banking business aims at actions following CSR concept. Such difference arises from data collection from the target group of concerned businesses which emphasize on the operation and the results from the operation rather than the spirit within. However, CSR consciousness definition of banking business still emphasizes on the “awareness” but it considers the awareness in terms of system by considering one part of the definition “to develop CSR which is an important part of running business ingrained in the soul of every part and the whole system of the banks”.

### **5.3.2 Comparative discussion of compositions and indicators**

The result from this study indicates that there consists of 66 indicators, which are subjected to 3 principle compositions: 1. consciousness of information disclosure is divided into two secondary compositions, which are 1.1 disclosure of CSR fundamental reports, 1.2 disclosure of CSR strategic reports; 2. consciousness of stakeholders’ responses is divided into 8 secondary compositions, which are 2.1 consciousness to shareholders, 2.2 consciousness to employees, 2.3 consciousness to customers, 2.4 consciousness to business partners, 2.5 consciousness to communities, 2.6 consciousness to society, 2.7 consciousness to environment, and 2.8 consciousness to CSR participants; 3. consciousness of CSR integration is divided into two secondary compositions that are 3.1 consciousness of formal structure drive, 3.2 consciousness of informal structure drive.

Once I compare the compositions derived from the standard relating to CSR including RCI, ISO26000, CR Indicators, Global Compact, Global Reporting Initiatives, Global Corporate Citizenship, OECD Guidelines for MNEs, CSR DIW, CSR Awards, as presented in the literature review, I found that the key compositions consists of policies, actions, society, governance, human rights, treatment of labor, environment, consumer, community development, human resource development, health and hygiene, child labor, economics, information disclosure, anti-corruption, taxation, fair competition, acceptance of opinions from stakeholders, verifiable

responsibilities, sustainable development, principles of precaution, CSR-in-Process, CSR-after-Process, monitoring and evaluation, anti-bribery, and non-exploitation over clients with little financial knowledge. The researcher found that the compositions and indicators derived from this research are comprehensive as the following details.

5.3.2.1 Considering the first principle composition, which is consciousness of information disclosure, it covers the issue of disclosure of information in various aspects such as strategies and indicators, the discover of CSR innovation, and verifiable responsibilities, monitoring and evaluation that reflects the report of strategy of indicators, comments and suggestions from stakeholders on compliance with CSR strategies, acceptance of stakeholders' comments that is in the part of indicator that measures comments and suggestions from stakeholders on implementation of CSR strategies.

5.3.2.2 Considering the second principle composition, which is consciousness of stakeholders' responses, it covers social issues, governance, the treatment of labor, environment, consumer, community development, human resources development, health and hygiene, economic, CSR-in-Process, CSR-after-Process. This is obvious, such as social issues are defined as composition of the indicator, governance has been included in an indicator of the bank's governance, community development is contained in the composition of advanced consciousness to communities, and non-exploitation over customers with little financial knowledge is included the indicators of standard to provide information of financial products to customers. The highest score is recommended to the case of providing appropriate information to the client, as well as the indicator of CSR consciousness that focused on spiritual development of employees will affect these issues. However, some issues that could be integrated with other issues such as anti-bribery and anti-corruption, which some parts are in the indicator of bank's governance and the other parts are in the indicator of management innovation of conflicts of interests, In addition, basic composition of individual stakeholders in each group, which means by not acting a negative result to stakeholders, it is in accordance with the main issue of the precautionary principle. However, there are some issues not covered by indicators e.g. child labor and human rights that result from the research did not find relation in banking business, taxation of the banking sector that almost all are under The Stock of

Exchange in Thailand (SET), which audit process in this issue has been quite strict already.

5.3.2.3 Considering the last principle composition, which is the consciousness of CSR integration, it covers policy issues and implementation of CSR. In this part there is a discussion of the structure in both formal and informal that is suitable for creation of the CSR consciousness in the entire system.

### **5.3.3 Comparative discussion of criteria for scoring**

The result from this study indicates that the level of CSR consciousness in banking business and scoring criteria for each indicator is divided into five levels: 1) the bank has no consciousness of CSR; 2) the bank has fundamental consciousness of CSR; 3) the bank has intermediate consciousness of CSR; 4) the bank has advance consciousness of CSR; 5) the bank has sustainable consciousness of CSR. Once I compare with the level of the CSR synthesized from CSR experts consists of compliance with legal, compliance with voluntary, support of economic, cooperation with labor, in collaboration with external organizations, world-class collaboration, work with government, economic, legal, ethics, humanitarian, at the legal level, ethics of professional level, volunteers level, disobeying the law, compliance with the law, and do not do something dangerous, a precaution, the researcher found that detail of the level of the CSR operation in several parts are in line with the terms of the scoring criteria e.g. the issue of legal compliance is in line with the Criteria Level 2, but the criteria has broader detail., the issue of precaution is in line with the Criteria Level 4, but the criteria has broader detail., while details of some of the levels correspond to the indicators that were created, such as the use of raw materials and local workers is in line with indicators of resource utilization of community. In addition, details of some level are in line with the formulation of some composition such as acting on voluntary and do good thing by voluntary are in line with creation of consciousness composition of the participants in CSR special projects. However, scoring criteria do not cover every operation level of CSR. Section that not covered including various issues of cooperation that the researcher considers that these issues reflected by the result from the sustainable operation, ethical issues of the bank, that if I applied these issues to the criteria it would not cover all criteria of the particular indicator.

## **5.4 Comparative discussion of draft indicators derived from theory-based formulation**

The comparative discussion to draft indicators from the synthesis of theoretical underpin is in the appendix, emphasizes on comparison of similarities and differences between indicators derived from this research and draft indicators derived from the synthesis of theories. I will discuss about the important issues of each composition of the indicator including definition, composition, indicators and criteria for scoring. The details are as follows;

### **5.4.1 Comparative discussion of definitions**

Definition of CSR consciousness in banking business that synthesized from theory conforms with the result from this study in terms of "awareness, attention, value appreciation, and emphasizing", and place importance on "driving the whole process, or all segments", while the major difference of defining of CSR consciousness of banking sector in two parts is the definition that was created from the research focused on CSR consciousness of banking business means "the compliance of the bank's CSR concept", which is different from the definition that was created from the literature review which focuses on CSR consciousness of banking business means. "the banks are aware and attend in the operation". Above discrepancy shows that the target group in this study place importance on creating CSR consciousness indicators that the bank can implement explicitly due to the fact that the definition of bank's CSR operation concept is more concrete than the study of awareness that must go deep into bank's system and its pragmatism.

### **5.4.2 Comparative discussion of compositions**

CSR consciousness of banking business from the synthesis of theory is built on work-flow analysis of the bank and the important role of the banking sector. Therefore, compositions are in the form of processing core banking business, which consists of sub compositions, being consciousness of financial security, consciousness of financial products, and consciousness of financial distribution. Moreover, pattern of work processes that are non-core processes for driving the activities and CSR

extraordinary projects, which consists of sub compositions, being consciousness of implementing proficiency in development of social and community, consciousness of major problem solving in social and community, and consciousnesses of development of financial disadvantaged people.

While compositions of CSR consciousness of banking derived from the finding emphasize on the consciousness of information disclosure, consciousness of stakeholders' responses, and consciousness of CSR integration in all banking processes. Consciousness of information disclosure consists of two compositions, which are disclosure of CSR fundamental reports and disclosure of CSR strategic reports. Consciousness of stakeholders' responses consists of eight compositions, which are: consciousness to shareholders, consciousness to employees, consciousness to customers, consciousness to business partners, consciousness to communities, consciousness to society, consciousness to environment, and consciousness to CSR participants. Consciousness of CSR integration consists of two compositions, which are consciousness of formal structure drive and consciousness of informal structure drive. Comparative discussion in this section can be summarized by the following table;

**Table 26** Comparison of compositions derived from theories and empirical findings

<b>Composition from theories</b>	<b>Composition from empirical findings</b>
1. CSR consciousness in bank's working process	1. Consciousness of information disclosure
1.1 Consciousness of financial security.	1.1 Disclosure of CSR fundamental reports.
1.2 Consciousness of financial products.	1.2 Disclosure of CSR strategic reports.
1.3 Consciousness of financial distribution.	

**Table 26** Comparison of compositions derived from theories and empirical findings  
(cont.)

Composition from theories	Composition from empirical findings
2. CSR Consciousness apart from bank’s working process	2. Consciousness of stakeholders’ responses
2.1 Consciousness of implementing proficiency in development of social and community	2.1 Consciousness to shareholders.
2.2 Consciousness of major problem solving in social and community	2.2 Consciousness to employees.
2.3 Consciousnesses of development of financial disadvantaged people	2.3 Consciousness to customers.
	2.4 Consciousness to business partners.
	2.5 Consciousness to communities.
	2.6 Consciousness to society.
	2.7 Consciousness to environment.
	2.8 Consciousness to CSR participants.
	3. Consciousness of CSR integration
	3.1 Consciousness of formal structure drive.
	3.2 Consciousness of informal structure drive.

However, if considered as a whole, composition from the theory focuses on issues related to social responsibility of banking industry, such as Consciousness of implementing proficiency in development of social and community, consciousness of financial distribution, and consciousnesses of development of financial disadvantaged people. As an overview of compositions from the research focuses on several parts, which can be compared with compositions in the second part is consciousness of stakeholders’ responses to focus on each target groups. Then I define indicators in each issue, which is different from compositions derived from the theory that I start to define the issue first, and then I define indicators for each target group. Also, additional compositions of consciousness of research results, emphasizes on the consciousness of information disclosure that reflects the transparency of the process of CSR and consciousness of CSR integration which drive CSR of banking business in the whole system.

### **5.4.3 Comparative discussion of indicators**

Since defining composition that is different, so indicators, being defined, are different as well. The indicators from the theoretical reviews focus on the important role of banks for which the important issues of CSR in banking business consist of consciousness of risk management, consciousness of fair financial product, and assigning of social strategies. While indicators from the research focuses on the stakeholders, disclosure, and encourage CSR in all processes such as standards to provide information of financial products to customers, CSR integration reports, CSR strategy plan including indicators and evaluation, as well as indicators from the research results are more detailed in several issues, such as separation of the response to the stakeholders in each group into basic and advanced levels. Likewise, there are additional indicators of information disclosure. While the indicators comparable are the indicators associated with bank structures or associated with drive CSR into the whole system. However, the indicators derived from the research are more detailed, that can divide into formal structure and informal structure, including having additional indicators such as opening space and providing opportunities to employees interesting in CSR projects.

### **5.4.4 Comparative discussion of criteria for scoring**

If the analysis criteria, scoring criteria to rate the theory uses the criterion "have" or "not have" but the scoring criteria derived from the research is divided into five levels, starting in the scoring criteria of each indicator and scoring criteria as a whole. Considering that by comparison, scoring criteria from both parts are in the same direction, that is, with the criteria that "consciousness" and "unconsciousness", but scoring criteria from the study will covers more than "have" or "not have" The conditions are defined for characteristic of scoring level of each indicator, as well as capability to combined score to describe a holistic view over feature of CSR consciousness of the banking business, whilst the scoring criteria from the literature review cannot do.

## **5.5 Comparative discussion of situation that reflects bank's CSR concept**

Discussion of comparing the situation that reflects the concept CSR's banking emphasizes on comparison in two parts which are: 1) the CSR situations of global financial and banking industry to determine whether indicators cover or not, and how, compared to the lessons from crisis that occurred with a group of countries with more advance in financial expertise; 2) the CSR situations of financial and banking industry in Thailand to consider whether that the indicators created a cover or not, and how, when compared to the direction of development and problems of CSR in banking business in Thailand

### **5.5.1 Comparative discussion of the CSR situations in global financial and banking industry**

Analysis of lessons from the crisis of the United States (Hamburger Crisis) shows that financial institutions see an opportunity to do business in the short term under the long term's risk, so the financial institution launched the financial instruments as a tool for exploitation in the short term, and use these complex instruments as a tool to transfer risk to other organizations. While the organizations that accept these risk are lack of careful evaluation, or have limited knowledge of financial products, which causes of moving forward and eventually create enormous damage to the global economy (Sompop Manarangsan, 2009: 99-160). It corresponds to the speech of Charlie McCreevy as European Commissioner for Internal Market and Services of the Union Europe (EU) has said that "presently, several financial institutions likely to operate in ways that take advantage of financial innovation to generate returns with the loan and then sold the loan out of portfolio. (originate-and-distribute model), which brings increased ambiguity and complexity to the financial markets also encourage irresponsible behavior of market players has increased, due to the fact that the financial institutions who sold out loans is fully aware and understand the risks, whereas other financial institutions who develop, underwrite, and trade such financial instruments may not understand the instruments thoroughly. (Atlantic Council, 2010: 7-24).

This lesson reflects a lack of responsible lending, taking into account the customer's ability to repay the installment in order to prevent the illiquidity situation, or to bear the financial burden too much, and responsibly monitor customer's credit health throughout the credit process. In practice, financial institutions policy to credit responsibly, it usually practices three points: 1) the development of responsible practices in the credit approve (RL Code of Conduct); 2) the adjustment and design of overall lending process in accordance with social responsibility concept, starts from adjustment of providing credit information to customers more clearly, as well as developing process and means to take care of customer once problems occur, especially during such crises; 3) the promotion of financial literacy of the people, particularly among customers so that people understand and obtain financial skills that will lead to the ability to manage their financial improvement. However, the comparison results showed compositions and indicators created have no responsible lending, but there are indicators of standards to provide information of financial products, of equitable standards of credit and loan processes, of financial consulting, and of financial products supporting financial knowledge and discipline of customers. In addition, the consideration of standards of risk- transfer to the organization that the risk, I found that the formulated compositions and indicators are comprehensive in terms of standardizing the transfer of risk to business partners, which includes the party that accept those risks.

Considering the direction of financial institutions to create sustainable development, Strandberg Consulting of Canada (2005: 1-7), studied about financial services in order to find the financial institutions with best practices on Sustainable Finance, which includes the standard, principles, and guidelines. 11 financial institutions have been selected by the executive of each institution with an international reputation in society and the environment. The results showed that these selected financial institution conducted development of management systems, good governance system, and risk management that combines the concept and value of CSR in practice. In addition, the report on CSR performance of these financial institutions is straightforward and independent, having CSR product development that combines social and environmental concern, having tools that developed to use in screening the investments that do not comply with the CSR criteria, having development CSR

strategic policies, having development projects in each area to mitigate the poor and create a positive impact on society and the environment in both direct and indirectly. Likewise, the financial institution will take the form of engagement with stakeholders to deal with things that are obstacles to sustainability that is complex, and they will take these compositions into consideration in determining business strategy, and expressed concern to stakeholders as a step to the side in the same direction. Moreover, financial institutions practices of sustainability as a business strategy and opportunities. (not incremental or good feeling to be charitable) to be thinking how to build long-term value through CSR's strategy perspective that current trend is that, CSR will be driven by the Executive Committee of the financial institutions, who will initiate and mandate CSR practice as a whole.

Comparing to definitions of compositions and indicators as a result of the study, it shows that the compositions and indicators consistent with the financial institutions that have sustainable development in terms of several management systems, which are good governance systems, risk management that combines the concept and value of CSR in practice. In addition, the report on CSR performance of these financial institutions is straightforward and independent, having CSR product development that combines social and environmental concern, having tools that developed to use in screening the investments that do not comply with the CSR criteria, having development CSR strategic policies, having development projects in each area to mitigate the poor and create a positive impact on society and the environment in both direct and indirectly. However, the formulated compositions and indicators do not cover engagement with stakeholders to deal with things that are obstacles to sustainability that is complex, and they will take these compositions into consideration in determining business strategy, and expressed concern to stakeholders as a step to the side in the same direction. Moreover, financial institutions practices of sustainability as a business strategy and opportunities. (not incremental or good feeling to be charitable) to be thinking how to build long-term value through CSR's strategy perspective that cover only scoring criteria level 4 which takes CSR issues into consideration to create business opportunities and sustainability.

### **5.5.2 Comparative discussion of CSR situations in finance and banking business of Thailand**

The study of 1997 economic crisis in Thailand (quoted in Kanoksak Kaewthep and Nuannoi Treerat, 1998: 173-200) founded that from the report of transparency international in 1999, Thailand has quite high score of corruption. The level of transparency is at 68 out of 99 countries, corruption in business sector includes finance and banking industry will conceal in the way that the managing director and executive directors do not protect the interests of the company. Instead, they use power to seek benefits for their own which lead to no care and non-transparent business administration, lending to relatives or people they know to invest in projects that are at high risk, transferring of profit of one company to another company by exaggerate expenses in order to avoid share profit to shareholders, as well as utilizing the inside information to make profit from securities trading. In addition, many factors, consisting of lending the bank without careful consideration, lending to people they know on non-secure basis not considered to be illegal, behavior of lending that over-consider the value of collateral (to exaggerate appraisal value accordant with capital inflows) rather than to analyze and study the financial feasibility of investment projects, lack of efficient monitoring system to review normal loans and NPL, cause to emerge to Thailand's economic crisis. If I consider compositions and indicators being the result, I found that they cover issues of the source of the problem in the indicator of the bank's good governance that links to practices regulated by The Stock of Exchange in Thailand.

The study of CSR problems of the banking business in Thailand (Sophon Pornchokchai: 2010; 7-15) cited deficiencies that reflect the social responsibility that happened to the banking industry in Thailand, including arrestment on a bank employees who embezzled THB 400 million and money laundering, a bank employee who cheated customers nearly THB 3 million, an assistant manager who cheated 200 million and the police put out the wanted poster throughout the country, a former bank executives who was sentenced guilty for embezzle bank's money and being in prison for 70 years, National Counter Corruption Committee (NCCC) gave a verdict to former bank executive who cheated as 600 million by lending higher than the actual requirement, an increase account maintenance fee. He proposes to create a sustainable

business for banks for which, the bank must start from sweeping their home by the close the door of opportunity to commit crime, create a better system of monitoring and transparency, ensuring accountability to customers because responsibility to customers is first priority to both depositors and borrowers, training, testing, and the encourage morale and mitigate the risk that employee will commit fraud, establishment of standards and ethics of bankers. Note that if the comparison with the founded compositions and indicators, I found that part of a fraud linked to indicator of the standard of customer's financial security, on the recommendation part covers a good checking system, and transparent in good governance indicator, to ensure comprehensive customer training, testing, and to morale. Whereas some will not apply directly to problems, such as the bank increase maintenance fee of customer's account, and the creation of standards and ethics of bankers, but be conceal in the indicator of standard of to provide information of financial product and financial service to customers, and indicator of human resource management, which is determined in terms of structure and process, and indicator of standard of customer's financial security, which is determined in terms of results to customers.

The study of a new business model of private banks by Thailand Development Research Institute (TDRI: 2009) founded that a business model changed after the economic crisis in 1997. 1) Model of business structure to focus on retail credit market after the crisis has been adjusted to consumer banking to develop services to support the service to individual customers, attempting to increase revenue from fees, clear customer segmentation and establishing customer relationship manager. 2) Model of sales and service make clear customer segmentation and product lines and more service channels such as ATM, automated cash deposit machine. 3) Models of credit risk management was separation marketing process from other credit process, centralized credit approval, establishment of specific systems. 4) Model of the market risk management has been diversified investments in debt securities, such as investment in foreign assets, issuance of derivatives, and development of various risk assessment methods. 5) Model of operational risk management has been shifted to focus on prevention and control of risk, risk assessment, collection of operational damage data, and setting the bank's contingency plan.

In addition, this study have suggested factors that challenge banking business in the future, which will be presented only in part related to the study.

- 1) Relationship managers (RM) must be responsible for many aspects, i.e. knowledge of financial products of all types, having the ability to analyze credit, monitoring customer data to support debt assessment. It takes time to groom these people. Hence, they are high demand from other competitors. The RM is a very important role is responsible for screening customers to give out loans, credit monitoring, debt restructuring, and negotiation with customers. Although by today's statistical tools to analyze the risk of the credit and risk management or the Board of Directors approved the loan, however, credit application report from RM is also considered very important to credit approval "If the financial statements is not good, but it can have other things to compensate, or the financial statements have less weight (mitigate)." Another example includes, writing a report by not presenting the fact of late payment or overdue payment, writing reports for debt restructuring using sentence; "I am able to structure customer's debt when the debt restructuring occurs"
- 2) The target of the loan volume and quality can result in conflict of goals, which causes delays in monitoring problems concerning quality of asset.
- 3) Negotiations process of debt restructuring still be done by judgment of individual which may cause over-leniency and over-compromise to debtor.
- 4) The bank began issuing complex financial instruments, but staffs still lack a deep understanding of the risks affecting the market, and new methods of fraud through the use of information technology.

The study of new business models of banks suggests that the formulated compositions and indicators cover in the adaptation of the bank to seek revenue from various retail customers, and targeting credit of both quantitative and qualitative. The indicator covering such issue is the indicator of standards to provide information of financial products to customers. Moreover, they also cover model risk management that has been applied to risk management of stakeholders in each group. However, they do not cover the risk of fraud by RM as shown in the present days, which reflects that good governance of banks according to the guideline from The Stock Exchange of Thailand not covering fraudulent risk caused by RM.

## **CHAPTER VI**

### **CONCLUSION AND RECOMMENDATIONS**

#### **6.1 Conclusion of the development process**

This study aimed to develop CSR consciousness indicators of banking business in Thailand in the frame of stakeholders' opinion, experts' opinion and literature analysis. The process of development consisted of six phases.

**6.1.1 Theory-based formulation of draft indicators** initiated from objective specification which derived from theoretical reviews. The objectives were used as a frame of reference. Theoretical reviews also were used to draft the indicators from theory, which corresponded to the objectives.

**6.1.2 Formulating conceptual framework and definitions** ranged from constructing conceptual frame from theory and analyzing the theoretical indicators, to determining stakeholders and CSR pundits and collected information from them concurrently with further reviewing for CSR definition and CSR consciousness. The last action was to gather the information from two sources and analyzed to define CSR and CSR consciousness of banking business.

**6.1.3 Formulating compositions, indicators, and criteria for scoring** derived from the concurrent analysis of the information from interviews, questionnaires, theoretical reviews. The information from interviews was focused on compositions and CSR consciousness indicators of banking business. The information from questionnaires was concentrated on CSR consciousness and the levels of CSR consciousness.

**6.1.4 Developing framework, definitions, compositions, indicators, and criteria for scoring** initiated from selecting CSR experts from stakeholders and CSR pundits and then using open-end questionnaires to give them recommendations of each part. Development of each part conformed to two corresponding opinions of CSR experts or one opinion of CSR experts which related to theoretical reviews.

**6.1.5 Verifying definitions, compositions, indicators, and criteria for scoring** was divided into two parts. The first was the process of verifying appropriateness of indicator application by using consensus of CSR experts. The second was the process of verifying qualities of definitions, compositions, indicators and scoring criteria under theoretical framework. This process utilized relative theories and current situation to explain the correspondents between theories and the indicators. After verification was completed, scoring criteria is applied to make criteria of each indicator, which had to correspond to theoretical reviews.

**6.1.6 Weighting compositions and indicators** initiated from analyzing scores from questionnaires. The scores ranged from 1 to 10 points and consisted of four parts: principle compositions, secondary compositions, sub compositions, and indicators. Combing scores used adding method (Johnstone, 1981: 74-74) and were transferred to the weight of each composition and indicator.

## **6.2 Conclusion of the indicators**

**6.2.1 Corporate social responsibility of banking business** refers to deliberate operation of the bank in order to create no negative effect or to cause the least negative effect to the economic, social and environment in both short term and long term to occur even in a particular part of any sector in the society. The banks that have operation that brings about positive effects in terms of economic, social and environment in both short term and long term to sustainably occur in the part of the bank that aims for economic returns as a business organization together with creating positive effects to other sectors within the society, especially the socially and economically underprivileged groups, as well as the development of competitiveness

in economic, finance and savings where the bank acquires resources and specialists. The operation will have dissemination of information to the public accurately, completely and timely.

**6.2.2 CSR consciousness indicators of the banking business** refers to things that indicate the condition, level and situation of the practice based on the CSR concept defined by the bank; the bank has awareness perceives value and gives importance to the CSR issues and develops CSR to be an important part of the business operation that is inherent in the spirit of the bank in all sectors and the entire system, in both major business procedures and procedures that are not the major business procedures of the bank. This research has been classified levels of the consciousness into 5 levels ranging from level 1 to level 5, being no CSR consciousness, fundamental CSR consciousness, intermediate CSR consciousness, advance CSR consciousness, and sustainable CSR consciousness respectively.

CSR consciousness indicators of the banking business consist of 3 principle compositions and 66 indicators. The three principle compositions are consciousness of information disclosure, consciousness of stakeholders' responses and consciousness of CSR integration which are weighted 31.73, 33.65, and 34.62 respectively. Consciousness of CSR integration is the most important compositions.

**6.2.3 Consciousness of information disclosure** consists of: 1) disclosure of CSR fundamental reports, 2) disclosure of CSR strategic reports, which are equally weighted 15.87. Disclosure of CSR fundamental reports consist of 4 indicators, in which 3 indicators, being equally weighted 4.00, are the most important, which consist of the indicator of reports of a risk and opportunity analysis of each stakeholder, the indicator of reports of stakeholder opinions and suggestions from CSR implementation, and the indicators of reports of CSR innovation benefiting to stakeholders. Disclosure of CSR strategic reports consist of the indicator of reports of CSR strategies and the indicator of reports of CSR indicators, which are equally weighted 7.94

**6.2.4 Consciousness of stakeholders' responses** consists of: 1) consciousness to shareholders, 2) consciousness to employees, 3) consciousness to customers, 4) consciousness to business partners, 5) consciousness to communities, 6) consciousness to society, 7) consciousness to environment, 8) consciousness to CSR participants. Consciousness to customers is the most important, which is weighted 4.48 while consciousness to shareholders is the less important, which is weighted 4.12 since it also have regulations from the Stock Exchange of Thailand. Considering sub compositions of any group, basic consciousness, which refers to avoid creating any negative outcome, is more important than advance consciousness, which refers to creating positive outcomes to stakeholders.

Considering the indicators of consciousness of stakeholders' responses, consciousness to shareholders consists of the most important indicators, which are the indicator of sustainable business development of the bank and the indicator improvement in customer trust, which are equally weighted 1.00. Consciousness to employees consists of the most important indicator, which is the indicator of equitable standards of complaint consideration to employees, which is weighted 0.76. Consciousness to customers consists of the most important indicators, which are the indicator of consulting of business and finance to customers and the indicator of financial products supporting financial knowledge and discipline of customers, which are equally weighted 0.73. Consciousness to business partners consists of the most important indicator, which is the indicator of business innovation to create benefits to business partners, which is weighted 1.78. Consciousness to communities consists of the most important indicator, which is the indicator of standards to provide responsible loans to communities, which is weighted 0.62. Consciousness to society consists of the most important indicator, which is the indicator of socially responsible financial products, which is weighted 1.20. Consciousness to environment consists of the most important indicator, which is the indicator of financial responsible products to environment, which is weighted 2.12. Consciousness to CSR participants consists of the most important indicator, which is the indicator of standards to support participation in CSR projects, which is weighted 1.09.

**6.2.5 Consciousness of CSR integration** consists of: 1) consciousness of formal structure drive and 2) consciousness of informal structure drive, which are weighted 17.55 and 17.07 respectively. Considering the indicators of consciousness of formal structure drive, there consist of 5 indicators, in which 2 indicators, the indicator of CSR strategy plan including indicators and evaluation and the indicator of human resource management including benefits and promotions supporting CSR implementation, are the most important indicators, which are equally weighted 3.57. Considering the indicators of consciousness of informal structure drive, there consist of 4 indicators, in which the indicator of opening space and providing opportunities to employees interesting in CSR projects is the most important, which is weighted 4.45.

The most important thing to develop these indicators is the production of CSR innovation of the business. The production of innovation consists of: 1) the compositions and indicators relating to CSR participants; 2) the compositions and indicators relating to informal structure drive to raise awareness and importance and then implement CSR voluntarily; 3) the compositions and indicators relating to disclosure of CSR fundamental reports especially in the topic of risk and opportunity analysis of each stakeholder; 4) the indicators relating to early warning systems to inform each stakeholders in advance; 5) the indicators relating to complaint consideration to each stakeholder, explaining what the banks react to problems and helping to relieve prospect conflicts between banks and stakeholders; 6) the indicators relating to applying specialization and unlimited internal resources of the business to development in the frame of CSR; 7) the indicators, which are derived from principle problems of the business, principle problems to each stakeholder help to reduce problems, relieve conflicts and make a good relationship between the business and stakeholders.

## **6.3 Recommendations**

### **6.3.1 Recommendations for the banking sector**

6.3.1.1 Successful utilization of the indicators of CSR consciousness depends on four factors. The first is partnership between management and all stakeholders, which implies to recognition by all stakeholders of CSR

consciousness and means to implement, to commitment to the establishment and maintenance of effective consultative arrangements, and to joint development of a strategy for formal indicators and the indicators. The recognition of banking business for the indicators should include a holistic picture of CSR consciousness. Stakeholders especially for employees should be aware of the results of CSR consciousness implementation impacting to whatever stakeholders. The second is transferring power to the frontline, which includes the operation of top-down and bottom-up communication, the empowerment of employees to take immediate action to rectify situations negatively impacting on the indicators, and the provisions of training for and support to the indicators and implementation. Banking business should design both formal and informal structure to support them and should focus on communication for raising awareness for the indicators. The third is integration of measurement, reporting, and improvement of performance of CSR consciousness indicators, which partly represents from iterative process development of the indicators and process development at team level. Banking business should link between the indicators of CSR consciousness and job satisfaction. In so doing, it helps to integrate the indicators into ordinary actions of employees. The fourth is linking the indicators to banking strategies. Banking business should apply the indicators to banking strategies. The banking strategies are range from vision, mission and strategy.

6.3.1.2 Implementation of the indicators should be initiated from specifying formal and informal structures to communicate and comprehend the importance of CSR consciousness, to create supporting environments, and to give a chance to CSR consciousness practitioners. In so doing, it helps employees to understand what CSR consciousness in action is. Subsequently, concurrently with regulations designed, employees will apply this action into daily work. These actions will help employees to raise awareness of CSR. However, the indicators have many quantities (66 indicators). Therefore, implementation later should select from indicators representing problems between banks and other stakeholders, and expand to cover opinions of stakeholders.

6.3.1.3 The results of the indicators implies that banking business should adjust CSR aspects to cover giving a chance to participate in CSR from all stakeholders corresponding to many indicators and corresponding to criterion

to score such as the indicator of reports of stakeholder opinions and suggestions from CSR implementation, the indicator of business innovation to create benefits to business partners, the indicator of standards to communicate and access to communities, criteria for scoring in the level 3, which concerns acceptance of stakeholders and importance of stakeholders. In so doing, banking business will understand what demands of customers are and can design financial products and services appropriating to the demands.

6.3.1.4 The results of the indicators are nearly all innovations such as the indicator of management innovation of conflicts of interests, the indicator of innovation of risk management, the indicator of equitable standards of complaint consideration to employees, the indicator of equitable standards of credit and loan processes, the indicator of equitable standards of complaint consideration to customers. Banking business should intensely concentrate on these indicators which can reduce risks of the business and should design structures and processes corresponding to the indicators and creating concrete and sustainability.

### **6.3.2 Recommendations for the large banks**

The large banks, which provide all types and levels of financial transactions to all types of customers, have chances to encounter many problems relating to CSR concepts. The banks therefore should focus on the indicators of customer consciousness. These indicators especially on fundamental indicators can prevent and relieve problems between the banks and customers while advance indicators can develop CSR sustainability of the banks, customers and society at large. Moreover, the banks should concentrate on the indicators of disclosure composition. Information disclosure can be utilized as screening device to screen corresponding customers, as information to analyze CSR trends for which assists the banks to pursue macro pictures of CSR consciousness, and as information to show how the banks commit to society in the frame of CSR. Furthermore, the large banks can be utilized the indicators of employee consciousness and the indicators of CSR participants to make more commitment and contribution to both the banks and society at large for which relieve a turnover of employees. Employees may respect and proud the banks

more than just a business. Considering multiplier effects to society at large, the large banks can play an important role as leading CSR organizations. The banks may launch the indicators of community consciousness, society consciousness, and environment consciousness which impacts to society at large as well as pushes other banks to launch comparative indicators. Preparation for implementation of the large banks should initiate from the indicators of a formal structure drive. The employees will comply with regulations of the large banks while the indicators of an informal structure drive should be implemented subsequently to deep understand and appreciate CSR consciousness to employees.

### **6.3.3 Recommendations for the hybrid banks**

The hybrid banks, which growth from takeover amalgamation foreign share investment, encounter diversification of culture, products, work procedures, and etc. The banks therefore should initiate from the indicators of both formal and informal structure drives, concurrently with setting up new structure and culture of the banks. The banks should utilize an advantage of flexible structure to integrate CSR consciousness into a system. Moreover, the banks should focus on the indicators of employee consciousness and customer consciousness. The hybrid banks may pay less attention to employees and customers who are not old employees and customers. Important indicators of employee consciousness are indicators of B7 and of B9. Important indicators of customer consciousness are an indicator of B13, B15, B16, B17. Finally, the banks may utilize an advantage of CSR variation to synergize and launch innovations of CSR consciousness indicators especially on community, society, and environment, which are areas of sustainable development of the banks. The banks may create new projects to invest to community, set up new standard of responsible loans, and create early warning system for financial risks to community.

### **6.3.4 Recommendations for the small, medium and specific purpose banks**

The banks, which have small and medium sizes, usually concentrate on specific customers and financial markets. The banks therefore have deep relationship between banks and customers. It's better for the banks to launch advance

consciousness of customers and employees to provide and support them more than only doing a business. In doing so, it will make more commitment and loyalty of customers and employees to the banks. Moreover, the banks should implement the indicators of informal structure drive to push social innovation projects and integrate into CSR consciousness indicators. Furthermore, the banks have advantages of deep understanding of specific financial products and markets. Therefore, it is easier to develop specific financial products with social responsibility and consciousness. For notification of doing so, the banks should be careful to implement some indicators which can compare from projects to projects especially on projects using a lot of money. Launching the projects of the banks should develop from innovative ideas to create long-term sustainability more than using money to promote CSR projects and CSR consciousness.

### **6.3.5 Recommendations for other businesses**

Other businesses can apply the indicators into businesses. All compositions and criteria of indicators can be applied. Nearly all indicators also can be applied while few indicators relating to financial consciousness have to change to be specialization of each business. However, changing also depend on what impacts of business to society are. For example, industries in the industrial estate should add more indicators and more weight about environment consciousness. Actually, before applying the indicators into businesses, businesses should develop the indicators by brainstorming stakeholders to clarify problems, demands and sustainability, and bring it back to adjust and add the indicators. Monitoring and reviewing of the indicators are important to explain how the indicators fit in businesses and to adjust them.

### **6.3.6 Recommendations for the government sector**

6.3.6.1 Although banking business implements the concept of CSR, the business still has many problems between the business and stakeholders such as problems of employee ethics, problems of contracts and agreements. The government sector should play roles as a mediator and a negotiator to manage and reconcile conflicts and problems. When conflicts and problems are solved, the government sector should summarize them to be lessons and bring these lessons to

determine new regulations to protect problems. In addition, the government sector should advertise and publicize CSR knowledge which covers all concepts and the best practice of CSR. The best practice of CSR should cover mind set, design, integration into bank processes, and etc which results concrete, sustainability and inclusion of CSR implementation.

6.3.6.2 The indicators of risks and of early warning systems such as the indicator of innovation of risk management, the indicator of early warning systems of risks to shareholders, and the indicator of equitable standards to transfer risks to business partners are innovations. Therefore, the government sector should concentrate on these indicators by reinforcing to implement, thoroughly developing, balancing between information disclosure to stakeholders and bank risks. In so doing, the indicators will represent as leading indicators to inform bad situation in time. Moreover, The government sector can utilize these indicators to analyze business conditions and situations.

### **6.3.7 Recommendations for future research**

6.3.7.1 The indicators have many numbers and are quite different from the CSR indicators of banking business. The future research should focus on how to apply and implement these indicators to banking business.

6.3.7.2 The process of indicator development does not include all of stakeholders. The future research should cover all of stakeholders.

6.3.7.3 The process of indicator development does not create stakeholder and expert interaction to expand and to create new knowledge. The future research should design to cover it.

6.3.7.4 The indicators still do not to test in banks. It's better to test and analyze them in time series and create factors and conditions relating to successful implementation of the indicators.

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## **APPENDICES**

## APPENDIX A

### เครื่องมือที่ใช้ในการศึกษานี้

#### แบบสัมภาษณ์กึ่งโครงสร้างชนิดปลายเปิด ชุดที่ 1 (A1)

1. แนวคิดเกี่ยวกับ CSR ของธุรกิจธนาคารเป็นอย่างไร
2. ภาพรวมต่อการดำเนินการด้าน CSR เป็นอย่างไร (แผนงาน & ความรับผิดชอบ & กระบวนการดำเนินการ & ทิศทางการพัฒนา)
3. ปัญหาและอุปสรรคในเรื่อง CSR มีอะไรบ้าง ดำเนินการจัดการอย่างไร
4. แนวคิด CSR-in-Process มีการดำเนินการอย่างไร ทำไมถึงเลือกดำเนินการดังกล่าว
5. แนวคิด CSR-after-Process มีการดำเนินการอย่างไร ทำไมถึงเลือกดำเนินการดังกล่าว
6. มุมมองต่อ CSR เป็นอย่างไร (การรับรู้ของบุคลากรด้าน CSR & การรับรู้ของบุคลากรในธนาคาร)
7. ความหมาย CSR ของธุรกิจธนาคารที่เหมาะสมหมายถึงอะไร ประกอบด้วยองค์ประกอบอะไรบ้าง แต่ละองค์ประกอบมีรายละเอียดอย่างไร มีปัจจัยอะไรที่สำคัญในองค์ประกอบ
8. ความหมายของจิตสำนึกด้าน CSR ของธุรกิจธนาคารที่เหมาะสมหมายถึงอะไร ประกอบด้วยองค์ประกอบอะไรบ้าง แต่ละองค์ประกอบมีรายละเอียดอย่างไร มีปัจจัยอะไรที่สำคัญในองค์ประกอบ

**แบบสอบถาม ชุดที่ 1 (A2)**

**เรื่อง ตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร**

**คำชี้แจง**

แบบสอบถามฉบับนี้มีวัตถุประสงค์เพื่อใช้เป็นเครื่องมือในการพัฒนาตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร โดยเป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปรัชญาดุษฎีบัณฑิตสาขาประชากรศึกษา คณะสังคมศาสตร์และมนุษยศาสตร์ มหาวิทยาลัยมหิดล ข้อมูลจากแบบสอบถามมีประโยชน์อย่างยิ่งต่อการพัฒนานิยาม องค์ประกอบ และระดับของตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคาร จึงขอความกรุณาจากท่านในการให้ข้อมูลตามแบบสอบถามฉบับนี้ตามความคิดในอุดมคติที่ท่านพึงปรารถนาต้องการให้เกิดขึ้น โดยข้อมูลของท่านจะถูกเก็บเป็นความลับและนำเสนอเป็นภาพรวมเท่านั้น

แบบสอบถาม แบ่งเป็น 3 ส่วน ประกอบด้วย 1) คำถามเกี่ยวกับข้อมูลพื้นฐานของผู้ให้ข้อมูล 2) คำถามเกี่ยวกับนิยามและระดับของจิตสำนึกด้าน CSR ของธุรกิจธนาคาร 3) คำถามเกี่ยวกับจิตสำนึกด้าน CSR ของธุรกิจธนาคารพิจารณาในเชิงประเด็นและกลุ่มเป้าหมาย

**ส่วนที่ 1 : คำถามข้อมูลพื้นฐานของผู้ให้ข้อมูล**

1. ชื่อ ..... นามสกุล .....
2. ตำแหน่ง ..... ธนาคาร .....
3. ระดับงานที่รับผิดชอบ (เลือกได้มากกว่า 1 ข้อ)
  - วางแผนและกำหนดนโยบาย CSR
  - ควบคุมการนำนโยบาย CSR ไปปฏิบัติ
  - ปฏิบัติตามนโยบาย CSR ที่ได้รับมอบหมาย
4. ประสบการณ์ในตำแหน่งปัจจุบัน ..... ปี
5. ประสบการณ์การทำงานที่เกี่ยวข้องกับความรับผิดชอบต่อสังคม ..... ปี
6. สายงานที่รับผิดชอบหลักในอดีต .....
7. วุฒิการศึกษาสูงสุด
 

<input type="checkbox"/> ปวช. / ปวส.	<input type="checkbox"/> ปริญญาตรี
<input type="checkbox"/> ปริญญาโท	<input type="checkbox"/> ปริญญาเอก
8. สาขาที่จบการศึกษาในระดับสูงสุด .....

## ส่วนที่ 2 : คำถามเกี่ยวกับนิยามและระดับของจิตสำนึกด้าน CSR ของธุรกิจธนาคาร

**คำชี้แจง :** ขอให้ท่านอ่านข้อความต่อไปนี้แล้วทำเครื่องหมายถูกลงในช่องที่ท่านเห็นว่าเกี่ยวข้องกับนิยามและระดับของจิตสำนึกด้าน CSR ของธุรกิจธนาคาร โดยท่านสามารถเลือกทำเครื่องหมายถูกได้มากกว่า 1 ตัวเลือก และหากท่านมีข้อเสนอแนะกรุณาระบุในช่องข้อเสนอแนะเพิ่มเติม

### 1. นิยามความรับผิดชอบต่อสังคมของธุรกิจ (CSR) ของธุรกิจธนาคาร

- ธนาคารดำเนินธุรกิจอย่างใส่ใจและพึงระวังผลกระทบที่จะเกิดขึ้นกับสังคม
- ธนาคารกระทำใดๆ ที่ไม่ได้มีวัตถุประสงค์เพื่อเบี่ยงเบนประเด็นหรือกลบเกลื่อนความผิดที่ธุรกิจได้ก่อไว้
- ธนาคารกระทำใดๆ ที่ไม่ได้มีวัตถุประสงค์เพื่อลดการต่อต้านของสังคม
- ธนาคารดำเนินธุรกิจควบคู่กับการดูแลพัฒนาสังคมเพื่อสร้างความยั่งยืนให้กับสังคม
- ข้อเสนอแนะเพิ่มเติม.....

### 2. นิยามจิตสำนึกด้าน CSR ของธนาคาร

- ธนาคารตระหนักและเห็นคุณค่าประเด็น CSR ที่มีต่อสังคม
- ธนาคารวิเคราะห์และพิจารณาอย่างรอบคอบต่อการดำเนินการที่เกี่ยวข้องกับ CSR
- ธนาคารพิจารณาว่า CSR เป็นส่วนสำคัญส่วนหนึ่งของการดำเนินธุรกิจโดยฝังแน่นเป็นจิตวิญญาณขององค์กรในทุกส่วนและทั้งระบบ
- ธนาคารใส่ใจและให้คุณค่าต่อการดำเนินการที่เกี่ยวข้องกับ CSR
- ข้อเสนอแนะเพิ่มเติม.....

### 3. ระดับของจิตสำนึกด้าน CSR ของธนาคาร

- ระดับที่กำหนดตามกฎหมาย
- ระดับที่เป็นจรรยาบรรณทางวิชาชีพ
- ระดับที่เป็นบรรทัดฐานและเป็นธรรมเนียมปฏิบัติของสังคม
- ระดับที่เป็นความคาดหวังของสังคม
- ระดับที่เป็นการลดปัญหาและสร้างให้เกิดการพัฒนาอย่างยั่งยืนให้กับสังคม
- ระดับที่สร้างให้เกิดการเปลี่ยนแปลงเชิงโครงสร้างและแนวคิดทางสังคม
- ข้อเสนอแนะเพิ่มเติม.....

### ส่วนที่ 3 : คำถามเกี่ยวกับจิตสำนึกด้าน CSR ของธุรกิจธนาคารพิจารณาในเชิงประเด็น

คำชี้แจง : ขอให้ท่านอ่านข้อความต่อไปนี้แล้วทำเครื่องหมายถูกลงในช่องที่ท่านเห็นว่าเป็นองค์ประกอบรายประเด็นของจิตสำนึกด้าน CSR ของธุรกิจธนาคาร โดยท่านสามารถเลือกทำเครื่องหมายถูกได้มากกว่า 1 ตัวเลือก และหากท่านมีข้อเสนอแนะกรณีระบุในช่องข้อเสนอแนะเพิ่มเติม

#### 1. องค์ประกอบของจิตสำนึกที่ครอบคลุมกลุ่มผู้มีส่วนได้ส่วนเสียที่สำคัญ

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> จิตสำนึกต่อผู้ถือหุ้น     | <input type="checkbox"/> จิตสำนึกต่อลูกค้า      | <input type="checkbox"/> จิตสำนึกต่อแรงงาน       |
| <input type="checkbox"/> จิตสำนึกต่อคู่ค้า         | <input type="checkbox"/> จิตสำนึกต่อสิ่งแวดล้อม | <input type="checkbox"/> จิตสำนึกต่อสังคม        |
| <input type="checkbox"/> จิตสำนึกต่อคู่แข่ง        | <input type="checkbox"/> จิตสำนึกต่อชุมชน       | <input type="checkbox"/> จิตสำนึกต่อผู้ด้อยโอกาส |
| <input type="checkbox"/> ข้อเสนอแนะเพิ่มเติม ..... |   |  |

#### 2. องค์ประกอบรายประเด็นของจิตสำนึกด้าน CSR ของธุรกิจธนาคาร

- |  |                                |                                      |
|--|--------------------------------|--------------------------------------|
| <input type="checkbox"/> เศรษฐกิจ                  | <input type="checkbox"/> สังคม | <input type="checkbox"/> สิ่งแวดล้อม |
| <input type="checkbox"/> ข้อเสนอแนะเพิ่มเติม ..... |                                |                                      |

#### 3. องค์ประกอบที่เป็นโครงสร้างที่สำคัญและทำให้ธนาคารมีจิตสำนึกด้าน CSR

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> ยุทธศาสตร์องค์กร          | <input type="checkbox"/> โครงสร้างองค์กร      | <input type="checkbox"/> วัฒนธรรมองค์กร |
| <input type="checkbox"/> การสื่อสารขององค์กร       | <input type="checkbox"/> การเรียนรู้ขององค์กร | <input type="checkbox"/> ทรัพยากรองค์กร |
| <input type="checkbox"/> ระบบทรัพยากรมนุษย์        | <input type="checkbox"/> สภาพแวดล้อมองค์กร    |   |
| <input type="checkbox"/> ข้อเสนอแนะเพิ่มเติม ..... |   |   |

## แบบสอบถาม ชุดที่ 2 (A3)

### เรื่อง ตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร

#### คำชี้แจง

แบบสอบถามฉบับนี้มีวัตถุประสงค์เพื่อใช้เป็นเครื่องมือในการพัฒนาตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร โดยเป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปรัชญาดุษฎีบัณฑิตสาขาประชากรศึกษา คณะสังคมศาสตร์และมนุษยศาสตร์ มหาวิทยาลัยมหิดล ข้อมูลจากแบบสอบถามมีประโยชน์อย่างยิ่งต่อการพัฒนานิยาม องค์ประกอบ และระดับของตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคาร จึงขอความกรุณาจากท่านในการให้ข้อมูลตามแบบสอบถามฉบับนี้ตามความคิดที่ท่านเห็นว่ามีเหมาะสม โดยข้อมูลของท่านจะถูกเก็บเป็นความลับและนำเสนอเป็นภาพรวมเท่านั้น

แบบสอบถามฉบับนี้แบ่งคำถามออกเป็น 4 ส่วน ประกอบด้วย 1) คำถามเกี่ยวกับกรอบความคิดในการสร้างตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร 2) คำถามเกี่ยวกับนิยาม CSR และนิยามจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร 3) คำถามเกี่ยวกับเกณฑ์การให้คะแนนของตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร 4) คำถามเกี่ยวกับการพัฒนาองค์ประกอบของตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร

#### ส่วนที่ 1 : กรอบความคิดในการสร้างตัวชี้วัด

จากการทบทวนทางทฤษฎีและตัวชี้วัดที่สร้างขึ้นจากทฤษฎี การสร้างตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคาร ผู้ศึกษาใช้กรอบความคิด 5 ส่วนในการสร้าง ประกอบด้วย 1.การวิเคราะห์ทางแนวคิดและทฤษฎี ประกอบด้วย แนวคิด CSR, แนวคิดเรื่องจิตสำนึก, แนวคิดเกี่ยวกับการสร้างและพัฒนาตัวชี้วัด และแนวคิดการบริหารองค์กรธุรกิจ 2.การวิเคราะห์กระบวนการทำงานของธุรกิจธนาคาร ประกอบด้วย การวิเคราะห์ห้วงบุคคลและธุรกรรมนอกบุคคล การวิเคราะห์ปัญหาจากกระบวนการทำงานของธนาคาร การวิเคราะห์สาเหตุของปัญหาวิกฤติเศรษฐกิจประเทศไทยและกลุ่มประเทศยุโรป การสังเคราะห์จากงานวิจัยที่เกี่ยวข้องกับกระบวนการทำงานของธนาคาร การวิเคราะห์สถานะ ทิศทาง และปัญหา CSR ของธุรกิจธนาคาร 3.การสังเคราะห์จากกรณีศึกษา CSR ของธุรกิจการเงินและธนาคารของต่างประเทศที่หมายรวมถึงแนวคิดของนักคิดที่มีชื่อเสียงด้านความรับผิดชอบต่อสังคม ประกอบด้วย สถาบันไทยพัฒน์, พรชัย ศรีประไพ, อัสวิน จินตกานนท์, โสภณ พรโชคชัย, สฤณี อาชวานันทกุล, Muhammad Yunus, Richard Barrett, Bill Gates, Peter F. Drucker, Tom Peters, Peter M. Senge, Fred Kofman, Wikipedia, Harvard Business Review 4.การ

วิเคราะห์ผลกระทบจากผู้มีส่วนได้เสียของธุรกิจธนาคาร ประกอบด้วย การเก็บข้อมูลจากการสัมภาษณ์และแบบสอบถาม การทบทวนงานวิจัยที่เกี่ยวข้อง 5.การวิเคราะห์บทบาทที่สำคัญของธนาคารในฐานะตัวกลางทางการเงิน (Financial Intermediaries) ที่มีความเชี่ยวชาญด้านการวางแผนทางการเงิน การกระจายทรัพยากรทางการเงิน และการสร้างความมั่นคงทางการเงิน โดยวิเคราะห์เชื่อมโยงกับบทบาทตามแนวคิด CSR ของธุรกิจธนาคาร

ความคิดเห็นที่ต้องการเสนอแนะ.....

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**ส่วนที่ 2 : นิยาม CSR และนิยามจิตสำนึกด้าน CSR**

CSR ของธุรกิจธนาคาร หมายถึง การที่ธนาคารดำเนินการใดๆ ที่ไม่สร้างผลที่ไม่ดีทางด้านเศรษฐกิจ สังคม และสิ่งแวดล้อม ทั้งในระยะสั้นและระยะยาว ให้เกิดขึ้นกับแม้ในภาคส่วนหนึ่งส่วนใดในสังคม และธนาคารที่มีการดำเนินการใดๆ ที่สร้างผลที่ดีทางด้านเศรษฐกิจ สังคม และสิ่งแวดล้อม ทั้งในระยะสั้นและระยะยาว ให้เกิดขึ้นในส่วนของธนาคารที่มุ่งผลตอบแทนทางเศรษฐกิจในฐานะขององค์กรธุรกิจ ไปพร้อมกับการสร้างผลที่ดีให้เกิดขึ้นในภาคส่วนอื่นๆ ที่อยู่ร่วมกันในสังคม โดยเฉพาะอย่างยิ่งในกลุ่มที่ด้อยโอกาสทางเศรษฐกิจและทางสังคม และการพัฒนาศักยภาพทางเศรษฐกิจและการเงินที่ธนาคารมีทรัพยากรและมีความเชี่ยวชาญ โดยการดำเนินการที่เกิดขึ้นจะมีการเปิดเผยข้อมูลอย่างตรงไปตรงมาในทุกประเด็นเพื่อให้สาธารณชนรับทราบ

ความคิดเห็นที่ต้องการเสนอแนะ.....

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จิตสำนึกด้าน CSR ของธุรกิจธนาคาร หมายถึง การที่ธนาคารปฏิบัติตามแนวคิด CSR ของธนาคารที่ได้นิยามไว้ โดยที่ธนาคารเกิดความตระหนัก เห็นคุณค่า และให้ความสำคัญกับประเด็น CSR และพัฒนาให้ CSR เป็นส่วนที่สำคัญของการดำเนินธุรกิจซึ่งฝังแน่นอยู่ในจิตวิญญาณของธนาคารในทุกส่วนและทั้งระบบของกระบวนการของธนาคาร โดยการนิยามจิตสำนึกด้าน CSR ของธุรกิจธนาคารนั้นอาจมีความหมายแตกต่างจากจิตสำนึกในความหมายทั่วไปที่ส่วนใหญ่จะเป็นการศึกษาในระดับบุคคล การนิยามจิตสำนึกในระดับองค์กรผู้ศึกษาจึงให้ความสำคัญกับการพัฒนาในเชิงระบบเพื่อขับเคลื่อน CSR และรวมถึงนิยามจิตสำนึกจากการให้ความหมายจิตสำนึกด้าน CSR ของธุรกิจธนาคารจากผู้มีส่วนได้เสีย ซึ่งให้ความสำคัญกับการปฏิบัติตามแนวคิด CSR ให้ดีที่สุด

ความคิดเห็นที่ต้องการเสนอแนะ.....

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**ส่วนที่ 3 : เกณฑ์การให้คะแนนของตัวชี้วัด**

ผู้ศึกษาได้แบ่งระดับการให้คะแนนตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคารออกเป็น 5 ระดับ และใช้แต่ละระดับเป็นฐานคิดในการแบ่งระดับการให้คะแนนในแต่ละองค์ประกอบย่อย ประกอบด้วย

ระดับที่ 1 : ธนาคารไม่มีจิตสำนึกด้าน CSR โดยธนาคารไม่มีการจัดทำรายงาน ไม่มีเกณฑ์และไม่ผ่านเกณฑ์ขั้นพื้นฐาน ไม่มีการพัฒนาโครงสร้างและระบบ ไม่มีนวัตกรรม สินค้าและบริการที่เกี่ยวข้องกับเรื่อง CSR

ระดับที่ 2 : หนาการณ์จิตสำนึกด้าน CSR ในระดับพื้นฐาน โดยหนาการณ์การจัดทำรายงาน มีเกณฑ์สำหรับพิจารณาขั้นพื้นฐาน ผ่านเกณฑ์ขั้นต่ำที่กฎหมายกำหนด มีการพัฒนาโครงสร้างและระบบ ตลอดจนมีนวัตกรรม สินค้าและบริการที่เกี่ยวข้องกับเรื่อง CSR

ระดับที่ 3 : หนาการณ์จิตสำนึกด้าน CSR ในระดับปานกลาง โดยหนาการณ์จะคำนึงถึงผู้มีส่วนได้เสีย พัฒนาในสิ่งที่สำคัญสำหรับผู้มีส่วนได้เสีย สร้างให้บุคลากรเกิดความตระหนัก สร้างการยอมรับจากผู้มีส่วนได้เสียและผู้เชี่ยวชาญ ตลอดจนการพัฒนาโครงสร้างเพื่อเอื้อให้เกิดการขับเคลื่อน CSR อย่างเป็นระบบ

ระดับที่ 4 : หนาการณ์จิตสำนึก CSR ในระดับก้าวหน้า โดยหนาการณ์จะมีการขับเคลื่อน CSR อย่างเป็นระบบในทุกส่วนงานตลอดทั้งกระบวนการ มีการปรับปรุงพัฒนาอย่างต่อเนื่อง ครอบคลุมทุกกลุ่มผู้มีส่วนได้เสียที่หมายรวมถึงหนาการณ์ รวมไปถึงมีการดำเนินการเชิงรุกเกี่ยวกับเรื่อง CSR

ระดับที่ 5 : หนาการณ์จิตสำนึก CSR ในระดับยั่งยืน โดยหนาการณ์จะสร้างการดำเนินการด้าน CSR ให้เกิดขึ้นอย่างยั่งยืน และจะสร้างให้ผลจากการดำเนินการด้าน CSR เกิดความยั่งยืนกับกลุ่มผู้มีส่วนได้เสียในทุกกลุ่ม

ความคิดเห็นที่ต้องการเสนอแนะ.....  
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**ส่วนที่ 4 : องค์ประกอบของตัวชี้วัด**  
**คำชี้แจง :** ขอให้ท่านให้ข้อเสนอแนะเกี่ยวกับการพัฒนาองค์ประกอบและองค์ประกอบย่อยของตัวชี้วัดด้าน CSR ของธุรกิจธนาคาร และในกรณีที่ท่านมีการระบุองค์ประกอบเพิ่มเติมขอให้ท่านระบุรายละเอียดเพิ่มเติมเกี่ยวกับความหมายและองค์ประกอบย่อยขององค์ประกอบเหล่านั้น

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
จิตสำนึกด้าน CSR ของธนาคาร	1.จิตสำนึกด้านการเปิดเผยข้อมูล	
	2.จิตสำนึกด้านการตอบสนองต่อผู้มีส่วนได้เสีย	
	3.จิตสำนึกด้านการผลักดันให้ CSR อยู่ในทุกกระบวนการของธนาคาร	
	4. (หากมีกิจกรรมบ่งชี้ประกอบย่อยที่สำคัญ).....	
1. จิตสำนึกด้านการเปิดเผยข้อมูล	1.1 การรายงานข้อมูลพื้นฐาน CSR ของธนาคาร	
	1.2 การรายงานด้านยุทธศาสตร์และตัวชี้วัด CSR	
	1.3 (หากมีกิจกรรมบ่งชี้ประกอบย่อยที่สำคัญ).....	
1.1 การรายงานข้อมูลพื้นฐาน CSR ของธนาคาร	1.1.1 (A1) รายงานยุทธศาสตร์ธนาคารที่แสดงให้เห็นว่าธนาคารประสานแนวคิด CSR ไว้ในยุทธศาสตร์	
	1.1.2 (A2) รายงานการวิเคราะห์ความเสี่ยงและโอกาสที่จะเกิดขึ้นกับแต่ละกลุ่มผู้มีส่วนได้เสีย	
	1.1.3 .....	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
1.2 การรายงานด้านยุทธศาสตร์และตัวชี้วัด CSR  2. จิตสำนึกด้านการตอบสนองต่อผู้มีส่วนได้เสีย	1.2.1 (A3) รายงานยุทธศาสตร์ด้าน CSR ของธนาคาร 1.2.2 (A4) รายงานตัวชี้วัด CSR ของธนาคาร 1.2.3 ..... 2.1 จิตสำนึกต่อผู้ถือหุ้น 2.2 จิตสำนึกต่อบุคลากร 2.3 จิตสำนึกต่อลูกค้าของธนาคาร 2.4 จิตสำนึกต่อคู่ค้าของธนาคาร 2.5 จิตสำนึกต่อชุมชนที่ธนาคารตั้งอยู่ 2.6 จิตสำนึกต่อสังคมในภาพรวม 2.7 จิตสำนึกต่อสิ่งแวดล้อม 2.8 (หากมีกฎระเบียบองค์ประกอบย่อยที่สำคัญ).....	
2.1.1 จิตสำนึกต่อผู้ถือหุ้นในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับผู้ถือหุ้น	2.1.1.1 (B1) ธรรมเนียมปฏิบัติของธนาคาร 2.1.1.2 (B2) นวัตกรรมการบริหารความเสี่ยง 2.1.1.3 (B3) นวัตกรรมจัดการผลประโยชน์ทับซ้อน 2.1.1.4 (B4) ระบบเตือนภัยต่างหน้าด้านความเสี่ยงที่สำคัญต่อผู้ถือหุ้น 2.1.1.5 .....	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
<p>2.1.2 จิตสำนึกต่อผู้ถือหุ้นในระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับผู้ถือหุ้นและ สังคม</p> <p>2.2.1 จิตสำนึกต่อบุคลากรในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับบุคลากร ของธนาคาร</p> <p>2.2.2 จิตสำนึกต่อบุคลากรในระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับบุคลากรของ ธนาคารและสังคม</p> <p>2.3.1 จิตสำนึกต่อลูกค้าในระดับพื้นฐาน : การ ไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับลูกค้าของ ธนาคาร</p>	<p>2.1.2.1 (B5) ธนาคารสร้างการเจริญเติบโตทางธุรกิจอย่าง ยั่งยืน</p> <p>2.1.2.2 .....</p> <p>2.1.2.3 .....</p> <p>2.2.1.1 (B6) มาตรฐานการปฏิบัติต่อบุคลากร ความก้าวหน้า ทางอาชีพ และผลตอบแทนที่ยุติธรรม</p> <p>2.2.1.2 (B7) มาตรฐานความปลอดภัย สุขภาพ และ สภาพแวดล้อมในที่ทำงาน</p> <p>2.2.1.3 (B8) มาตรฐานการพิจารณาเรื่องร้องเรียนจากบุคลากร ที่รวดเร็วและยุติธรรม</p> <p>2.2.1.4 .....</p> <p>2.2.2.1 (B9) การให้คำปรึกษาและสนับสนุนด้านการเงิน</p> <p>2.2.2.2 (B10) ความพึงพอใจและความสุขจากการทำงาน</p> <p>2.2.2.3 .....</p> <p>2.3.1.1 (B11) มาตรฐานการให้ข้อมูลผลิตภัณฑ์และบริการ ทางการเงินกับลูกค้า</p> <p>2.3.1.2 (B12) มาตรฐานความปลอดภัยทางการเงินของลูกค้า</p>	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
<p>2.3.2 จิตสำนึกต่อลูกค้าในระดับก้าวหน้า : การสร้างผลที่ดีที่สุดให้เกิดขึ้นกับลูกค้าของ ธนาคารและสังคม</p>	<p>2.3.1.3 (B13) มาตรฐานกระบวนการสินเชื่อบริการสินเชื่อที่ยุติธรรมและเป็นธรรม อาทิ การอนุมัติสินเชื่อ อัตราดอกเบี้ยและการคิดค่าธรรมเนียม สัญญา การเจรจาและติดตามหนี้ค้ำประกัน</p> <p>2.3.1.4 (B14) ระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อลูกค้า</p> <p>2.3.1.5 (B15) มาตรฐานการพิจารณาเรื่องเรียนจากลูกค้าที่รวดเร็วและยุติธรรม</p> <p>2.3.1.6 .....</p> <p>2.3.2.1 (B16) การให้คำปรึกษาทางธุรกิจและการเงิน</p> <p>2.3.2.2 (B17) ผลกระทบทางการเงินที่ส่งเสริมพัฒนาความรู้และวินัยทางการเงิน</p> <p>2.3.2.3 (B18) การตอบสนองความต้องการเฉพาะ</p> <p>2.3.2.4 .....</p>	
<p>2.4.1 จิตสำนึกต่อลูกค้าในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับลูกค้าของ ธนาคาร</p>	<p>2.4.1.1 (B19) มาตรฐานการถ่ายโอนความเสี่ยงทางธุรกิจ</p> <p>2.4.1.2 (B20) ระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อลูกค้า</p> <p>2.4.1.3 .....</p>	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
<p>2.4.2 จิตสำนึกต่อลูกค้าในระดับก้าวหน้า : การสร้างผลที่ดีที่เกิดขึ้นกับลูกค้าของธนาคารและสังคม</p> <p>2.5.1 จิตสำนึกต่อชุมชนในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่</p>	<p>2.4.2.1 (B21) นวัตกรรมทางธุรกิจที่ก่อประโยชน์ต่อลูกค้า</p> <p>2.4.2.2 .....</p> <p>2.4.2.3 .....</p> <p>2.5.1.1 (B22) มาตรฐานการกระจายทรัพยากรที่ได้รับจากชุมชนกลับคืนสู่ชุมชน</p> <p>2.5.1.2 (B23) มาตรฐานการปล่อยสินเชื่ออย่างรับผิดชอบ</p> <p>2.5.1.3 (B24) มาตรฐานการพิจารณาเรื่องร้องเรียนจากชุมชนที่รวดเร็วและยุติธรรม</p> <p>2.5.1.4 .....</p> <p>2.5.2.1 (B25) การปล่อยสินเชื่อคุณธรรม</p> <p>2.5.2.2 (B26) การลงทุนทางสังคมในชุมชน</p> <p>2.5.2.3 (B27) การปล่อยสินเชื่อให้ธุรกิจชุมชน</p> <p>2.5.2.4 (B28) การเผยแพร่ความรู้และให้คำปรึกษาทางธุรกิจและการเงินกับคนในชุมชนและองค์กรชุมชน</p> <p>2.5.2.5 (B29) ระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อชุมชน</p> <p>2.5.2.6 .....</p>	
<p>2.5.2 จิตสำนึกต่อชุมชนในระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่</p>		

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
<p>2.6.1 จิตสำนึกต่อสังคมในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสังคมในภาพรวม</p>	<p>2.6.1.1 (B30) ผลกระทบทางการเงินที่รับผิดชอบ อาทิ ผลกระทบที่ไม่สนับสนุนธุรกิจที่อาจสร้างความเสียหายให้สังคม ได้แก่ การปล่อยสินเชื่อให้กับธุรกิจปล่อยเงินกู้ กองทุนที่มีวัตถุประสงค์เพื่อการเก็งกำไรในระยะสั้น ธุรกิจที่หลอกลวงประชาชน</p> <p>2.6.1.2 (B31) มาตรฐานการพิจารณาเรื่องเรียนจากสังคมที่รวดเร็วและยุติธรรม</p> <p>2.6.1.3 .....</p>	
<p>2.6.2 จิตสำนึกต่อสังคมในระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสังคมในภาพรวม</p>	<p>2.6.2.1 (B32) ผลกระทบทางการเงินเพื่อการพัฒนาสังคม อาทิ ผลกระทบและบริบททางการเงินสำหรับธุรกิจเพื่อสังคม ธุรกิจที่พัฒนาโครงสร้างพื้นฐานหรือปัจจัยที่สำคัญในการพัฒนาประเทศ</p> <p>2.6.2.2 (B33) การลงทุนทางสังคมในสังคมภาพรวม</p> <p>2.6.2.3 (B34) การให้คำปรึกษาทางธุรกิจและการเงินกับธุรกิจเพื่อสังคมหรือองค์กรที่มีส่วนสำคัญในการพัฒนาสังคมและประเทศชาติ</p> <p>2.6.2.4 (B35) การเผยแพร่ความรู้ทางธุรกิจและการเงินให้กับ</p>	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
	<p>คนในสังคม</p> <p>2.6.2.5 (B36) ระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อสังคม</p> <p>2.6.2.6 .....</p>	
<p>2.7.1 จิตสำนึกต่อสิ่งแวดล้อมในระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสิ่งแวดล้อมและทรัพยากรธรรมชาติ</p>	<p>2.7.1.1 (B37) ผลกระทบทางการเงินที่รับผิดชอบต่อสิ่งแวดล้อม อาทิ การไม่ปล่อยสินเชื่อกับองค์กรที่มีข้อสงสัยเรื่องการทำลายหรือใช้สิ่งแวดล้อมและทรัพยากรธรรมชาติอย่างสิ้นเปลือง การสนับสนุนธุรกิจที่พัฒนาผลิตภัณฑ์ด้านสิ่งแวดล้อมและทรัพยากรธรรมชาติ</p> <p>2.7.1.2 .....</p> <p>2.7.1.3 .....</p>	
<p>2.7.2 จิตสำนึกต่อสิ่งแวดล้อมในระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสิ่งแวดล้อมและทรัพยากรธรรมชาติ</p>	<p>2.7.2.1 (B38) มาตรฐานการใช้อุปกรณ์และเครื่องใช้สำนักงาน ไฟฟ้า น้ำประปา อุปกรณ์อิเล็กทรอนิกส์ และเพื่อพลังงานอย่างมีประสิทธิภาพ</p> <p>2.7.2.2 (B39) การลงทุนด้านสิ่งแวดล้อมและทรัพยากรธรรมชาติ</p> <p>2.7.2.3 (B40) การให้คำปรึกษาและสนับสนุนด้านการเงินกับ</p>	

องค์ประกอบ	องค์ประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
	<p>องค์กรที่เกี่ยวข้องกับการอนุรักษ์สิ่งแวดล้อมและทรัพยากรธรรมชาติ</p> <p>2.7.2.4 (B41) การเผยแพร่นวัตกรรมด้านการอนุรักษ์สิ่งแวดล้อมและทรัพยากรธรรมชาติ</p> <p>2.7.2.5 .....</p>	
<p>3.1 จิตสำนึกด้านการผลิตสินค้า CSR อยู่ในทุกกระบวนการของธนาคาร</p> <p>3.1 จิตสำนึกด้านการผลิตสินค้า CSR อยู่ในทุกกระบวนการของธนาคาร</p> <p>3.3 (หากมีกฎระเบียบองค์ประกอบย่อยที่สำคัญ).....</p> <p>3.1.1 (C1)การกำหนดแผนยุทธศาสตร์ CSR ธนาคาร</p> <p>3.1.2 (C2) โครงสร้างการบริหารงานของธนาคาร</p> <p>3.1.3 (C3) การจัดสรรทรัพยากรของธนาคาร</p> <p>3.1.4 (C4) การสื่อสารด้าน CSR ของธนาคาร</p> <p>3.1.5 (C5) การบริหารทรัพยากรมนุษย์ของธนาคาร : ที่หมายรวมถึงการพัฒนาทรัพยากรมนุษย์ และการประเมินผลที่</p>	<p>3.1 จิตสำนึกด้านการผลิตสินค้า CSR เป็นทั้งการสร้างที่เป็นทางการของธนาคาร</p> <p>3.2 จิตสำนึกด้านการผลิตสินค้า CSR เป็นทั้งการสร้างที่ไม่เป็นทางการของธนาคาร</p> <p>3.3 (หากมีกฎระเบียบองค์ประกอบย่อยที่สำคัญ).....</p> <p>3.1.1 (C1)การกำหนดแผนยุทธศาสตร์ CSR ธนาคาร</p> <p>3.1.2 (C2) โครงสร้างการบริหารงานของธนาคาร</p> <p>3.1.3 (C3) การจัดสรรทรัพยากรของธนาคาร</p> <p>3.1.4 (C4) การสื่อสารด้าน CSR ของธนาคาร</p> <p>3.1.5 (C5) การบริหารทรัพยากรมนุษย์ของธนาคาร : ที่หมายรวมถึงการพัฒนาทรัพยากรมนุษย์ และการประเมินผลที่</p>	

องค์กรประกอบ	องค์กรประกอบย่อยและตัวชี้วัด	ข้อเสนอแนะ
3.2 จิตสำนึกด้านการผลิตสินค้าโครงสร้างที่ไม่ เป็นทางการของธนาคาร	เชื่อมโยงกับผลตอบแทนและความก้าวหน้าทางอาชีพของบุคลากร	
	3.1.6 .....	
	3.2.1 (C6) คุณค่าหลักและวัฒนธรรมองค์กรด้าน CSR	
	3.2.2 (C7) การสื่อสารด้าน CSR แบบไม่เป็นทางการ	
	3.2.3 (C8) สภาพแวดล้อมที่เอื้อต่อการดำเนินการ CSR	
	3.2.4 .....	

### แบบสอบถาม ชุดที่ 3 (A4)

#### เรื่อง ตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร

##### คำชี้แจง

แบบสอบถามฉบับนี้มีวัตถุประสงค์เพื่อใช้เป็นเครื่องมือในการตรวจสอบความเหมาะสมในการนำตัวชี้วัดไปใช้และให้คำแนะนำขององค์ประกอบตัวชี้วัดจิตสำนึกด้าน CSR : กรณีศึกษาธุรกิจธนาคาร โดยเป็นส่วนหนึ่งของการศึกษาตามหลักสูตรปรัชญาดุษฎีบัณฑิตสาขาประชากรศึกษา คณะสังคมศาสตร์และมนุษยศาสตร์ มหาวิทยาลัยมหิดล ข้อมูลจากแบบสอบถามมีประโยชน์อย่างยิ่งต่อการพัฒนานิยาม องค์ประกอบ และระดับของตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคาร จึงขอความกรุณาจากท่านในการให้ข้อมูลตามแบบสอบถามฉบับนี้ *ตามความคิดที่ท่านเห็นว่ามีความเหมาะสม* โดยข้อมูลของท่านจะถูกเก็บเป็นความลับและนำเสนอเป็นภาพรวมเท่านั้น

แบบสอบถามฉบับนี้ประกอบด้วยคำถาม 2 ส่วน คือ 1.คำถามเกี่ยวกับความเหมาะสมในการนำตัวชี้วัดไปใช้ *ขอให้ท่านทำเครื่องหมายถูกในช่องเหมาะสม หากท่านเห็นว่าองค์ประกอบหรือตัวชี้วัดนั้นมีความเหมาะสมในการนำตัวชี้วัดไปใช้* 2.คำถามเกี่ยวกับการให้คำแนะนำองค์ประกอบของตัวชี้วัดจิตสำนึกด้าน CSR ของธุรกิจธนาคาร *ขอให้ท่านระบุค่าน้ำหนักตั้งแต่ 1-10 โดยที่การระบุค่าน้ำหนักมาก หมายถึง องค์ประกอบหรือตัวชี้วัดมีความสำคัญต่อองค์ประกอบที่เป็นรายการหลักมาก และองค์ประกอบเหล่านั้นเป็นองค์ประกอบสำคัญที่ทำให้บรรลุตามความหมาย CSR ของธุรกิจธนาคาร และความหมายจิตสำนึก CSR ของธุรกิจธนาคารที่ได้กำหนดไว้ดังนี้*

“CSR ของธุรกิจธนาคาร หมายถึง การที่ธนาคารดำเนินการใดๆ อย่างรอบคอบเพื่อที่จะไม่สร้างผลที่ไม่ดีหรือสร้างผลที่ไม่ดีให้เกิดขึ้นน้อยที่สุดกับเศรษฐกิจ สังคม และสิ่งแวดล้อม ทั้งในระยะสั้นและระยะยาว ให้เกิดขึ้นกับแม้ในภาคส่วนหนึ่งส่วนใดในสังคม และธนาคารที่มีการดำเนินการใดๆ ที่สร้างผลที่ดีทางด้านเศรษฐกิจ สังคม และสิ่งแวดล้อม ทั้งในระยะสั้นและระยะยาวอย่างยั่งยืน ให้เกิดขึ้นในส่วนของการที่มุ่งผลตอบแทนทางเศรษฐกิจในฐานะขององค์กรธุรกิจไปพร้อมกับการสร้างผลที่ดีให้เกิดขึ้นในภาคส่วนอื่นๆ ที่อยู่ร่วมกันในสังคม โดยเฉพาะอย่างยิ่งในกลุ่มที่ด้อยโอกาสทางเศรษฐกิจและทางสังคม และการพัฒนาศักยภาพทางเศรษฐกิจ การเงิน และการออมที่ธนาคารมีทรัพยากรและมีความเชี่ยวชาญ โดยการดำเนินการที่เกิดขึ้นจะมีการเผยแพร่ข้อมูลสู่สาธารณะอย่างถูกต้อง ครบถ้วน และทันเวลา”



รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกด้าน CSR ของธนาคาร</b>		
1. จิตสำนึกด้านการเปิดเผยข้อมูล		
2. จิตสำนึกด้านการตอบสนองต่อผู้มีส่วนได้เสีย		
3. จิตสำนึกด้านการผลักดันให้ CSR อยู่ในทุกระบวนการของธนาคาร		
<b>จิตสำนึกด้านการเปิดเผยข้อมูล</b>		
1. การรายงานข้อมูลพื้นฐาน CSR ของธนาคาร		
2. การรายงานด้านยุทธศาสตร์และตัวชี้วัด CSR		
<b>การรายงานข้อมูลพื้นฐาน CSR ของธนาคาร</b>		
1. (A1) การรายงานยุทธศาสตร์ธนาคารที่แสดงให้เห็นว่าธนาคารประสานแนวคิด CSR ไว้ในยุทธศาสตร์		
2. (A2) การรายงานการวิเคราะห์ความเสี่ยงและโอกาสที่จะเกิดขึ้นกับแต่ละกลุ่มของผู้มีส่วนได้เสีย		
3. (A3) การรายงานความเห็นและข้อเสนอแนะจากการปฏิบัติตามยุทธศาสตร์ CSR จากผู้มีส่วนได้เสีย		
4. (A4) การรายงานการค้นพบนวัตกรรมด้าน CSR ที่จะประโยชน์กับผู้มีส่วนได้ส่วนเสียและสังคม		
<b>การรายงานด้านยุทธศาสตร์และตัวชี้วัด CSR</b>		
1. (A5) การรายงานยุทธศาสตร์ด้าน CSR ของธนาคาร		
2. (A6) การรายงานตัวชี้วัด CSR ของธนาคาร		
<b>จิตสำนึกด้านการตอบสนองต่อผู้มีส่วนได้เสีย</b>		
1. จิตสำนึกต่อผู้ถือหุ้น		
2. จิตสำนึกต่อบุคลากร		
3. จิตสำนึกต่อลูกค้าของธนาคาร		
4. จิตสำนึกต่อคู่ค้าของธนาคาร		
5. จิตสำนึกต่อชุมชนที่ธนาคารตั้งอยู่		
6. จิตสำนึกต่อสังคมในภาพรวม		
7. จิตสำนึกต่อสิ่งแวดล้อม		

รายการ	เหมาะสม	น้ำหนัก
8. จิตสำนึกต่อผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR		
<b>จิตสำนึกต่อผู้ถือหุ้น</b>		
1. จิตสำนึกต่อผู้ถือหุ้นระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับผู้ถือหุ้น		
2. จิตสำนึกต่อผู้ถือหุ้นระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับผู้ถือหุ้นและสังคม		
<b>จิตสำนึกต่อบุคลากร</b>		
1. จิตสำนึกต่อบุคลากรระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับบุคลากร		
2. จิตสำนึกต่อบุคลากรระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับบุคลากร		

มีความสำคัญน้อยที่สุด ← → มีความสำคัญมากที่สุด

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รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อลูกค้าของธนาคาร</b>		
1. จิตสำนึกต่อลูกค้าระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับลูกค้า		
2. จิตสำนึกต่อลูกค้าระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับลูกค้า		
<b>จิตสำนึกต่อคู่ค้าของธนาคาร</b>		
1. จิตสำนึกต่อคู่ค้าระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับคู่ค้า		
2. จิตสำนึกต่อคู่ค้าระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับคู่ค้า		
<b>จิตสำนึกต่อชุมชนที่ธนาคารตั้งอยู่</b>		
1. จิตสำนึกต่อชุมชนระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่		
2. จิตสำนึกต่อชุมชนระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่		

รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อสังคมในภาพรวม</b>		
1. จิตสำนึกต่อสังคมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสังคมในภาพรวม		
2. จิตสำนึกต่อสังคมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสังคมในภาพรวม		
<b>จิตสำนึกต่อสิ่งแวดล้อม</b>		
1. จิตสำนึกต่อสิ่งแวดล้อมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสิ่งแวดล้อม		
2. จิตสำนึกต่อสิ่งแวดล้อมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสิ่งแวดล้อม		
<b>จิตสำนึกต่อผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR</b>		
1. จิตสำนึกต่อผู้มีส่วนร่วมกิจกรรมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR ของธนาคาร		
2. จิตสำนึกต่อผู้มีส่วนร่วมกิจกรรมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR ของธนาคาร		
<b>จิตสำนึกต่อผู้ถือหุ้นระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับผู้ถือหุ้น</b>		
1. (B1) การมีธรรมาภิบาลของธนาคาร		
2. (B2) การมีนวัตกรรมการบริหารความเสี่ยง		
3. (B3) การมีนวัตกรรมการจัดการผลประโยชน์ทับซ้อน		
4. (B4) การมีระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อผู้ถือหุ้น		
<b>จิตสำนึกต่อผู้ถือหุ้นระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับผู้ถือหุ้นและสังคม</b>		
1. (B5) การที่ธนาคารสร้างการเจริญเติบโตทางธุรกิจอย่างยั่งยืน		
2. (B6) การที่ธนาคารยกระดับความเชื่อถือและการยอมรับจากลูกค้าให้เพิ่มสูงขึ้น		
<b>จิตสำนึกต่อบุคลากรระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับบุคลากร</b>		
1. (B7) การมีมาตรฐานการปฏิบัติต่อบุคลากร ความก้าวหน้าทางอาชีพ และผลตอบแทนที่ยุติธรรม		
2. (B8) การมีมาตรฐานความปลอดภัย สุขภาพ และสภาพแวดล้อมที่ดีในที่ทำงาน		

รายการ	เหมาะสม	น้ำหนัก
3. (B9) การมีมาตรฐานการพิจารณาเรื่องร้องเรียนจากบุคลากรที่รวดเร็วและยุติธรรม		

มีความสำคัญน้อยที่สุด ← → มีความสำคัญมากที่สุด

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รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อบุคลากรระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับบุคลากร</b>		
1. (B10) การให้คำปรึกษาและสนับสนุนด้านการเงิน		
2. (B11) การสร้างความพึงพอใจและความสุขจากการทำงาน		
3. (B12) การพัฒนาด้านจิตวิญญาณ : การพัฒนาด้านสมาธิและวิปัสสนาเพื่อให้เกิดความสงบสุขทางจิตใจและมองเห็นความสำคัญของทุกชีวิตอย่างเป็นระบบ		
<b>จิตสำนึกต่อลูกค้าระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับลูกค้า</b>		
1. (B13) การมีมาตรฐานการให้ข้อมูลผลิตภัณฑ์และบริการทางการเงินกับลูกค้า		
2. (B14) การมีมาตรฐานความปลอดภัยทางการเงินของลูกค้า อาทิ การป้องกันการชักออกเงินลูกค้า การป้องกันการปลอมแปลงบัตรเครดิต		
3. (B15) การมีมาตรฐานกระบวนการสินเชื่อที่ยุติธรรมและเป็นธรรม อาทิ การอนุมัติสินเชื่อ อัตราดอกเบี้ยและการคิดคำนวณ สัญญา การเจรจาและติดตามหนี้ ค้างชำระ		
4. (B16) การมีระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อลูกค้า		
5. (B17) การมีมาตรฐานการพิจารณาเรื่องร้องเรียนจากลูกค้าที่รวดเร็วและยุติธรรม		
<b>จิตสำนึกต่อลูกค้าระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับลูกค้า</b>		
1. (B18) การให้คำปรึกษาทางธุรกิจและการเงิน		
2. (B19) การมีผลิตภัณฑ์ทางการเงินที่ส่งเสริมพัฒนาความรู้และวินัยทางการเงิน		
3. (B20) การที่ธนาคารสามารถตอบสนองความต้องการเฉพาะของลูกค้า		

รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อลูกค้าระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับลูกค้า</b>		
1. (B21) การมีมาตรฐานการถ่ายโอนความเสี่ยงทางธุรกิจที่เหมาะสมระหว่างธนาคารกับลูกค้า		
2. (B22) การมีระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อลูกค้า		
<b>จิตสำนึกต่อลูกค้าระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับลูกค้า</b>		
1. (B23) การมีนวัตกรรมทางธุรกิจที่ก่อประโยชน์ต่อลูกค้า		
<b>จิตสำนึกต่อชุมชนระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่</b>		
1. (B24) การมีมาตรฐานการติดต่อสื่อสารและการเข้าถึงสมาชิกในชุมชน		
2. (B25) การมีมาตรฐานการกระจายทรัพยากรที่ได้รับจากชุมชนกลับคืนสู่ชุมชน		
3. (B26) การมีมาตรฐานการปล่อยสินเชื่ออย่างรับผิดชอบ		
4. (B27) การมีมาตรฐานการพิจารณาเรื่องร้องเรียนจากชุมชนที่รวดเร็วและยุติธรรม		
<b>จิตสำนึกต่อชุมชนระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่</b>		
1. (B28) การปล่อยสินเชื่อคุณธรรมให้กับผู้ด้อยโอกาสหรือผู้ที่มีความต้องการพื้นฐาน		
2. (B29) การลงทุนทางสังคมในชุมชนในสิ่งที่สำคัญในชุมชน กลุ่มที่ด้อยโอกาส และโครงสร้างพื้นฐานที่สำคัญของชุมชน		
3. (B30) การใช้ทรัพยากรจากชุมชน : อาทิ การจ้างงานคนในชุมชน การใช้วัตถุดิบที่ผลิตจากชุมชน		
4. (B31) การปล่อยสินเชื่อให้ธุรกิจชุมชน		

มีความสำคัญน้อยที่สุด ← → มีความสำคัญมากที่สุด

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รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อชุมชนระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับชุมชนที่ธนาคารตั้งอยู่ (ต่อ)</b>		
5. (B32) การเผยแพร่ความรู้และให้คำปรึกษาทางธุรกิจและการเงินกับคนในชุมชนและองค์กรชุมชน		

รายการ	เหมาะสม	น้ำหนัก
6. (B33) การมีระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อชุมชน		
<b>จิตสำนึกต่อสังคมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสังคมในภาพรวม</b>		
1. (B34) การมีผลิตภัณฑ์ทางการเงินที่รับผิดชอบต่อสังคม อาทิ ผลิตภัณฑ์ที่ไม่สนับสนุนธุรกิจที่อาจสร้างความเสียหายให้สังคม ได้แก่ การปล่อยสินเชื่อให้กับธุรกิจปล่อยเงินกู้ กองทุนที่มีวัตถุประสงค์เพื่อการเก็งกำไรในระยะสั้น ธุรกิจที่หลอกลวงประชาชน รวมทั้งธุรกิจที่ผิดศีลธรรมอันดีงามแม้ไม่เข้าข่ายการทำผิดกฎหมาย		
2. (B35) การมีมาตรฐานการพิจารณาเรื่องร้องเรียนจากสังคมที่รวดเร็วและยุติธรรม		
<b>จิตสำนึกต่อสังคมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสังคมในภาพรวม</b>		
1. (B36) การมีผลิตภัณฑ์ทางการเงินเพื่อการพัฒนาสังคม อาทิ ผลิตภัณฑ์และบริการทางการเงินสำหรับธุรกิจเพื่อสังคม ธุรกิจที่พัฒนาโครงสร้างพื้นฐานหรือปัจจัยที่สำคัญในการพัฒนาประเทศ		
2. (B37) การลงทุนทางสังคมในสังคมภาพรวมในสิ่งที่สำคัญในสังคม กลุ่มที่ด้อยโอกาส และ โครงสร้างพื้นฐานที่สำคัญของสังคม		
3. (B38) การให้คำปรึกษาทางธุรกิจและการเงินกับธุรกิจเพื่อสังคมหรือองค์กรที่มีส่วนสำคัญในการพัฒนาสังคมและประเทศชาติ		
4. (B39) การเผยแพร่ความรู้ทางธุรกิจและการเงินให้กับคนในสังคม		
5. (B40) การมีระบบเตือนภัยล่วงหน้าด้านความเสี่ยงที่สำคัญต่อสังคม		
<b>จิตสำนึกต่อสิ่งแวดล้อมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับสิ่งแวดล้อม</b>		
1. (B41) การมีผลิตภัณฑ์ทางการเงินที่รับผิดชอบต่อสิ่งแวดล้อม อาทิ การไม่ปล่อยสินเชื่อให้กับองค์กรที่มีข้อสงสัยเรื่องการทำลายหรือใช้สิ่งแวดล้อมและทรัพยากรธรรมชาติอย่างสิ้นเปลือง		
<b>จิตสำนึกต่อสิ่งแวดล้อมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับสิ่งแวดล้อม</b>		
1. (B42) การมีมาตรฐานการใช้อุปกรณ์และเครื่องใช้สำนักงาน ไฟฟ้า น้ำประปา อุปกรณ์อิเล็กทรอนิกส์ และเชื้อเพลิงรถยนต์อย่างมีประสิทธิภาพ		
2. (B43) การลงทุนด้านสิ่งแวดล้อมและทรัพยากรธรรมชาติโดยลงทุนในสิ่งที่เป็นพื้นฐานสำคัญด้านสิ่งแวดล้อมและทรัพยากรธรรมชาติ		
3. (B44) การมีผลิตภัณฑ์ทางการเงินเพื่อการพัฒนาสิ่งแวดล้อม อาทิ ผลิตภัณฑ์และบริการทางการเงินที่สนับสนุนสินธุรกิจที่พัฒนาผลิตภัณฑ์ด้านสิ่งแวดล้อม		

รายการ	เหมาะสม	น้ำหนัก
และทรัพยากรธรรมชาติ		
4. (B45) การให้คำปรึกษาและสนับสนุนด้านการเงินกับองค์กรที่เกี่ยวข้องกับการอนุรักษ์สิ่งแวดล้อมและทรัพยากรธรรมชาติ		
5. (B46) การเผยแพร่วัฒนธรรมด้านการอนุรักษ์สิ่งแวดล้อมและทรัพยากรธรรมชาติ		

มีความสำคัญน้อยที่สุด ← → มีความสำคัญมากที่สุด

1	2	3	4	5	6	7	8	9	10
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รายการ	เหมาะสม	น้ำหนัก
<b>จิตสำนึกต่อผู้มีส่วนร่วมกิจกรรมระดับพื้นฐาน : การไม่สร้างผลที่ไม่ดีให้เกิดขึ้นกับผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR ของธนาคาร</b>		
1. (B47) การมีมาตรฐานการสนับสนุน โอกาสให้มีส่วนร่วมกับกิจกรรม CSR		
2. (B48) การมีมาตรฐานการสนับสนุนด้านทรัพยากรที่เกี่ยวกับกิจกรรมพิเศษด้าน CSR		
<b>จิตสำนึกต่อผู้มีส่วนร่วมกิจกรรมระดับก้าวหน้า : การสร้างผลที่ดีให้เกิดขึ้นกับผู้มีส่วนร่วมในกิจกรรมพิเศษด้าน CSR ของธนาคาร</b>		
1. (B49) การมีมาตรฐานการสร้างแรงจูงใจให้เกิดการมีส่วนร่วมในกิจกรรม CSR		
2. (B50) การมีมาตรฐานการยกระดับคุณค่ากิจกรรม CSR		
3. (B51) การมีมาตรฐานการสร้างเครือข่ายผู้มีส่วนร่วมในกิจกรรม CSR และการแลกเปลี่ยนเรียนรู้		
<b>จิตสำนึกด้านการผลักดันให้ CSR อยู่ในทุกระบวนการของธนาคาร</b>		
1. จิตสำนึกด้านการผลักดันโครงสร้างที่เป็นทางการของธนาคาร		
2. จิตสำนึกด้านการผลักดัน โครงสร้างที่ไม่เป็นทางการของธนาคาร		
<b>จิตสำนึกด้านการผลักดันโครงสร้างที่เป็นทางการของธนาคาร</b>		
1. (C1) การมีแผนยุทธศาสตร์ด้าน CSR ของธนาคาร : ที่หมายรวมถึงการกำหนด		

รายการ	เหมาะสม	น้ำหนัก
ตัวชี้วัดและการประเมินผล		
2. (C2) การจัดโครงสร้างและกระบวนการธนาคารที่สนับสนุนแผนยุทธศาสตร์ด้าน CSR		
3. (C3) การจัดสรรทรัพยากรของธนาคารที่สนับสนุนแผนยุทธศาสตร์ด้าน CSR		
4. (C4) การสื่อสารด้าน CSR ของธนาคารที่ก่อให้เกิดความเข้าใจอย่างแท้จริงและความตระหนักเห็นความสำคัญด้าน CSR		
5. (C5) การบริหารทรัพยากรมนุษย์ของธนาคาร : ที่หมายรวมถึงการพัฒนาทรัพยากรมนุษย์ และการประเมินผลที่เชื่อมโยงกับผลตอบแทนและความก้าวหน้าทางอาชีพของบุคลากร ที่สนับสนุนแผนยุทธศาสตร์ด้าน CSR		
<b>จิตสำนึกด้านการผลักดันโครงสร้างที่ไม่เป็นทางการของธนาคาร</b>		
1. (C6) การมีคุณค่าหลักและวัฒนธรรมองค์กรด้าน CSR ที่สนับสนุนแผนยุทธศาสตร์และยึดถือปฏิบัติร่วมกันทั้งองค์กร		
2. (C7) การสื่อสารด้าน CSR แบบไม่เป็นทางการ		
3. (C8) การมีสภาพแวดล้อมที่เอื้อต่อการดำเนินการ CSR		
4. (C9) การเปิดพื้นที่และให้โอกาสบุคลากรที่สนใจกิจกรรมพิเศษด้าน CSR		
<b>เกณฑ์การให้คะแนน</b>		
ระดับที่ 1: ธนาคารไม่มีจิตสำนึกด้าน CSR โดยธนาคารไม่ตอบสนองต่อแนวคิด CSR ในรูปแบบใดๆ ไม่ว่าจะเป็นการจัดทำรายงานและเปิดเผยข้อมูลสู่สาธารณะ การมีเกณฑ์ขั้นพื้นฐาน การผ่านเกณฑ์ขั้นพื้นฐาน การมีโครงสร้าง ระบบนวัตกรรม สินค้าและบริการที่เกี่ยวข้อง CSR		-
ระดับที่ 2: ธนาคารมีจิตสำนึกด้าน CSR ในระดับพื้นฐาน โดยธนาคารมีการจัดทำรายงาน มีเกณฑ์สำหรับพิจารณาขั้นพื้นฐาน ผ่านเกณฑ์ขั้นต่ำที่กฎหมายกำหนด มีการพัฒนาโครงสร้างและระบบ ตลอดจนมีนวัตกรรม สินค้า และบริการที่เกี่ยวข้อง CSR		-
ระดับที่ 3: ธนาคารมีจิตสำนึกด้าน CSR ในระดับปานกลาง โดยธนาคารจะคำนึงถึงผู้มีส่วนได้เสีย พัฒนาในสิ่งที่สำคัญสำหรับผู้มีส่วนได้เสีย สร้างให้บุคลากรเกิดความตระหนัก สร้างการยอมรับจากผู้มีส่วนได้เสียและผู้เชี่ยวชาญ		-

รายการ	เหมาะสม	น้ำหนัก
ตลอดจนการพัฒนาโครงสร้างเพื่อเอื้อให้เกิดการขับเคลื่อน CSR อย่างเป็นระบบ		
ระดับที่ 4: ธนาคารมีจิตสำนึก CSR ในระดับก้าวหน้า โดยธนาคารจะมีการขับเคลื่อน CSR อย่างเป็นระบบในทุกส่วนงานตลอดทั้งกระบวนการ มีการปรับปรุงพัฒนาอย่างต่อเนื่อง ครอบคลุมทุกกลุ่มผู้มีส่วนได้เสียที่หมายรวมถึงธนาคาร รวมไปถึงมีการดำเนินการเชิงรุกเกี่ยวกับเรื่อง CSR		-
ระดับที่ 5: ธนาคารมีจิตสำนึก CSR ในระดับยั่งยืน โดยธนาคารจะสร้างการดำเนินการด้าน CSR ให้เกิดขึ้นอย่างยั่งยืน และจะสร้างให้ผลจากการดำเนินการด้าน CSR เกิดความยั่งยืนทั้งในระยะสั้นและระยะยาวกับกลุ่มผู้มีส่วนได้เสียในทุกกลุ่ม		-

## APPENDIX B

(ร่าง)

## ตัวชี้วัดจิตสำนึกด้านความรับผิดชอบต่อสังคมของธุรกิจธนาคารที่สร้างเงินจากทฤษฎี

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
จิตสำนึกด้าน CSR ของธนาคาร : ธนาคาร มีความตระหนักและใส่ใจในการดำเนินงาน มีการวิเคราะห์และทำความเข้าใจผลการทำงาน มีงาน มีการพิจารณาอย่างรอบคอบ และวิพากษ์วิจารณ์เพื่อการพัฒนาในทุกส่วนของการทำงาน	1. จิตสำนึกด้าน CSR ในกระบวนการดำเนินงาน : ธนาคารมีจิตสำนึกด้าน CSR ที่อยู่ในการทำงานตามปกติขององค์กร	1.1 จิตสำนึกด้านความมั่นคงทางการเงิน : ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวกับการพิจารณาเพื่อการรักษาความมั่นคง และเสถียรภาพทางการเงินของธนาคาร	ความมั่นคงทางการเงิน 1. จิตสำนึกการบริหารความเสี่ยง : ธนาคารตระหนัก ใฝ่ใจวิเคราะห์ และพิจารณาอย่างรอบคอบในการบริหารความเสี่ยงของธนาคาร 2. จิตสำนึกการบริหารสภาพคล่อง : ธนาคารตระหนัก ใฝ่ใจวิเคราะห์ และพิจารณาอย่างรอบคอบในการบริหารสภาพคล่องของธนาคาร 3. จิตสำนึกการบริหารสภาพหนี้ :	ยุทธศาสตร์องค์กร 1. การกำหนดยุทธศาสตร์ทางสังคม : ธนาคารมีการกำหนดยุทธศาสตร์ด้านความรับผิดชอบต่อสังคม 2. การขับเคลื่อนยุทธศาสตร์ทางสังคม : ธนาคารมีการนำยุทธศาสตร์ทางสังคมไปใช้ดำเนินการ 3. การปรับปรุงยุทธศาสตร์ : ธนาคารมีการติดตามผลหลังจากนำไปใช้งาน เพื่อนำมาปรับปรุงยุทธศาสตร์ให้มีความสมบูรณ์

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
องค์กรที่ส่งผลกระทบ ต่อสังคมในทุกส่วน		<p>องค์ประกอบย่อย</p> <p>1.2 จิตสำนึกด้าน ผลิตภัณฑ์ทางการเงิน : ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวกับ การพัฒนาเพื่อพัฒนา การเงินที่คำนึงถึงผลกระทบต่อสังคม</p>	<p>ธนาคารตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบในการบริหารสภาพหนี้ของธนาคาร</p> <p><u>ผลิตภัณฑ์ทางการเงิน</u></p> <p>1. จิตสำนึกรูปแบบผลิตภัณฑ์ทางการเงินที่ยุติธรรม : ธนาคารตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบในการสร้างผลิตภัณฑ์ทางการเงินที่มีความยุติธรรมเหมาะสมสำหรับ ธนาคารและลูกค้า</p> <p>2. จิตสำนึกรูปแบบผลิตภัณฑ์ทางการเงินที่มีความเสี่ยงที่เหมาะสม :</p> <p>ธนาคารตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบในการสร้างผลิตภัณฑ์ทางการเงินที่มีความเสี่ยงใน</p>	<p><u>โครงสร้างองค์กร</u></p> <p>1. โครงสร้างองค์กร : ธนาคารกำหนดโครงสร้างองค์กรที่ทำหน้าที่ด้าน ความรับผิดชอบต่อสังคม</p> <p>2. ขอบเขตการทำหน้าที่ : ธนาคาร กำหนดขอบเขตการทำหน้าที่ของหน่วยงานด้าน CSR ที่ครอบคลุมทั่วทั้งองค์กร</p> <p>3. กระบวนการทำงาน : ธนาคาร กำหนดกระบวนการทำงานของหน่วยงานที่เชื่อมโยงกับหน่วยงานด้าน CSR</p> <p><u>วัฒนธรรมองค์กร</u></p> <p>1. คุณค่าร่วมขององค์กร : ธนาคารมีคุณค่าที่ยึดถือร่วมกันภายในองค์กร เรื่องความเป็นพลเมืองที่ดี</p> <p>2. ความเชื่อขององค์กร : ธนาคารมี</p>

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
	<p data-bbox="336 1151 480 1442"><b>1.3</b> จิตสำนึกด้านการกระจายทรัพยากรทางการเงิน : ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวข้องกับพิจารณาเพื่อกระจายทรัพยากรทางการเงิน การเงินที่ค้ำึงผู้ที่มี</p>	<p data-bbox="336 748 831 1128">ระดับที่เหมาะสม</p> <p data-bbox="336 748 831 1128">3. จิตสำนึกรูปแบบผลิตภัณฑ์ทางการเงินที่มีกำไรที่เหมาะสม : ธนาคารตระหนักใส่ใจวิเคราะห์ และพิจารณาอย่างรอบคอบในการสร้างผลิตภัณฑ์ทางการเงินที่ครอบคลุมลูกค้าที่หลากหลายทั้งบุคคลที่ด้อยโอกาส</p> <p data-bbox="916 815 948 1061"><u>การกระจายทรัพยากร</u></p> <p data-bbox="975 748 1347 1128">1. จิตสำนึกการกระจายทรัพยากรทางการเงินไปสู่กลุ่มบุคคลที่ด้อยโอกาส : ธนาคารตระหนักใส่ใจวิเคราะห์ และพิจารณาอย่างรอบคอบในการกระจายทรัพยากรทางการเงิน หรือการให้เงินกู้ยืมกับลูกค้าที่เป็นที่เสี่ยงให้</p>	<p data-bbox="336 300 549 725">ความเชื่อที่ซื่อสัตย์ร่วมกันภายในองค์กร เรืองการพัฒนากองค์กรเกิดจากการที่องค์กรสร้างแต่สิ่งที่ดีและมีคุณค่าให้กับสังคม</p> <p data-bbox="564 300 724 725">3. ความสนใจร่วมขององค์กร : ธนาคารมีความสนใจที่ซื่อสัตย์ร่วมกัน ด้านการทำความคิดและช่วยเหลือสังคม</p> <p data-bbox="740 300 1011 725">4. แนวทางการจัดการปัญหา : ธนาคารมีแนวทางในการจัดการปัญหาที่เปิดโอกาสให้ผู้มีส่วนเกี่ยวข้องภายในและภายนอกได้มีส่วนร่วมในการหาทางแก้ไขปัญหา</p> <p data-bbox="1091 412 1123 613"><u>การสื่อสารองค์กร</u></p> <p data-bbox="1139 300 1347 725">1. การสื่อสารเพื่อสร้างความตระหนัก : ธนาคารกระบวนกรรมการสื่อสารที่ถ่ายทอดจากผู้บริหารไปสู่พนักงานที่จะสร้างให้เกิดความตระหนัก ได้ใจ</p>	

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
		<p>การคำนึงถึงความยั่งยืนในสังคม</p>	<p>คำปรึกษาไปยังกลุ่มบุคคลที่เกี่ยวข้อง</p> <p>2. จัดดำเนินการกระจายทรัพยากรทางการเงินไปสู่การขับเคลื่อนปัญหาที่สำคัญของสังคม : ธนาคารตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบอบในการกระจายทรัพยากรทางการเงินหรือการให้เงินกู้ยืมคู่กับการเป็นพี่เลี้ยงให้คำปรึกษาไปยังกลุ่มบุคคลที่ขับเคลื่อนเรื่องปัญหาที่สำคัญของสังคม</p> <p>3. จัดดำเนินการกระจายทรัพยากรทางการเงินไปสู่การขับเคลื่อนการพัฒนาที่สำคัญของประเทศ : ธนาคารตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบอบในการกระจายทรัพยากรทางการเงิน</p>	<p>วิเคราะห์ และพิจารณาอย่างรอบอบด้าน CSR</p> <p>2. การสื่อสารแบบแลกเปลี่ยนเรียนรู้ : ธนาคารมีการกระบวนสื่อสารที่เป็นการแลกเปลี่ยนเรียนรู้ระหว่างกันที่จะสร้างให้เกิดความตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบอบด้าน CSR</p> <p>3. การสื่อสารกับภายนอกองค์กร : ธนาคารมีกระบวนสื่อสารกับภายนอกองค์กรที่แสดงให้เห็นถึงความตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบอบด้าน CSR</p> <p>4. การประชาสัมพันธ์ : ธนาคารมีกระบวนในการประชาสัมพันธ์รณรงค์เพื่อสร้างความตระหนัก ใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบอบด้าน CSR</p>

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
	<p>2. จิตสำนึกด้าน CSR นอกกระบวนการดำเนินงาน: ธนาคารมีจิตสำนึกด้าน CSR ที่เป็นกิจกรรมพิเศษขององค์กรที่ไม่ได้เกี่ยวข้องกับกระบวนการบรรลุผลการดำเนินงานของธุรกิจ</p>	<p>2.1 จิตสำนึกด้าน CSR ประยุกต์ความเชี่ยวชาญทางเศรษฐกิจและการเงินของธนาคารในการพัฒนาสังคมและชุมชน: ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวกับการพิจารณาเพื่อใช้ความเชี่ยวชาญขององค์กรในการพัฒนาสังคมและชุมชน</p>	<p>หรือการให้เงินกู้ควบคู่กับการเป็นพี่เลี้ยงให้คำปรึกษาไปยังกลุ่มบุคคลที่ขับเคลื่อนโครงการพัฒนาที่เป็นหัวใจหลักของการพัฒนาประเทศ</p> <p><u>การประยุกต์ความเชี่ยวชาญ</u></p> <p>1. จิตสำนึกการใช้ความเชี่ยวชาญในการพัฒนาสังคม: ธนาคารตระหนักใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบเพื่อระบุศักยภาพของธนาคารและนำศักยภาพที่มีอยู่มาใช้ในการพัฒนาสังคม ชุมชน และประเทศชาติ</p>	<p>5. การสื่อสารแบบไม่เป็นทางการ: ธนาคารมีกระบวนการสื่อสารแบบไม่เป็นทางการเพื่อที่จะสร้างความตระหนักใส่ใจ วิเคราะห์ พิจารณาอย่างรอบคอบด้าน CSR</p> <p><u>การเรียนรู้องค์กร</u></p> <p>1. กระบวนการเรียนรู้: ธนาคารมีกระบวนการเรียนรู้ที่สร้างให้เกิดความตระหนักใส่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p><u>ระบบทรัพย์สินทางปัญญา</u></p> <p>1. การคัดเลือกบุคลากร: บุคลากรของธนาคารที่คัดเลือกมีมุมมองด้านความใส่ใจดูแลสังคม</p> <p>2. การอบรมก่อนการปฏิบัติงาน: ธนาคารมีกระบวนการในการอบรม</p>

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
		<p><b>2.2 จิตสำนึกด้าน การแก้ไขปัญหาที่สำคัญของสังคมและชุมชน :</b>                      ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวกับ การพิจารณาเพื่อแก้ไขปัญหาที่สำคัญของสังคมและชุมชน</p> <p><b>2.3 จิตสำนึกด้าน การพัฒนาผู้ด้อยโอกาส :</b>                      ธนาคารมีจิตสำนึกด้าน CSR ที่เกี่ยวกับการพิจารณาเพื่อพัฒนาผู้ด้อยโอกาส</p>	<p><u>การแก้ไขปัญหาสังคม</u></p> <p>1. จิตสำนึกการแก้ไขปัญหาสำคัญของสังคมและชุมชน : ธนาคารตระหนัก ใฝ่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบในการแก้ไขปัญหาที่สำคัญของสังคม ชุมชน และประชาชาติ</p> <p><u>การพัฒนาผู้ด้อยโอกาส</u></p> <p>1. จิตสำนึกการพัฒนาผู้ด้อยโอกาส : ธนาคารตระหนัก ใฝ่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบในการที่จะช่วยเหลือและพัฒนาคุณภาพของกลุ่มผู้ด้อยโอกาสในสังคม</p>	<p>ก่อนการปฏิบัติงานให้เกิดความตระหนัก ใฝ่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p>3. การพัฒนาทรัพยากรมนุษย์ : ธนาคารมีกระบวนการพัฒนาทรัพยากรมนุษย์ที่สร้างความตระหนัก ใฝ่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p>4. การประเมินและพัฒนาองค์กร : ธนาคารมีการประเมินและการพัฒนาองค์กรที่สร้างให้เกิดความตระหนัก ใฝ่ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p>1. ทรัพยากรมนุษย์ : ธนาคารมีทรัพยากรมนุษย์ที่สร้างให้เกิดความตระหนัก ใฝ่ใจ วิเคราะห์ และ</p>

ตัวชี้วัด	องค์ประกอบ	องค์ประกอบย่อย	ตัวชี้วัดเชิงผล	ตัวชี้วัดเชิงระบบ
				<p>พิจารณาอย่างรอบคอบด้าน CSR</p> <p>2. ทรัพยากรเวลา: ธนาคารมีเวลาทีเพียงพอและเหมาะสมสำหรับที่จะสร้างให้เกิดความตระหนัก ใ้ใจวิเคราะห้ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p>3. ทรัพยากรทางการเงิน: ธนาคารมีการสนับสนุนด้านเงินทุนเพื่อสร้างให้เกิดความตระหนัก ใ้ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p> <p>4. ทรัพยากรด้านเครื่องมือและวิธีการ: ธนาคารมีการสนับสนุนด้านเครื่องมือและวิธีการที่จะสร้างให้เกิดความตระหนัก ใ้ใจ วิเคราะห์ และพิจารณาอย่างรอบคอบด้าน CSR</p>

## **BIOGRAPHY**

<b>NAME</b>	Non Vorlapanit
<b>PLACE OF BIRTH</b>	Bangkok Province, Thailand
<b>INSTITUTE ATTENDED</b>	Ramkhamhaeng University, Bangkok, Thailand 1998-2001 : Bachelor of Economics Chulalongkorn University, Bangkok, Thailand 2001-2002 : Master of Arts (Economics) Chulalongkorn University, Bangkok, Thailand 2007 : Certificate in Business and Economic Analysis TMB Bank and Department of Industrial Promotion 2009 : Certificate in New Entrepreneurs Creation Mahidol University, Thailand 2005-2010 : Ph.D. Population Education
<b>POSITION &amp; OFFICE</b>	Researcher to synthesize the results of National Conference of CSR Thailand 2011 Email: junlatat@hotmail.com